



## MLAR STATISTICS: September 2016 edition

Residential loans to individuals (Regulated and Non-regulated)

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**MLAR Table 1.11**  
**Balances on and off balance sheet**

Last updated: 13 September 2016

Not seasonally adjusted

**Residential loans to individuals**

|                     |   |                   | 2015             |                  |                  |                  | 2016             |                  |
|---------------------|---|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                     |   |                   | Q1               | Q2               | Q3               | Q4               | Q1               | Q2               |
| Sub table reference |   |                   |                  |                  |                  |                  |                  |                  |
| <b>A</b>            | <b>Loans: by type and whether securitised</b> |                   |                  |                  |                  |                  |                  |                  |
|                     | Amounts                                       |                   |                  |                  |                  |                  |                  |                  |
|                     | Residential lending to individuals            |                   |                  |                  |                  |                  |                  |                  |
|                     | Regulated                                     |                   |                  |                  |                  |                  |                  |                  |
| 1                   | Unsecuritised                                 | £ millions        | 937,817          | 946,039          | 954,887          | 965,276          | 973,151          | 987,632          |
| 2                   | Securitised                                   | £ millions        | 59,025           | 59,095           | 58,859           | 57,183           | 58,777           | 53,889           |
| 3                   | <b>Sub total</b>                              | <b>£ millions</b> | <b>996,842</b>   | <b>1,005,133</b> | <b>1,013,746</b> | <b>1,022,459</b> | <b>1,031,928</b> | <b>1,041,521</b> |
|                     | Non-regulated                                 |                   |                  |                  |                  |                  |                  |                  |
| 4                   | Unsecuritised                                 | £ millions        | 239,459          | 241,706          | 242,878          | 245,134          | 249,321          | 253,339          |
| 5                   | Securitised                                   | £ millions        | 25,291           | 25,118           | 25,329           | 23,828           | 23,339           | 22,489           |
| 6                   | <b>Sub total</b>                              | <b>£ millions</b> | <b>264,750</b>   | <b>266,824</b>   | <b>268,207</b>   | <b>268,963</b>   | <b>272,660</b>   | <b>275,828</b>   |
|                     | Total: Regulated and Non-regulated            |                   |                  |                  |                  |                  |                  |                  |
| 7                   | Unsecuritised                                 | £ millions        | 1,177,276        | 1,187,745        | 1,197,765        | 1,210,410        | 1,222,471        | 1,240,971        |
| 8                   | Securitised                                   | £ millions        | 84,317           | 84,213           | 84,188           | 81,011           | 82,117           | 76,378           |
| 9                   | <b>Total</b>                                  | <b>£ millions</b> | <b>1,261,593</b> | <b>1,271,957</b> | <b>1,281,953</b> | <b>1,291,421</b> | <b>1,304,588</b> | <b>1,317,349</b> |

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## MLAR Table 1.21

Last updated: 13 September 2016

## Residential loans to individuals: Business flows

Not seasonally adjusted

|                      |  |            | 2015    |         |         |         | 2016    |         |
|----------------------|--|------------|---------|---------|---------|---------|---------|---------|
|                      |  |            | Q1      | Q2      | Q3      | Q4      | Q1      | Q2      |
| Sub table reference  |  |            |         |         |         |         |         |         |
| <b>A</b>             | <b>Residential loans to individuals: Regulated</b> |            |         |         |         |         |         |         |
| Business flows       |  |            |         |         |         |         |         |         |
| 1                    | Gross advances                                     | £ millions | 36,813  | 42,987  | 50,959  | 51,711  | 49,161  | 49,446  |
| 2                    | Net advances                                       | £ millions | 4,582   | 8,119   | 11,073  | 11,529  | 8,259   | 11,593  |
| 3                    | New commitments                                    | £ millions | 38,792  | 48,986  | 52,365  | 47,875  | 48,456  | 58,897  |
| Balance outstanding  |  |            |         |         |         |         |         |         |
| 4                    | Loans (exc overdrafts)                             | £ millions | 937,817 | 946,039 | 954,887 | 965,276 | 973,151 | 987,632 |
| 5                    | Commitments stock                                  | £ millions | 56,064  | 59,871  | 60,911  | 57,931  | 57,849  | 67,657  |
| Overdrafts (secured) |  |            |         |         |         |         |         |         |
| 6                    | Net movement in qtr                                | £ millions | -7      | -60     | -38     | -33     | -0      | -26     |
| 7                    | Overdraft balances                                 | £ millions | 1,079   | 1,019   | 981     | 947     | 947     | 922     |
| 8                    | Aggregate of credit limits                         | £ millions | 1,452   | 1,398   | 1,349   | 1,299   | 1,313   | 1,282   |

**MLAR Table 1.21**

Last updated: 13 September 2016

**Residential loans to individuals: Business flows**

Not seasonally adjusted

|                     |  |            | 2015    |         |         |         | 2016    |         |
|---------------------|--|------------|---------|---------|---------|---------|---------|---------|
|                     |  |            | Q1      | Q2      | Q3      | Q4      | Q1      | Q2      |
| Sub table reference |  |            |         |         |         |         |         |         |
| <b>B</b>            | <b>Residential loans to individuals: Non-regulated</b> |            |         |         |         |         |         |         |
|                     | Business flows   |            |         |         |         |         |         |         |
| 1                   | Gross advances   | £ millions | 8,780   | 9,573   | 11,132  | 11,373  | 14,863  | 8,604   |
| 2                   | Net advances   | £ millions | 1,706   | 1,835   | 2,598   | 2,678   | 5,382   | 92      |
| 3                   | New commitments  | £ millions | 8,417   | 10,576  | 11,752  | 11,584  | 12,145  | 9,220   |
|                     | Balance outstanding                                    |            |         |         |         |         |         |         |
| 4                   | Loans (exc overdrafts)                                 | £ millions | 239,459 | 241,706 | 242,878 | 245,134 | 249,321 | 253,339 |
| 5                   | Commitments stock                                      | £ millions | 14,381  | 14,998  | 15,586  | 16,370  | 13,099  | 13,911  |
|                     | Overdrafts (secured)                                   |            |         |         |         |         |         |         |
| 6                   | Net movement in qtr                                    | £ millions | -3      | -19     | 2       | -12     | -18     | -15     |
| 7                   | Overdraft balances                                     | £ millions | 243     | 223     | 225     | 213     | 195     | 180     |
| 8                   | Aggregate of credit limits                             | £ millions | 356     | 332     | 329     | 305     | 287     | 270     |

## MLAR Table 1.21

Last updated: 13 September 2016

### Residential loans to individuals: Business flows

Not seasonally adjusted

|                     |  |            | 2015      |           |           |           | 2016      |           |
|---------------------|--|------------|-----------|-----------|-----------|-----------|-----------|-----------|
|                     |  |            | Q1        | Q2        | Q3        | Q4        | Q1        | Q2        |
| Sub table reference |  |            |           |           |           |           |           |           |
| <b>C</b>            | <b>Residential loans to individuals: All (regulated and non-regulated)</b> |            |           |           |           |           |           |           |
|                     | Business flows   |            |           |           |           |           |           |           |
| 1                   | Gross advances   | £ millions | 45,592    | 52,560    | 62,091    | 63,084    | 64,024    | 58,050    |
| 2                   | Net advances   | £ millions | 6,287     | 9,954     | 13,671    | 14,208    | 13,642    | 11,685    |
| 3                   | New commitments  | £ millions | 47,209    | 59,562    | 64,117    | 59,460    | 60,601    | 68,118    |
|                     | Balance outstanding  |            |           |           |           |           |           |           |
| 4                   | Loans (exc overdrafts)   | £ millions | 1,177,276 | 1,187,745 | 1,197,765 | 1,210,410 | 1,222,471 | 1,240,971 |
| 5                   | Commitments stock  | £ millions | 70,445    | 74,869    | 76,497    | 74,301    | 70,948    | 81,568    |
|                     | Overdrafts (secured)   |            |           |           |           |           |           |           |
| 6                   | Net movement in qtr  | £ millions | -10       | -80       | -36       | -46       | -18       | -41       |
| 7                   | Overdraft balances   | £ millions | 1,322     | 1,242     | 1,206     | 1,161     | 1,143     | 1,102     |
| 8                   | Aggregate of credit limits   | £ millions | 1,807     | 1,731     | 1,678     | 1,604     | 1,599     | 1,552     |

#### Notes to table

#### Explanatory notes

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## MLAR Table 1.22

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## Residential loans to individuals: Interest rate analysis

Not seasonally adjusted

| Sub table reference |   | 2015        | Q2          | Q3          | Q4          | 2016        | Q2          |
|---------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|
|                     |   | Q1          |             |             |             | Q1          |             |
| <b>A</b>            | <b>Residential loans to individuals: Regulated</b>                    |             |             |             |             |             |             |
|                     | <b>Interest rates: basis, link to Bank Rate and weighted averages</b> |             |             |             |             |             |             |
|                     | Per cent of business at fixed rates                                   |             |             |             |             |             |             |
| 1                   | Gross advances Per cent   | 79.17       | 81.06       | 82.76       | 86.03       | 82.83       | 83.58       |
| 2                   | Balances outstanding Per cent   | 46.98       | 48.54       | 51.10       | 52.76       | 54.31       | 55.33       |
|                     | Per cent of business above Bank Rate                                  |             |             |             |             |             |             |
|                     | Gross advances  |             |             |             |             |             |             |
| 3                   | Less than 2% above Per cent   | 41.49       | 51.03       | 57.14       | 57.90       | 59.79       | 61.35       |
| 4                   | 2 < 3 % above Per cent  | 36.67       | 31.20       | 26.93       | 28.78       | 28.78       | 27.39       |
| 5                   | 3 < 4 % above Per cent  | 14.47       | 11.96       | 12.10       | 10.16       | 8.57        | 8.16        |
| 6                   | 4% or more above Per cent   | 7.37        | 5.80        | 3.83        | 3.16        | 2.86        | 3.10        |
|                     | Balances outstanding  |             |             |             |             |             |             |
| 7                   | Less than 2% above Per cent   | 27.17       | 29.44       | 32.16       | 34.55       | 36.68       | 38.74       |
| 8                   | 2 < 3 % above Per cent  | 34.98       | 34.43       | 33.75       | 33.06       | 32.58       | 32.30       |
| 9                   | 3 < 4 % above Per cent  | 23.02       | 21.94       | 20.78       | 20.13       | 19.16       | 18.00       |
| 10                  | 4% or more above Per cent   | 14.83       | 14.20       | 13.31       | 12.26       | 11.58       | 10.96       |
|                     | Overall weighted average interest rates                               |             |             |             |             |             |             |
|                     | Gross advances  |             |             |             |             |             |             |
| 11                  | Fixed rate loans Per cent   | 3.01        | 2.81        | 2.68        | 2.62        | 2.52        | 2.52        |
| 12                  | Variable rate loans Per cent  | 2.28        | 2.20        | 2.17        | 2.20        | 2.27        | 2.17        |
| 13                  | <b>All loans Per cent</b>   | <b>2.86</b> | <b>2.69</b> | <b>2.60</b> | <b>2.56</b> | <b>2.48</b> | <b>2.47</b> |
|                     | Balances outstanding  |             |             |             |             |             |             |
| 14                  | Fixed rate loans Per cent   | 3.36        | 3.25        | 3.15        | 3.07        | 3.00        | 2.92        |
| 15                  | Variable rate loans Per cent  | 3.03        | 3.00        | 2.98        | 2.96        | 2.96        | 2.93        |
| 16                  | <b>All loans Per cent</b>   | <b>3.19</b> | <b>3.13</b> | <b>3.07</b> | <b>3.02</b> | <b>2.99</b> | <b>2.93</b> |

## Residential loans to individuals: Interest rate analysis

Not seasonally adjusted

|                     |  |                 | 2015        |             |             |             | 2016        |             |
|---------------------|--|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                     |  |                 | Q1          | Q2          | Q3          | Q4          | Q1          | Q2          |
| Sub table reference |  |                 |             |             |             |             |             |             |
| <b>B</b>            | <b>Residential loans to individuals: Non-regulated</b>               |                 |             |             |             |             |             |             |
|                     | <b>Interest rate: basis, link to Bank Rate and weighted averages</b> |                 |             |             |             |             |             |             |
|                     | Per cent of business at fixed rates                                  |                 |             |             |             |             |             |             |
| 1                   | Gross advances   | Per cent        | 71.21       | 69.32       | 71.06       | 75.28       | 76.80       | 74.72       |
| 2                   | Balances outstanding   | Per cent        | 25.31       | 26.71       | 28.81       | 30.49       | 33.16       | 34.51       |
|                     | Per cent of business above Bank Rate                                 |                 |             |             |             |             |             |             |
|                     | Gross advances   |                 |             |             |             |             |             |             |
| 3                   | Less than 2% above   | Per cent        | 8.91        | 12.53       | 13.25       | 16.51       | 23.62       | 29.19       |
| 4                   | 2 < 3 % above  | Per cent        | 45.64       | 47.14       | 50.71       | 50.82       | 48.34       | 44.46       |
| 5                   | 3 < 4 % above  | Per cent        | 35.89       | 32.47       | 29.01       | 26.42       | 23.10       | 21.59       |
| 6                   | 4% or more above   | Per cent        | 9.56        | 7.86        | 7.03        | 6.25        | 4.94        | 4.75        |
|                     | Balances outstanding   |                 |             |             |             |             |             |             |
| 7                   | Less than 2% above   | Per cent        | 30.54       | 30.38       | 30.22       | 30.17       | 30.56       | 31.24       |
| 8                   | 2 < 3 % above  | Per cent        | 24.29       | 25.48       | 27.26       | 28.79       | 30.03       | 30.63       |
| 9                   | 3 < 4 % above  | Per cent        | 23.19       | 22.81       | 22.30       | 21.10       | 20.17       | 19.24       |
| 10                  | 4% or more above   | Per cent        | 21.98       | 21.33       | 20.23       | 19.94       | 19.23       | 18.89       |
|                     | Overall weighted average interest rates                              |                 |             |             |             |             |             |             |
|                     | Gross advances   |                 |             |             |             |             |             |             |
| 11                  | Fixed rate loans   | Per cent        | 3.58        | 3.48        | 3.38        | 3.27        | 3.15        | 3.09        |
| 12                  | Variable rate loans  | Per cent        | 3.49        | 3.34        | 3.29        | 3.30        | 3.12        | 3.02        |
| 13                  | <b>All loans</b>   | <b>Per cent</b> | <b>3.55</b> | <b>3.44</b> | <b>3.36</b> | <b>3.27</b> | <b>3.14</b> | <b>3.07</b> |
|                     | Balances outstanding   |                 |             |             |             |             |             |             |
| 14                  | Fixed rate loans   | Per cent        | 3.83        | 3.74        | 3.65        | 3.56        | 3.47        | 3.48        |
| 15                  | Variable rate loans  | Per cent        | 3.18        | 3.17        | 3.11        | 3.10        | 3.12        | 3.08        |
| 16                  | <b>All loans</b>   | <b>Per cent</b> | <b>3.34</b> | <b>3.32</b> | <b>3.27</b> | <b>3.24</b> | <b>3.23</b> | <b>3.22</b> |

## Residential loans to individuals: Interest rate analysis

Not seasonally adjusted

|   |  |                 | 2015        | Q2          | Q3          | Q4          | 2016        | Q2          |
|---|--|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
|   |  |                 | Q1          |             |             |             | Q1          |             |
| Sub table reference   |  |                 |             |             |             |             |             |             |
| <b>C</b>  | <b>Residential loans to individuals: All (regulated and non-regulated)</b> |                 |             |             |             |             |             |             |
| <b>Interest rates: basis, link to Bank Rate and weighted averages</b> |  |                 |             |             |             |             |             |             |
| Per cent of business at fixed rates                                   |  |                 |             |             |             |             |             |             |
| 1   | Gross advances   | Per cent        | 77.63       | 78.92       | 80.66       | 84.09       | 81.43       | 82.27       |
| 2   | Balances outstanding   | Per cent        | 42.57       | 44.10       | 46.58       | 48.25       | 49.99       | 51.08       |
| Percent of business above Bank Rate                                   |  |                 |             |             |             |             |             |             |
| Gross advances  |  |                 |             |             |             |             |             |             |
| 3   | Less than 2% above   | Per cent        | 35.22       | 44.02       | 49.27       | 50.44       | 51.39       | 56.58       |
| 4   | 2 < 3 % above  | Per cent        | 38.40       | 34.10       | 31.19       | 32.75       | 33.32       | 29.92       |
| 5   | 3 < 4 % above  | Per cent        | 18.59       | 15.70       | 15.14       | 13.09       | 11.94       | 10.15       |
| 6   | 4% or more above   | Per cent        | 7.79        | 6.18        | 4.40        | 3.72        | 3.34        | 3.34        |
| Balances outstanding  |  |                 |             |             |             |             |             |             |
| 7   | Less than 2% above   | Per cent        | 27.85       | 29.63       | 31.77       | 33.66       | 35.43       | 37.21       |
| 8   | 2 < 3 % above  | Per cent        | 32.81       | 32.61       | 32.44       | 32.20       | 32.06       | 31.96       |
| 9   | 3 < 4 % above  | Per cent        | 23.05       | 22.12       | 21.08       | 20.32       | 19.36       | 18.25       |
| 10  | 4% or more above   | Per cent        | 16.28       | 15.65       | 14.71       | 13.82       | 13.14       | 12.58       |
| Overall weighted average interest rates                               |  |                 |             |             |             |             |             |             |
| Gross advances  |  |                 |             |             |             |             |             |             |
| 11  | Fixed rate loans   | Per cent        | 3.11        | 2.91        | 2.79        | 2.72        | 2.66        | 2.60        |
| 12  | Variable rate loans  | Per cent        | 2.58        | 2.50        | 2.47        | 2.51        | 2.52        | 2.35        |
| 13  | <b>All loans</b>   | <b>Per cent</b> | <b>2.99</b> | <b>2.83</b> | <b>2.73</b> | <b>2.69</b> | <b>2.63</b> | <b>2.56</b> |
| Balances outstanding  |  |                 |             |             |             |             |             |             |
| 14  | Fixed rate loans   | Per cent        | 3.42        | 3.31        | 3.21        | 3.14        | 3.06        | 3.00        |
| 15  | Variable rate loans  | Per cent        | 3.07        | 3.05        | 3.01        | 3.00        | 3.00        | 2.98        |
| 16  | <b>All loans</b>   | <b>Per cent</b> | <b>3.22</b> | <b>3.17</b> | <b>3.11</b> | <b>3.07</b> | <b>3.04</b> | <b>2.99</b> |

## Notes to table

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## MLAR Table 1.31

Last updated: 13 September 2016

## Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

|                     |  |                 | 2015         |              |              |              | 2016         |              |
|---------------------|--|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                     |  |                 | Q1           | Q2           | Q3           | Q4           | Q1           | Q2           |
| Sub table reference |  |                 |              |              |              |              |              |              |
| <b>A</b>            | <b>Residential loans to individuals: Regulated</b> |                 |              |              |              |              |              |              |
|                     | Income multiple                                    |                 |              |              |              |              |              |              |
|                     | Single:  |                 |              |              |              |              |              |              |
| 1                   | Less than 2.50                                     | Per cent        | 9.42         | 8.49         | 8.27         | 7.97         | 8.41         | 8.24         |
| 2                   | 2.50 < 3.00  | Per cent        | 4.74         | 4.56         | 4.29         | 4.23         | 4.14         | 4.08         |
| 3                   | 3.00 < 3.50  | Per cent        | 5.88         | 5.62         | 5.41         | 5.40         | 5.40         | 5.32         |
| 4                   | 3.50 < 4.00  | Per cent        | 5.78         | 5.88         | 5.88         | 5.91         | 5.75         | 5.88         |
| 5                   | 4.00 or over                                       | Per cent        | 10.47        | 10.49        | 11.05        | 11.71        | 11.22        | 11.26        |
| 6                   | Other  | Per cent        | 2.26         | 1.84         | 1.54         | 1.90         | 1.99         | 1.92         |
| <b>7</b>            | <b>Total on Single income</b>                      | <b>Per cent</b> | <b>38.55</b> | <b>36.89</b> | <b>36.44</b> | <b>37.13</b> | <b>36.91</b> | <b>36.71</b> |
| <b>8</b>            | <b>of which: Not evidenced</b>                     | <b>Per cent</b> | <b>0.35</b>  | <b>0.23</b>  | <b>0.22</b>  | <b>0.28</b>  | <b>0.31</b>  | <b>0.24</b>  |
|                     | Joint:   |                 |              |              |              |              |              |              |
| 9                   | Less than 2.00                                     | Per cent        | 11.40        | 10.64        | 9.92         | 9.02         | 9.99         | 9.28         |
| 10                  | 2.00 < 2.50  | Per cent        | 8.74         | 8.49         | 8.01         | 7.68         | 7.60         | 7.46         |
| 11                  | 2.50 < 2.75  | Per cent        | 5.23         | 5.30         | 5.07         | 4.79         | 4.78         | 4.74         |
| 12                  | 2.75 < 3.00  | Per cent        | 5.61         | 5.58         | 5.47         | 5.19         | 5.03         | 5.24         |
| 13                  | 3.00 or over                                       | Per cent        | 29.91        | 32.52        | 34.52        | 35.66        | 35.14        | 36.04        |
| 14                  | Other  | Per cent        | 0.55         | 0.58         | 0.58         | 0.53         | 0.55         | 0.53         |
| <b>15</b>           | <b>Total on Joint income</b>                       | <b>Per cent</b> | <b>61.45</b> | <b>63.11</b> | <b>63.56</b> | <b>62.87</b> | <b>63.09</b> | <b>63.29</b> |
| <b>16</b>           | <b>of which: Not evidenced</b>                     | <b>Per cent</b> | <b>0.36</b>  | <b>0.37</b>  | <b>0.29</b>  | <b>0.28</b>  | <b>0.32</b>  | <b>0.33</b>  |

MLAR Table 1.31

Last updated: 13 September 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

|                         |                        |                 | 2015          |               |               |               | 2016          |               |
|-------------------------|------------------------|-----------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Sub table reference     |                        |                 | Q1            | Q2            | Q3            | Q4            | Q1            | Q2            |
| <b>A (cont.)</b>        |                        |                 |               |               |               |               |               |               |
| LTV                     |                        |                 |               |               |               |               |               |               |
| 17                      | < = 75%                | Per cent        | 62.47         | 61.02         | 60.65         | 61.08         | 62.21         | 60.82         |
| 18                      | Over 75 < = 90%        | Per cent        | 33.44         | 34.75         | 35.44         | 35.13         | 34.37         | 34.48         |
| 19                      | Over 90 < = 95%        | Per cent        | 3.74          | 4.01          | 3.75          | 3.66          | 3.28          | 4.54          |
| 20                      | Over 95%               | Per cent        | 0.35          | 0.22          | 0.15          | 0.13          | 0.14          | 0.15          |
| <b>21</b>               | <b>Total</b>           | <b>Per cent</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| LTV and Income multiple |                        |                 |               |               |               |               |               |               |
| Over 90 < = 95%         |                        |                 |               |               |               |               |               |               |
| 22                      | Single: 3.50 x or more | Per cent        | 0.53          | 0.55          | 0.57          | 0.55          | 0.49          | 0.66          |
| 23                      | Joint: 2.75 x or more  | Per cent        | 1.96          | 2.11          | 2.10          | 2.10          | 1.81          | 2.65          |
| <b>24</b>               | <b>Total</b>           | <b>Per cent</b> | <b>2.49</b>   | <b>2.67</b>   | <b>2.67</b>   | <b>2.66</b>   | <b>2.30</b>   | <b>3.31</b>   |
| Over 95%                |                        |                 |               |               |               |               |               |               |
| 25                      | Single: 3.50 x or more | Per cent        | 0.05          | 0.08          | 0.02          | 0.03          | 0.03          | 0.05          |
| 26                      | Joint: 2.75 x or more  | Per cent        | 0.07          | 0.05          | 0.03          | 0.03          | 0.03          | 0.04          |
| <b>27</b>               | <b>Total</b>           | <b>Per cent</b> | <b>0.13</b>   | <b>0.13</b>   | <b>0.05</b>   | <b>0.06</b>   | <b>0.06</b>   | <b>0.09</b>   |
| LTV (All over 90%)      |                        |                 |               |               |               |               |               |               |
| 28                      | Single: 3.50 x or more | Per cent        | 0.59          | 0.63          | 0.59          | 0.58          | 0.52          | 0.72          |
| 29                      | Joint: 2.75 x or more  | Per cent        | 2.03          | 2.17          | 2.13          | 2.14          | 1.84          | 2.69          |
| <b>30</b>               | <b>Total</b>           | <b>Per cent</b> | <b>2.62</b>   | <b>2.80</b>   | <b>2.72</b>   | <b>2.72</b>   | <b>2.36</b>   | <b>3.41</b>   |

MLAR Table 1.31

Last updated: 13 September 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

|                     |  |                 | 2015         |              |              |              | 2016         |              |
|---------------------|--|-----------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                     |  |                 | Q1           | Q2           | Q3           | Q4           | Q1           | Q2           |
| Sub table reference |  |                 |              |              |              |              |              |              |
| <b>B</b>            | <b>Residential loans to individuals: Non-regulated</b> |                 |              |              |              |              |              |              |
|                     | Income multiple  |                 |              |              |              |              |              |              |
|                     | Single:  |                 |              |              |              |              |              |              |
| 1                   | Less than 2.50   | Per cent        | 4.42         | 5.66         | 5.33         | 4.68         | 4.96         | 4.89         |
| 2                   | 2.50 < 3.00  | Per cent        | 1.27         | 1.43         | 1.26         | 1.22         | 1.21         | 1.16         |
| 3                   | 3.00 < 3.50  | Per cent        | 1.07         | 1.31         | 1.17         | 1.04         | 1.06         | 1.10         |
| 4                   | 3.50 < 4.00  | Per cent        | 0.89         | 1.03         | 0.90         | 0.86         | 0.93         | 0.90         |
| 5                   | 4.00 or over   | Per cent        | 3.25         | 3.62         | 3.86         | 3.61         | 3.87         | 3.46         |
| 6                   | Other  | Per cent        | 73.41        | 69.61        | 71.21        | 72.94        | 71.62        | 73.05        |
| 7                   | <b>Total on Single income</b>                          | <b>Per cent</b> | <b>84.32</b> | <b>82.67</b> | <b>83.74</b> | <b>84.35</b> | <b>83.64</b> | <b>84.54</b> |
| 8                   | <b>of which : Not evidenced</b>                        | <b>Per cent</b> | <b>0.86</b>  | <b>0.94</b>  | <b>0.62</b>  | <b>0.66</b>  | <b>0.83</b>  | <b>0.76</b>  |
|                     | Joint:   |                 |              |              |              |              |              |              |
| 9                   | Less than 2.00   | Per cent        | 3.95         | 4.83         | 4.50         | 4.65         | 5.26         | 4.63         |
| 10                  | 2.00 < 2.50  | Per cent        | 1.30         | 1.59         | 1.46         | 1.30         | 1.50         | 1.23         |
| 11                  | 2.50 < 2.75  | Per cent        | 0.63         | 0.68         | 0.67         | 0.61         | 0.83         | 0.69         |
| 12                  | 2.75 < 3.00  | Per cent        | 0.56         | 0.71         | 0.49         | 0.60         | 0.67         | 0.54         |
| 13                  | 3.00 or over   | Per cent        | 2.98         | 3.13         | 2.58         | 2.75         | 3.02         | 2.77         |
| 14                  | Other  | Per cent        | 6.25         | 6.39         | 6.57         | 5.73         | 5.07         | 5.59         |
| 15                  | <b>Total on Joint income</b>                           | <b>Per cent</b> | <b>15.68</b> | <b>17.33</b> | <b>16.26</b> | <b>15.65</b> | <b>16.36</b> | <b>15.46</b> |
| 16                  | <b>of which: Not evidenced</b>                         | <b>Per cent</b> | <b>0.18</b>  | <b>0.18</b>  | <b>0.14</b>  | <b>0.10</b>  | <b>0.13</b>  | <b>0.23</b>  |

MLAR Table 1.31

Last updated: 13 September 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

|                         |                        |                 | 2015          |               |               |               | 2016          |               |
|-------------------------|------------------------|-----------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Sub table reference     |                        |                 | Q1            | Q2            | Q3            | Q4            | Q1            | Q2            |
| <b>B (cont.)</b>        |                        |                 |               |               |               |               |               |               |
| LTV                     |                        |                 |               |               |               |               |               |               |
| 17                      | < = 75%                | Per cent        | 88.90         | 88.03         | 87.88         | 90.67         | 88.59         | 89.68         |
| 18                      | Over 75 < = 90%        | Per cent        | 10.38         | 11.23         | 11.54         | 8.93          | 10.94         | 9.97          |
| 19                      | Over 90 < = 95%        | Per cent        | 0.05          | 0.16          | 0.08          | 0.06          | 0.03          | 0.04          |
| 20                      | Over 95%               | Per cent        | 0.67          | 0.59          | 0.50          | 0.34          | 0.43          | 0.30          |
| <b>21</b>               | <b>Total</b>           | <b>Per cent</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| LTV and Income multiple |                        |                 |               |               |               |               |               |               |
| Over 90 < = 95%         |                        |                 |               |               |               |               |               |               |
| 22                      | Single: 3.50 x or more | Per cent        | 0.00          | 0.00          | 0.01          | 0.00          | 0.00          | 0.00          |
| 23                      | Joint: 2.75 x or more  | Per cent        | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          | 0.00          |
| <b>24</b>               | <b>Total</b>           | <b>Per cent</b> | <b>0.00</b>   | <b>0.00</b>   | <b>0.01</b>   | <b>0.01</b>   | <b>0.01</b>   | <b>0.00</b>   |
| Over 95%                |                        |                 |               |               |               |               |               |               |
| 25                      | Single: 3.50 x or more | Per cent        | 0.51          | 0.42          | 0.37          | 0.27          | 0.31          | 0.22          |
| 26                      | Joint: 2.75 x or more  | Per cent        | 0.03          | 0.01          | 0.00          | 0.00          | 0.01          | 0.00          |
| <b>27</b>               | <b>Total</b>           | <b>Per cent</b> | <b>0.54</b>   | <b>0.43</b>   | <b>0.37</b>   | <b>0.27</b>   | <b>0.32</b>   | <b>0.23</b>   |
| LTV (All over 90%)      |                        |                 |               |               |               |               |               |               |
| 28                      | Single: 3.50 x or more | Per cent        | 0.51          | 0.42          | 0.38          | 0.27          | 0.31          | 0.23          |
| 29                      | Joint: 2.75 x or more  | Per cent        | 0.03          | 0.01          | 0.00          | 0.01          | 0.02          | 0.01          |
| <b>30</b>               | <b>Total</b>           | <b>Per cent</b> | <b>0.54</b>   | <b>0.43</b>   | <b>0.38</b>   | <b>0.27</b>   | <b>0.32</b>   | <b>0.23</b>   |

## MLAR Table 1.31

Last updated: 13 September 2016

## Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

|                     |  |                 | 2015          |               |               |               | 2016          |               |
|---------------------|--|-----------------|---------------|---------------|---------------|---------------|---------------|---------------|
|                     |  |                 | Q1            | Q2            | Q3            | Q4            | Q1            | Q2            |
| Sub table reference |  |                 |               |               |               |               |               |               |
| <b>C</b>            | <b>Residential loans to individuals: All (regulated and non-regulated)</b> |                 |               |               |               |               |               |               |
| Income multiple     |  |                 |               |               |               |               |               |               |
| Single:             |  |                 |               |               |               |               |               |               |
| 1                   | Less than 2.50   | Per cent        | 8.46          | 7.98          | 7.75          | 7.38          | 7.61          | 7.74          |
| 2                   | 2.50 < 3.00  | Per cent        | 4.07          | 3.99          | 3.75          | 3.69          | 3.46          | 3.65          |
| 3                   | 3.00 < 3.50  | Per cent        | 4.95          | 4.84          | 4.65          | 4.61          | 4.39          | 4.70          |
| 4                   | 3.50 < 4.00  | Per cent        | 4.84          | 5.00          | 4.99          | 5.00          | 4.63          | 5.14          |
| 5                   | 4.00 or over   | Per cent        | 9.08          | 9.24          | 9.76          | 10.25         | 9.52          | 10.10         |
| 6                   | Other  | Per cent        | 15.96         | 14.18         | 14.03         | 14.71         | 18.16         | 12.46         |
| 7                   | <b>Total on Single income</b>  | <b>Per cent</b> | <b>47.37</b>  | <b>45.23</b>  | <b>44.92</b>  | <b>45.64</b>  | <b>47.76</b>  | <b>43.80</b>  |
| 8                   | <b>of which: Not evidenced</b>   | <b>Per cent</b> | <b>0.45</b>   | <b>0.36</b>   | <b>0.29</b>   | <b>0.35</b>   | <b>0.43</b>   | <b>0.31</b>   |
| Joint:              |  |                 |               |               |               |               |               |               |
| 9                   | Less than 2.00   | Per cent        | 9.96          | 9.59          | 8.95          | 8.23          | 8.90          | 8.59          |
| 10                  | 2.00 < 2.50  | Per cent        | 7.31          | 7.23          | 6.83          | 6.53          | 6.18          | 6.54          |
| 11                  | 2.50 < 2.75  | Per cent        | 4.35          | 4.46          | 4.28          | 4.04          | 3.86          | 4.14          |
| 12                  | 2.75 < 3.00  | Per cent        | 4.64          | 4.69          | 4.57          | 4.36          | 4.02          | 4.55          |
| 13                  | 3.00 or over   | Per cent        | 24.73         | 27.17         | 28.79         | 29.73         | 27.69         | 31.11         |
| 14                  | Other  | Per cent        | 1.65          | 1.64          | 1.65          | 1.47          | 1.60          | 1.28          |
| 15                  | <b>Total on Joint income</b>   | <b>Per cent</b> | <b>52.63</b>  | <b>54.77</b>  | <b>55.08</b>  | <b>54.36</b>  | <b>52.24</b>  | <b>56.20</b>  |
| 16                  | <b>of which: Not evidenced</b>   | <b>Per cent</b> | <b>0.33</b>   | <b>0.33</b>   | <b>0.27</b>   | <b>0.25</b>   | <b>0.27</b>   | <b>0.32</b>   |
| LTV                 |  |                 |               |               |               |               |               |               |
| 17                  | < = 75%  | Per cent        | 67.56         | 65.94         | 65.54         | 66.41         | 68.34         | 65.10         |
| 18                  | Over 75 < = 90%  | Per cent        | 29.00         | 30.47         | 31.16         | 30.41         | 28.93         | 30.85         |
| 19                  | Over 90 < = 95%  | Per cent        | 3.03          | 3.31          | 3.09          | 3.01          | 2.52          | 3.88          |
| 20                  | Over 95%   | Per cent        | 0.41          | 0.29          | 0.22          | 0.17          | 0.20          | 0.18          |
| 21                  | <b>Total</b>   | <b>Per cent</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

## MLAR Table 1.31

Last updated: 13 September 2016

### Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

|                         |                        |                 | 2015        |             |             |             | 2016        |             |  |
|-------------------------|------------------------|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| Sub table reference     |                        |                 | Q1          | Q2          | Q3          | Q4          | Q1          | Q2          |  |
| LTV and Income multiple |                        |                 |             |             |             |             |             |             |  |
| Over 90 <= 95%          |                        |                 |             |             |             |             |             |             |  |
| 22                      | Single: 3.50 x or more | Per cent        | 0.43        | 0.45        | 0.47        | 0.45        | 0.38        | 0.57        |  |
| 23                      | Joint: 2.75 x or more  | Per cent        | 1.58        | 1.73        | 1.73        | 1.73        | 1.39        | 2.26        |  |
| 24                      | <b>Total</b>           | <b>Per cent</b> | <b>2.01</b> | <b>2.18</b> | <b>2.19</b> | <b>2.18</b> | <b>1.77</b> | <b>2.82</b> |  |
| Over 95%                |                        |                 |             |             |             |             |             |             |  |
| 25                      | Single: 3.50 x or more | Per cent        | 0.14        | 0.14        | 0.08        | 0.07        | 0.09        | 0.08        |  |
| 26                      | Joint: 2.75 x or more  | Per cent        | 0.07        | 0.04        | 0.03        | 0.03        | 0.03        | 0.03        |  |
| 27                      | <b>Total</b>           | <b>Per cent</b> | <b>0.21</b> | <b>0.18</b> | <b>0.11</b> | <b>0.10</b> | <b>0.12</b> | <b>0.11</b> |  |
| LTV (All over 90%)      |                        |                 |             |             |             |             |             |             |  |
| 28                      | Single: 3.50 x or more | Per cent        | 0.57        | 0.60        | 0.55        | 0.52        | 0.47        | 0.64        |  |
| 29                      | Joint: 2.75 x or more  | Per cent        | 1.65        | 1.77        | 1.75        | 1.75        | 1.42        | 2.29        |  |
| 30                      | <b>Total</b>           | <b>Per cent</b> | <b>2.22</b> | <b>2.37</b> | <b>2.30</b> | <b>2.28</b> | <b>1.89</b> | <b>2.94</b> |  |

#### Notes to table

Per cent of gross advances

#### Explanatory notes

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## MLAR Table 1.32

Last updated: 13 September 2016

## Residential loans to individuals: Nature of loan

Not seasonally adjusted

| Sub table reference |  |          | 2015  |       |       |       | 2016  |       |
|---------------------|--|----------|-------|-------|-------|-------|-------|-------|
|                     |  |          | Q1    | Q2    | Q3    | Q4    | Q1    | Q2    |
| <b>A</b>            | <b>Residential loans to individuals: Regulated</b> |          |       |       |       |       |       |       |
|                     | With Impaired credit history                       |          |       |       |       |       |       |       |
| 1                   | Advances   | Per cent | 0.20  | 0.21  | 0.20  | 0.28  | 0.27  | 0.29  |
| 2                   | Balances   | Per cent | 1.11  | 1.01  | 0.95  | 0.93  | 0.82  | 0.82  |
|                     | By payment type                                    |          |       |       |       |       |       |       |
|                     | Advances   |          |       |       |       |       |       |       |
| 3                   | Repayment (capital + interest)                     | Per cent | 86.75 | 88.10 | 88.05 | 88.50 | 86.28 | 89.01 |
| 4                   | Interest only                                      | Per cent | 9.26  | 8.21  | 8.04  | 7.26  | 8.73  | 6.57  |
| 5                   | Combined   | Per cent | 2.18  | 2.21  | 2.50  | 2.83  | 3.43  | 2.78  |
| 6                   | Other  | Per cent | 1.81  | 1.48  | 1.41  | 1.40  | 1.55  | 1.64  |
|                     | Balances   |          |       |       |       |       |       |       |
| 7                   | Repayment (capital + interest)                     | Per cent | 66.82 | 67.70 | 68.79 | 69.76 | 70.68 | 71.45 |
| 8                   | Interest only                                      | Per cent | 26.28 | 25.54 | 24.62 | 23.76 | 22.96 | 22.35 |
| 9                   | Combined   | Per cent | 6.10  | 5.96  | 5.80  | 5.68  | 5.58  | 5.42  |
| 10                  | Other  | Per cent | 0.81  | 0.80  | 0.80  | 0.80  | 0.78  | 0.78  |

## MLAR Table 1.32

Last updated: 13 September 2016

## Residential loans to individuals: Nature of loan

Not seasonally adjusted

| Sub table reference |                                      |            | 2015       |        |        |        | 2016   |        |
|---------------------|--------------------------------------|------------|------------|--------|--------|--------|--------|--------|
| A (cont.)           |                                      |            | Q1         | Q2     | Q3     | Q4     | Q1     | Q2     |
|                     | By drawing facility                  |            |            |        |        |        |        |        |
|                     | Advances                             |            |            |        |        |        |        |        |
| 11                  | Loans with extra drawing facility    | Per cent   | 3.60       | 2.84   | 2.43   | 2.14   | 2.87   | 2.21   |
| 12                  | Loans including unused facility      | £ millions | 6,607      | 6,883  | 6,497  | 6,325  | 7,009  | 6,751  |
| 13                  | Unused facility                      | £ millions | 5,281      | 5,660  | 5,260  | 5,220  | 5,599  | 5,659  |
| 14                  | Net loans                            | £ millions | 1,326      | 1,223  | 1,237  | 1,105  | 1,410  | 1,092  |
| 15                  | Loans with no extra drawing facility | Per cent   | 96.40      | 97.16  | 97.57  | 97.86  | 97.13  | 97.79  |
|                     | Balances                             |            |            |        |        |        |        |        |
| 16                  | Loans with extra drawing facility    | Per cent   | 8.57       | 8.25   | 7.87   | 7.64   | 7.37   | 7.04   |
| 17                  | Loans including unused facility      | £ millions | 102,514    | 97,344 | 93,450 | 92,310 | 90,674 | 88,643 |
| 18                  | Unused facility                      | £ millions | 22,134 (a) | 19,313 | 18,288 | 18,520 | 18,983 | 19,096 |
| 19                  | Net loans                            | £ millions | 80,380     | 78,031 | 75,162 | 73,790 | 71,691 | 69,546 |
| 20                  | Loans with no extra drawing facility | Per cent   | 91.43      | 91.75  | 92.13  | 92.36  | 92.63  | 92.96  |



## MLAR Table 1.32

Last updated: 13 September 2016

## Residential loans to individuals: Nature of loan

Not seasonally adjusted

| Sub table reference |  |          | 2015  |       |       |       | 2016  |       |
|---------------------|--|----------|-------|-------|-------|-------|-------|-------|
|                     |  |          | Q1    | Q2    | Q3    | Q4    | Q1    | Q2    |
| <b>B</b>            | <b>Residential loans to individuals: Non-regulated</b> |          |       |       |       |       |       |       |
|                     | With Impaired credit history                           |          |       |       |       |       |       |       |
| 1                   | Advances   | Per cent | 0.15  | 0.13  | 0.14  | 0.16  | 0.14  | 0.10  |
| 2                   | Balances   | N/A      |       |       |       |       |       |       |
|                     | By payment type  |          |       |       |       |       |       |       |
|                     | Advances   |          |       |       |       |       |       |       |
| 3                   | Repayment (capital + interest)                         | Per cent | 15.88 | 14.72 | 14.04 | 14.62 | 12.97 | 14.80 |
| 4                   | Interest only  | Per cent | 83.06 | 84.47 | 84.78 | 84.27 | 85.65 | 83.30 |
| 5                   | Combined   | Per cent | 0.86  | 0.67  | 0.94  | 0.87  | 0.75  | 1.43  |
| 6                   | Other  | Per cent | 0.20  | 0.14  | 0.24  | 0.25  | 0.62  | 0.47  |
|                     | Balances   |          |       |       |       |       |       |       |
| 7                   | Repayment (capital + interest)                         | Per cent | 21.31 | 20.92 | 19.88 | 19.44 | 18.57 | 18.74 |
| 8                   | Interest only  | Per cent | 72.83 | 73.43 | 74.63 | 75.25 | 76.29 | 76.35 |
| 9                   | Combined   | Per cent | 5.08  | 4.91  | 4.74  | 4.57  | 4.37  | 4.17  |
| 10                  | Other  | Per cent | 0.77  | 0.75  | 0.74  | 0.74  | 0.77  | 0.74  |

## MLAR Table 1.32

Last updated: 13 September 2016

## Residential loans to individuals: Nature of loan

Not seasonally adjusted

| Sub table reference |                                      |            | 2015   |        |        |        | 2016   |        |
|---------------------|--------------------------------------|------------|--------|--------|--------|--------|--------|--------|
| <b>B (cont.)</b>    |                                      |            | Q1     | Q2     | Q3     | Q4     | Q1     | Q2     |
|                     | By drawing facility                  |            |        |        |        |        |        |        |
|                     | Advances                             |            |        |        |        |        |        |        |
| 11                  | Loans with extra drawing facility    | Per cent   | 2.12   | 1.68   | 1.52   | 1.70   | 1.47   | 1.97   |
| 12                  | Loans including unused facility      | £ millions | 1,440  | 1,344  | 1,370  | 1,347  | 1,404  | 1,287  |
| 13                  | Unused facility                      | £ millions | 1,253  | 1,183  | 1,201  | 1,154  | 1,186  | 1,117  |
| 14                  | Net loans                            | £ millions | 186    | 161    | 169    | 193    | 218    | 170    |
| 15                  | Loans with no extra drawing facility | Per cent   | 97.88  | 98.32  | 98.48  | 98.30  | 98.53  | 98.03  |
|                     | Balances                             |            |        |        |        |        |        |        |
| 16                  | Loans with extra drawing facility    | Per cent   | 6.01   | 5.81   | 5.58   | 5.43   | 5.17   | 4.98   |
| 17                  | Loans including unused facility      | £ millions | 22,180 | 20,957 | 20,097 | 19,851 | 19,418 | 18,986 |
| 18                  | Unused facility                      | £ millions | 7,780  | 6,925  | 6,557  | 6,547  | 6,520  | 6,378  |
| 19                  | Net loans                            | £ millions | 14,400 | 14,032 | 13,540 | 13,304 | 12,899 | 12,608 |
| 20                  | Loans with no extra drawing facility | Per cent   | 93.99  | 94.19  | 94.42  | 94.57  | 94.83  | 95.02  |

## Residential loans to individuals: Nature of loan

Not seasonally adjusted

| Sub table reference |  |          | 2015  |       |       |       | 2016  |       |
|---------------------|--|----------|-------|-------|-------|-------|-------|-------|
|                     |  |          | Q1    | Q2    | Q3    | Q4    | Q1    | Q2    |
| <b>C</b>            | <b>Residential loans to individuals: All (regulated and non-regulated)</b> |          |       |       |       |       |       |       |
|                     | With Impaired credit history   |          |       |       |       |       |       |       |
| 1                   | Advances   | Per cent | 0.19  | 0.20  | 0.19  | 0.26  | 0.24  | 0.26  |
| 2                   | Balances   | N/A      |       |       |       |       |       |       |
|                     | By payment type  |          |       |       |       |       |       |       |
|                     | Advances   |          |       |       |       |       |       |       |
| 3                   | Repayment (capital + interest)   | Per cent | 73.10 | 74.73 | 74.78 | 75.18 | 69.26 | 78.01 |
| 4                   | Interest only  | Per cent | 23.47 | 22.10 | 21.80 | 21.15 | 26.59 | 17.94 |
| 5                   | Combined   | Per cent | 1.92  | 1.93  | 2.22  | 2.48  | 2.81  | 2.58  |
| 6                   | Other  | Per cent | 1.50  | 1.24  | 1.20  | 1.20  | 1.34  | 1.47  |
|                     | Balances   |          |       |       |       |       |       |       |
| 7                   | Repayment (capital + interest)   | Per cent | 57.56 | 58.18 | 58.87 | 59.57 | 60.05 | 60.69 |
| 8                   | Interest only  | Per cent | 35.75 | 35.29 | 34.76 | 34.19 | 33.84 | 33.37 |
| 9                   | Combined   | Per cent | 5.89  | 5.75  | 5.58  | 5.46  | 5.33  | 5.17  |
| 10                  | Other  | Per cent | 0.80  | 0.79  | 0.79  | 0.78  | 0.78  | 0.77  |

**MLAR Table 1.32**

Last updated: 13 September 2016

**Residential loans to individuals: Nature of loan**

Not seasonally adjusted

| Sub table reference |                                      |            | 2015    |         |         |         | 2016    |         |
|---------------------|--------------------------------------|------------|---------|---------|---------|---------|---------|---------|
| <b>C (cont.)</b>    |                                      |            | Q1      | Q2      | Q3      | Q4      | Q1      | Q2      |
|                     | Advances                             |            |         |         |         |         |         |         |
| 11                  | Loans with extra drawing facility    | Per cent   | 3.32    | 2.63    | 2.26    | 2.06    | 2.54    | 2.17    |
| 12                  | Loans including unused facility      | £ millions | 8,047   | 8,227   | 7,867   | 7,672   | 8,412   | 8,038   |
| 13                  | Unused facility                      | £ millions | 6,534   | 6,843   | 6,461   | 6,374   | 6,785   | 6,776   |
| 14                  | Net loans                            | £ millions | 1,513   | 1,384   | 1,406   | 1,298   | 1,628   | 1,262   |
| 15                  | Loans with no extra drawing facility | Per cent   | 96.68   | 97.37   | 97.74   | 97.94   | 97.46   | 97.83   |
|                     | Balances                             |            |         |         |         |         |         |         |
| 16                  | Loans with extra drawing facility    | Per cent   | 8.05    | 7.75    | 7.41    | 7.20    | 6.92    | 6.62    |
| 17                  | Loans including unused facility      | £ millions | 124,694 | 118,301 | 113,548 | 112,161 | 110,092 | 107,629 |
| 18                  | Unused facility                      | £ millions | 29,913  | 26,238  | 24,845  | 25,067  | 25,503  | 25,474  |
| 19                  | Net loans                            | £ millions | 94,780  | 92,064  | 88,703  | 87,094  | 84,589  | 82,154  |
| 20                  | Loans with no extra drawing facility | Per cent   | 91.95   | 92.25   | 92.59   | 92.80   | 93.08   | 93.38   |

**Notes to table**

(a) Due to a reclassification by one reporting institution, the unused facility on balances of loans with extra drawing facility decreased by approximately £7 billion.

**Explanatory notes**

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## MLAR Table 1.33

Last updated: 13 September 2016

## Residential loans to individuals: Purpose of loan

Not seasonally adjusted

|                     |  |                   | 2015          |               |               |               | 2016          |               |
|---------------------|--|-------------------|---------------|---------------|---------------|---------------|---------------|---------------|
|                     |  |                   | Q1            | Q2            | Q3            | Q4            | Q1            | Q2            |
| Sub table reference |  |                   |               |               |               |               |               |               |
| <b>A</b>            | <b>Residential loans to individuals: Regulated</b> |                   |               |               |               |               |               |               |
|                     | <b>By purpose of loan:</b>                         |                   |               |               |               |               |               |               |
|                     | Advances   |                   |               |               |               |               |               |               |
| 1                   | House purchase:                                    | Per cent          | 60.48         | 62.82         | 66.01         | 64.78         | 62.02         | 58.58         |
|                     | Owner occupation:                                  |                   |               |               |               |               |               |               |
| 2                   | FTBs   | Per cent          | 23.42         | 24.91         | 24.82         | 25.45         | 22.00         | 25.81         |
| 3                   | Other  | Per cent          | 36.97         | 37.83         | 41.11         | 39.30         | 39.87         | 32.58         |
| 4                   | Buy to let   | Per cent          | 0.09          | 0.08          | 0.08          | 0.04          | 0.14          | 0.19          |
| 5                   | Further advance                                    | Per cent          | 3.06          | 2.93          | 2.76          | 2.58          | 3.21          | 3.63          |
| 6                   | Remortgage   | Per cent          | 32.18         | 30.45         | 27.84         | 29.08         | 31.21         | 33.85         |
| 7                   | Own borrowers                                      | Per cent          | 2.73          | 2.62          | 2.38          | 2.07          | 2.68          | 2.86          |
| 8                   | From other lenders                                 | Per cent          | 29.45         | 27.84         | 25.46         | 27.01         | 28.53         | 30.98         |
| 9                   | Other:   | Per cent          | 4.28          | 3.80          | 3.39          | 3.57          | 3.56          | 3.94          |
| 10                  | Lifetime mortgage                                  | Per cent          | 0.93          | 0.91          | 0.86          | 0.95          | 0.83          | 1.07          |
| 11                  | Other  | Per cent          | 3.35          | 2.89          | 2.53          | 2.61          | 2.73          | 2.88          |
| 12                  | <b>Total</b>                                       | <b>£ millions</b> | <b>36,813</b> | <b>42,987</b> | <b>50,959</b> | <b>51,711</b> | <b>49,161</b> | <b>49,446</b> |

## MLAR Table 1.33

Last updated: 13 September 2016

## Residential loans to individuals: Purpose of loan

Not seasonally adjusted

|                            |                              |                   | 2015           |                |                |                | 2016           |                |
|----------------------------|------------------------------|-------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Sub table reference        |                              |                   | Q1             | Q2             | Q3             | Q4             | Q1             | Q2             |
| Balances                   |                              |                   |                |                |                |                |                |                |
| 13                         | House purchase:              | Per cent          | 57.49          | 57.87          | 58.50          | 58.95          | 59.23          | 59.22          |
| Owner occupation:          |                              |                   |                |                |                |                |                |                |
| 14                         | FTBs                         | Per cent          | 20.06          | 20.36          | 20.76          | 21.00          | 21.08          | 21.35          |
| 15                         | Other                        | Per cent          | 37.08          | 37.18          | 37.43          | 37.66          | 37.88          | 37.62          |
| 16                         | Buy to let                   | Per cent          | 0.34           | 0.33           | 0.31           | 0.29           | 0.27           | 0.26           |
| 17                         | Further advance              | Per cent          | 3.11           | 3.04           | 2.98           | 2.91           | 2.84           | 2.79           |
| 18                         | Remortgage                   | Per cent          | 37.29          | 36.97          | 36.38          | 35.96          | 35.46          | 35.44          |
| 19                         | Own borrowers                | Per cent          | 5.04           | 4.97           | 4.85           | 4.70           | 4.59           | 4.52           |
| 20                         | From other lenders           | Per cent          | 32.25          | 32.01          | 31.53          | 31.26          | 30.87          | 30.92          |
| 21                         | Other:                       | Per cent          | 2.12           | 2.12           | 2.14           | 2.18           | 2.47           | 2.55           |
| 22                         | Lifetime mortgage            | Per cent          | 0.67           | 0.67           | 0.67           | 0.68           | 0.68           | 0.68           |
| 23                         | Other                        | Per cent          | 1.45           | 1.45           | 1.46           | 1.50           | 1.78           | 1.86           |
| 24                         | <b>Total</b>                 | <b>£ millions</b> | <b>937,817</b> | <b>946,039</b> | <b>954,887</b> | <b>965,276</b> | <b>973,151</b> | <b>987,632</b> |
| New commitments in Qtr     |                              |                   |                |                |                |                |                |                |
| (i) Percentages by purpose |                              |                   |                |                |                |                |                |                |
| 25                         | House purchase               | Per cent          | 62.97          | 67.16          | 64.70          | 63.47          | 61.65          | 64.06          |
| 26                         | Remortgage                   | Per cent          | 30.87          | 28.45          | 30.37          | 31.49          | 32.23          | 30.16          |
| 27                         | Other (inc further advances) | Per cent          | 6.16           | 4.39           | 4.94           | 5.04           | 6.12           | 5.78           |
| 28                         | <b>Total</b>                 | <b>£ millions</b> | <b>38,792</b>  | <b>48,986</b>  | <b>52,365</b>  | <b>47,875</b>  | <b>48,456</b>  | <b>58,897</b>  |
| (ii) Amounts by purpose    |                              |                   |                |                |                |                |                |                |
| 29                         | House purchase               | £ millions        | 24,426         | 32,899         | 33,878         | 30,386         | 29,871         | 37,727         |
| 30                         | Remortgage                   | £ millions        | 11,976         | 13,937         | 15,901         | 15,076         | 15,618         | 17,765         |
| 31                         | Other (inc further advances) | £ millions        | 2,390          | 2,150          | 2,586          | 2,414          | 2,967          | 3,406          |
| 32                         | <b>Total</b>                 | <b>£ millions</b> | <b>38,792</b>  | <b>48,986</b>  | <b>52,365</b>  | <b>47,875</b>  | <b>48,456</b>  | <b>58,897</b>  |

## MLAR Table 1.33

Last updated: 13 September 2016

## Residential loans to individuals: Purpose of loan

Not seasonally adjusted

| Sub table reference |  |                   | 2015           |                |                |                | 2016           |                |
|---------------------|--|-------------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                     |  |                   | Q1             | Q2             | Q3             | Q4             | Q1             | Q2             |
| <b>B</b>            | <b>Residential loans to individuals: Non-regulated</b> |                   |                |                |                |                |                |                |
|                     | <b>By purpose of loan:</b>                             |                   |                |                |                |                |                |                |
|                     | Advances   |                   |                |                |                |                |                |                |
| 1                   | House purchase:  | Per cent          | 88.83          | 88.65          | 88.89          | 89.75          | 91.86          | 88.47          |
|                     | Owner occupation:                                      |                   |                |                |                |                |                |                |
| 2                   | FTBs   | Per cent          | 0.07           | 0.05           | 0.13           | 0.03           | 0.03           | 0.05           |
| 3                   | Other  | Per cent          | 1.94           | 1.84           | 2.06           | 1.77           | 1.47           | 1.10           |
| 4                   | Buy to let   | Per cent          | 86.83          | 86.76          | 86.70          | 87.95          | 90.35          | 87.32          |
| 5                   | Further advance  | Per cent          | 0.62           | 0.61           | 0.47           | 0.56           | 0.46           | 0.63           |
| 6                   | Remortgage   | Per cent          | 6.27           | 6.94           | 7.23           | 6.53           | 5.65           | 7.81           |
| 7                   | Own borrowers  | Per cent          | 0.79           | 0.88           | 0.68           | 0.86           | 0.50           | 0.51           |
| 8                   | From other lenders                                     | Per cent          | 5.48           | 6.06           | 6.55           | 5.67           | 5.15           | 7.30           |
| 9                   | Other:   | Per cent          | 4.27           | 3.79           | 3.40           | 3.17           | 2.03           | 3.09           |
| 10                  | Lifetime mortgage                                      | Per cent          | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           | 0.00           |
| 11                  | Other  | Per cent          | 4.27           | 3.79           | 3.40           | 3.16           | 2.03           | 3.09           |
| <b>12</b>           | <b>Total</b>   | <b>£ millions</b> | <b>8,780</b>   | <b>9,573</b>   | <b>11,132</b>  | <b>11,373</b>  | <b>14,863</b>  | <b>8,604</b>   |
|                     | Balances   |                   |                |                |                |                |                |                |
| 13                  | Buy to let   | Per cent          | 67.67          | 68.84          | 70.43          | 71.57          | 73.24          | 73.37          |
| 14                  | Lifetime mortgage                                      | Per cent          | 0.72           | 0.72           | 0.68           | 0.66           | 0.63           | 0.61           |
| 15                  | Other non regulated                                    | Per cent          | 31.61          | 30.44          | 28.89          | 27.77          | 26.13          | 26.03          |
| <b>16</b>           | <b>Total</b>   | <b>£ millions</b> | <b>239,459</b> | <b>241,706</b> | <b>242,878</b> | <b>245,134</b> | <b>249,321</b> | <b>253,339</b> |

## MLAR Table 1.33

Last updated: 13 September 2016

## Residential loans to individuals: Purpose of loan

Not seasonally adjusted

|  |                              |                   | 2015          |               |               |               | 2016          |               |
|--|------------------------------|-------------------|---------------|---------------|---------------|---------------|---------------|---------------|
|  |                              |                   | Q1            | Q2            | Q3            | Q4            | Q1            | Q2            |
| Sub table reference  |                              |                   |               |               |               |               |               |               |
| New commitments in Qtr   |                              |                   |               |               |               |               |               |               |
| (i) Percentages by purpose   |                              |                   |               |               |               |               |               |               |
| 17   | House purchase               | Per cent          | 61.40         | 65.28         | 68.66         | 65.61         | 62.38         | 54.03         |
| 18   | Remortgage                   | Per cent          | 33.19         | 30.46         | 27.01         | 30.88         | 34.31         | 42.11         |
| 19   | Other (inc further advances) | Per cent          | 5.41          | 4.26          | 4.33          | 3.51          | 3.31          | 3.86          |
| <b>20</b>  | <b>Total</b>                 | <b>£ millions</b> | <b>8,417</b>  | <b>10,576</b> | <b>11,752</b> | <b>11,584</b> | <b>12,145</b> | <b>9,220</b>  |
| (ii) Amounts by purpose  |                              |                   |               |               |               |               |               |               |
| 21   | House purchase               | £ millions        | 5,168         | 6,904         | 8,069         | 7,600         | 7,576         | 4,982         |
| 22   | Remortgage                   | £ millions        | 2,794         | 3,221         | 3,174         | 3,578         | 4,167         | 3,883         |
| 23   | Other (inc further advances) | £ millions        | 456           | 451           | 509           | 407           | 401           | 356           |
| <b>24</b>  | <b>Total</b>                 | <b>£ millions</b> | <b>8,417</b>  | <b>10,576</b> | <b>11,752</b> | <b>11,584</b> | <b>12,145</b> | <b>9,220</b>  |
| <b>C Residential loans to individuals: All (regulated and non-regulated)</b> |                              |                   |               |               |               |               |               |               |
| <b>By purpose of loan:</b>   |                              |                   |               |               |               |               |               |               |
| Advances   |                              |                   |               |               |               |               |               |               |
| 1  | House purchase               | Per cent          | 65.94         | 67.53         | 70.11         | 69.28         | 68.95         | 63.01         |
| Owner occupation   |                              |                   |               |               |               |               |               |               |
| 2  | FTBs                         | Per cent          | 18.92         | 20.38         | 20.39         | 20.87         | 16.90         | 21.99         |
| 3  | Other                        | Per cent          | 30.23         | 31.28         | 34.11         | 32.53         | 30.96         | 27.91         |
| 4  | Buy to let                   | Per cent          | 16.79         | 15.87         | 15.61         | 15.89         | 21.09         | 13.11         |
| 5  | Further advance              | Per cent          | 2.59          | 2.51          | 2.35          | 2.21          | 2.57          | 3.18          |
| 6  | Remortgage                   | Per cent          | 27.19         | 26.17         | 24.14         | 25.01         | 25.27         | 29.99         |
| 7  | Own borrowers                | Per cent          | 2.36          | 2.30          | 2.08          | 1.85          | 2.17          | 2.52          |
| 8  | From other lenders           | Per cent          | 24.84         | 23.87         | 22.07         | 23.16         | 23.10         | 27.47         |
| 9  | Other:                       | Per cent          | 4.28          | 3.80          | 3.39          | 3.49          | 3.20          | 3.82          |
| 10   | Lifetime mortgage            | Per cent          | 0.75          | 0.74          | 0.71          | 0.78          | 0.63          | 0.91          |
| 11   | Other                        | Per cent          | 3.53          | 3.05          | 2.69          | 2.71          | 2.57          | 2.91          |
| <b>12</b>  | <b>Total</b>                 | <b>£ millions</b> | <b>45,592</b> | <b>52,560</b> | <b>62,091</b> | <b>63,084</b> | <b>64,024</b> | <b>58,050</b> |



## MLAR Table 1.33

Last updated: 13 September 2016

## Residential loans to individuals: Purpose of loan

Not seasonally adjusted

|                            |                              |                   | 2015             |                  |                  |                  | 2016             |                  |
|----------------------------|------------------------------|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|                            |                              |                   | Q1               | Q2               | Q3               | Q4               | Q1               | Q2               |
| Sub table reference        |                              |                   |                  |                  |                  |                  |                  |                  |
| Balances                   |                              |                   |                  |                  |                  |                  |                  |                  |
| 13                         | Buy to let                   | Per cent          | 14.04            | 14.27            | 14.53            | 14.72            | 15.16            | 15.18            |
| 14                         | Lifetime mortgage            | Per cent          | 0.68             | 0.68             | 0.68             | 0.68             | 0.67             | 0.67             |
| 15                         | Other                        | Per cent          | 85.28            | 85.05            | 84.80            | 84.60            | 84.17            | 84.15            |
| <b>16</b>                  | <b>Total</b>                 | <b>£ millions</b> | <b>1,177,276</b> | <b>1,187,745</b> | <b>1,197,765</b> | <b>1,210,410</b> | <b>1,222,471</b> | <b>1,240,971</b> |
| New commitments in Qtr     |                              |                   |                  |                  |                  |                  |                  |                  |
| (i) Percentages by purpose |                              |                   |                  |                  |                  |                  |                  |                  |
| 17                         | House purchase               | Per cent          | 62.69            | 66.83            | 65.42            | 63.89            | 61.79            | 62.70            |
| 18                         | Remortgage                   | Per cent          | 31.29            | 28.81            | 29.75            | 31.37            | 32.65            | 31.78            |
| 19                         | Other (inc further advances) | Per cent          | 6.03             | 4.37             | 4.83             | 4.74             | 5.56             | 5.52             |
| <b>20</b>                  | <b>Total</b>                 | <b>£ millions</b> | <b>47,209</b>    | <b>59,562</b>    | <b>64,117</b>    | <b>59,460</b>    | <b>60,601</b>    | <b>68,118</b>    |
| (ii) Amounts by purpose    |                              |                   |                  |                  |                  |                  |                  |                  |
| 21                         | House purchase               | £ millions        | 29,593           | 39,803           | 41,947           | 37,986           | 37,447           | 42,708           |
| <b>22</b>                  | <b>Remortgage</b>            | <b>£ millions</b> | <b>14,770</b>    | <b>17,158</b>    | <b>19,075</b>    | <b>18,653</b>    | <b>19,785</b>    | <b>21,647</b>    |
| 23                         | Other (inc further advances) | £ millions        | 2,846            | 2,601            | 3,095            | 2,820            | 3,369            | 3,762            |
| <b>24</b>                  | <b>Total</b>                 | <b>£ millions</b> | <b>47,209</b>    | <b>59,562</b>    | <b>64,117</b>    | <b>59,460</b>    | <b>60,601</b>    | <b>68,118</b>    |

## Notes to table

## Explanatory notes

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## MLAR Table 1.4

Last updated: 13 September 2016

## Residential loans to individuals (Unsecuritised): Arrears in detail

Not seasonally adjusted

| Sub table reference |  | 2015       |         |        |        | 2016   |         |
|---------------------|--|------------|---------|--------|--------|--------|---------|
|                     |  | Q1         | Q2      | Q3     | Q4     | Q1     | Q2      |
| <b>A</b>            | <b>Residential loans to individuals: Regulated</b>                         |            |         |        |        |        |         |
|                     | <b>Loans in Arrears</b>  |            |         |        |        |        |         |
|                     | New cases in the Qtr (ie moving into 1.5 < 2.5% band)                      |            |         |        |        |        |         |
| 1                   | Number of loan accounts  | Units      | 12,783  | 12,259 | 11,978 | 11,629 | 11,971  |
| 2                   | Amount of arrears  | £ millions | 27      | 26     | 25     | 24     | 23      |
| 3                   | Balance outstanding  | £ millions | 1,451   | 1,417  | 1,332  | 1,274  | 1,241   |
| 4                   | New cases as % of arrears stocks<br>(balances as % total arrears balances) | Per cent   | 12.29   | 12.46  | 12.10  | 11.94  | 11.60   |
|                     | Arrears cases at end of Qtr  |            |         |        |        |        |         |
| 5                   | Number of loan accounts  | Units      | 102,758 | 98,919 | 96,200 | 93,999 | 104,790 |
|                     | of which: % of cases having  |            |         |        |        |        |         |
| 6                   | A temporary concession   | Per cent   | 4.55    | 4.29   | 4.30   | 4.89   | 4.15    |
| 7                   | A formal arrangement   | Per cent   | 29.17   | 27.35  | 25.56  | 24.85  | 24.40   |
| 8                   | No concession or arrangement   | Per cent   | 66.28   | 68.36  | 70.15  | 70.26  | 71.45   |
| 9                   | Amount of arrears  | £ millions | 750     | 760    | 745    | 753    | 802     |
| 10                  | Balance outstanding  | £ millions | 11,811  | 11,372 | 11,011 | 10,670 | 10,704  |
| 11                  | Balances as % of total loan balances                                       | Per cent   | 1.26    | 1.20   | 1.15   | 1.11   | 1.10    |
| 12                  | Performance of arrears cases in Qtr  | Per cent   | 63.80   | 62.22  | 61.96  | 62.52  | 57.91   |

## MLAR Table 1.4

Last updated: 13 September 2016

## Residential loans to individuals (Unsecuritised): Arrears in detail

Not seasonally adjusted

| Sub table reference |  |                 | 2015        |             |             |             | 2016        |             |
|---------------------|--|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                     |  |                 | Q1          | Q2          | Q3          | Q4          | Q1          | Q2          |
| <b>A (cont.)</b>    |  |                 |             |             |             |             |             |             |
|                     | Arrears cases at end Qtr: analysed by degree of severity   |                 |             |             |             |             |             |             |
|                     | (i) Balances on cases in arrears as % total loan balances  |                 |             |             |             |             |             |             |
| 13                  | 1.5 < 2.5 % in arrears                                     | Per cent        | 0.43        | 0.40        | 0.38        | 0.35        | 0.34        | 0.33        |
| 14                  | 2.5 < 5.0 % in arrears                                     | Per cent        | 0.43        | 0.40        | 0.38        | 0.36        | 0.36        | 0.35        |
| 15                  | 5.0 < 7.5 % in arrears                                     | Per cent        | 0.16        | 0.16        | 0.15        | 0.15        | 0.15        | 0.14        |
| 16                  | 7.5 < 10 % in arrears                                      | Per cent        | 0.08        | 0.07        | 0.07        | 0.07        | 0.07        | 0.07        |
| 17                  | 10 % or more in arrears                                    | Per cent        | 0.13        | 0.13        | 0.14        | 0.14        | 0.15        | 0.16        |
| 18                  | In possession  | Per cent        | 0.04        | 0.03        | 0.03        | 0.03        | 0.03        | 0.03        |
| <b>19</b>           | <b>TOTAL</b>   | <b>Per cent</b> | <b>1.26</b> | <b>1.20</b> | <b>1.15</b> | <b>1.11</b> | <b>1.10</b> | <b>1.08</b> |
| <b>20</b>           | <b>Total (excl. 1.5 &lt; 2.5% band)</b>                    | <b>Per cent</b> | <b>0.83</b> | <b>0.80</b> | <b>0.78</b> | <b>0.75</b> | <b>0.76</b> | <b>0.75</b> |
|                     | (ii) Number of cases in arrears as % total number of loans |                 |             |             |             |             |             |             |
| 21                  | 1.5 < 2.5 % in arrears                                     | Per cent        | 0.38        | 0.36        | 0.35        | 0.33        | 0.34        | 0.34        |
| 22                  | 2.5 < 5.0 % in arrears                                     | Per cent        | 0.39        | 0.37        | 0.35        | 0.35        | 0.37        | 0.36        |
| 23                  | 5.0 < 7.5 % in arrears                                     | Per cent        | 0.15        | 0.14        | 0.14        | 0.14        | 0.15        | 0.15        |
| 24                  | 7.5 < 10 % in arrears                                      | Per cent        | 0.07        | 0.07        | 0.07        | 0.07        | 0.08        | 0.08        |
| 25                  | 10 % or more in arrears                                    | Per cent        | 0.13        | 0.13        | 0.14        | 0.14        | 0.20        | 0.23        |
| 26                  | In possession  | Per cent        | 0.03        | 0.02        | 0.02        | 0.02        | 0.02        | 0.02        |
| <b>27</b>           | <b>TOTAL</b>   | <b>Per cent</b> | <b>1.15</b> | <b>1.11</b> | <b>1.08</b> | <b>1.05</b> | <b>1.16</b> | <b>1.18</b> |
| <b>28</b>           | <b>Total (excl. 1.5 &lt; 2.5% band)</b>                    | <b>Per cent</b> | <b>0.77</b> | <b>0.75</b> | <b>0.73</b> | <b>0.72</b> | <b>0.82</b> | <b>0.85</b> |
| <b>A (cont.)</b>    |  |                 |             |             |             |             |             |             |
|                     | Possession cases: movements & stocks                       |                 |             |             |             |             |             |             |
| 29                  | New possessions in Qtr                                     | Units           | 1,479       | 1,280       | 1,305       | 1,061       | 1,144       | 1,119       |
| 30                  | Possession sales in Qtr                                    | Units           | 2,376       | 1,881       | 1,416       | 1,344       | 1,237       | 1,054       |
| 31                  | Stocks of possessions at end Qtr                           | Units           | 2,705       | 2,190       | 2,087       | 1,793       | 1,740       | 1,805       |
|                     | Capitalisation of arrears cases                            |                 |             |             |             |             |             |             |
| 32                  | Number in Qtr  | Units           | 4,188       | 3,589       | 3,262       | 2,405       | 2,186       | 2,208       |
| 33                  | Amount of arrears capitalised in Qtr                       | £ millions      | 17          | 15          | 13          | 9           | 8           | 9           |
| 34                  | Balance outstanding  | £ millions      | 516         | 439         | 391         | 284         | 253         | 255         |
|                     | Memorandum information at end Qtr                          |                 |             |             |             |             |             |             |
| 35                  | Loan book: number of loan accounts                         | Units           | 8,907,691   | 8,936,018   | 8,932,494   | 8,928,109   | 9,053,968   | 9,147,461   |
| 36                  | Loan book: balances outstanding                            | £ millions      | 937,817     | 946,039     | 954,887     | 965,276     | 973,151     | 987,632     |

## MLAR Table 1.4

Last updated: 13 September 2016

## Residential loans to individuals (Unsecuritised): Arrears in detail

Not seasonally adjusted

| Sub table reference |  |            | 2015<br>Q1 | Q2     | Q3     | Q4     | 2016<br>Q1 | Q2     |
|---------------------|--|------------|------------|--------|--------|--------|------------|--------|
| <b>B</b>            | <b>Residential loans to individuals: Non-regulated</b>                     |            |            |        |        |        |            |        |
|                     | <b>Loans in Arrears</b>  |            |            |        |        |        |            |        |
|                     | New cases in the Qtr (ie moving into 1.5 < 2.5% band)                      |            |            |        |        |        |            |        |
| 1                   | Number of loan accounts  | Units      | 5,877      | 5,590  | 4,892  | 5,125  | 4,485      | 4,615  |
| 2                   | Amount of arrears  | £ millions | 7          | 7      | 6      | 7      | 6          | 6      |
| 3                   | Balance outstanding  | £ millions | 394        | 387    | 335    | 368    | 326        | 313    |
| 4                   | New cases as % of arrears stocks<br>(balances as % total arrears balances) | Per cent   | 10.35      | 10.44  | 10.13  | 11.40  | 10.58      | 9.39   |
|                     | Arrears cases at end of Qtr  |            |            |        |        |        |            |        |
| 5                   | Number of loan accounts  | Units      | 65,346     | 64,412 | 54,624 | 53,678 | 46,743     | 53,339 |
|                     | of which: % of cases having  |            |            |        |        |        |            |        |
| 6                   | A temporary concession   | Per cent   | 3.59       | 3.37   | 2.94   | 3.65   | 2.79       | 2.43   |
| 7                   | A formal arrangement   | Per cent   | 17.82      | 16.41  | 15.77  | 14.81  | 18.34      | 15.55  |
| 8                   | No concession or arrangement   | Per cent   | 78.59      | 80.22  | 81.28  | 81.54  | 78.87      | 82.02  |
| 9                   | Amount of arrears  | £ millions | 351        | 343    | 299    | 290    | 293        | 391    |
| 10                  | Balance outstanding  | £ millions | 3,804      | 3,701  | 3,305  | 3,225  | 3,083      | 3,335  |
| 11                  | Balances as % of total loan balances                                       | Per cent   | 1.59       | 1.53   | 1.36   | 1.32   | 1.24       | 1.32   |
| 12                  | Performance of arrears cases in Qtr  | Per cent   | 54.01      | 54.52  | 53.66  | 54.26  | 54.45      | 54.20  |

## MLAR Table 1.4

Last updated: 13 September 2016

## Residential loans to individuals (Unsecuritised): Arrears in detail

Not seasonally adjusted

| Sub table reference |  |                 | 2015        |             |             |             | 2016        |             |
|---------------------|--|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                     |  |                 | Q1          | Q2          | Q3          | Q4          | Q1          | Q2          |
| <b>B (cont.)</b>    |  |                 |             |             |             |             |             |             |
|                     | Arrears cases at end Qtr: analysed by degree of severity   |                 |             |             |             |             |             |             |
|                     | (i) Balances on cases in arrears as % total loan balances  |                 |             |             |             |             |             |             |
| 13                  | 1.5 < 2.5 % in arrears                                     | Per cent        | 0.43        | 0.42        | 0.37        | 0.36        | 0.34        | 0.32        |
| 14                  | 2.5 < 5.0 % in arrears                                     | Per cent        | 0.46        | 0.43        | 0.39        | 0.37        | 0.36        | 0.35        |
| 15                  | 5.0 < 7.5 % in arrears                                     | Per cent        | 0.19        | 0.19        | 0.17        | 0.16        | 0.15        | 0.16        |
| 16                  | 7.5 < 10 % in arrears                                      | Per cent        | 0.10        | 0.10        | 0.09        | 0.09        | 0.08        | 0.09        |
| 17                  | 10 % or more in arrears                                    | Per cent        | 0.29        | 0.29        | 0.25        | 0.24        | 0.23        | 0.32        |
| 18                  | In possession  | Per cent        | 0.12        | 0.10        | 0.09        | 0.09        | 0.08        | 0.07        |
| <b>19</b>           | <b>TOTAL</b>   | <b>Per cent</b> | <b>1.59</b> | <b>1.53</b> | <b>1.36</b> | <b>1.32</b> | <b>1.24</b> | <b>1.32</b> |
| <b>20</b>           | <b>Total (excl. 1.5 &lt; 2.5% band)</b>                    | <b>Per cent</b> | <b>1.16</b> | <b>1.11</b> | <b>0.99</b> | <b>0.95</b> | <b>0.90</b> | <b>0.99</b> |
|                     | (ii) Number of cases in arrears as % total number of loans |                 |             |             |             |             |             |             |
| 21                  | 1.5 < 2.5 % in arrears                                     | Per cent        | 0.42        | 0.41        | 0.38        | 0.37        | 0.34        | 0.35        |
| 22                  | 2.5 < 5.0 % in arrears                                     | Per cent        | 0.48        | 0.47        | 0.42        | 0.42        | 0.38        | 0.40        |
| 23                  | 5.0 < 7.5 % in arrears                                     | Per cent        | 0.22        | 0.22        | 0.19        | 0.19        | 0.18        | 0.19        |
| 24                  | 7.5 < 10 % in arrears                                      | Per cent        | 0.13        | 0.13        | 0.11        | 0.11        | 0.10        | 0.11        |
| 25                  | 10 % or more in arrears                                    | Per cent        | 0.60        | 0.60        | 0.49        | 0.49        | 0.40        | 0.56        |
| 26                  | In possession  | Per cent        | 0.06        | 0.05        | 0.05        | 0.05        | 0.05        | 0.04        |
| <b>27</b>           | <b>TOTAL</b>   | <b>Per cent</b> | <b>1.90</b> | <b>1.88</b> | <b>1.64</b> | <b>1.63</b> | <b>1.45</b> | <b>1.65</b> |
| <b>28</b>           | <b>Total (excl. 1.5 &lt; 2.5% band)</b>                    | <b>Per cent</b> | <b>1.48</b> | <b>1.47</b> | <b>1.26</b> | <b>1.25</b> | <b>1.10</b> | <b>1.30</b> |
| <b>B (cont.)</b>    |  |                 |             |             |             |             |             |             |
|                     | Possession cases: movements & stocks                       |                 |             |             |             |             |             |             |
| 29                  | New possessions in Qtr                                     | Units           | 852         | 791         | 888         | 757         | 792         | 665         |
| 30                  | Possession sales in Qtr                                    | Units           | 1,397       | 1,026       | 868         | 806         | 778         | 746         |
| 31                  | Stocks of possessions at end Qtr                           | Units           | 2,003       | 1,739       | 1,616       | 1,517       | 1,509       | 1,390       |
|                     | Capitalisation of arrears cases                            |                 |             |             |             |             |             |             |
| 32                  | Number in Qtr  | Units           | 1,329       | 1,059       | 839         | 647         | 531         | 543         |
| 33                  | Amount of arrears capitalised in Qtr                       | £ millions      | 5           | 5           | 3           | 3           | 3           | 2           |
| 34                  | Balance outstanding  | £ millions      | 137         | 117         | 70          | 52          | 41          | 39          |
|                     | Memorandum information at end Qtr                          |                 |             |             |             |             |             |             |
| 35                  | Loan book: number of loan accounts                         | Units           | 3,441,772   | 3,421,605   | 3,334,869   | 3,299,904   | 3,230,725   | 3,235,039   |
| 36                  | Loan book: balances outstanding                            | £ millions      | 239,459     | 241,706     | 242,878     | 245,134     | 249,321     | 253,339     |

## MLAR Table 1.4

Last updated: 13 September 2016

## Residential loans to individuals (Unsecuritised): Arrears in detail

Not seasonally adjusted

| Sub table reference |  |                 | 2015<br>Q1  | Q2          | Q3          | Q4          | 2016<br>Q1  | Q2          |
|---------------------|--|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>C</b>            | <b>Residential loans to individuals: All (regulated and non-regulated)</b> |                 |             |             |             |             |             |             |
|                     | <b>Loans in Arrears</b>  |                 |             |             |             |             |             |             |
|                     | New cases in the Qtr (ie moving into 1.5 < 2.5% band)                      |                 |             |             |             |             |             |             |
| 1                   | Number of loan accounts  | Units           | 18,660      | 17,849      | 16,870      | 16,754      | 16,456      | 16,550      |
| 2                   | Amount of arrears  | £ millions      | 34          | 34          | 31          | 31          | 29          | 29          |
| 3                   | Balance outstanding  | £ millions      | 1,845       | 1,804       | 1,667       | 1,641       | 1,567       | 1,560       |
| 4                   | New cases as % of arrears stocks<br>(balances as % total arrears balances) | Per cent        | 11.82       | 11.97       | 11.65       | 11.81       | 11.37       | 11.17       |
|                     | Arrears cases at end of Qtr  |                 |             |             |             |             |             |             |
| 5                   | Number of loan accounts  | Units           | 168,104     | 163,331     | 150,824     | 147,677     | 151,533     | 161,697     |
|                     | of which: % of cases having  |                 |             |             |             |             |             |             |
| 6                   | A temporary concession   | Per cent        | 4.18        | 3.93        | 3.81        | 4.44        | 3.73        | 3.85        |
| 7                   | A formal arrangement   | Per cent        | 24.76       | 23.04       | 22.01       | 21.20       | 22.53       | 21.20       |
| 8                   | No concession or arrangement   | Per cent        | 71.06       | 73.04       | 74.18       | 74.36       | 73.74       | 74.95       |
| 9                   | Amount of arrears  | £ millions      | 1,102       | 1,102       | 1,045       | 1,042       | 1,095       | 1,230       |
| 10                  | Balance outstanding  | £ millions      | 15,615      | 15,072      | 14,316      | 13,894      | 13,787      | 13,966      |
| 11                  | Balances as % of total loan balances                                       | Per cent        | 1.33        | 1.27        | 1.20        | 1.15        | 1.13        | 1.13        |
| 12                  | Performance of arrears cases in Qtr  | Per cent        | 61.90       | 60.08       | 59.81       | 60.24       | 59.35       | 58.93       |
| <b>C (cont.)</b>    | Arrears cases at end Qtr: analysed by degree of severity                   |                 |             |             |             |             |             |             |
|                     | (i) Balances on cases in arrears as % total loan balances                  |                 |             |             |             |             |             |             |
| 13                  | 1.5 < 2.5 % in arrears   | Per cent        | 0.43        | 0.40        | 0.38        | 0.36        | 0.34        | 0.33        |
| 14                  | 2.5 < 5.0 % in arrears   | Per cent        | 0.43        | 0.41        | 0.39        | 0.37        | 0.36        | 0.35        |
| 15                  | 5.0 < 7.5 % in arrears   | Per cent        | 0.16        | 0.16        | 0.15        | 0.15        | 0.15        | 0.14        |
| 16                  | 7.5 < 10 % in arrears  | Per cent        | 0.08        | 0.08        | 0.08        | 0.08        | 0.08        | 0.08        |
| 17                  | 10 % or more in arrears  | Per cent        | 0.16        | 0.17        | 0.16        | 0.16        | 0.16        | 0.19        |
| 18                  | In possession  | Per cent        | 0.06        | 0.05        | 0.04        | 0.04        | 0.04        | 0.04        |
| 19                  | <b>TOTAL</b>   | <b>Per cent</b> | <b>1.33</b> | <b>1.27</b> | <b>1.20</b> | <b>1.15</b> | <b>1.13</b> | <b>1.13</b> |
| 20                  | <b>Total (excl. 1.5 &lt; 2.5% band)</b>                                    | <b>Per cent</b> | <b>0.90</b> | <b>0.87</b> | <b>0.82</b> | <b>0.79</b> | <b>0.79</b> | <b>0.80</b> |

**MLAR Table 1.4**

Last updated: 13 September 2016

**Residential loans to individuals (Unsecuritised): Arrears in detail**

Not seasonally adjusted

| Sub table reference  |   |                 | 2015        |             |             |             | 2016        |             |
|--|---|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
|  |   |                 | Q1          | Q2          | Q3          | Q4          | Q1          | Q2          |
| (ii) Number of cases in arrears as % total number of loans |   |                 |             |             |             |             |             |             |
| 21   | 1.5 < 2.5 % in arrears                  | Per cent        | 0.39        | 0.37        | 0.36        | 0.34        | 0.34        | 0.34        |
| 22   | 2.5 < 5.0 % in arrears                  | Per cent        | 0.41        | 0.40        | 0.37        | 0.36        | 0.37        | 0.37        |
| 23   | 5.0 < 7.5 % in arrears                  | Per cent        | 0.17        | 0.17        | 0.16        | 0.15        | 0.16        | 0.16        |
| 24   | 7.5 < 10 % in arrears                   | Per cent        | 0.09        | 0.09        | 0.08        | 0.08        | 0.09        | 0.09        |
| 25   | 10 % or more in arrears                 | Per cent        | 0.26        | 0.26        | 0.23        | 0.23        | 0.25        | 0.32        |
| 26   | In possession                           | Per cent        | 0.04        | 0.03        | 0.03        | 0.03        | 0.03        | 0.03        |
| 27   | <b>TOTAL</b>                            | <b>Per cent</b> | <b>1.36</b> | <b>1.32</b> | <b>1.23</b> | <b>1.21</b> | <b>1.23</b> | <b>1.31</b> |
| 28   | <b>Total (excl. 1.5 &lt; 2.5% band)</b> | <b>Per cent</b> | <b>0.97</b> | <b>0.95</b> | <b>0.87</b> | <b>0.86</b> | <b>0.89</b> | <b>0.96</b> |
| <b>C (cont.)</b>   |   |                 |             |             |             |             |             |             |
| Possession cases: movements & stocks                       |   |                 |             |             |             |             |             |             |
| 29   | New possessions in Qtr                  | Units           | 2,331       | 2,071       | 2,193       | 1,818       | 1,936       | 1,784       |
| 30   | Possession sales in Qtr                 | Units           | 3,773       | 2,907       | 2,284       | 2,150       | 2,015       | 1,800       |
| 31   | Stocks of possessions at end Qtr        | Units           | 4,708       | 3,929       | 3,703       | 3,310       | 3,249       | 3,195       |
| Capitalisation of arrears cases                            |   |                 |             |             |             |             |             |             |
| 32   | Number in Qtr                           | Units           | 5,517       | 4,648       | 4,101       | 3,052       | 2,717       | 2,751       |
| 33   | Amount of arrears capitalised in Qtr    | £ millions      | 23          | 19          | 17          | 12          | 11          | 11          |
| 34   | Balance outstanding                     | £ millions      | 653         | 556         | 461         | 336         | 294         | 294         |
| Memorandum information at end Qtr                          |   |                 |             |             |             |             |             |             |
| 35   | Loan book: number of loan accounts      | Units           | 12,349,463  | 12,357,623  | 12,267,363  | 12,228,013  | 12,284,693  | 12,382,500  |
| 36   | Loan book: balances outstanding         | £ millions      | 1,177,276   | 1,187,745   | 1,197,765   | 1,210,410   | 1,222,471   | 1,240,971   |

**Notes to table**
**Explanatory notes**

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## MLAR Table 1.5

Last updated: 13 September 2016

## Residential loans to individuals: Mortgage Administration

Not seasonally adjusted

|  |   |            | 2015    |         |         |         | 2016    |         |
|--|---|------------|---------|---------|---------|---------|---------|---------|
|  |   |            | Q1      | Q2      | Q3      | Q4      | Q1      | Q2      |
| Sub table reference  |   |            |         |         |         |         |         |         |
| <b>Mortgage contracts as Principal Administrator at end of quarter:</b>      |   |            |         |         |         |         |         |         |
| <b>A Residential loans to individuals: Regulated</b>                         |   |            |         |         |         |         |         |         |
| Numbers of loans administered for:   |   |            |         |         |         |         |         |         |
| 1  | Firms with a mortgage lender's permission | Units      | 146,689 | 152,342 | 161,549 | 229,185 | 236,608 | 199,649 |
| 2  | SPVs:                                     | Units      | 500,858 | 487,347 | 479,859 | 396,717 | 421,669 | 427,731 |
| 3  | All "securitised"                         | Units      | 647,547 | 639,689 | 641,408 | 625,902 | 658,277 | 627,380 |
| Balances outstanding on loans administered for:                              |   |            |         |         |         |         |         |         |
| 4  | Firms with a mortgage lender's permission | £ millions | 8,468   | 9,179   | 9,955   | 17,728  | 17,083  | 12,141  |
| 5  | SPVs:                                     | £ millions | 50,558  | 49,915  | 48,904  | 39,455  | 41,694  | 41,749  |
| 6  | All "securitised"                         | £ millions | 59,025  | 59,095  | 58,859  | 57,183  | 58,777  | 53,889  |
| <b>B Residential loans to individuals: Non-regulated</b>                     |   |            |         |         |         |         |         |         |
| Numbers of loans administered for:   |   |            |         |         |         |         |         |         |
| 1  | Firms with a mortgage lender's permission | Units      | 21,974  | 19,670  | 36,655  | 37,636  | 42,901  | 42,618  |
| 2  | SPVs:                                     | Units      | 280,700 | 289,939 | 269,284 | 251,771 | 233,341 | 219,515 |
| 3  | All "securitised"                         | Units      | 302,674 | 309,609 | 305,939 | 289,407 | 276,242 | 262,133 |
| Balances outstanding on loans administered for:                              |   |            |         |         |         |         |         |         |
| 4  | Firms with a mortgage lender's permission | £ millions | 1,322   | 1,329   | 3,364   | 3,599   | 3,647   | 3,348   |
| 5  | SPVs:                                     | £ millions | 23,969  | 23,790  | 21,965  | 20,230  | 19,692  | 19,141  |
| 6  | All "securitised"                         | £ millions | 25,291  | 25,118  | 25,329  | 23,828  | 23,339  | 22,489  |
| <b>C Residential loans to individuals: All (Regulated and Non-regulated)</b> |   |            |         |         |         |         |         |         |
| Numbers of loans administered for:   |   |            |         |         |         |         |         |         |
| 1  | Firms with a mortgage lender's permission | Units      | 168,663 | 172,012 | 198,204 | 266,821 | 279,509 | 242,267 |
| 2  | SPVs:                                     | Units      | 781,558 | 777,286 | 749,143 | 648,488 | 655,010 | 647,246 |
| 3  | All "securitised"                         | Units      | 950,221 | 949,298 | 947,347 | 915,309 | 934,519 | 889,513 |
| Balances outstanding on loans administered for:                              |   |            |         |         |         |         |         |         |
| 4  | Firms with a mortgage lender's permission | £ millions | 9,790   | 10,508  | 13,319  | 21,327  | 20,730  | 15,488  |
| 5  | SPVs:                                     | £ millions | 74,527  | 73,705  | 70,869  | 59,684  | 61,386  | 60,890  |
| 6  | All "securitised"                         | £ millions | 84,317  | 84,213  | 84,188  | 81,011  | 82,117  | 76,378  |

**Notes to table**

(a) This table provides details of mortgages being administered for firms or entities (ie SPVs) that do not themselves have a permission to undertake regulated mortgage lending (and hence not required to submit their own MLARs). Its purpose is to indicate the amounts of mortgage business falling within this categorisation and on which arrears information is provided in Table 1.6.

(b) SPV is a special purpose vehicle used to hold loans that have been securitised.

**Explanatory notes**

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## MLAR Table 1.6

Last updated: 13 September 2016

## Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

|                     |  |            | 2015   |        |        |        | 2016   |        |
|---------------------|--|------------|--------|--------|--------|--------|--------|--------|
|                     |  |            | Q1     | Q2     | Q3     | Q4     | Q1     | Q2     |
| Sub table reference |  |            |        |        |        |        |        |        |
| <b>A</b>            | <b>Residential loans to individuals: Regulated</b>                         |            |        |        |        |        |        |        |
|                     | <b>Loans in Arrears</b>  |            |        |        |        |        |        |        |
|                     | New cases in the Qtr (ie moving into 1.5 < 2.5% band)                      |            |        |        |        |        |        |        |
| 1                   | Number of loan accounts  | Units      | 2,762  | 2,507  | 2,460  | 2,722  | 2,998  | 2,660  |
| 2                   | Amount of arrears  | £ millions | 5      | 5      | 5      | 5      | 5      | 4      |
| 3                   | Balance outstanding  | £ millions | 295    | 275    | 257    | 278    | 272    | 227    |
| 4                   | New cases as % of arrears stocks<br>(balances as % total arrears balances) | Per cent   | 8.73   | 8.44   | 8.36   | 9.51   | 9.06   | 7.75   |
|                     | Arrears cases at end of Qtr  |            |        |        |        |        |        |        |
| 5                   | Number of loan accounts  | Units      | 28,749 | 27,822 | 26,353 | 25,396 | 33,625 | 36,714 |
|                     | of which : % of cases having   |            |        |        |        |        |        |        |
| 6                   | A temporary concession   | Per cent   | 3.34   | 3.14   | 2.85   | 3.41   | 2.16   | 2.20   |
| 7                   | A formal arrangement   | Per cent   | 43.95  | 40.73  | 36.57  | 35.27  | 21.87  | 24.66  |
| 8                   | No concession or arrangement   | Per cent   | 52.71  | 56.13  | 60.58  | 61.32  | 75.97  | 73.13  |
| 9                   | Amount of arrears  | £ millions | 169    | 165    | 157    | 154    | 180    | 211    |
| 10                  | Balance outstanding  | £ millions | 3,378  | 3,260  | 3,076  | 2,927  | 3,006  | 2,926  |
| <b>A (cont.)</b>    |  |            |        |        |        |        |        |        |
| 11                  | Balances as % of total loan balances                                       | Per cent   | 5.72   | 5.52   | 5.23   | 5.12   | 5.11   | 5.43   |
| 12                  | Performance of arrears cases in Qtr  | Per cent   | 68.96  | 71.05  | 70.64  | 71.04  | 69.42  | 71.25  |

## MLAR Table 1.6

Last updated: 13 September 2016

## Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

|  |   |                 | 2015        |             |             |             | 2016        |             |
|--|---|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Sub table reference  |   |                 | Q1          | Q2          | Q3          | Q4          | Q1          | Q2          |
| Arrears cases at end Qtr: analysed by degree of severity   |   |                 |             |             |             |             |             |             |
| (i) Balances on cases in arrears as % total loan balances  |   |                 |             |             |             |             |             |             |
| 13   | 1.5 < 2.5 % in arrears                  | Per cent        | 1.74        | 1.65        | 1.56        | 1.55        | 1.56        | 1.54        |
| 14   | 2.5 < 5.0 % in arrears                  | Per cent        | 2.09        | 2.00        | 1.88        | 1.85        | 1.76        | 1.81        |
| 15   | 5.0 < 7.5 % in arrears                  | Per cent        | 0.81        | 0.81        | 0.79        | 0.77        | 0.74        | 0.86        |
| 16   | 7.5 < 10 % in arrears                   | Per cent        | 0.40        | 0.40        | 0.37        | 0.36        | 0.36        | 0.37        |
| 17   | 10 % or more in arrears                 | Per cent        | 0.45        | 0.46        | 0.43        | 0.43        | 0.54        | 0.70        |
| 18   | In possession                           | Per cent        | 0.23        | 0.20        | 0.19        | 0.16        | 0.15        | 0.15        |
| <b>19</b>  | <b>Total</b>                            | <b>Per cent</b> | <b>5.72</b> | <b>5.52</b> | <b>5.23</b> | <b>5.12</b> | <b>5.11</b> | <b>5.43</b> |
| <b>20</b>  | <b>Total (excl. 1.5 &lt; 2.5% band)</b> | <b>Per cent</b> | <b>3.98</b> | <b>3.87</b> | <b>3.67</b> | <b>3.57</b> | <b>3.56</b> | <b>3.89</b> |
| (ii) Number of cases in arrears as % total number of loans |   |                 |             |             |             |             |             |             |
| 21   | 1.5 < 2.5 % in arrears                  | Per cent        | 1.35        | 1.29        | 1.23        | 1.23        | 1.38        | 1.42        |
| 22   | 2.5 < 5.0 % in arrears                  | Per cent        | 1.56        | 1.54        | 1.43        | 1.44        | 1.57        | 1.68        |
| 23   | 5.0 < 7.5 % in arrears                  | Per cent        | 0.64        | 0.65        | 0.61        | 0.60        | 0.68        | 0.77        |
| 24   | 7.5 < 10 % in arrears                   | Per cent        | 0.32        | 0.33        | 0.30        | 0.29        | 0.36        | 0.42        |
| 25   | 10 % or more in arrears                 | Per cent        | 0.41        | 0.42        | 0.40        | 0.40        | 1.01        | 1.47        |
| 26   | In possession                           | Per cent        | 0.16        | 0.13        | 0.13        | 0.10        | 0.10        | 0.10        |
| <b>27</b>  | <b>Total</b>                            | <b>Per cent</b> | <b>4.44</b> | <b>4.35</b> | <b>4.11</b> | <b>4.06</b> | <b>5.11</b> | <b>5.85</b> |
| <b>28</b>  | <b>Total (excl. 1.5 &lt; 2.5% band)</b> | <b>Per cent</b> | <b>3.09</b> | <b>3.06</b> | <b>2.88</b> | <b>2.83</b> | <b>3.72</b> | <b>4.44</b> |
| <b>A (cont.)</b>   |   |                 |             |             |             |             |             |             |
| Possession cases: movements & stocks                       |   |                 |             |             |             |             |             |             |
| 29   | New possessions in Qtr                  | Units           | 586         | 445         | 524         | 373         | 441         | 367         |
| 30   | Possession sales in Qtr                 | Units           | 651         | 552         | 511         | 527         | 463         | 409         |
| 31   | Stocks of possessions at end Qtr        | Units           | 1,067       | 841         | 842         | 647         | 667         | 631         |
| Capitalisation of arrears cases                            |   |                 |             |             |             |             |             |             |
| 32   | Number in Qtr                           | Units           | 405         | 177         | 263         | 160         | 204         | 233         |
| 33   | Amount of arrears capitalised in Qtr    | £ millions      | 2           | 1           | 1           | 1           | 1           | 1           |
| 34   | Balance outstanding                     | £ millions      | 49          | 22          | 28          | 21          | 24          | 16          |
| Memorandum information at end Qtr                          |   |                 |             |             |             |             |             |             |
| 35   | Loan book: number of loan accounts      | Units           | 647,547     | 639,689     | 641,408     | 625,902     | 658,277     | 627,380     |
| 36   | Loan book: balances outstanding         | £ millions      | 59,025      | 59,095      | 58,859      | 57,183      | 58,777      | 53,889      |

## MLAR Table 1.6

Last updated: 13 September 2016

## Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

| Sub table reference |  |            | 2015   |        |        |        | 2016   |        |
|---------------------|--|------------|--------|--------|--------|--------|--------|--------|
|                     |  |            | Q1     | Q2     | Q3     | Q4     | Q1     | Q2     |
| <b>B</b>            | <b>Residential loans to individuals: Non-regulated</b>                     |            |        |        |        |        |        |        |
|                     | <b>Loans in Arrears</b>  |            |        |        |        |        |        |        |
|                     | New cases in the Qtr (ie moving into 1.5 < 2.5% band)                      |            |        |        |        |        |        |        |
| 1                   | Number of loan accounts  | Units      | 902    | 733    | 1,001  | 894    | 956    | 920    |
| 2                   | Amount of arrears  | £ millions | 1      | 1      | 1      | 1      | 1      | 1      |
| 3                   | Balance outstanding  | £ millions | 57     | 48     | 55     | 51     | 56     | 53     |
| 4                   | New cases as % of arrears stocks<br>(balances as % total arrears balances) | Per cent   | 7.65   | 6.27   | 7.46   | 7.20   | 5.80   | 5.71   |
|                     | Arrears cases at end of Qtr  |            |        |        |        |        |        |        |
| 5                   | Number of loan accounts  | Units      | 13,408 | 18,546 | 18,959 | 18,079 | 21,901 | 19,868 |
|                     | of which: % of cases having  |            |        |        |        |        |        |        |
| 6                   | A temporary concession   | Per cent   | 1.80   | 2.45   | 1.27   | 1.29   | 0.85   | 0.99   |
| 7                   | A formal arrangement   | Per cent   | 36.52  | 30.34  | 25.44  | 26.17  | 10.21  | 12.89  |
| 8                   | No concession or arrangement   | Per cent   | 61.67  | 67.21  | 73.30  | 72.54  | 88.94  | 86.12  |
| 9                   | Amount of arrears  | £ millions | 89     | 96     | 93     | 107    | 190    | 179    |
| 10                  | Balance outstanding  | £ millions | 746    | 769    | 734    | 707    | 974    | 923    |
| <b>B (cont.)</b>    |  |            |        |        |        |        |        |        |
| 11                  | Balances as % of total loan balances                                       | Per cent   | 2.95   | 3.06   | 2.90   | 2.97   | 4.17   | 4.10   |
| 12                  | Performance of arrears cases in Qtr  | Per cent   | 57.25  | 60.46  | 62.05  | 60.92  | 57.40  | 62.43  |

## MLAR Table 1.6

Last updated: 13 September 2016

## Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

| Sub table reference  |   |                 | 2015<br>Q1  | Q2          | Q3          | Q4          | 2016<br>Q1  | Q2          |
|--|---|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Arrears cases at end Qtr: analysed by degree of severity   |   |                 |             |             |             |             |             |             |
| (i) Balances on cases in arrears as % total loan balances  |   |                 |             |             |             |             |             |             |
| 13   | 1.5 < 2.5 % in arrears                  | Per cent        | 0.71        | 0.68        | 0.63        | 0.65        | 0.70        | 0.71        |
| 14   | 2.5 < 5.0 % in arrears                  | Per cent        | 0.73        | 0.79        | 0.73        | 0.73        | 0.81        | 0.80        |
| 15   | 5.0 < 7.5 % in arrears                  | Per cent        | 0.31        | 0.35        | 0.35        | 0.36        | 0.44        | 0.42        |
| 16   | 7.5 < 10 % in arrears                   | Per cent        | 0.16        | 0.19        | 0.17        | 0.16        | 0.26        | 0.25        |
| 17   | 10 % or more in arrears                 | Per cent        | 0.70        | 0.81        | 0.78        | 0.84        | 1.74        | 1.72        |
| 18   | In possession                           | Per cent        | 0.32        | 0.24        | 0.23        | 0.24        | 0.22        | 0.21        |
| <b>19</b>  | <b>Total</b>                            | <b>Per cent</b> | <b>2.95</b> | <b>3.06</b> | <b>2.90</b> | <b>2.97</b> | <b>4.17</b> | <b>4.10</b> |
| <b>20</b>  | <b>Total (excl. 1.5 &lt; 2.5% band)</b> | <b>Per cent</b> | <b>2.23</b> | <b>2.38</b> | <b>2.26</b> | <b>2.32</b> | <b>3.47</b> | <b>3.39</b> |
| (ii) Number of cases in arrears as % total number of loans |   |                 |             |             |             |             |             |             |
| 21   | 1.5 < 2.5 % in arrears                  | Per cent        | 0.78        | 0.88        | 0.90        | 0.87        | 0.98        | 1.00        |
| 22   | 2.5 < 5.0 % in arrears                  | Per cent        | 0.90        | 1.17        | 1.17        | 1.14        | 1.30        | 1.28        |
| 23   | 5.0 < 7.5 % in arrears                  | Per cent        | 0.44        | 0.63        | 0.66        | 0.64        | 0.80        | 0.75        |
| 24   | 7.5 < 10 % in arrears                   | Per cent        | 0.28        | 0.44        | 0.44        | 0.40        | 0.56        | 0.52        |
| 25   | 10 % or more in arrears                 | Per cent        | 1.82        | 2.71        | 2.87        | 3.04        | 4.12        | 3.88        |
| 26   | In possession                           | Per cent        | 0.22        | 0.15        | 0.15        | 0.16        | 0.16        | 0.15        |
| <b>27</b>  | <b>Total</b>                            | <b>Per cent</b> | <b>4.43</b> | <b>5.99</b> | <b>6.20</b> | <b>6.25</b> | <b>7.93</b> | <b>7.58</b> |
| <b>28</b>  | <b>Total (excl. 1.5 &lt; 2.5% band)</b> | <b>Per cent</b> | <b>3.65</b> | <b>5.11</b> | <b>5.29</b> | <b>5.38</b> | <b>6.95</b> | <b>6.57</b> |
| <b>B (cont.)</b>   |   |                 |             |             |             |             |             |             |
| Possession cases: movements & stocks                       |   |                 |             |             |             |             |             |             |
| 29   | New possessions in Qtr                  | Units           | 240         | 155         | 164         | 201         | 169         | 140         |
| 30   | Possession sales in Qtr                 | Units           | 314         | 246         | 204         | 191         | 166         | 174         |
| 31   | Stocks of possessions at end Qtr        | Units           | 651         | 479         | 467         | 464         | 441         | 381         |
| Capitalisation of arrears cases                            |   |                 |             |             |             |             |             |             |
| 32   | Number in Qtr                           | Units           | 185         | 30          | 46          | 35          | 31          | 19          |
| 33   | Amount of arrears capitalised in Qtr    | £ millions      | 1           | 0           | 0           | 0           | 0           | 0           |
| 34   | Balance outstanding                     | £ millions      | 8           | 1           | 4           | 4           | 2           | 2           |
| Memorandum information at end Qtr                          |   |                 |             |             |             |             |             |             |
| 35   | Loan book: number of loan accounts      | Units           | 302,674     | 309,609     | 305,939     | 289,407     | 276,242     | 262,133     |
| 36   | Loan book: balances outstanding         | £ millions      | 25,291      | 25,118      | 25,329      | 23,828      | 23,339      | 22,489      |

## MLAR Table 1.6

Last updated: 13 September 2016

## Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

| Sub table reference |  |                 | 2015        |             |             |             | 2016        |             |
|---------------------|--|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                     |  |                 | Q1          | Q2          | Q3          | Q4          | Q1          | Q2          |
| <b>C</b>            | <b>Residential loans to individuals: All (regulated and non-regulated)</b> |                 |             |             |             |             |             |             |
|                     | <b>Loans in Arrears</b>  |                 |             |             |             |             |             |             |
|                     | New cases in the Qtr (ie moving into 1.5 < 2.5% band)                      |                 |             |             |             |             |             |             |
| 1                   | Number of loan accounts  | Units           | 3,664       | 3,240       | 3,461       | 3,616       | 3,954       | 3,580       |
| 2                   | Amount of arrears  | £ millions      | 6           | 6           | 6           | 6           | 6           | 5           |
| 3                   | Balance outstanding  | £ millions      | 352         | 323         | 312         | 329         | 329         | 279         |
| 4                   | New cases as % of arrears stocks<br>(balances as % total arrears balances) | Per cent        | 8.53        | 8.03        | 8.19        | 9.06        | 8.26        | 7.26        |
|                     | Arrears cases at end of Qtr  |                 |             |             |             |             |             |             |
| 5                   | Number of loan accounts  | Units           | 42,157      | 46,368      | 45,312      | 43,475      | 55,526      | 56,582      |
|                     | of which: % of cases having  |                 |             |             |             |             |             |             |
| 6                   | A temporary concession   | Per cent        | 2.85        | 2.87        | 2.19        | 2.53        | 1.64        | 1.78        |
| 7                   | A formal arrangement   | Per cent        | 41.59       | 36.57       | 31.91       | 31.49       | 17.27       | 20.53       |
| 8                   | No concession or arrangement   | Per cent        | 55.56       | 60.56       | 65.90       | 65.99       | 81.09       | 77.69       |
| 9                   | Amount of arrears  | £ millions      | 258         | 261         | 251         | 261         | 371         | 391         |
| 10                  | Balance outstanding  | £ millions      | 4,124       | 4,030       | 3,810       | 3,634       | 3,980       | 3,849       |
| <b>C (cont.)</b>    |  |                 |             |             |             |             |             |             |
| 11                  | Balances as % of total loan balances                                       | Per cent        | 4.89        | 4.78        | 4.53        | 4.49        | 4.85        | 5.04        |
| 12                  | Performance of arrears cases in Qtr  | Per cent        | 66.02       | 68.30       | 68.46       | 68.44       | 66.29       | 68.96       |
|                     | Arrears cases at end Qtr: analysed by degree of severity                   |                 |             |             |             |             |             |             |
|                     | (i) Balances on cases in arrears as % total loan balances                  |                 |             |             |             |             |             |             |
| 13                  | 1.5 < 2.5 % in arrears   | Per cent        | 1.43        | 1.36        | 1.28        | 1.28        | 1.31        | 1.30        |
| 14                  | 2.5 < 5.0 % in arrears   | Per cent        | 1.68        | 1.64        | 1.53        | 1.52        | 1.49        | 1.51        |
| 15                  | 5.0 < 7.5 % in arrears   | Per cent        | 0.66        | 0.67        | 0.66        | 0.65        | 0.66        | 0.73        |
| 16                  | 7.5 < 10 % in arrears  | Per cent        | 0.33        | 0.34        | 0.31        | 0.30        | 0.33        | 0.34        |
| 17                  | 10 % or more in arrears  | Per cent        | 0.52        | 0.56        | 0.54        | 0.55        | 0.88        | 1.00        |
| 18                  | In possession  | Per cent        | 0.26        | 0.21        | 0.20        | 0.18        | 0.17        | 0.17        |
| <b>19</b>           | <b>Total</b>   | <b>Per cent</b> | <b>4.89</b> | <b>4.78</b> | <b>4.53</b> | <b>4.49</b> | <b>4.85</b> | <b>5.04</b> |
| <b>20</b>           | <b>Total (excl. 1.5 &lt; 2.5% band)</b>                                    | <b>Per cent</b> | <b>3.46</b> | <b>3.42</b> | <b>3.25</b> | <b>3.20</b> | <b>3.53</b> | <b>3.74</b> |

## MLAR Table 1.6

Last updated: 13 September 2016

## Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

|  |   |                 | 2015        |             |             |             | 2016        |             |
|--|---|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Sub table reference  |   |                 | Q1          | Q2          | Q3          | Q4          | Q1          | Q2          |
| (ii) Number of cases in arrears as % total number of loans |   |                 |             |             |             |             |             |             |
| 21   | 1.5 < 2.5 % in arrears                  | Per cent        | 1.17        | 1.16        | 1.12        | 1.11        | 1.27        | 1.29        |
| 22   | 2.5 < 5.0 % in arrears                  | Per cent        | 1.35        | 1.42        | 1.35        | 1.34        | 1.49        | 1.56        |
| 23   | 5.0 < 7.5 % in arrears                  | Per cent        | 0.58        | 0.64        | 0.63        | 0.61        | 0.71        | 0.76        |
| 24   | 7.5 < 10 % in arrears                   | Per cent        | 0.30        | 0.36        | 0.35        | 0.33        | 0.42        | 0.45        |
| 25   | 10 % or more in arrears                 | Per cent        | 0.86        | 1.17        | 1.20        | 1.23        | 1.93        | 2.18        |
| 26   | In possession                           | Per cent        | 0.18        | 0.14        | 0.14        | 0.12        | 0.12        | 0.11        |
| <b>27</b>  | <b>Total</b>                            | <b>Per cent</b> | <b>4.44</b> | <b>4.88</b> | <b>4.78</b> | <b>4.75</b> | <b>5.94</b> | <b>6.36</b> |
| <b>28</b>  | <b>Total (excl. 1.5 &lt; 2.5% band)</b> | <b>Per cent</b> | <b>3.27</b> | <b>3.73</b> | <b>3.66</b> | <b>3.64</b> | <b>4.68</b> | <b>5.07</b> |
| <b>C (cont.)</b>   |   |                 |             |             |             |             |             |             |
| Possession cases: movements & stocks                       |   |                 |             |             |             |             |             |             |
| 29   | New possessions in Qtr                  | Units           | 826         | 600         | 688         | 574         | 610         | 507         |
| 30   | Possession sales in Qtr                 | Units           | 965         | 798         | 715         | 718         | 629         | 583         |
| 31   | Stocks of possessions at end Qtr        | Units           | 1,718       | 1,320       | 1,309       | 1,111       | 1,108       | 1,012       |
| Capitalisation of arrears cases                            |   |                 |             |             |             |             |             |             |
| 32   | Number in Qtr                           | Units           | 590         | 207         | 309         | 195         | 235         | 252         |
| 33   | Amount of arrears capitalised in Qtr    | £ millions      | 3           | 1           | 1           | 1           | 1           | 1           |
| 34   | Balance outstanding                     | £ millions      | 57          | 23          | 33          | 24          | 26          | 18          |
| Memorandum information at end Qtr                          |   |                 |             |             |             |             |             |             |
| 35   | Loan book: number of loan accounts      | Units           | 950,221     | 949,298     | 947,347     | 915,309     | 934,519     | 889,513     |
| 36   | Loan book: balances outstanding         | £ millions      | 84,317      | 84,213      | 84,188      | 81,011      | 82,117      | 76,378      |

## Notes to table

## Explanatory notes

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## MLAR Table 1.7

Last updated: 13 September 2016

## Residential loans to individuals (Unsecuritised + Securitised): Arrears in detail

Not seasonally adjusted

|                     |  |            | 2015    |         |         |         | 2016    |         |
|---------------------|--|------------|---------|---------|---------|---------|---------|---------|
|                     |  |            | Q1      | Q2      | Q3      | Q4      | Q1      | Q2      |
| Sub table reference |  |            |         |         |         |         |         |         |
| <b>A</b>            | <b>Residential loans to individuals: Regulated</b>                         |            |         |         |         |         |         |         |
|                     | <b>Loans in Arrears</b>  |            |         |         |         |         |         |         |
|                     | New cases in the Qtr (ie moving into 1.5 < 2.5% band)                      |            |         |         |         |         |         |         |
| 1                   | Number of loan accounts  | Units      | 15,545  | 14,766  | 14,438  | 14,351  | 14,969  | 14,595  |
| 2                   | Amount of arrears  | £ millions | 32      | 31      | 30      | 29      | 28      | 27      |
| 3                   | Balance outstanding  | £ millions | 1,746   | 1,693   | 1,590   | 1,552   | 1,513   | 1,474   |
| 4                   | New cases as % of arrears stocks<br>(balances as % total arrears balances) | Per cent   | 11.50   | 11.57   | 11.28   | 11.41   | 11.04   | 10.87   |
|                     | Arrears cases at end of Qtr  |            |         |         |         |         |         |         |
| 5                   | Number of loan accounts  | Units      | 131,507 | 126,741 | 122,553 | 119,395 | 138,415 | 145,072 |
|                     | of which: % of cases having  |            |         |         |         |         |         |         |
| 6                   | A temporary concession   | Per cent   | 4.29    | 4.04    | 3.99    | 4.58    | 3.66    | 3.96    |
| 7                   | A formal arrangement   | Per cent   | 32.40   | 30.29   | 27.92   | 27.07   | 23.78   | 24.15   |
| 8                   | No concession or arrangement   | Per cent   | 63.31   | 65.67   | 68.09   | 68.36   | 72.55   | 71.89   |
| 9                   | Amount of arrears  | £ millions | 919     | 925     | 903     | 907     | 982     | 1,051   |
| 10                  | Balance outstanding  | £ millions | 15,190  | 14,632  | 14,087  | 13,597  | 13,710  | 13,557  |
| 11                  | Balances as % of total loan balances                                       | Per cent   | 1.52    | 1.46    | 1.39    | 1.33    | 1.33    | 1.30    |
| 12                  | Performance of arrears cases in Qtr  | Per cent   | 64.95   | 64.18   | 63.85   | 64.35   | 60.36   | 62.78   |

## MLAR Table 1.7

Last updated: 13 September 2016

## Residential loans to individuals (Unsecuritised + Securitised): Arrears in detail

Not seasonally adjusted

|                     |  |                 | 2015        |             |             |             | 2016        |             |
|---------------------|--|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                     |  |                 | Q1          | Q2          | Q3          | Q4          | Q1          | Q2          |
| Sub table reference |  |                 |             |             |             |             |             |             |
| <b>A (cont.)</b>    |  |                 |             |             |             |             |             |             |
|                     | Arrears cases at end Qtr: analysed by degree of severity   |                 |             |             |             |             |             |             |
|                     | (i) Balances on cases in arrears as % total loan balances  |                 |             |             |             |             |             |             |
| 13                  | 1.5 < 2.5 % in arrears                                     | Per cent        | 0.50        | 0.47        | 0.45        | 0.42        | 0.41        | 0.39        |
| 14                  | 2.5 < 5.0 % in arrears                                     | Per cent        | 0.53        | 0.50        | 0.47        | 0.45        | 0.44        | 0.42        |
| 15                  | 5.0 < 7.5 % in arrears                                     | Per cent        | 0.20        | 0.20        | 0.19        | 0.18        | 0.18        | 0.18        |
| 16                  | 7.5 < 10 % in arrears                                      | Per cent        | 0.10        | 0.09        | 0.09        | 0.09        | 0.09        | 0.09        |
| 17                  | 10 % or more in arrears                                    | Per cent        | 0.15        | 0.15        | 0.15        | 0.15        | 0.17        | 0.18        |
| 18                  | In possession  | Per cent        | 0.05        | 0.04        | 0.04        | 0.04        | 0.04        | 0.03        |
| <b>19</b>           | <b>TOTAL</b>   | <b>Per cent</b> | <b>1.52</b> | <b>1.46</b> | <b>1.39</b> | <b>1.33</b> | <b>1.33</b> | <b>1.30</b> |
| <b>20</b>           | <b>Total (excl. 1.5 &lt; 2.5% band)</b>                    | <b>Per cent</b> | <b>1.02</b> | <b>0.98</b> | <b>0.94</b> | <b>0.91</b> | <b>0.92</b> | <b>0.91</b> |
|                     | (ii) Number of cases in arrears as % total number of loans |                 |             |             |             |             |             |             |
| 21                  | 1.5 < 2.5 % in arrears                                     | Per cent        | 0.45        | 0.42        | 0.41        | 0.39        | 0.41        | 0.41        |
| 22                  | 2.5 < 5.0 % in arrears                                     | Per cent        | 0.47        | 0.45        | 0.43        | 0.42        | 0.45        | 0.45        |
| 23                  | 5.0 < 7.5 % in arrears                                     | Per cent        | 0.18        | 0.18        | 0.17        | 0.17        | 0.19        | 0.19        |
| 24                  | 7.5 < 10 % in arrears                                      | Per cent        | 0.09        | 0.09        | 0.09        | 0.09        | 0.10        | 0.10        |
| 25                  | 10 % or more in arrears                                    | Per cent        | 0.15        | 0.15        | 0.15        | 0.16        | 0.26        | 0.31        |
| 26                  | In possession  | Per cent        | 0.04        | 0.03        | 0.03        | 0.03        | 0.02        | 0.02        |
| <b>27</b>           | <b>TOTAL</b>   | <b>Per cent</b> | <b>1.38</b> | <b>1.32</b> | <b>1.28</b> | <b>1.25</b> | <b>1.43</b> | <b>1.48</b> |
| <b>28</b>           | <b>Total (excl. 1.5 &lt; 2.5% band)</b>                    | <b>Per cent</b> | <b>0.93</b> | <b>0.90</b> | <b>0.87</b> | <b>0.86</b> | <b>1.02</b> | <b>1.08</b> |
|                     | Possession cases: movements & stocks                       |                 |             |             |             |             |             |             |
| 29                  | New possessions in Qtr                                     | Units           | 2,065       | 1,725       | 1,829       | 1,434       | 1,585       | 1,486       |
| 30                  | Possession sales in Qtr                                    | Units           | 3,027       | 2,433       | 1,927       | 1,871       | 1,700       | 1,463       |
| 31                  | Stocks of possessions at end Qtr                           | Units           | 3,772       | 3,031       | 2,929       | 2,440       | 2,407       | 2,436       |
|                     | Capitalisation of arrears cases                            |                 |             |             |             |             |             |             |
| 32                  | Number in Qtr  | Units           | 4,593       | 3,766       | 3,525       | 2,565       | 2,390       | 2,441       |
| 33                  | Amount of arrears capitalised in Qtr                       | £ millions      | 19          | 15          | 14          | 10          | 9           | 10          |
| 34                  | Balance outstanding  | £ millions      | 565         | 461         | 420         | 305         | 277         | 271         |
|                     | Memorandum information at end Qtr                          |                 |             |             |             |             |             |             |
| 35                  | Loan book: number of loan accounts                         | Units           | 9,555,238   | 9,575,707   | 9,573,902   | 9,554,011   | 9,712,245   | 9,774,841   |
| 36                  | Loan book: balances outstanding                            | £ millions      | 996,842     | 1,005,133   | 1,013,746   | 1,022,459   | 1,031,928   | 1,041,521   |



**MLAR Table 1.7**

Last updated: 13 September 2016

**Residential loans to individuals (Unsecuritised + Securitised): Arrears in detail**

Not seasonally adjusted

|                             |  |            | 2015   |        |        |        | 2016   |        |
|-----------------------------|--|------------|--------|--------|--------|--------|--------|--------|
|                             |  |            | Q1     | Q2     | Q3     | Q4     | Q1     | Q2     |
| Sub table reference         |  |            |        |        |        |        |        |        |
| <b>B</b>                    | <b>Residential loans to individuals: Non-regulated</b>                     |            |        |        |        |        |        |        |
|                             | <b>Loans in Arrears</b>  |            |        |        |        |        |        |        |
|                             | New cases in the Qtr (ie moving into 1.5 < 2.5% band)                      |            |        |        |        |        |        |        |
| 1                           | Number of loan accounts  | Units      | 6,779  | 6,323  | 5,893  | 6,019  | 5,441  | 5,535  |
| 2                           | Amount of arrears  | £ millions | 8      | 8      | 7      | 8      | 7      | 7      |
| 3                           | Balance outstanding  | £ millions | 451    | 435    | 390    | 419    | 383    | 366    |
| 4                           | New cases as % of arrears stocks<br>(balances as % total arrears balances) | Per cent   | 9.90   | 9.73   | 9.65   | 10.65  | 9.43   | 8.59   |
| Arrears cases at end of Qtr |  |            |        |        |        |        |        |        |
| 5                           | Number of loan accounts  | Units      | 78,754 | 82,958 | 73,583 | 71,757 | 68,644 | 73,207 |
|                             | of which : % of cases having   |            |        |        |        |        |        |        |
| 6                           | A temporary concession   | Per cent   | 3.28   | 3.16   | 2.51   | 3.05   | 2.17   | 2.04   |
| 7                           | A formal arrangement   | Per cent   | 21.01  | 19.53  | 18.26  | 17.68  | 15.75  | 14.83  |
| 8                           | No concession or arrangement   | Per cent   | 75.71  | 77.31  | 79.23  | 79.27  | 82.08  | 83.13  |
| 9                           | Amount of arrears  | £ millions | 440    | 438    | 393    | 396    | 484    | 570    |
| 10                          | Balance outstanding  | £ millions | 4,549  | 4,470  | 4,038  | 3,932  | 4,057  | 4,257  |
| 11                          | Balances as % of total loan balances                                       | Per cent   | 1.72   | 1.68   | 1.51   | 1.46   | 1.49   | 1.54   |
| 12                          | Performance of arrears cases in Qtr  | Per cent   | 54.55  | 55.54  | 55.18  | 55.46  | 54.99  | 55.88  |

## MLAR Table 1.7

Last updated: 13 September 2016

## Residential loans to individuals (Unsecuritised + Securitised): Arrears in detail

Not seasonally adjusted

|                     |  |                 | 2015        |             |             |             | 2016        |             |
|---------------------|--|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                     |  |                 | Q1          | Q2          | Q3          | Q4          | Q1          | Q2          |
| Sub table reference |  |                 |             |             |             |             |             |             |
| <b>B (cont.)</b>    |  |                 |             |             |             |             |             |             |
|                     | Arrears cases at end Qtr: analysed by degree of severity   |                 |             |             |             |             |             |             |
|                     | (i) Balances on cases in arrears as % total loan balances  |                 |             |             |             |             |             |             |
| 13                  | 1.5 < 2.5 % in arrears                                     | Per cent        | 0.46        | 0.44        | 0.40        | 0.39        | 0.37        | 0.36        |
| 14                  | 2.5 < 5.0 % in arrears                                     | Per cent        | 0.48        | 0.47        | 0.42        | 0.41        | 0.40        | 0.39        |
| 15                  | 5.0 < 7.5 % in arrears                                     | Per cent        | 0.20        | 0.20        | 0.18        | 0.18        | 0.18        | 0.18        |
| 16                  | 7.5 < 10 % in arrears                                      | Per cent        | 0.11        | 0.11        | 0.10        | 0.10        | 0.10        | 0.10        |
| 17                  | 10 % or more in arrears                                    | Per cent        | 0.33        | 0.34        | 0.30        | 0.29        | 0.36        | 0.44        |
| 18                  | In possession  | Per cent        | 0.14        | 0.11        | 0.10        | 0.10        | 0.09        | 0.08        |
| <b>19</b>           | <b>TOTAL</b>   | <b>Per cent</b> | <b>1.72</b> | <b>1.68</b> | <b>1.51</b> | <b>1.46</b> | <b>1.49</b> | <b>1.54</b> |
| <b>20</b>           | <b>Total (excl. 1.5 &lt; 2.5% band)</b>                    | <b>Per cent</b> | <b>1.26</b> | <b>1.23</b> | <b>1.11</b> | <b>1.07</b> | <b>1.12</b> | <b>1.19</b> |
|                     | (ii) Number of cases in arrears as % total number of loans |                 |             |             |             |             |             |             |
| 21                  | 1.5 < 2.5 % in arrears                                     | Per cent        | 0.44        | 0.45        | 0.42        | 0.41        | 0.39        | 0.40        |
| 22                  | 2.5 < 5.0 % in arrears                                     | Per cent        | 0.51        | 0.52        | 0.48        | 0.48        | 0.45        | 0.46        |
| 23                  | 5.0 < 7.5 % in arrears                                     | Per cent        | 0.24        | 0.26        | 0.23        | 0.23        | 0.22        | 0.23        |
| 24                  | 7.5 < 10 % in arrears                                      | Per cent        | 0.14        | 0.16        | 0.14        | 0.13        | 0.13        | 0.14        |
| 25                  | 10 % or more in arrears                                    | Per cent        | 0.70        | 0.78        | 0.69        | 0.69        | 0.70        | 0.80        |
| 26                  | In possession  | Per cent        | 0.07        | 0.06        | 0.06        | 0.06        | 0.06        | 0.05        |
| <b>27</b>           | <b>TOTAL</b>   | <b>Per cent</b> | <b>2.10</b> | <b>2.22</b> | <b>2.02</b> | <b>2.00</b> | <b>1.96</b> | <b>2.09</b> |
| <b>28</b>           | <b>Total (excl. 1.5 &lt; 2.5% band)</b>                    | <b>Per cent</b> | <b>1.66</b> | <b>1.77</b> | <b>1.60</b> | <b>1.59</b> | <b>1.57</b> | <b>1.69</b> |
|                     | Possession cases: movements & stocks                       |                 |             |             |             |             |             |             |
| 29                  | New possessions in Qtr                                     | Units           | 1,092       | 946         | 1,052       | 958         | 961         | 805         |
| 30                  | Possession sales in Qtr                                    | Units           | 1,711       | 1,272       | 1,072       | 997         | 944         | 920         |
| 31                  | Stocks of possessions at end Qtr                           | Units           | 2,654       | 2,218       | 2,083       | 1,981       | 1,950       | 1,771       |
|                     | Capitalisation of arrears cases                            |                 |             |             |             |             |             |             |
| 32                  | Number in Qtr  | Units           | 1,514       | 1,089       | 885         | 682         | 562         | 562         |
| 33                  | Amount of arrears capitalised in Qtr                       | £ millions      | 6           | 5           | 4           | 3           | 3           | 2           |
| 34                  | Balance outstanding  | £ millions      | 145         | 118         | 74          | 56          | 43          | 41          |
|                     | Memorandum information at end Qtr                          |                 |             |             |             |             |             |             |
| 35                  | Loan book: number of loan accounts                         | Units           | 3,744,446   | 3,731,214   | 3,640,808   | 3,589,311   | 3,506,967   | 3,497,172   |
| 36                  | Loan book: balances outstanding                            | £ millions      | 264,750     | 266,824     | 268,207     | 268,963     | 272,660     | 275,828     |

## MLAR Table 1.7

Last updated: 13 September 2016

## Residential loans to individuals (Unsecuritised + Securitised): Arrears in detail

Not seasonally adjusted

|   |  |                 | 2015        |             |             |             | 2016        |             |
|---|--|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
|   |  |                 | Q1          | Q2          | Q3          | Q4          | Q1          | Q2          |
| Sub table reference                                       |  |                 |             |             |             |             |             |             |
| <b>C</b>  | <b>Residential loans to individuals: All (regulated and non-regulated)</b> |                 |             |             |             |             |             |             |
| <b>Loans in Arrears</b>                                   |  |                 |             |             |             |             |             |             |
| New cases in the Qtr (ie moving into 1.5 < 2.5% band)     |  |                 |             |             |             |             |             |             |
| 1   | Number of loan accounts  | Units           | 22,324      | 21,089      | 20,331      | 20,370      | 20,410      | 20,130      |
| 2   | Amount of arrears  | £ millions      | 41          | 39          | 37          | 37          | 36          | 34          |
| 3   | Balance outstanding  | £ millions      | 2,197       | 2,127       | 1,979       | 1,971       | 1,896       | 1,839       |
| 4   | New cases as % of arrears stocks<br>(balances as % total arrears balances) | Per cent        | 11.13       | 11.14       | 10.92       | 11.24       | 10.67       | 10.33       |
| Arrears cases at end of Qtr                               |  |                 |             |             |             |             |             |             |
| 5   | Number of loan accounts  | Units           | 210,261     | 209,699     | 196,136     | 191,152     | 207,059     | 218,279     |
| of which: % of cases having                               |  |                 |             |             |             |             |             |             |
| 6   | A temporary concession   | Per cent        | 3.91        | 3.69        | 3.43        | 4.00        | 3.17        | 3.32        |
| 7   | A formal arrangement   | Per cent        | 28.13       | 26.03       | 24.30       | 23.54       | 21.12       | 21.02       |
| 8   | No concession or arrangement   | Per cent        | 67.95       | 70.28       | 72.27       | 72.45       | 75.71       | 75.66       |
| 9   | Amount of arrears  | £ millions      | 1,359       | 1,364       | 1,295       | 1,303       | 1,466       | 1,621       |
| 10  | Balance outstanding  | £ millions      | 19,739      | 19,102      | 18,125      | 17,529      | 17,767      | 17,815      |
| 11  | Balances as % of total loan balances                                       | Per cent        | 1.56        | 1.50        | 1.41        | 1.36        | 1.36        | 1.35        |
| 12  | Performance of arrears cases in Qtr  | Per cent        | 62.55       | 62.16       | 61.92       | 62.36       | 59.13       | 61.13       |
| C (cont.)   |  |                 |             |             |             |             |             |             |
| Arrears cases at end Qtr: analysed by degree of severity  |  |                 |             |             |             |             |             |             |
| (i) Balances on cases in arrears as % total loan balances |  |                 |             |             |             |             |             |             |
| 13  | 1.5 < 2.5 % in arrears   | Per cent        | 0.49        | 0.47        | 0.44        | 0.41        | 0.40        | 0.39        |
| 14  | 2.5 < 5.0 % in arrears   | Per cent        | 0.52        | 0.49        | 0.46        | 0.44        | 0.43        | 0.42        |
| 15  | 5.0 < 7.5 % in arrears   | Per cent        | 0.20        | 0.20        | 0.19        | 0.18        | 0.18        | 0.18        |
| 16  | 7.5 < 10 % in arrears  | Per cent        | 0.10        | 0.10        | 0.09        | 0.09        | 0.09        | 0.09        |
| 17  | 10 % or more in arrears  | Per cent        | 0.19        | 0.19        | 0.18        | 0.18        | 0.21        | 0.24        |
| 18  | In possession  | Per cent        | 0.07        | 0.06        | 0.05        | 0.05        | 0.05        | 0.04        |
| 19  | <b>TOTAL</b>   | <b>Per cent</b> | <b>1.56</b> | <b>1.50</b> | <b>1.41</b> | <b>1.36</b> | <b>1.36</b> | <b>1.35</b> |
| 20  | <b>Total (excl. 1.5 &lt; 2.5% band)</b>                                    | <b>Per cent</b> | <b>1.07</b> | <b>1.03</b> | <b>0.98</b> | <b>0.94</b> | <b>0.96</b> | <b>0.97</b> |

## MLAR Table 1.7

Last updated: 13 September 2016

### Residential loans to individuals (Unsecuritised + Securitised): Arrears in detail

Not seasonally adjusted

|  |   |                 | 2015        |             |             |             | 2016        |             |
|--|---|-----------------|-------------|-------------|-------------|-------------|-------------|-------------|
|  |   |                 | Q1          | Q2          | Q3          | Q4          | Q1          | Q2          |
| Sub table reference  |   |                 |             |             |             |             |             |             |
| <b>C (cont.)</b>   |   |                 |             |             |             |             |             |             |
| (ii) Number of cases in arrears as % total number of loans |   |                 |             |             |             |             |             |             |
| 21   | 1.5 < 2.5 % in arrears                  | Per cent        | 0.45        | 0.43        | 0.41        | 0.40        | 0.41        | 0.41        |
| 22   | 2.5 < 5.0 % in arrears                  | Per cent        | 0.48        | 0.47        | 0.44        | 0.43        | 0.45        | 0.45        |
| 23   | 5.0 < 7.5 % in arrears                  | Per cent        | 0.20        | 0.20        | 0.19        | 0.19        | 0.20        | 0.20        |
| 24   | 7.5 < 10 % in arrears                   | Per cent        | 0.10        | 0.11        | 0.10        | 0.10        | 0.11        | 0.11        |
| 25   | 10 % or more in arrears                 | Per cent        | 0.31        | 0.33        | 0.30        | 0.30        | 0.37        | 0.44        |
| 26   | In possession                           | Per cent        | 0.05        | 0.04        | 0.04        | 0.03        | 0.03        | 0.03        |
| 27   | <b>TOTAL</b>                            | <b>Per cent</b> | <b>1.58</b> | <b>1.58</b> | <b>1.48</b> | <b>1.45</b> | <b>1.57</b> | <b>1.64</b> |
| 28   | <b>Total (excl. 1.5 &lt; 2.5% band)</b> | <b>Per cent</b> | <b>1.13</b> | <b>1.15</b> | <b>1.07</b> | <b>1.06</b> | <b>1.16</b> | <b>1.24</b> |
| Possession cases: movements & stocks                       |   |                 |             |             |             |             |             |             |
| 29   | New possessions in Qtr                  | Units           | 3,157       | 2,671       | 2,881       | 2,392       | 2,546       | 2,291       |
| 30   | Possession sales in Qtr                 | Units           | 4,738       | 3,705       | 2,999       | 2,868       | 2,644       | 2,383       |
| 31   | Stocks of possessions at end Qtr        | Units           | 6,426       | 5,249       | 5,012       | 4,421       | 4,357       | 4,207       |
| Capitalisation of arrears cases                            |   |                 |             |             |             |             |             |             |
| 32   | Number in Qtr                           | Units           | 6,107       | 4,855       | 4,410       | 3,247       | 2,952       | 3,003       |
| 33   | Amount of arrears capitalised in Qtr    | £ millions      | 25          | 20          | 18          | 13          | 12          | 12          |
| 34   | Balance outstanding                     | £ millions      | 710         | 579         | 494         | 361         | 320         | 311         |
| Memorandum information at end Qtr                          |   |                 |             |             |             |             |             |             |
| 35   | Loan book: number of loan accounts      | Units           | 13,299,684  | 13,306,921  | 13,214,710  | 13,143,322  | 13,219,212  | 13,272,013  |
| 36   | Loan book: balances outstanding         | £ millions      | 1,261,593   | 1,271,957   | 1,281,953   | 1,291,421   | 1,304,588   | 1,317,349   |

#### Notes to table

#### Explanatory notes

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## MLAR Table 2.1

## Sectoral Analysis: New business volumes

Last updated: 13 September 2016

Not seasonally adjusted

## Residential lending to individuals

|                     |                                    | <b>Banks +<br/>Building<br/>Societies</b> | <b>Other<br/>lenders</b> | <b>ALL<br/>Sectors</b> |
|---------------------|------------------------------------|---|--------------------------|------------------------|
|                     |                                    | Per cent                                  | Per cent                 | £ millions             |
| Sub table reference |                                    |   |                          |                        |
| <b>A</b>            | <b><u>Time series measures</u></b> |   |                          |                        |
| 1                   | Gross advances                     |   |                          |                        |
|                     | 2015 Q1                            | 88.49                                     | 11.51                    | 45,592                 |
|                     | 2015 Q2                            | 90.47                                     | 9.53                     | 52,560                 |
|                     | 2015 Q3                            | 91.53                                     | 8.47                     | 62,091                 |
|                     | 2015 Q4                            | 91.03                                     | 8.97                     | 63,084                 |
|                     | 2016 Q1                            | 88.64                                     | 11.36                    | 64,024                 |
|                     | 2016 Q2                            | 91.13                                     | 8.87                     | 58,050                 |
| 2                   | Net advances                       |   |                          |                        |
|                     | 2015 Q1                            | 74.54                                     | 25.46                    | 6,287                  |
|                     | 2015 Q2                            | 91.22                                     | 8.78                     | 9,954                  |
|                     | 2015 Q3                            | 93.53                                     | 6.47                     | 13,671                 |
|                     | 2015 Q4                            | 91.47                                     | 8.53                     | 14,208                 |
|                     | 2016 Q1                            | 83.05                                     | 16.95                    | 13,642                 |
|                     | 2016 Q2                            | 90.76                                     | 9.24                     | 11,685                 |

## MLAR Table 2.1

### Sectoral Analysis: New business volumes

Last updated: 13 September 2016

Not seasonally adjusted

#### Residential lending to individuals

| Sub table reference |   | <b>Banks +<br/>Building<br/>Societies</b><br>Per cent | <b>Other<br/>lenders</b><br>Per cent | <b>ALL<br/>Sectors</b><br>£ millions |
|---------------------|---|---|--------------------------------------|--------------------------------------|
| 3                   | New commitments                             |   |                                      |                                      |
|                     | 2015 Q1                                     | 88.17   | 11.83                                | 47,209                               |
|                     | 2015 Q2                                     | 91.24   | 8.76                                 | 59,562                               |
|                     | 2015 Q3                                     | 91.37   | 8.63                                 | 64,117                               |
|                     | 2015 Q4                                     | 89.73   | 10.27                                | 59,460                               |
|                     | 2016 Q1                                     | 88.47   | 11.53                                | 60,601                               |
|                     | 2016 Q2                                     | 91.86   | 8.14                                 | 68,118                               |
| 4                   | Balances outstanding (unsecuritised): loans | 90.38   | 9.62                                 | 1,240,971                            |
| 5                   | : commitments                               | 92.86   | 7.14                                 | 81,568                               |
|                     | <i>Balances are for 2016 Q2</i>             |   |                                      |                                      |

#### Notes to table

#### Explanatory notes

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## MLAR Table 2.2

Last updated: 13 September 2016

## Sectoral Analysis: Characteristics of New Lending in latest quarter

Not seasonally adjusted

## Residential lending to individuals

|                     |   |          | Banks &<br>Building<br>Societies | Other<br>lenders | ALL<br>Sectors |
|---------------------|---|----------|----------------------------------|------------------|----------------|
| Sub table reference |   |          |                                  |                  |                |
| <b>A</b>            | <b>Single period measures (latest Qtr only)</b> |          |                                  |                  |                |
|                     | Lending by interest rate basis:                 |          |                                  |                  |                |
|                     | Gross advances:                                 |          |                                  |                  |                |
| 1                   | Percent at fixed rates                          | Per cent | 82.18                            | 83.19            | 82.27          |
| 2                   | Percent at variable rates                       | Per cent | 17.82                            | 16.81            | 17.73          |
|                     | Balances  |          |                                  |                  |                |
| 3                   | Percent at fixed rates                          | Per cent | 52.25                            | 40.16            | 51.08          |
| 4                   | Percent at variable rates                       | Per cent | 47.75                            | 59.84            | 48.92          |
|                     | Interest rates on:                              |          |                                  |                  |                |
|                     | Gross advances:                                 |          |                                  |                  |                |
| 5                   | Fixed   | Per cent | 2.50                             | 3.57             | 2.60           |
| 6                   | variable  | Per cent | 2.24                             | 3.55             | 2.35           |
| 7                   | All   | Per cent | 2.46                             | 3.56             | 2.56           |
|                     | Balances:                                       |          |                                  |                  |                |
| 8                   | Fixed   | Per cent | 2.93                             | 3.91             | 3.00           |
| 9                   | Variable  | Per cent | 2.90                             | 3.57             | 2.98           |
| 10                  | All   | Per cent | 2.91                             | 3.71             | 2.99           |
|                     | LTV:  |          |                                  |                  |                |
| 11                  | <75%  | Per cent | 64.19                            | 74.47            | 65.10          |
| 12                  | 75 to 90%                                       | Per cent | 31.56                            | 23.56            | 30.85          |
| 13                  | 90 to 95%                                       | Per cent | 4.10                             | 1.57             | 3.88           |
| 14                  | Over 95%  | Per cent | 0.16                             | 0.40             | 0.18           |
|                     | Income multiple by LTV (a):                     |          |                                  |                  |                |
| 15                  | Over 90 to 95%                                  | Per cent | 3.00                             | 1.03             | 2.82           |
| 16                  | Over 95%  | Per cent | 0.11                             | 0.20             | 0.11           |
| 17                  | All over 90%                                    | Per cent | 3.10                             | 1.23             | 2.94           |

## MLAR Table 2.2

Last updated: 13 September 2016

### Sectoral Analysis: Characteristics of New Lending in latest quarter

Not seasonally adjusted

#### Residential lending to individuals

|  |                                     |          | Banks &<br>Building<br>Societies | Other<br>lenders | ALL<br>Sectors |
|--|-------------------------------------|----------|----------------------------------|------------------|----------------|
| Sub table reference                            |                                     |          |                                  |                  |                |
| <b>A (cont.)</b>                               |                                     |          |                                  |                  |                |
| With Impaired credit history (Regulated only): |                                     |          |                                  |                  |                |
| 18   | Advances                            | Per cent | 0.17                             | 2.95             | 0.29           |
| 19   | Balances                            | Per cent | 0.60                             | 4.93             | 0.82           |
| By purpose (Regulated only):                   |                                     |          |                                  |                  |                |
| Advances:                                      |                                     |          |                                  |                  |                |
| 20   | House purchase                      | Per cent | 59.13                            | 46.38            | 58.58          |
| 21   | Further advance                     | Per cent | 3.76                             | 0.76             | 3.63           |
| 22   | Remortgage                          | Per cent | 34.30                            | 23.74            | 33.85          |
| 23   | Other                               | Per cent | 2.80                             | 29.13            | 3.94           |
| Balances:                                      |                                     |          |                                  |                  |                |
| 24   | House purchase                      | Per cent | 59.65                            | 51.32            | 59.22          |
| 25   | Further advance                     | Per cent | 2.91                             | 0.58             | 2.79           |
| 26   | Remortgage                          | Per cent | 35.64                            | 31.70            | 35.44          |
| 27   | Other                               | Per cent | 1.80                             | 16.39            | 2.55           |
| Loans in arrears (Unsecuritised):              |                                     |          |                                  |                  |                |
| 28   | New cases as % arrears stocks       | Per cent | 11.66                            | 9.34             | 11.17          |
| Arrears cases at end qtr:                      |                                     |          |                                  |                  |                |
| 29   | Balances as % total loan balances   | Per cent | 0.98                             | 2.47             | 1.13           |
| 30   | Performance of arrears cases in qtr | Per cent | 58.74                            | 59.26            | 58.84          |
| 31   |                                     |          |                                  |                  |                |

#### Notes to table

(a) Income multiple refers to single: 3.50 x or more and joint: 2.75x or more

#### Explanatory notes

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## MLAR STATISTICS TABLES

### Notes on the basis of our numbers of loans, arrears and possession cases

#### Number of loan accounts:

Represents the number of individual loan accounts, and covers:

- *1st charge loans*
- *2nd and subsequent charge loans (where the borrower takes an extra loan from another lender)*
- *some further advance loans*. This applies in cases where a 1st charge lender grants a further advance on the original mortgage, but for administrative purposes treats it as a separate loan account.

This is also influenced by MLAR monitoring regulated loans and non-regulated loans separately. As a consequence of this, most 2nd charge loans go into a separate reporting category (non-regulated) up to Q4 2015. From Q1 2016 2nd charge lending is included in the regulated section.

As a result, our "number of loan account" figures are on a different basis to, and materially higher than, those published by CML on numbers of mortgages.

#### Number of loan accounts in arrears:

This number does not represent the number of borrowers in arrears.

It represents the number of individual loan accounts in arrears, and covers arrears arising on:

- *1st charge loans*
- *2nd and subsequent charge loans (where the borrower takes an extra loan from another lender)*
- *some further advance loans*. This applies in cases where the 1st charge lender establishes a further advance on the original mortgage as a separate loan account, but is unable to combine the two accounts for MLAR arrears reporting purposes.

As a result, our arrears numbers are on a different basis to, and materially higher than, those published by the CML on number of 1st charge mortgages in arrears. As such, the CML measure is more a measure of the number of borrowers in arrears. More importantly however, our reporting threshold for arrears is "loan accounts where arrears amount to 1.5% or more of loan balances", in contrast to CML's which is 2.5%, and so our "numbers" will always be materially higher as they cover a wider spectrum.

From Q1 2016 2nd charge lending is included in the regulated section.

#### Number of possession cases

This number does not represent the number of borrowers that have been subject to possession

It represents the number of individual loan accounts in possession, and covers possessions arising on:

- *1st charge loans*
- *2nd and subsequent charge loans (where the borrower takes an extra loan from another lender)*

In practice however, where a borrower has 1st and 2nd charge loans with separate lenders, it will not always be the case that both lenders report their loan accounts as a possession. So our possession figures will be closer to, but necessarily still somewhat higher than, CML estimates.

From Q1 2016 2nd charge lending is included in the regulated section.