

MLAR STATISTICS: June 2013 edition

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MLAR: Table 1.11 - Residential loans to individuals : Balances on & off balance sheet

Sub table refs

2011-Q4

2012-Q1

2012-Q2

2012-Q3

2012-Q4

2013-Q1

A								
Loans: by type & whether securitised								
<u>Amounts</u>								
Residential lending to individuals								
Regulated :								
1	Unsecuritised £m	847,040	848,548	853,364	860,812	867,417	871,392	
2	Securitised £m	89,690	93,883	93,547	92,090	88,798	85,386	
3	Sub total £m	936,730	942,431	946,911	952,902	956,215	956,778	
Non regulated								
4	Unsecuritised £m	249,792	247,006	246,530	241,705	238,799	238,228	
5	Securitised £m	31,941	32,044	30,036	32,713	33,341	32,566	
6	Sub total £m	281,733	279,050	276,566	274,417	272,139	270,793	
Total: Reg + Non reg								
7	Unsecuritised £m	1,096,832	1,095,554	1,099,894	1,102,516	1,106,216	1,109,619	
8	Securitised £m	121,631	125,927	123,584	124,803	122,138	117,952	
9	Sub total £m	1,218,463	1,221,481	1,223,477	1,227,319	1,228,354	1,227,571	

MLAR: Table 1.21 - Residential loans to individuals : Business flows

Sub table refs			2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
A	<u>Residential loans to individuals : Regulated</u>							
	Business flows							
1	Gross advances :	£m	35,656	32,077	32,450	34,951	34,428	29,282
2	Net advances :	£m	6,755	4,895	6,393	7,445	5,898	2,571
3	New commitments :	£m	33,240	32,679	35,476	31,923	32,122	30,898
	Balance outstanding							
4	Loans (exc overdrafts)	£m	847,040	848,548	853,364	860,812	867,417	871,392
5	Commitments stock :	£m	51,434	52,610	55,898	53,198	42,323	53,452
	Overdrafts (secured)							
6	Net movement in qtr	£m	-78	-11	-340	-34	-28	-18
7	Overdraft balances	£m	1,826	1,815	1,474	1,440	1,411	1,393
8	Aggregate of credit limits	£m	2,388	2,347	1,985	1,952	1,907	1,871

MLAR: Table 1.21 - Residential loans to individuals : Business flows

Sub table refs

		2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
B	Residential loans to individuals : Non regulated						
	Business flows						
1	Gross advances : £m	4,451	4,366	4,476	4,644	4,969	4,698
2	Net advances : £m	-2,651	-2,233	-1,733	-1,875	-1,458	-1,291
3	New commitments : £m	3,805	4,372	4,335	4,011	4,770	4,555
	Balance outstanding						
4	Loans (exc overdrafts) £m	249,792	247,006	246,530	241,705	238,799	238,228
5	Commitments stock : £m	14,983	14,993	14,854	14,181	10,317	13,637
	Overdrafts (secured)						
6	Net movement in qtr £m	15	-6	-145	-14	-11	-5
7	Overdraft balances £m	535	529	384	370	360	354
8	Aggregate of credit limits £m	755	736	572	553	544	528

MLAR: Table 1.21 - Residential loans to individuals : Business flows

Sub table refs

		2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
C	<u>Residential loans to individuals : All (Req+Non req)</u>						
	Business flows						
1	Gross advances : £m	40,107	36,443	36,927	39,595	39,397	33,980
2	Net advances : £m	4,104	2,662	4,661	5,570	4,440	1,279
3	New commitments : £m	37,045	37,051	39,811	35,934	36,891	35,454
	Balance outstanding						
4	Loans (exc overdrafts) £m	1,096,832	1,095,554	1,099,894	1,102,516	1,106,216	1,109,619
5	Commitments stock : £m	66,417	67,603	70,751	67,380	52,640	67,090
	Overdrafts (secured)						
6	Net movement in qtr £m	-63	-17	-485	-48	-39	-24
7	Overdraft balances £m	2,360	2,344	1,858	1,810	1,771	1,747
8	Aggregate of credit limits £m	3,143	3,083	2,557	2,506	2,451	2,399

MLAR: Table 1.22 - Residential loans to individuals : Interest rate analysis

Sub table refs

		2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
A	<u>Residential loans to individuals : Regulated</u>						
	<i>Interest rates : basis, link to BBR & wtd avges</i>						
	Percent of business at fixed rates						
1	Gross advances %	55.04%	55.62%	56.94%	56.89%	65.26%	72.35%
2	Balances outstanding %	32.31%	32.08%	32.09%	31.54%	32.00%	32.52%
	Percent of business above BBR						
	Gross advances						
3	Less than 2% above %	16.36%	13.56%	9.60%	7.27%	5.99%	10.83%
4	2 < 3 % above %	43.99%	42.34%	36.30%	33.73%	38.82%	43.91%
5	3 < 4 % above %	24.87%	30.14%	37.34%	38.97%	35.25%	29.76%
6	4% or more above %	14.78%	13.97%	16.76%	20.03%	19.94%	15.49%
	Balances outstanding						
7	Less than 2% above %	20.47%	20.30%	19.97%	19.63%	19.12%	18.95%
8	2 < 3 % above %	28.74%	29.52%	29.48%	29.76%	30.16%	31.01%
9	3 < 4 % above %	24.72%	25.58%	27.22%	28.67%	25.96%	26.50%
10	4% or more above %	26.07%	24.60%	23.32%	21.94%	24.77%	23.55%
	Overall wtd avge interest rates						
	Gross advances						
11	Fixed rate loans %	3.88%	3.92%	4.17%	4.30%	4.06%	3.73%
12	Variable rate loans %	2.82%	2.75%	3.08%	3.19%	3.13%	3.09%
13	All loans %	3.41%	3.40%	3.70%	3.82%	3.74%	3.56%
	Balances outstanding						
14	Fixed rate loans %	4.80%	4.70%	4.62%	4.55%	4.46%	4.34%
15	Variable rate loans %	2.89%	2.91%	2.97%	3.00%	3.07%	3.09%
16	All loans %	3.51%	3.48%	3.50%	3.49%	3.51%	3.49%

MLAR: Table 1.22 - Residential loans to individuals : Interest rate analysis

Sub table refs

			2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
B	<u>Residential loans to individuals : Non regulated</u>							
	<i>Interest rates : basis, link to BBR & wtd avges</i>							
	Percent of business at fixed rates							
1	Gross advances	%	41.49%	51.12%	52.41%	49.20%	51.70%	60.31%
2	Balances outstanding	%	13.67%	13.43%	13.19%	12.99%	13.02%	13.27%
	Percent of business above BBR							
	Gross advances							
3	Less than 2% above	%	5.77%	5.83%	4.89%	3.92%	3.53%	3.81%
4	2 < 3 % above	%	19.45%	16.80%	10.30%	6.22%	9.35%	13.37%
5	3 < 4 % above	%	47.52%	47.29%	53.05%	59.13%	59.18%	57.77%
6	4% or more above	%	27.26%	30.08%	31.76%	30.74%	27.94%	25.05%
	Balances outstanding							
7	Less than 2% above	%	37.98%	37.84%	37.39%	36.40%	36.23%	36.09%
8	2 < 3 % above	%	20.15%	20.22%	19.67%	19.79%	19.58%	19.41%
9	3 < 4 % above	%	14.78%	15.44%	16.56%	17.74%	16.11%	16.61%
10	4% or more above	%	27.09%	26.50%	26.38%	26.06%	28.08%	27.89%
	Overall wtd avge interest rates							
	Gross advances							
11	Fixed rate loans	%	4.53%	4.54%	4.64%	4.62%	4.45%	4.28%
12	Variable rate loans	%	3.81%	3.86%	3.98%	4.14%	4.09%	4.11%
13	All loans	%	4.11%	4.21%	4.33%	4.38%	4.28%	4.21%
	Balances outstanding							
14	Fixed rate loans	%	5.11%	5.02%	4.93%	4.86%	4.76%	4.66%
15	Variable rate loans	%	2.87%	3.01%	3.05%	3.07%	3.15%	3.16%
16	All loans	%	3.18%	3.28%	3.30%	3.30%	3.36%	3.36%

MLAR: Table 1.22 - Residential loans to individuals : Interest rate analysis

Sub table refs

			2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
C	Residential loans to individuals : All (Reg+Non reg)							
	<i>Interest rates : basis, link to BBR & wtd avges</i>							
	Percent of business at fixed rates							
1	Gross advances	%	53.53%	55.08%	56.39%	55.98%	63.55%	70.69%
2	Balances outstanding	%	28.07%	27.87%	27.85%	27.48%	27.90%	28.39%
	Percent of business above BBR							
	Gross advances							
3	Less than 2% above	%	15.19%	12.63%	9.03%	6.88%	5.68%	9.86%
4	2 < 3 % above	%	41.26%	39.28%	33.15%	30.50%	35.10%	39.69%
5	3 < 4 % above	%	27.38%	32.20%	39.24%	41.34%	38.27%	33.63%
6	4% or more above	%	16.17%	15.90%	18.58%	21.28%	20.95%	16.81%
	Balances outstanding							
7	Less than 2% above	%	24.45%	24.25%	23.88%	23.31%	22.81%	22.63%
8	2 < 3 % above	%	26.79%	27.42%	27.28%	27.58%	27.87%	28.52%
9	3 < 4 % above	%	22.46%	23.29%	24.83%	26.27%	23.83%	24.37%
10	4% or more above	%	26.30%	25.03%	24.01%	22.84%	25.48%	24.48%
	Overall wtd avge interest rates							
	Gross advances							
11	Fixed rate loans	%	3.94%	3.99%	4.22%	4.33%	4.10%	3.80%
12	Variable rate loans	%	2.96%	2.90%	3.20%	3.32%	3.30%	3.28%
13	All loans	%	3.48%	3.50%	3.78%	3.89%	3.81%	3.65%
	Balances outstanding							
14	Fixed rate loans	%	4.83%	4.74%	4.65%	4.59%	4.49%	4.37%
15	Variable rate loans	%	2.89%	2.93%	2.99%	3.01%	3.09%	3.10%
16	All loans	%	3.44%	3.44%	3.46%	3.45%	3.48%	3.46%

MLAR: Table 1.31 - Residential loans to individuals : Income multiple and LTV

(Per cent of Gross Advances)

Sub table refs

		2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
A	Residential loans to individuals : Regulated						
	Income multiple						
	Single:						
1	Less than 2.50	%	10.84%	10.97%	11.41%	11.17%	11.19%
2	2.50 < 3.00	%	5.68%	5.53%	5.64%	5.53%	5.46%
3	3.00 < 3.50	%	6.58%	6.44%	6.56%	6.44%	6.44%
4	3.50 < 4.00	%	6.60%	6.61%	6.44%	6.54%	6.55%
5	4.00 or over	%	10.99%	11.51%	11.09%	11.44%	11.73%
6	Other	%	2.28%	2.47%	2.56%	2.96%	2.74%
7	Total on Single income	%	42.98%	43.52%	43.70%	44.09%	44.11%
8	<i>of which : Not evidenced</i>	%	8.51%	8.08%	7.13%	6.59%	6.67%
	Joint:						
9	Less than 2.00	%	10.29%	10.50%	10.82%	10.66%	10.07%
10	2.00 < 2.50	%	8.31%	8.12%	8.29%	8.28%	8.03%
11	2.50 < 2.75	%	5.06%	4.88%	5.02%	5.05%	4.97%
12	2.75 < 3.00	%	5.37%	5.34%	5.64%	5.54%	5.41%
13	3.00 or over	%	27.46%	26.95%	25.92%	25.83%	26.85%
14	Other	%	0.54%	0.69%	0.61%	0.55%	0.57%
15	Total on Joint income	%	57.02%	56.48%	56.30%	55.91%	55.89%
16	<i>of which : Not evidenced</i>	%	11.20%	9.73%	7.62%	6.38%	6.88%
	LTV						
17	< = 75%	%	65.19%	65.69%	64.74%	65.77%	63.32%
18	Over 75 < = 90%	%	32.82%	31.77%	32.71%	31.72%	34.37%
19	Over 90 < = 95%	%	1.62%	2.19%	1.99%	2.11%	1.95%
20	Over 95%	%	0.37%	0.35%	0.55%	0.41%	0.35%
21	Total	%	100.00%	100.00%	100.00%	100.00%	100.00%
	LTV and Income multiple						
	Over 90 < = 95%						
22	Single: 3.50 x or more	%	0.19%	0.28%	0.26%	0.30%	0.25%
23	Joint : 2.75 x or more	%	0.71%	1.00%	0.89%	0.96%	0.92%
24	Total HIM	%	0.90%	1.29%	1.16%	1.26%	1.17%
	Over 95%						
25	Single: 3.50 x or more	%	0.15%	0.09%	0.16%	0.16%	0.09%
26	Joint : 2.75 x or more	%	0.08%	0.08%	0.13%	0.11%	0.10%
27	Total HIM	%	0.22%	0.17%	0.29%	0.27%	0.19%
	High LTV (All over 90%)						
28	Single: 3.50 x or more	%	0.34%	0.38%	0.43%	0.46%	0.35%
29	Joint : 2.75 x or more	%	0.79%	1.08%	1.02%	1.07%	1.02%
30	Total HIM	%	1.13%	1.46%	1.45%	1.53%	1.36%

MLAR: Table 1.31 - Residential loans to individuals : Income multiple and LTV

(Per cent of Gross Advances)

Sub table refs

		2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1	
B	Residential loans to individuals : Non regulated							
	Income multiple							
	Single:							
1	Less than 2.50	%	4.44%	5.13%	5.61%	5.49%	4.90%	5.11%
2	2.50 < 3.00	%	0.89%	0.86%	0.95%	1.00%	1.02%	0.97%
3	3.00 < 3.50	%	0.76%	0.90%	0.85%	0.80%	0.80%	0.86%
4	3.50 < 4.00	%	0.51%	0.63%	0.71%	0.57%	0.61%	0.68%
5	4.00 or over	%	3.10%	3.79%	3.37%	2.47%	3.30%	2.80%
6	Other	%	78.14%	75.38%	75.31%	77.55%	77.02%	76.76%
7	Total on Single income	%	87.84%	86.68%	86.80%	87.88%	87.65%	87.18%
8	<i>of which : Not evidenced</i>	%	1.49%	1.58%	1.50%	1.69%	2.08%	2.13%
	Joint:							
9	Less than 2.00	%	3.20%	3.41%	3.94%	3.69%	3.59%	3.99%
10	2.00 < 2.50	%	0.92%	0.99%	1.10%	1.02%	0.95%	1.10%
11	2.50 < 2.75	%	0.40%	0.40%	0.43%	0.53%	0.44%	0.41%
12	2.75 < 3.00	%	0.39%	0.44%	0.39%	0.42%	0.44%	0.44%
13	3.00 or over	%	1.87%	2.03%	2.06%	1.86%	2.14%	2.20%
14	Other	%	5.37%	6.06%	5.29%	4.60%	4.79%	4.68%
15	Total on Joint income	%	12.16%	13.32%	13.20%	12.12%	12.35%	12.82%
16	<i>of which : Not evidenced</i>	%	0.69%	0.51%	0.79%	0.62%	0.95%	1.20%
	LTV							
17	< = 75%	%	87.12%	87.13%	85.66%	85.70%	86.65%	86.92%
18	Over 75 < = 90%	%	12.23%	12.25%	12.99%	13.48%	12.78%	12.26%
19	Over 90 < = 95%	%	0.12%	0.13%	0.10%	0.09%	0.08%	0.06%
20	Over 95%	%	0.52%	0.48%	1.25%	0.73%	0.50%	0.76%
21	Total	%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	LTV and Income multiple							
	Over 90 < = 95%							
22	Single: 3.50 x or more	%	0.03%	0.02%	0.01%	0.01%	0.01%	0.01%
23	Joint : 2.75 x or more	%	0.02%	0.03%	0.03%	0.02%	0.02%	0.01%
24	Total HIM	%	0.05%	0.05%	0.04%	0.03%	0.03%	0.02%
	Over 95%							
25	Single: 3.50 x or more	%	0.19%	0.11%	0.21%	0.21%	0.11%	0.29%
26	Joint : 2.75 x or more	%	0.16%	0.04%	0.15%	0.02%	0.12%	0.04%
27	Total HIM	%	0.35%	0.15%	0.36%	0.23%	0.23%	0.33%
	High LTV (All over 90%)							
28	Single: 3.50 x or more	%	0.23%	0.13%	0.22%	0.22%	0.12%	0.30%
29	Joint : 2.75 x or more	%	0.18%	0.07%	0.18%	0.04%	0.14%	0.05%
30	Total HIM	%	0.41%	0.19%	0.40%	0.26%	0.26%	0.35%

MLAR: Table 1.31 - Residential loans to individuals : Income multiple and LTV

(Per cent of Gross Advances)

Sub table refs

		2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
C	Residential loans to individuals : All (Reg+Non reg)						
	Income multiple						
	Single:						
1	Less than 2.50	%	10.13%	10.27%	10.71%	10.51%	10.48%
2	2.50 < 3.00	%	5.15%	4.97%	5.08%	5.00%	4.93%
3	3.00 < 3.50	%	5.93%	5.77%	5.87%	5.78%	5.69%
4	3.50 < 4.00	%	5.93%	5.90%	5.74%	5.84%	5.78%
5	4.00 or over	%	10.11%	10.58%	10.15%	10.39%	10.66%
6	Other	%	10.70%	11.20%	11.38%	11.71%	12.11%
7	Total on Single income	%	47.96%	48.69%	48.93%	49.22%	50.04%
8	<i>of which : Not evidenced</i>	%	7.73%	7.30%	6.45%	6.02%	4.35%
	Joint:						
9	Less than 2.00	%	9.50%	9.65%	9.98%	9.85%	9.26%
10	2.00 < 2.50	%	7.49%	7.27%	7.42%	7.43%	7.12%
11	2.50 < 2.75	%	4.54%	4.34%	4.46%	4.52%	4.26%
12	2.75 < 3.00	%	4.81%	4.75%	5.00%	4.94%	4.78%
13	3.00 or over	%	24.62%	23.96%	23.03%	23.02%	23.73%
14	Other	%	1.08%	1.33%	1.18%	1.03%	1.10%
15	Total on Joint income	%	52.04%	51.31%	51.07%	50.78%	49.96%
16	<i>of which : Not evidenced</i>	%	10.04%	8.62%	6.80%	5.71%	5.15%
	LTV						
17	< = 75%	%	67.62%	68.26%	67.28%	68.10%	66.26%
18	Over 75 < = 90%	%	30.54%	29.43%	30.32%	29.58%	31.65%
19	Over 90 < = 95%	%	1.45%	1.95%	1.76%	1.87%	1.71%
20	Over 95%	%	0.39%	0.37%	0.64%	0.44%	0.46%
21	Total	%	100.00%	100.00%	100.00%	100.00%	100.00%
	LTV and Income multiple						
	Over 90 < = 95%						
22	Single: 3.50 x or more	%	0.18%	0.25%	0.23%	0.27%	0.22%
23	Joint : 2.75 x or more	%	0.63%	0.89%	0.79%	0.85%	0.79%
24	Total HIM	%	0.81%	1.14%	1.02%	1.11%	1.03%
	Over 95%						
25	Single: 3.50 x or more	%	0.15%	0.10%	0.17%	0.16%	0.09%
26	Joint : 2.75 x or more	%	0.09%	0.07%	0.13%	0.10%	0.09%
27	Total HIM	%	0.24%	0.17%	0.30%	0.27%	0.20%
	High LTV (All over 90%)						
28	Single: 3.50 x or more	%	0.33%	0.35%	0.40%	0.43%	0.32%
29	Joint : 2.75 x or more	%	0.72%	0.96%	0.92%	0.95%	0.91%
30	Total HIM	%	1.05%	1.31%	1.32%	1.38%	1.27%

MLAR: Table 1.32 - Residential loans to individuals : Nature of loan

Sub table refs

		2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
A	Residential loans to individuals : Regulated						
	With Impaired credit history						
1	Advances %	0.37%	0.30%	0.28%	0.26%	0.30%	0.25%
2	Balances %	1.89%	1.87%	1.86%	1.81%	1.73%	1.70%
	By payment type						
	Advances						
3	Repayment (capital + interest) %	75.34%	74.61%	77.46%	79.63%	81.38%	80.58%
4	Interest only %	20.16%	21.10%	18.29%	16.86%	14.90%	14.60%
5	Combined %	3.56%	3.29%	2.97%	2.14%	2.05%	2.74%
6	Other %	0.94%	1.00%	1.27%	1.37%	1.68%	2.08%
	Balances						
7	Repayment (capital + interest) %	55.52%	56.16%	56.72%	57.36%	57.79%	58.73%
8	Interest only %	35.49%	34.95%	34.48%	34.03%	34.82%	33.28%
9	Combined %	7.99%	7.87%	7.58%	7.37%	6.51%	7.10%
10	Other %	0.99%	1.02%	1.22%	1.24%	0.87%	0.89%
	By drawing facility						
	Advances						
11	Loans with extra drawing facility %	15.69%	14.53%	15.81%	18.16%	6.09%	6.29%
12	Loans including unused facility £m	10,006	9,249	9,562	11,075	7,082	6,987
13	Unused facility £m	4,412	4,587	4,432	4,729	4,986	5,144
14	Net loans £m	5,594	4,662	5,130	6,346	2,096	1,843
15	Loans with no extra drawing facility %	84.31%	85.47%	84.19%	81.84%	93.91%	93.71%
	Balances						
16	Loans with extra drawing facility %	15.32%	15.31%	15.05%	15.47%	11.40%	11.21%
17	Loans including unused facility £m	156,126	156,054	155,463	160,638	126,905	126,200
18	Unused facility £m	26,323	26,163	27,039	27,504	27,983	28,557
19	Net loans £m	129,802	129,892	128,423	133,134	98,922	97,644
20	Loans with no extra drawing facility %	84.68%	84.69%	84.95%	84.53%	88.60%	88.79%

MLAR: Table 1.32 - Residential loans to individuals : Nature of loan

Sub table refs

		2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
B	Residential loans to individuals : Non regulated						
	With Impaired credit history						
1	Advances	0.21%	0.23%	0.24%	0.21%	0.20%	0.20%
2	Balances	N/A					
	By payment type						
	Advances						
3	Repayment (capital + interest)	16.66%	17.52%	17.50%	17.85%	17.57%	17.66%
4	Interest only	80.86%	80.14%	80.31%	80.88%	81.14%	80.79%
5	Combined	1.28%	1.25%	1.63%	0.83%	0.91%	0.93%
6	Other	1.20%	1.10%	0.56%	0.45%	0.37%	0.61%
	Balances						
7	Repayment (capital + interest)	26.68%	27.38%	25.65%	25.35%	24.89%	24.82%
8	Interest only	64.68%	64.15%	66.07%	66.37%	68.18%	68.03%
9	Combined	6.76%	6.57%	6.36%	6.28%	5.93%	6.25%
10	Other	1.87%	1.89%	1.92%	2.01%	0.99%	0.89%
	By drawing facility						
	Advances						
11	Loans with extra drawing facility	4.56%	5.27%	4.49%	4.88%	4.16%	4.86%
12	Loans including unused facility	£m 1,696	1,765	1,666	1,722	1,634	1,657
13	Unused facility	£m 1,494	1,535	1,465	1,495	1,428	1,429
14	Net loans	£m 203	230	201	227	207	228
15	Loans with no extra drawing facility	95.44%	94.73%	95.51%	95.12%	95.84%	95.14%
	Balances						
16	Loans with extra drawing facility	10.20%	10.00%	9.43%	9.66%	8.36%	8.14%
17	Loans including unused facility	£m 39,595	38,893	37,638	37,992	34,540	34,004
18	Unused facility	£m 14,125	14,185	14,393	14,639	14,580	14,612
19	Net loans	£m 25,470	24,707	23,246	23,353	19,960	19,391
20	Loans with no extra drawing facility	89.80%	90.00%	90.57%	90.34%	91.64%	91.86%

MLAR: Table 1.32 - Residential loans to individuals : Nature of loan

Sub table refs

		2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
C	Residential loans to individuals : All (Reg + Non reg)						
	With Impaired credit history						
1	Advances %	0.36%	0.29%	0.27%	0.25%	0.29%	0.24%
2	Balances N/A						
	By payment type						
	Advances						
3	Repayment (capital + interest) %	68.82%	67.77%	70.19%	72.38%	73.33%	71.88%
4	Interest only %	26.90%	28.18%	25.81%	24.37%	23.25%	23.75%
5	Combined %	3.31%	3.04%	2.81%	1.99%	1.91%	2.49%
6	Other %	0.97%	1.01%	1.19%	1.26%	1.51%	1.88%
	Balances						
7	Repayment (capital + interest) %	48.96%	49.67%	49.76%	50.35%	50.69%	51.45%
8	Interest only %	42.14%	41.53%	41.56%	41.12%	42.02%	40.74%
9	Combined %	7.71%	7.58%	7.30%	7.13%	6.39%	6.91%
10	Other %	1.19%	1.22%	1.37%	1.41%	0.90%	0.89%
	By drawing facility						
	Advances						
11	Loans with extra drawing facility %	14.45%	13.42%	14.44%	16.60%	5.84%	6.09%
12	Loans including unused facility £m	11,702	11,013	11,229	12,797	8,716	8,644
13	Unused facility £m	5,905	6,121	5,897	6,224	6,414	6,573
14	Net loans £m	5,797	4,892	5,331	6,572	2,302	2,071
15	Loans with no extra drawing facility %	85.55%	86.58%	85.56%	83.40%	94.16%	93.91%
	Balances						
16	Loans with extra drawing facility %	14.16%	14.11%	13.79%	14.19%	10.75%	10.55%
17	Loans including unused facility £m	195,721	194,947	193,101	198,630	161,445	160,204
18	Unused facility £m	40,449	40,348	41,432	42,143	42,562	43,169
19	Net loans £m	155,272	154,599	151,669	156,487	118,883	117,035
20	Loans with no extra drawing facility %	85.84%	85.89%	86.21%	85.81%	89.25%	89.45%

MLAR: Table 1.33 - Residential loans to individuals : Purpose of loan

Sub table refs

		2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
A	Residential loans to individuals : Regulated						
	<i>By purpose of loan:</i>						
	<u>Advances</u>						
1	House purchase: %	58.04%	55.84%	58.71%	63.10%	62.72%	59.25%
	Owner occupation:						
2	FTBs %	18.60%	20.36%	18.69%	20.60%	21.82%	21.13%
3	Other %	39.18%	35.15%	39.66%	42.12%	40.52%	37.80%
4	Buy to let %	0.27%	0.33%	0.36%	0.38%	0.38%	0.32%
5	Further advance %	3.82%	3.99%	3.72%	3.38%	3.08%	3.82%
6	Remortgage %	35.36%	36.90%	34.43%	30.13%	31.04%	33.24%
7	Own borrowers %	3.72%	4.51%	4.33%	4.05%	3.39%	3.57%
8	From other lenders %	31.63%	32.39%	30.09%	26.08%	27.66%	29.67%
9	Other: %	2.78%	3.27%	3.15%	3.39%	3.16%	3.69%
10	Lifetime mortgage %	0.74%	0.71%	0.78%	0.80%	0.81%	0.88%
11	Other %	2.04%	2.56%	2.37%	2.59%	2.35%	2.81%
12	Total £m	35,656	32,077	32,450	34,951	34,428	29,282
	<u>Balances</u>						
13	House purchase: %	51.87%	52.12%	52.20%	52.46%	52.89%	53.71%
	Owner occupation:						
14	FTBs %	17.22%	17.50%	17.59%	17.72%	18.01%	18.25%
15	Other %	34.33%	34.29%	34.27%	34.40%	34.54%	35.13%
16	Buy to let %	0.32%	0.33%	0.33%	0.34%	0.34%	0.34%
17	Further advance %	4.96%	4.90%	4.90%	4.91%	4.52%	3.95%
18	Remortgage %	41.10%	40.92%	40.63%	40.06%	39.69%	39.95%
19	Own borrowers %	6.14%	6.19%	5.97%	5.94%	5.88%	5.98%
20	From other lenders %	34.96%	34.73%	34.66%	34.12%	33.81%	33.98%
21	Other: %	2.07%	2.06%	2.27%	2.56%	2.90%	2.38%
22	Lifetime mortgage %	0.67%	0.69%	0.69%	0.70%	0.69%	0.69%
23	Other %	1.40%	1.38%	1.58%	1.86%	2.21%	1.69%
24	Total £m	847,040	848,548	853,364	860,812	867,417	871,392
	<u>New commitments in Qtr</u>						
	<u>(i) Percentages by purpose</u>						
25	House purchase %	56.29%	56.09%	62.81%	63.74%	61.41%	60.46%
26	Remortgage %	36.05%	35.63%	30.53%	30.57%	32.94%	32.83%
27	Other (inc further advances) %	7.66%	8.28%	6.66%	5.69%	5.64%	6.70%
28	Total £m	33,240	32,679	35,476	31,923	32,122	30,898
	<u>(ii) Amounts by purpose</u>						
29	House purchase £m	18,711	18,328	22,282	20,348	19,727	18,682
30	Remortgage £m	11,983	11,643	10,831	9,759	10,582	10,145
31	Other (inc further advances) £m	2,546	2,707	2,362	1,816	1,813	2,071
32	Total £m	33,240	32,679	35,476	31,923	32,122	30,898

MLAR: Table 1.33 - Residential loans to individuals : Purpose of loan

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

B Residential loans to individuals : Non regulated							
<i>By purpose of loan:</i>							
<u>Advances</u>							
1	House purchase: %	86.85%	85.07%	89.12%	89.85%	89.08%	89.05%
Owner occupation:							
2	FTBs %	0.36%	0.33%	0.26%	0.33%	0.25%	0.25%
3	Other %	3.75%	4.26%	4.08%	3.68%	4.01%	3.62%
4	Buy to let %	82.74%	80.47%	84.77%	85.84%	84.82%	85.18%
5	Further advance %	1.49%	1.33%	1.33%	1.42%	1.14%	1.56%
6	Remortgage %	7.10%	8.75%	5.10%	5.07%	5.79%	5.76%
7	Own borrowers %	2.80%	3.31%	1.01%	1.00%	1.07%	1.07%
8	From other lenders %	4.30%	5.44%	4.10%	4.07%	4.72%	4.70%
9	Other: %	4.55%	4.86%	4.45%	3.65%	3.99%	3.62%
10	Lifetime mortgage %	0.01%	0.01%	0.01%	0.01%	0.00%	0.00%
11	Other %	4.55%	4.85%	4.45%	3.64%	3.99%	3.62%
12	Total £m	4,451	4,366	4,476	4,644	4,969	4,698
<u>Balances</u>							
13	Buy to let %	52.31%	53.75%	55.11%	55.68%	56.53%	57.88%
14	Lifetime mortgage %	0.77%	0.77%	0.80%	0.76%	0.76%	0.85%
15	Other non regulated %	46.92%	45.48%	44.09%	43.56%	42.70%	41.27%
16	Total £m	249,792	247,006	246,530	241,705	238,799	238,228
<u>New commitments in Qtr</u>							
<u>(i) Percentages by purpose</u>							
17	House purchase %	70.87%	73.74%	78.95%	79.37%	77.73%	79.11%
18	Remortgage %	20.89%	21.75%	15.15%	18.00%	16.38%	16.75%
19	Other (inc further advances) %	8.25%	4.51%	5.90%	2.63%	5.89%	4.14%
20	Total £m	3,805	4,372	4,335	4,011	4,770	4,555
<u>(ii) Amounts by purpose</u>							
21	House purchase £m	2,697	3,224	3,423	3,184	3,708	3,604
22	Remortgage £m	795	951	657	722	781	763
23	Other (inc further advances) £m	314	197	256	105	281	188
24	Total £m	3,805	4,372	4,335	4,011	4,770	4,555

MLAR: Table 1.33 - Residential loans to individuals : Purpose of loan

Sub table refs		2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
C	Residential loans to individuals : All (Reg + Non reg)						
	<i>By purpose of loan:</i>						
	<u>Advances</u>						
1	House purchase:	%	61.24%	59.34%	62.40%	66.24%	66.04%
	Owner occupation:						
2	FTBs	%	16.58%	17.96%	16.46%	18.22%	19.10%
3	Other	%	35.24%	31.45%	35.35%	37.61%	35.91%
4	Buy to let	%	9.42%	9.93%	10.60%	10.41%	11.03%
5	Further advance	%	3.56%	3.67%	3.43%	3.15%	2.83%
6	Remortgage	%	32.22%	33.53%	30.87%	27.19%	27.86%
7	Own borrowers	%	3.62%	4.36%	3.93%	3.69%	3.09%
8	From other lenders	%	28.60%	29.16%	26.94%	23.50%	24.76%
9	Other:	%	2.98%	3.46%	3.30%	3.42%	3.27%
10	Lifetime mortgage	%	0.66%	0.62%	0.68%	0.71%	0.71%
11	Other	%	2.32%	2.83%	2.62%	2.71%	2.56%
12	Total	£m	40,107	36,443	36,927	39,595	39,397
	<u>Balances</u>						
13	Buy to let	%	12.16%	12.38%	12.61%	12.47%	12.47%
14	Lifetime mortgage	%	0.70%	0.70%	0.72%	0.71%	0.70%
15	Other	%	87.14%	86.92%	86.67%	86.82%	86.83%
16	Total	£m	1,096,832	1,095,554	1,099,894	1,102,516	1,106,216
	<u>New commitments in Qtr</u>						
	<i>(i) Percentages by purpose</i>						
17	House purchase	%	57.79%	58.17%	64.57%	65.49%	63.52%
18	Remortgage	%	34.49%	33.99%	28.86%	29.17%	30.80%
19	Other (inc further advances)	%	7.72%	7.84%	6.58%	5.35%	5.68%
20	Total	£m	37,045	37,051	39,811	35,934	36,891
	<i>(ii) Amounts by purpose</i>						
21	House purchase	£m	21,408	21,552	25,705	23,532	23,434
22	Remortgage	£m	12,778	12,594	11,488	10,481	11,364
23	Other (inc further advances)	£m	2,860	2,904	2,618	1,922	2,094
24	Total	£m	37,045	37,051	39,811	35,934	36,891

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

A <u>Residential loans to individuals : Regulated</u>								
<i>Loans in Arrears</i>								
New cases in the Qtr (ie moving into 1.5 < 2.5% band)								
1	Number of loan accounts	See Notes Units	18,293	18,758	18,899	19,586	19,121	20,688
2	Amount of arrears	£m	41	42	42	43	42	44
3	Balance outstanding	£m	2,197	2,264	2,287	2,290	2,257	2,366
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>	%	12.46%	13.40%	13.60%	13.48%	13.50%	14.01%
Arrears cases at end of Qtr								
5	Number of loan accounts	See Notes Units	139,224	134,421	134,935	139,558	137,554	141,168
6	of which : % of cases having <i>A temporary concession</i>	%	5.27%	3.85%	4.59%	4.94%	5.14%	5.40%
7	<i>A formal arrangement</i>	%	29.00%	30.48%	29.24%	28.52%	27.43%	29.08%
8	<i>No concession or arrangement</i>	%	65.73%	65.66%	66.17%	66.54%	67.43%	65.52%
9	Amount of arrears	£m	894	855	842	860	862	869
10	Balance outstanding	£m	17,628	16,899	16,810	16,980	16,723	16,882
11	Balances as % of total loan balances	%	2.08%	1.99%	1.97%	1.97%	1.93%	1.94%
12	Performance of arrears cases in Qtr	%	56.23%	53.94%	53.94%	54.94%	56.14%	57.35%

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

A (cont.) Arrears cases at end Qtr: analysed by degree of severity							
<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	0.66%	0.65%	0.65%	0.65%	0.64%
14	2.5 < 5.0 % in arrears	%	0.71%	0.68%	0.67%	0.67%	0.66%
15	5.0 < 7.5 % in arrears	%	0.29%	0.26%	0.26%	0.26%	0.25%
16	7.5 < 10 % in arrears	%	0.13%	0.12%	0.11%	0.11%	0.11%
17	10 % or more in arrears	%	0.16%	0.15%	0.15%	0.15%	0.15%
18	In possession	%	0.14%	0.14%	0.13%	0.13%	0.11%
19	TOTAL	%	2.08%	1.99%	1.97%	1.97%	1.93%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.43%</i>	<i>1.35%</i>	<i>1.32%</i>	<i>1.32%</i>	<i>1.29%</i>
<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.49%	0.48%	0.49%	0.49%	0.52%
22	2.5 < 5.0 % in arrears	%	0.52%	0.50%	0.50%	0.51%	0.55%
23	5.0 < 7.5 % in arrears	%	0.21%	0.20%	0.19%	0.20%	0.21%
24	7.5 < 10 % in arrears	%	0.10%	0.09%	0.09%	0.09%	0.10%
25	10 % or more in arrears	%	0.13%	0.13%	0.13%	0.14%	0.15%
26	In possession	%	0.08%	0.08%	0.08%	0.08%	0.07%
27	TOTAL	%	1.54%	1.48%	1.48%	1.50%	1.58%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.05%</i>	<i>1.00%</i>	<i>0.99%</i>	<i>1.01%</i>	<i>1.08%</i>
Possession cases: movements & stocks							
29	New possessions in Qtr	Units	4,707	5,089	4,489	4,241	3,804
30	Possession sales in Qtr	Units	4,788	5,088	4,693	4,494	4,706
31	Stocks of possessions at end Qtr	Units	7,606	7,502	7,340	7,118	6,186
Capitalisation of arrears cases							
32	Number in Qtr	Units	5,721	4,718	4,290	4,244	5,166
33	Amount of arrears capitalised in Qtr	£m	24	17	17	17	22
34	Balance outstanding	£m	661	596	541	529	649
Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	9,061,360	9,067,226	9,129,327	9,277,171	8,703,165
36	Loan book: balances outstanding	£m	847,040	848,548	853,364	860,812	867,417

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

B Residential loans to individuals : Non regulated			2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
Loans in Arrears								
New cases in the Qtr (ie moving into 1.5 < 2.5% band)								
1	Number of loan accounts	See Notes Units	10,012	9,659	9,642	9,894	9,529	9,945
2	Amount of arrears	£m	13	13	13	13	12	13
3	Balance outstanding	£m	707	698	703	696	667	680
4	New cases as % of arrears stocks (balances as % total arrears balances)	%	10.63%	10.61%	10.88%	10.88%	10.86%	11.32%
Arrears cases at end of Qtr								
5	Number of loan accounts	See Notes Units	100,986	97,401	96,863	98,488	95,951	92,599
6	of which : % of cases having <i>A temporary concession</i>	%	5.06%	4.81%	5.29%	5.32%	5.40%	5.16%
7	<i>A formal arrangement</i>	%	19.56%	20.77%	19.88%	19.60%	19.02%	19.12%
8	<i>No concession or arrangement</i>	%	75.38%	74.42%	74.84%	75.08%	75.58%	75.72%
9	Amount of arrears	£m	525	536	558	553	530	527
10	Balance outstanding	£m	6,654	6,579	6,457	6,401	6,137	6,006
11	Balances as % of total loan balances	%	2.66%	2.66%	2.62%	2.65%	2.57%	2.52%
12	Performance of arrears cases in Qtr	%	53.10%	52.25%	53.34%	52.99%	53.06%	53.89%

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

B (cont.) Arrears cases at end Qtr: analysed by degree of severity								
<i>(i) Balances on cases in arrears as % total loan balances</i>								
13	1.5 < 2.5 % in arrears	%	0.70%	0.71%	0.69%	0.70%	0.69%	0.68%
14	2.5 < 5.0 % in arrears	%	0.76%	0.75%	0.74%	0.75%	0.73%	0.72%
15	5.0 < 7.5 % in arrears	%	0.35%	0.34%	0.32%	0.33%	0.32%	0.32%
16	7.5 < 10 % in arrears	%	0.19%	0.19%	0.18%	0.18%	0.17%	0.16%
17	10 % or more in arrears	%	0.44%	0.44%	0.45%	0.45%	0.45%	0.44%
18	In possession	%	0.22%	0.24%	0.23%	0.25%	0.22%	0.20%
19	TOTAL	%	2.66%	2.66%	2.62%	2.65%	2.57%	2.52%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.96%</i>	<i>1.96%</i>	<i>1.93%</i>	<i>1.95%</i>	<i>1.88%</i>	<i>1.84%</i>
<i>(ii) Number of cases in arrears as % total number of loans</i>								
21	1.5 < 2.5 % in arrears	%	0.50%	0.49%	0.49%	0.51%	0.52%	0.51%
22	2.5 < 5.0 % in arrears	%	0.56%	0.56%	0.56%	0.57%	0.58%	0.57%
23	5.0 < 7.5 % in arrears	%	0.27%	0.27%	0.26%	0.27%	0.28%	0.27%
24	7.5 < 10 % in arrears	%	0.15%	0.15%	0.15%	0.16%	0.16%	0.15%
25	10 % or more in arrears	%	0.64%	0.60%	0.62%	0.64%	0.67%	0.66%
26	In possession	%	0.09%	0.09%	0.09%	0.09%	0.09%	0.08%
27	TOTAL	%	2.21%	2.17%	2.18%	2.25%	2.29%	2.24%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.71%</i>	<i>1.68%</i>	<i>1.68%</i>	<i>1.74%</i>	<i>1.77%</i>	<i>1.73%</i>
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,007	2,318	2,085	2,163	2,009	1,997
30	Possession sales in Qtr	Units	2,089	2,196	2,076	2,044	2,455	2,198
31	Stocks of possessions at end Qtr	Units	3,963	4,095	4,049	4,116	3,681	3,425
Capitalisation of arrears cases								
32	Number in Qtr	Units	2,809	2,344	2,491	2,386	2,612	2,423
33	Amount of arrears capitalised in Qtr	£m	7	6	6	5	6	6
34	Balance outstanding	£m	186	180	137	159	177	174
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	See Notes Units	4,566,503	4,485,618	4,447,162	4,376,915	4,192,905	4,133,878
36	Loan book: balances outstanding	£m	249,792	247,006	246,530	241,705	238,799	238,228

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

C <u>Residential loans to individuals : All (Reg + Non reg)</u>								
<i>Loans in Arrears</i>								
New cases in the Qtr (ie moving into 1.5 < 2.5% band)								
1	Number of loan accounts	See Notes Units	28,305	28,417	28,541	29,480	28,650	30,633
2	Amount of arrears	£m	54	55	56	56	54	57
3	Balance outstanding	£m	2,904	2,962	2,990	2,986	2,924	3,046
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>	%	11.96%	12.62%	12.85%	12.77%	12.79%	13.31%
Arrears cases at end of Qtr								
5	Number of loan accounts	See Notes Units	240,210	231,822	231,798	238,046	233,505	233,767
	of which : % of cases having							
6	<i>A temporary concession</i>	%	5.18%	4.26%	4.88%	5.10%	5.25%	5.30%
7	<i>A formal arrangement</i>	%	25.03%	26.40%	25.33%	24.83%	23.98%	25.14%
8	<i>No concession or arrangement</i>	%	69.79%	69.34%	69.79%	70.07%	70.78%	69.56%
9	Amount of arrears	£m	1,419	1,391	1,400	1,412	1,392	1,397
10	Balance outstanding	£m	24,283	23,478	23,267	23,380	22,860	22,888
11	Balances as % of total loan balances	%	2.21%	2.14%	2.12%	2.12%	2.07%	2.06%
12	Performance of arrears cases in Qtr	%	55.20%	53.48%	53.85%	54.16%	55.15%	56.39%

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

C (cont.) Arrears cases at end Qtr: analysed by degree of severity								
<i>(i) Balances on cases in arrears as % total loan balances</i>								
13	1.5 < 2.5 % in arrears	%	0.67%	0.66%	0.66%	0.66%	0.65%	0.65%
14	2.5 < 5.0 % in arrears	%	0.72%	0.69%	0.68%	0.69%	0.68%	0.68%
15	5.0 < 7.5 % in arrears	%	0.30%	0.28%	0.27%	0.27%	0.27%	0.27%
16	7.5 < 10 % in arrears	%	0.14%	0.13%	0.13%	0.13%	0.12%	0.12%
17	10 % or more in arrears	%	0.23%	0.21%	0.21%	0.21%	0.21%	0.21%
18	In possession	%	0.16%	0.16%	0.16%	0.15%	0.14%	0.13%
19	TOTAL	%	2.21%	2.14%	2.12%	2.12%	2.07%	2.06%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	1.55%	1.48%	1.45%	1.46%	1.42%	1.41%
<i>(ii) Number of cases in arrears as % total number of loans</i>								
21	1.5 < 2.5 % in arrears	%	0.49%	0.48%	0.49%	0.50%	0.52%	0.52%
22	2.5 < 5.0 % in arrears	%	0.54%	0.52%	0.52%	0.53%	0.55%	0.56%
23	5.0 < 7.5 % in arrears	%	0.23%	0.22%	0.22%	0.22%	0.23%	0.23%
24	7.5 < 10 % in arrears	%	0.12%	0.11%	0.11%	0.11%	0.12%	0.11%
25	10 % or more in arrears	%	0.30%	0.29%	0.29%	0.30%	0.32%	0.32%
26	In possession	%	0.08%	0.09%	0.08%	0.08%	0.08%	0.08%
27	TOTAL	%	1.76%	1.71%	1.71%	1.74%	1.81%	1.82%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	1.27%	1.23%	1.22%	1.25%	1.29%	1.29%
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	6,714	7,407	6,574	6,404	5,813	6,353
30	Possession sales in Qtr	Units	6,877	7,284	6,769	6,538	7,161	6,372
31	Stocks of possessions at end Qtr	Units	11,569	11,597	11,389	11,234	9,867	9,769
Capitalisation of arrears cases								
32	Number in Qtr	Units	8,530	7,062	6,781	6,630	7,778	7,143
33	Amount of arrears capitalised in Qtr	£m	31	23	22	22	28	25
34	Balance outstanding	£m	847	776	678	688	826	765
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	See Notes Units	13,627,863	13,552,844	13,576,489	13,654,086	12,896,070	12,876,799
36	Loan book: balances outstanding	£m	1,096,832	1,095,554	1,099,894	1,102,516	1,106,216	1,109,619

MLAR: Table 1.5 - Residential loans to individuals : Mortgage Administration

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

Mortgage contracts as Principal Administrator at end of quarter :

A	Residential loans to individuals : Regulated							
	Numbers of loans administered for :							
1	Firms without a mortgage lender's permission	Units	83,506	85,952	88,369	92,097	93,904	97,120
2	SPVs:	Units	831,423	885,470	869,162	857,701	821,231	789,763
3	All "securitised"	Units	914,929	971,422	957,531	949,798	915,135	886,883
	Balances outstanding on loans administered for :							
4	Firms without a mortgage lender's permission	£m	5,391	5,459	5,510	5,756	5,857	6,072
5	SPVs:	£m	84,299	88,424	88,037	86,334	82,941	79,314
6	All "securitised"	£m	89,690	93,883	93,547	92,090	88,798	85,386

MLAR: Table 1.5 - Residential loans to individuals : Mortgage Administration

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

Mortgage contracts as Principal Administrator at end of quarter :

B	<u>Residential loans to individuals : Non regulated</u>							
	Numbers of loans administered for :							
1	Firms without a mortgage lender's permission	Units	22,175	21,819	21,433	20,989	20,685	21,764
2	SPVs:	Units	448,487	440,440	422,386	437,900	432,240	414,203
3	All "securitised"	Units	470,662	462,259	443,819	458,889	452,925	435,967
	Balances outstanding on loans administered for :							
4	Firms without a mortgage lender's permission	£m	1,177	1,162	1,181	1,189	1,209	1,192
5	SPVs:	£m	30,763	30,881	28,855	31,524	32,132	31,373
6	All "securitised"	£m	31,941	32,044	30,036	32,713	33,341	32,566

MLAR: Table 1.5 - Residential loans to individuals : Mortgage Administration

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

Mortgage contracts as Principal Administrator at end of quarter :

C	Residential loans to individuals : All (Reg + Non reg)							
	Numbers of loans administered for :							
1	Firms without a mortgage lender's permission	Units	105,681	107,771	109,802	113,086	114,589	118,884
2	SPVs:	Units	1,279,910	1,325,910	1,291,548	1,295,601	1,253,471	1,203,966
3	All "securitised"	Units	1,385,591	1,433,681	1,401,350	1,408,687	1,368,060	1,322,850
	Balances outstanding on loans administered for :							
4	Firms without a mortgage lender's permission	£m	6,568	6,621	6,691	6,945	7,066	7,264
5	SPVs:	£m	115,063	119,305	116,893	117,858	115,073	110,688
6	All "securitised"	£m	121,631	125,927	123,584	124,803	122,138	117,952

Notes

- 1) 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.
- 2) SPV is a special purpose vehicle used to hold loans that have been securitised.

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

A <u>Residential loans to individuals : Regulated</u>									
<i>Loans in Arrears</i>									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	4,518	5,100	4,348	4,754	4,451	4,413
2	Amount of arrears		£m	10	11	9	10	9	9
3	Balance outstanding		£m	521	589	506	554	514	497
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	8.64%	10.19%	9.44%	10.21%	9.55%	9.65%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	48,879	47,463	43,585	43,769	43,012	41,663
6	of which : % of cases having <i>A temporary concession</i>		%	4.57%	2.06%	2.63%	2.83%	2.99%	3.03%
7	<i>A formal arrangement</i>		%	42.44%	43.39%	39.41%	39.26%	38.51%	42.50%
8	<i>No concession or arrangement</i>		%	52.99%	54.55%	57.97%	57.91%	58.50%	54.47%
9	Amount of arrears		£m	301	284	259	262	264	247
10	Balance outstanding		£m	6,033	5,783	5,362	5,425	5,377	5,150
11	Balances as % of total loan balances		%	6.73%	6.16%	5.73%	5.89%	6.06%	6.03%
12	Performance of arrears cases in Qtr		%	68.94%	65.51%	65.40%	66.16%	67.64%	67.06%

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs			2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
A (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	1.94%	1.86%	1.79%	1.85%	1.87%	1.87%
14	2.5 < 5.0 % in arrears	%	2.42%	2.16%	1.99%	2.05%	2.13%	2.15%
15	5.0 < 7.5 % in arrears	%	1.01%	0.90%	0.81%	0.85%	0.87%	0.86%
16	7.5 < 10 % in arrears	%	0.47%	0.41%	0.37%	0.38%	0.41%	0.39%
17	10 % or more in arrears	%	0.50%	0.45%	0.41%	0.41%	0.44%	0.42%
18	In possession	%	0.39%	0.38%	0.36%	0.36%	0.34%	0.33%
19	TOTAL	%	6.73%	6.16%	5.73%	5.89%	6.06%	6.03%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	4.79%	4.30%	3.95%	4.05%	4.19%	4.16%
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	1.55%	1.45%	1.42%	1.46%	1.47%	1.47%
22	2.5 < 5.0 % in arrears	%	1.90%	1.71%	1.57%	1.59%	1.64%	1.66%
23	5.0 < 7.5 % in arrears	%	0.81%	0.73%	0.65%	0.66%	0.68%	0.67%
24	7.5 < 10 % in arrears	%	0.38%	0.33%	0.30%	0.30%	0.32%	0.31%
25	10 % or more in arrears	%	0.43%	0.39%	0.35%	0.35%	0.36%	0.36%
26	In possession	%	0.28%	0.26%	0.26%	0.25%	0.23%	0.22%
27	TOTAL	%	5.34%	4.89%	4.55%	4.61%	4.70%	4.70%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	3.79%	3.43%	3.13%	3.15%	3.23%	3.23%
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	1,617	1,624	1,606	1,496	1,360	1,315
30	Possession sales in Qtr	Units	1,894	1,689	1,683	1,648	1,654	1,461
31	Stocks of possessions at end Qtr	Units	2,549	2,573	2,483	2,402	2,142	1,994
	Capitalisation of arrears cases							
32	Number in Qtr	Units	1,003	829	903	824	812	792
33	Amount of arrears capitalised in Qtr	£m	5	4	4	4	4	4
34	Balance outstanding	£m	114	101	117	107	108	107
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	914,929	971,422	957,531	949,798	915,135	886,883
36	Loan book: balances outstanding	£m	89,690	93,883	93,547	92,090	88,798	85,386

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

B Residential loans to individuals : Non regulated									
Loans in Arrears									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	1,735	1,819	1,567	1,689	1,621	1,700
2	Amount of arrears		£m	2	2	2	2	2	2
3	Balance outstanding		£m	117	122	102	113	114	115
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	7.62%	8.28%	7.88%	8.44%	8.59%	8.91%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	24,135	23,691	21,101	21,348	21,056	20,933
	of which : % of cases having								
6	<i>A temporary concession</i>		%	3.06%	2.32%	2.58%	2.47%	2.28%	2.39%
7	<i>A formal arrangement</i>		%	38.36%	38.23%	35.77%	35.26%	35.04%	35.88%
8	<i>No concession or arrangement</i>		%	58.58%	59.44%	61.65%	62.26%	62.69%	61.74%
9	Amount of arrears		£m	121	117	106	107	110	109
10	Balance outstanding		£m	1,540	1,475	1,298	1,334	1,321	1,286
11	Balances as % of total loan balances		%	4.82%	4.60%	4.32%	4.08%	3.96%	3.95%
12	Performance of arrears cases in Qtr		%	61.57%	60.77%	58.21%	56.62%	56.05%	57.23%

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs			2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
B (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	1.09%	1.04%	0.98%	0.93%	0.92%	0.93%
14	2.5 < 5.0 % in arrears	%	1.38%	1.35%	1.24%	1.14%	1.02%	1.06%
15	5.0 < 7.5 % in arrears	%	0.62%	0.59%	0.54%	0.50%	0.51%	0.49%
16	7.5 < 10 % in arrears	%	0.36%	0.33%	0.30%	0.27%	0.26%	0.26%
17	10 % or more in arrears	%	0.87%	0.84%	0.80%	0.74%	0.74%	0.76%
18	In possession	%	0.50%	0.46%	0.46%	0.50%	0.51%	0.45%
19	TOTAL	%	4.82%	4.60%	4.32%	4.08%	3.96%	3.95%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>3.74%</i>	<i>3.57%</i>	<i>3.34%</i>	<i>3.15%</i>	<i>3.04%</i>	<i>3.02%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.95%	0.94%	0.88%	0.86%	0.86%	0.89%
22	2.5 < 5.0 % in arrears	%	1.27%	1.28%	1.15%	1.13%	1.07%	1.12%
23	5.0 < 7.5 % in arrears	%	0.65%	0.64%	0.58%	0.56%	0.57%	0.57%
24	7.5 < 10 % in arrears	%	0.40%	0.40%	0.36%	0.33%	0.32%	0.34%
25	10 % or more in arrears	%	1.58%	1.61%	1.54%	1.51%	1.54%	1.62%
26	In possession	%	0.28%	0.26%	0.24%	0.27%	0.29%	0.26%
27	TOTAL	%	5.13%	5.13%	4.75%	4.65%	4.65%	4.80%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>4.18%</i>	<i>4.19%</i>	<i>3.87%</i>	<i>3.80%</i>	<i>3.79%</i>	<i>3.91%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	593	500	515	621	619	424
30	Possession sales in Qtr	Units	685	576	637	501	632	666
31	Stocks of possessions at end Qtr	Units	1,339	1,215	1,081	1,253	1,312	1,120
	Capitalisation of arrears cases							
32	Number in Qtr	Units	280	227	184	190	183	171
33	Amount of arrears capitalised in Qtr	£m	1	1	1	1	1	1
34	Balance outstanding	£m	22	18	18	18	19	17
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	470,662	462,259	443,819	458,889	452,925	435,967
36	Loan book: balances outstanding	£m	31,941	32,044	30,036	32,713	33,341	32,566

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

C Residential loans to individuals : All (Req + Non req)									
Loans in Arrears									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	6,253	6,919	5,915	6,443	6,072	6,113
2	Amount of arrears		£m	12	13	11	12	12	11
3	Balance outstanding		£m	639	711	609	667	627	611
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	8.44%	9.80%	9.14%	9.86%	9.36%	9.50%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	73,014	71,154	64,686	65,117	64,068	62,596
	of which : % of cases having								
6	<i>A temporary concession</i>		%	4.07%	2.15%	2.61%	2.71%	2.76%	2.82%
7	<i>A formal arrangement</i>		%	41.09%	41.67%	38.22%	37.95%	37.36%	40.29%
8	<i>No concession or arrangement</i>		%	54.84%	56.18%	59.17%	59.34%	59.88%	56.90%
9	Amount of arrears		£m	422	401	365	368	374	356
10	Balance outstanding		£m	7,573	7,258	6,660	6,760	6,699	6,436
11	Balances as % of total loan balances		%	6.23%	5.76%	5.39%	5.42%	5.48%	5.46%
12	Performance of arrears cases in Qtr		%	67.61%	64.64%	64.00%	64.26%	65.07%	64.51%

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs			2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
C (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	1.71%	1.65%	1.59%	1.61%	1.61%	1.61%
14	2.5 < 5.0 % in arrears	%	2.14%	1.95%	1.81%	1.81%	1.82%	1.85%
15	5.0 < 7.5 % in arrears	%	0.91%	0.82%	0.75%	0.76%	0.77%	0.76%
16	7.5 < 10 % in arrears	%	0.44%	0.39%	0.36%	0.35%	0.37%	0.36%
17	10 % or more in arrears	%	0.60%	0.55%	0.50%	0.49%	0.52%	0.52%
18	In possession	%	0.42%	0.40%	0.39%	0.40%	0.38%	0.36%
19	TOTAL	%	6.23%	5.76%	5.39%	5.42%	5.48%	5.46%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>4.51%</i>	<i>4.11%</i>	<i>3.80%</i>	<i>3.81%</i>	<i>3.87%</i>	<i>3.84%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	1.35%	1.29%	1.25%	1.26%	1.27%	1.28%
22	2.5 < 5.0 % in arrears	%	1.69%	1.57%	1.44%	1.44%	1.45%	1.48%
23	5.0 < 7.5 % in arrears	%	0.75%	0.70%	0.63%	0.63%	0.64%	0.64%
24	7.5 < 10 % in arrears	%	0.39%	0.36%	0.32%	0.31%	0.32%	0.32%
25	10 % or more in arrears	%	0.82%	0.78%	0.73%	0.73%	0.75%	0.78%
26	In possession	%	0.28%	0.26%	0.25%	0.26%	0.25%	0.24%
27	TOTAL	%	5.27%	4.96%	4.62%	4.62%	4.68%	4.73%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>3.92%</i>	<i>3.68%</i>	<i>3.36%</i>	<i>3.36%</i>	<i>3.42%</i>	<i>3.45%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	2,210	2,124	2,121	2,117	1,979	1,739
30	Possession sales in Qtr	Units	2,579	2,265	2,320	2,149	2,286	2,127
31	Stocks of possessions at end Qtr	Units	3,888	3,788	3,564	3,655	3,454	3,114
	Capitalisation of arrears cases							
32	Number in Qtr	Units	1,283	1,056	1,087	1,014	995	963
33	Amount of arrears capitalised in Qtr	£m	6	5	5	5	5	5
34	Balance outstanding	£m	136	118	135	125	128	124
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	1,385,591	1,433,681	1,401,350	1,408,687	1,368,060	1,322,850
36	Loan book: balances outstanding	£m	121,631	125,927	123,584	124,803	122,138	117,952

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

A <u>Residential loans to individuals : Regulated</u>									
<i>Loans in Arrears</i>									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	22,811	23,858	23,247	24,340	23,572	25,101
2	Amount of arrears		£m	50	53	52	53	51	53
3	Balance outstanding		£m	2,718	2,853	2,793	2,844	2,771	2,863
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	11.49%	12.58%	12.60%	12.69%	12.54%	12.99%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	188,103	181,884	178,520	183,327	180,566	182,831
6	of which : % of cases having <i>A temporary concession</i>		%	5.09%	3.39%	4.11%	4.44%	4.63%	4.86%
7	<i>A formal arrangement</i>		%	32.49%	33.85%	31.72%	31.09%	30.07%	32.14%
8	<i>No concession or arrangement</i>		%	62.42%	62.76%	64.17%	64.48%	65.30%	63.00%
9	Amount of arrears		£m	1,195	1,139	1,102	1,121	1,126	1,117
10	Balance outstanding		£m	23,661	22,681	22,172	22,405	22,100	22,032
11	Balances as % of total loan balances		%	2.53%	2.41%	2.34%	2.35%	2.31%	2.30%
12	Performance of arrears cases in Qtr		%	59.47%	56.89%	56.71%	57.66%	58.94%	59.62%

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitized) : Arrears in Detail

Sub table refs			2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
A (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	0.78%	0.77%	0.77%	0.77%	0.75%	0.75%
14	2.5 < 5.0 % in arrears	%	0.87%	0.83%	0.80%	0.81%	0.80%	0.80%
15	5.0 < 7.5 % in arrears	%	0.36%	0.32%	0.31%	0.31%	0.31%	0.31%
16	7.5 < 10 % in arrears	%	0.16%	0.15%	0.14%	0.14%	0.14%	0.14%
17	10 % or more in arrears	%	0.19%	0.18%	0.17%	0.17%	0.18%	0.17%
18	In possession	%	0.16%	0.16%	0.16%	0.15%	0.13%	0.13%
19	TOTAL	%	2.53%	2.41%	2.34%	2.35%	2.31%	2.30%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.75%</i>	<i>1.64%</i>	<i>1.58%</i>	<i>1.58%</i>	<i>1.56%</i>	<i>1.55%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.58%	0.57%	0.58%	0.58%	0.61%	0.62%
22	2.5 < 5.0 % in arrears	%	0.65%	0.62%	0.60%	0.61%	0.64%	0.65%
23	5.0 < 7.5 % in arrears	%	0.27%	0.25%	0.24%	0.24%	0.26%	0.25%
24	7.5 < 10 % in arrears	%	0.12%	0.11%	0.11%	0.11%	0.12%	0.12%
25	10 % or more in arrears	%	0.16%	0.15%	0.15%	0.16%	0.17%	0.17%
26	In possession	%	0.10%	0.10%	0.10%	0.09%	0.09%	0.09%
27	TOTAL	%	1.89%	1.81%	1.77%	1.79%	1.88%	1.90%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.30%</i>	<i>1.24%</i>	<i>1.19%</i>	<i>1.21%</i>	<i>1.27%</i>	<i>1.28%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	6,324	6,713	6,095	5,737	5,164	5,671
30	Possession sales in Qtr	Units	6,682	6,777	6,376	6,142	6,360	5,635
31	Stocks of possessions at end Qtr	Units	10,155	10,075	9,823	9,520	8,328	8,338
	Capitalisation of arrears cases							
32	Number in Qtr	Units	6,724	5,547	5,193	5,068	5,978	5,512
33	Amount of arrears capitalised in Qtr	£m	28	21	21	21	26	23
34	Balance outstanding	£m	775	696	659	636	757	698
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	9,976,289	10,038,648	10,086,858	10,226,969	9,618,300	9,629,804
36	Loan book: balances outstanding	£m	936,730	942,431	946,911	952,902	956,215	956,778

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

B <u>Residential loans to individuals : Non regulated</u>									
<i>Loans in Arrears</i>									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	11,747	11,478	11,209	11,583	11,150	11,645
2	Amount of arrears		£m	15	15	15	15	15	15
3	Balance outstanding		£m	825	821	805	809	780	795
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	10.06%	10.19%	10.38%	10.46%	10.46%	10.90%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	125,121	121,092	117,964	119,836	117,007	113,532
	of which : % of cases having								
6	<i>A temporary concession</i>		%	4.67%	4.32%	4.80%	4.81%	4.83%	4.65%
7	<i>A formal arrangement</i>		%	23.19%	24.18%	22.72%	22.39%	21.90%	22.21%
8	<i>No concession or arrangement</i>		%	72.14%	71.49%	72.48%	72.79%	73.26%	73.14%
9	Amount of arrears		£m	646	653	663	659	640	636
10	Balance outstanding		£m	8,194	8,055	7,755	7,735	7,458	7,293
11	Balances as % of total loan balances		%	2.91%	2.89%	2.80%	2.82%	2.74%	2.69%
12	Performance of arrears cases in Qtr		%	54.69%	53.81%	54.16%	53.61%	53.59%	54.48%

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs			2011-Q4	2012-Q1	2012-Q2	2012-Q3	2012-Q4	2013-Q1
B (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	0.75%	0.74%	0.72%	0.73%	0.71%	0.71%
14	2.5 < 5.0 % in arrears	%	0.83%	0.82%	0.80%	0.79%	0.76%	0.76%
15	5.0 < 7.5 % in arrears	%	0.38%	0.37%	0.35%	0.35%	0.35%	0.34%
16	7.5 < 10 % in arrears	%	0.21%	0.20%	0.20%	0.19%	0.18%	0.17%
17	10 % or more in arrears	%	0.49%	0.49%	0.48%	0.48%	0.48%	0.48%
18	In possession	%	0.25%	0.26%	0.26%	0.28%	0.26%	0.23%
19	TOTAL	%	2.91%	2.89%	2.80%	2.82%	2.74%	2.69%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>2.16%</i>	<i>2.14%</i>	<i>2.08%</i>	<i>2.09%</i>	<i>2.03%</i>	<i>1.98%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.54%	0.53%	0.53%	0.54%	0.55%	0.54%
22	2.5 < 5.0 % in arrears	%	0.62%	0.63%	0.61%	0.63%	0.63%	0.62%
23	5.0 < 7.5 % in arrears	%	0.31%	0.30%	0.29%	0.30%	0.31%	0.30%
24	7.5 < 10 % in arrears	%	0.18%	0.18%	0.17%	0.18%	0.17%	0.17%
25	10 % or more in arrears	%	0.73%	0.70%	0.70%	0.72%	0.75%	0.75%
26	In possession	%	0.11%	0.11%	0.10%	0.11%	0.11%	0.10%
27	TOTAL	%	2.48%	2.45%	2.41%	2.48%	2.52%	2.48%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.94%</i>	<i>1.91%</i>	<i>1.88%</i>	<i>1.94%</i>	<i>1.97%</i>	<i>1.94%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	2,600	2,818	2,600	2,784	2,628	2,421
30	Possession sales in Qtr	Units	2,774	2,772	2,713	2,545	3,087	2,864
31	Stocks of possessions at end Qtr	Units	5,302	5,310	5,130	5,369	4,993	4,545
	Capitalisation of arrears cases							
32	Number in Qtr	Units	3,089	2,571	2,675	2,576	2,795	2,594
33	Amount of arrears capitalised in Qtr	£m	8	7	6	6	7	7
34	Balance outstanding	£m	208	198	155	177	196	191
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	5,037,165	4,947,877	4,890,981	4,835,804	4,645,830	4,569,845
36	Loan book: balances outstanding	£m	281,733	279,050	276,566	274,417	272,139	270,793

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

C <u>Residential loans to individuals : All (Reg + Non reg)</u>									
<i>Loans in Arrears</i>									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	34,558	35,336	34,456	35,923	34,722	36,746
2	Amount of arrears		£m	66	68	67	68	66	68
3	Balance outstanding		£m	3,543	3,673	3,598	3,653	3,551	3,657
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	11.12%	11.95%	12.02%	12.12%	12.01%	12.47%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	313,224	302,976	296,484	303,163	297,573	296,363
	of which : % of cases having								
6	<i>A temporary concession</i>		%	4.92%	3.76%	4.39%	4.58%	4.71%	4.78%
7	<i>A formal arrangement</i>		%	28.77%	29.99%	28.14%	27.65%	26.86%	28.34%
8	<i>No concession or arrangement</i>		%	66.30%	66.25%	67.47%	67.76%	68.43%	66.88%
9	Amount of arrears		£m	1,840	1,792	1,765	1,781	1,766	1,753
10	Balance outstanding		£m	31,855	30,736	29,927	30,140	29,558	29,324
11	Balances as % of total loan balances		%	2.61%	2.52%	2.45%	2.46%	2.41%	2.39%
12	Performance of arrears cases in Qtr		%	58.24%	56.08%	56.05%	56.62%	57.59%	58.34%

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs

2011-Q4 2012-Q1 2012-Q2 2012-Q3 2012-Q4 2013-Q1

C (cont.) Arrears cases at end Qtr: analysed by degree of severity									
<i>(i) Balances on cases in arrears as % total loan balances</i>									
13	1.5 < 2.5 % in arrears	%		0.77%	0.76%	0.76%	0.76%	0.74%	0.74%
14	2.5 < 5.0 % in arrears	%		0.86%	0.82%	0.80%	0.80%	0.79%	0.79%
15	5.0 < 7.5 % in arrears	%		0.36%	0.33%	0.32%	0.32%	0.32%	0.31%
16	7.5 < 10 % in arrears	%		0.17%	0.16%	0.15%	0.15%	0.15%	0.14%
17	10 % or more in arrears	%		0.26%	0.25%	0.24%	0.24%	0.24%	0.24%
18	In possession	%		0.18%	0.19%	0.18%	0.18%	0.16%	0.15%
19	TOTAL	%		2.61%	2.52%	2.45%	2.46%	2.41%	2.39%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%		1.84%	1.75%	1.69%	1.70%	1.66%	1.65%
<i>(ii) Number of cases in arrears as % total number of loans</i>									
21	1.5 < 2.5 % in arrears	%		0.57%	0.56%	0.56%	0.57%	0.59%	0.59%
22	2.5 < 5.0 % in arrears	%		0.64%	0.62%	0.61%	0.62%	0.64%	0.64%
23	5.0 < 7.5 % in arrears	%		0.28%	0.26%	0.26%	0.26%	0.27%	0.27%
24	7.5 < 10 % in arrears	%		0.14%	0.13%	0.13%	0.13%	0.14%	0.13%
25	10 % or more in arrears	%		0.35%	0.33%	0.33%	0.34%	0.36%	0.36%
26	In possession	%		0.10%	0.10%	0.10%	0.10%	0.09%	0.09%
27	TOTAL	%		2.09%	2.02%	1.98%	2.01%	2.09%	2.09%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%		1.52%	1.46%	1.42%	1.44%	1.50%	1.49%
Possession cases: movements & stocks									
29	New possessions in Qtr	Units		8,924	9,531	8,695	8,521	7,792	8,092
30	Possession sales in Qtr	Units		9,456	9,549	9,089	8,687	9,447	8,499
31	Stocks of possessions at end Qtr	Units		15,457	15,385	14,953	14,889	13,321	12,883
Capitalisation of arrears cases									
32	Number in Qtr	Units		9,813	8,118	7,868	7,644	8,773	8,106
33	Amount of arrears capitalised in Qtr	£m		36	28	27	27	33	29
34	Balance outstanding	£m		983	894	813	813	953	889
Memorandum information at end Qtr									
35	Loan book: number of loan accounts	See Notes Units		15,013,454	14,986,525	14,977,839	15,062,773	14,264,130	14,199,649
36	Loan book: balances outstanding	£m		1,218,463	1,221,481	1,223,477	1,227,319	1,228,354	1,227,571

MLAR: Table 2.1 - Sectoral Analysis: New Business Volumes

Residential lending to individuals		Banks + Building Societies	Other lenders	ALL Sectors
Sub table refs				
A	Time series measures			
1	Gross advances	%	%	£m
	Q4-2011	83.24%	16.76%	40,107
	Q1-2012	81.84%	18.16%	36,443
	Q2-2012	83.47%	16.53%	36,927
	Q3-2012	84.76%	15.24%	39,595
	Q4-2012	91.73%	8.27%	39,397
	Q1-2013	90.97%	9.03%	33,980
2	Net advances			
	Q4-2011	56.84%	43.16%	4,104
	Q1-2012	19.64%	80.36%	2,662
	Q2-2012	66.36%	33.64%	4,661
	Q3-2012	84.02%	15.98%	5,570
	Q4-2012	94.75%	5.25%	4,440
	Q1-2013	74.23%	25.77%	1,279
3	New commitments			
	Q4-2011	82.61%	17.39%	37,045
	Q1-2012	80.58%	19.42%	37,051
	Q2-2012	84.70%	15.30%	39,811
	Q3-2012	82.99%	17.01%	35,934
	Q4-2012	91.21%	8.79%	36,891
	Q1-2013	90.51%	9.49%	35,454
4	Balances outstanding (unsecuritised) : loans	88.51%	11.49%	1,109,619
5	: commitments	92.52%	7.48%	67,090
	<i>Balances are for 2013-Q1</i>			

MLAR: Table 2.2 - Sectoral Analysis: Characteristics of New Lending in latest quarter

Reporting period: 2013-Q1

Residential lending to individuals		Banks & Building Societies	Other lenders	ALL Sectors	
Sub table refs					
A	Single period measures (latest Qtr only)				
Lending by interest rate basis:					
Gross advances:					
1	Percent at fixed rates	%	70.17%	73.49%	70.69%
2	Percent at variable rates	%	29.83%	26.51%	29.31%
Balances					
3	Percent at fixed rates	%	29.70%	18.13%	28.39%
4	Percent at variable rates	%	70.30%	81.87%	71.61%
Interest rates on:					
Gross advances:					
5	Fixed	%	3.76%	4.24%	3.80%
6	variable	%	3.25%	3.68%	3.28%
7	All	%	3.61%	4.09%	3.65%
Balances:					
8	Fixed	%	4.34%	4.81%	4.37%
9	Variable	%	3.03%	3.57%	3.10%
10	All	%	3.42%	3.80%	3.46%
LTV:					
11	<75%	%	66.19%	72.80%	67.02%
12	75 to 90%	%	31.79%	24.36%	30.90%
13	90 to 95%	%	1.63%	1.63%	1.62%
14	Over 95%	%	0.38%	1.21%	0.46%
High Inc Mult by LTV:					
15	Over 90 to 95%	%	1.05%	0.73%	1.02%
16	Over 95%	%	0.21%	0.74%	0.25%
17	All over 90%	%	1.26%	1.47%	1.27%
With Impaired credit history (Regulated only):					
18	Advances	%	0.23%	0.64%	0.25%
19	Balances	%	1.16%	8.05%	1.70%

MLAR: Table 2.2 - Sectoral Analysis: Characteristics of New Lending in latest quarter

Reporting period: 2013-Q1

Residential lending to individuals		Banks & Building Societies	Other lenders	ALL Sectors
Sub table refs				
20	By purpose (Regulated only):			
21	Advances:			
21	House purchase %	60.37%	47.06%	59.25%
22	Further advance %	4.04%	0.62%	3.82%
23	Remortgage %	32.78%	32.88%	33.24%
24	Other %	2.81%	19.44%	3.69%
25	Balances:			
25	House purchase %	53.92%	51.53%	53.71%
26	Further advance %	4.25%	0.51%	3.95%
27	Remortgage %	39.88%	40.64%	39.95%
28	Other %	1.95%	7.31%	2.38%
29	Loans in arrears (Unsecuritised):			
29	New cases as % arrears stocks %	13.81%	11.79%	13.31%
30	Arrears cases at end qtr:			
30	Balances as % total loan balances %	1.75%	4.45%	2.06%
31	Performance of arrears cases in qtr %	56.64%	55.66%	56.39%