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



Reporting Periods:

Sub table refs			2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
A	<u>Loans: by type & whether securitised</u>							
	<u>Amounts</u>							
	Residential lending to individuals							
	Regulated :							
1	Unsecuritised	£m	634,290	669,061	676,333	699,895	694,734	699,359
2	Securitised	£m	127,750	120,290	136,995	133,295	151,357	153,230
3	Sub total	£m	762,040	789,351	813,328	833,191	846,091	852,589
	Non regulated							
4	Unsecuritised	£m	316,917	311,413	297,600	286,917	278,469	272,375
5	Securitised	£m	80,905	76,998	77,688	76,084	75,602	72,762
6	Sub total	£m	397,822	388,411	375,288	363,001	354,071	345,137
	Total: Reg + Non reg							
7	Unsecuritised	£m	951,207	980,474	973,933	986,813	973,202	971,733
8	Securitised	£m	208,655	197,288	214,683	209,379	226,959	225,992
9	Sub total	£m	1,159,862	1,177,762	1,188,617	1,196,192	1,200,162	1,197,725

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



Reporting Periods:

Sub table refs

		2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
A	Residential loans to individuals : Regulated						
	Business flows						
1	Gross advances : £m	72,284	61,301	61,028	54,135	39,825	29,704
2	Net advances : £m	37,964	30,531	28,405	21,171	14,430	8,152
3	New commitments : £m	62,764	62,024	61,001	44,770	33,979	26,768
	Balance outstanding						
4	Loans (exc overdrafts) £m	634,290	669,061	676,333	699,895	694,734	699,359
5	Commitments stock : £m	69,179	69,781	69,708	57,807	51,889	45,517
	Overdrafts (secured)						
6	Net movement in qtr £m	10	56	10	163	49	74
7	Overdraft balances £m	1,792	1,848	1,857	2,021	2,070	2,144
8	Aggregate of credit limits £m	2,856	2,900	2,945	2,951	3,044	3,051

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



Reporting Periods:

Sub table refs

		2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
B	<u>Residential loans to individuals : Non regulated</u>						
	Business flows						
1	Gross advances : £m	14,325	12,064	10,602	6,437	4,971	2,874
2	Net advances : £m	-8,292	-6,458	-6,658	-7,365	-5,815	-6,349
3	New commitments : £m	13,033	12,725	5,851	4,971	3,556	1,860
	Balance outstanding						
4	Loans (exc overdrafts) £m	316,917	311,413	297,600	286,917	278,469	272,375
5	Commitments stock : £m	32,654	32,854	27,930	26,162	24,663	23,031
	Overdrafts (secured)						
6	Net movement in qtr £m	1	50	-3	-185	-10	5
7	Overdraft balances £m	843	893	890	705	695	700
8	Aggregate of credit limits £m	1,277	1,331	1,353	1,268	1,267	1,216

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



Reporting Periods:

Sub table refs

			2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
C	<u>Residential loans to individuals : All (Reg+Non reg)</u>							
	Business flows							
1	Gross advances :	£m	86,609	73,365	71,630	60,571	44,797	32,578
2	Net advances :	£m	29,671	24,073	21,747	13,806	8,616	1,803
3	New commitments :	£m	75,797	74,749	66,852	49,741	37,535	28,628
	Balance outstanding							
4	Loans (exc overdrafts)	£m	951,207	980,474	973,933	986,813	973,202	971,733
5	Commitments stock :	£m	101,833	102,635	97,638	83,969	76,552	68,548
	Overdrafts (secured)							
6	Net movement in qtr	£m	12	106	7	-22	40	79
7	Overdraft balances	£m	2,635	2,740	2,747	2,725	2,765	2,844
8	Aggregate of credit limits	£m	4,133	4,231	4,298	4,219	4,311	4,266

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



Reporting Periods:

Sub table refs

			2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
A	Residential loans to individuals : Regulated							
	Interest rates : basis, link to BBR & wtd avgs							
	Percent of business at fixed rates							
1	Gross advances	%	59.99%	47.29%	57.79%	53.94%	44.84%	47.98%
2	Balances outstanding	%	61.73%	59.05%	58.14%	57.91%	54.91%	50.56%
	Percent of business above BBR							
	Gross advances							
3	Less than 2% above	%	96.20%	95.43%	95.46%	93.45%	43.59%	28.44%
4	2 < 3 % above	%	3.13%	3.57%	3.84%	5.72%	19.69%	19.07%
5	3 < 4 % above	%	0.53%	0.64%	0.47%	0.60%	19.76%	23.98%
6	4% or more above	%	0.14%	0.36%	0.22%	0.23%	16.96%	28.50%
	Balances outstanding							
7	Less than 2% above	%	95.98%	95.08%	93.93%	92.77%	35.02%	30.13%
8	2 < 3 % above	%	3.66%	4.47%	5.63%	6.76%	27.68%	10.61%
9	3 < 4 % above	%	0.23%	0.27%	0.32%	0.34%	27.26%	9.86%
10	4% or more above	%	0.12%	0.18%	0.12%	0.13%	10.04%	49.40%
	Overall wtd avge interest rates							
	Gross advances							
11	Fixed rate loans	%	6.02%	5.92%	5.81%	6.08%	6.02%	5.17%
12	Variable rate loans	%	6.08%	5.83%	5.77%	6.05%	4.28%	2.86%
13	All loans	%	6.04%	5.87%	5.79%	6.06%	5.06%	3.97%
	Balances outstanding							
14	Fixed rate loans	%	5.42%	5.53%	5.60%	5.71%	5.73%	5.71%
15	Variable rate loans	%	6.28%	5.90%	5.73%	5.85%	3.92%	2.53%
16	All loans	%	5.75%	5.68%	5.66%	5.77%	4.91%	4.13%

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



Reporting Periods:

Sub table refs

			2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
B	Residential loans to individuals : Non regulated							
	Interest rates : basis, link to BBR & wtd avges							
	Percent of business at fixed rates							
1	Gross advances	%	42.14%	38.69%	48.20%	42.21%	34.95%	42.57%
2	Balances outstanding	%	35.66%	35.05%	35.01%	33.55%	31.07%	28.56%
	Percent of business above BBR							
	Gross advances							
3	Less than 2% above	%	92.97%	93.62%	91.83%	83.94%	51.90%	30.36%
4	2 < 3 % above	%	3.95%	3.25%	4.46%	12.12%	19.40%	10.06%
5	3 < 4 % above	%	0.67%	0.82%	1.66%	1.76%	10.09%	23.04%
6	4% or more above	%	2.42%	2.31%	2.05%	2.18%	18.61%	36.55%
	Balances outstanding							
7	Less than 2% above	%	84.35%	84.53%	82.89%	81.89%	39.36%	38.05%
8	2 < 3 % above	%	13.95%	13.84%	15.50%	16.46%	30.34%	15.16%
9	3 < 4 % above	%	0.82%	0.66%	0.67%	0.71%	21.31%	10.72%
10	4% or more above	%	0.88%	0.96%	0.93%	0.94%	8.99%	36.06%
	Overall wtd avge interest rates							
	Gross advances							
11	Fixed rate loans	%	5.99%	5.92%	5.92%	6.48%	6.35%	6.88%
12	Variable rate loans	%	6.32%	6.09%	6.15%	6.54%	4.63%	3.41%
13	All loans	%	6.18%	6.02%	6.04%	6.52%	5.24%	4.89%
	Balances outstanding							
14	Fixed rate loans	%	5.40%	5.49%	5.55%	5.65%	5.65%	5.64%
15	Variable rate loans	%	6.88%	6.49%	6.27%	6.32%	4.43%	3.03%
16	All loans	%	6.35%	6.14%	6.02%	6.09%	4.81%	3.77%

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



Reporting Periods:

Sub table refs

			2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
C	Residential loans to individuals : All (Reg+Non reg)							
	Interest rates : basis, link to BBR & wtd avges							
	Percent of business at fixed rates							
1	Gross advances	%	57.04%	45.88%	56.37%	52.69%	43.74%	47.50%
2	Balances outstanding	%	53.05%	51.43%	51.07%	50.83%	48.09%	44.39%
	Percent of business above BBR							
	Gross advances							
3	Less than 2% above	%	95.66%	95.13%	94.92%	92.44%	44.51%	28.61%
4	2 < 3 % above	%	3.27%	3.52%	3.93%	6.40%	19.66%	18.28%
5	3 < 4 % above	%	0.55%	0.67%	0.65%	0.73%	18.69%	23.90%
6	4% or more above	%	0.51%	0.68%	0.49%	0.43%	17.14%	29.21%
	Balances outstanding							
7	Less than 2% above	%	92.11%	91.73%	90.55%	89.61%	36.26%	32.35%
8	2 < 3 % above	%	7.09%	7.45%	8.65%	9.58%	28.44%	11.89%
9	3 < 4 % above	%	0.43%	0.39%	0.43%	0.44%	25.56%	10.10%
10	4% or more above	%	0.38%	0.43%	0.37%	0.37%	9.74%	45.66%
	Overall wtd avge interest rates							
	Gross advances							
11	Fixed rate loans	%	6.01%	5.92%	5.82%	6.12%	6.05%	5.31%
12	Variable rate loans	%	6.14%	5.87%	5.83%	6.11%	4.33%	2.91%
13	All loans	%	6.07%	5.90%	5.83%	6.11%	5.08%	4.05%
	Balances outstanding							
14	Fixed rate loans	%	5.42%	5.52%	5.59%	5.70%	5.71%	5.70%
15	Variable rate loans	%	6.55%	6.15%	5.95%	6.03%	4.11%	2.71%
16	All loans	%	5.95%	5.83%	5.77%	5.86%	4.88%	4.03%

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

(Per cent of Gross Advances)



Reporting Periods:

Sub table refs

		2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
A	Residential loans to individuals : Regulated						
	Income multiple						
	Single:						
1	Less than 2.50	% 8.85%	10.26%	9.44%	10.76%	11.75%	12.85%
2	2.50 < 3.00	% 6.09%	6.00%	5.65%	6.00%	6.28%	6.21%
3	3.00 < 3.50	% 8.20%	7.76%	7.22%	7.31%	7.46%	7.04%
4	3.50 < 4.00	% 8.34%	7.96%	7.27%	7.14%	7.31%	6.57%
5	4.00 or over	% 10.88%	9.99%	10.27%	9.51%	8.89%	7.96%
6	Other	% 1.70%	1.11%	0.95%	1.18%	1.57%	1.72%
7	Total on Single income	% 44.07%	43.07%	40.80%	41.89%	43.26%	42.34%
8	of which : Not evidenced	% 20.77%	20.55%	16.93%	15.78%	16.48%	14.99%
	Joint:						
9	Less than 2.00	% 8.79%	10.28%	10.41%	11.27%	11.93%	14.11%
10	2.00 < 2.50	% 7.89%	8.46%	8.88%	9.46%	9.38%	9.87%
11	2.50 < 2.75	% 5.12%	5.25%	5.66%	5.66%	5.55%	5.41%
12	2.75 < 3.00	% 5.92%	7.58%	5.97%	5.78%	5.63%	5.50%
13	3.00 or over	% 26.42%	24.65%	27.54%	25.21%	23.38%	21.51%
14	Other	% 1.79%	0.72%	0.74%	0.73%	0.88%	1.26%
15	Total on Joint income	% 55.93%	56.93%	59.20%	58.11%	56.74%	57.66%
16	of which : Not evidenced	% 22.58%	25.32%	23.31%	22.22%	22.03%	20.98%
	LTV						
17	< = 75%	% 51.58%	57.68%	57.45%	64.55%	64.26%	72.66%
18	Over 75 < = 90%	% 33.48%	30.53%	30.82%	28.47%	29.20%	23.73%
19	Over 90 < = 95%	% 8.80%	7.15%	8.28%	5.57%	5.07%	2.69%
20	Over 95%	% 6.14%	4.64%	3.44%	1.41%	1.47%	0.93%
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	% 2.00%	1.61%	1.67%	1.03%	0.83%	0.33%
23	Joint : 2.75 x or more	% 3.81%	3.23%	4.07%	2.65%	2.31%	1.17%
24	Total HIM	% 5.81%	4.84%	5.74%	3.68%	3.13%	1.50%
	Over 95%						
25	Single: 3.50 x or more	% 1.33%	1.04%	0.74%	0.31%	0.35%	0.25%
26	Joint : 2.75 x or more	% 2.90%	2.29%	1.74%	0.67%	0.59%	0.34%
27	Total HIM	% 4.22%	3.33%	2.48%	0.98%	0.94%	0.60%
	High LTV (All over 90%)						
28	Single: 3.50 x or more	% 3.33%	2.65%	2.41%	1.33%	1.18%	0.58%
29	Joint : 2.75 x or more	% 6.70%	5.52%	5.81%	3.33%	2.89%	1.52%
30	Total HIM	% 10.03%	8.17%	8.22%	4.66%	4.07%	2.10%

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

(Per cent of Gross Advances)



Reporting Periods:

Sub table refs

		2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1	
B	Residential loans to individuals : Non regulated							
	Income multiple							
	Single:							
1	Less than 2.50	%	6.87%	9.11%	7.09%	7.72%	8.35%	11.30%
2	2.50 < 3.00	%	1.03%	1.31%	1.33%	1.19%	1.48%	1.91%
3	3.00 < 3.50	%	2.22%	2.41%	1.66%	1.64%	1.79%	2.15%
4	3.50 < 4.00	%	0.74%	0.84%	0.97%	0.90%	1.00%	1.28%
5	4.00 or over	%	3.16%	4.04%	4.67%	4.11%	3.99%	4.72%
6	Other	%	66.48%	62.14%	63.24%	65.36%	64.91%	55.45%
7	Total on Single income	%	80.51%	79.86%	78.95%	80.94%	81.52%	76.81%
8	of which : Not evidenced	%	10.61%	16.06%	15.76%	18.71%	16.48%	10.04%
	Joint:							
9	Less than 2.00	%	7.15%	8.09%	8.88%	8.69%	7.40%	9.05%
10	2.00 < 2.50	%	1.31%	1.51%	1.79%	1.74%	1.93%	2.65%
11	2.50 < 2.75	%	1.35%	1.59%	0.81%	0.68%	0.83%	1.07%
12	2.75 < 3.00	%	0.43%	0.55%	0.65%	0.64%	0.68%	0.88%
13	3.00 or over	%	2.63%	3.25%	3.83%	3.49%	3.79%	4.81%
14	Other	%	6.62%	5.16%	5.10%	3.82%	3.85%	4.73%
15	Total on Joint income	%	19.49%	20.14%	21.05%	19.06%	18.48%	23.19%
16	of which : Not evidenced	%	4.48%	6.00%	3.97%	3.76%	3.95%	3.94%
	LTV							
17	< = 75%	%	39.21%	42.43%	47.01%	62.80%	72.92%	83.86%
18	Over 75 < = 90%	%	55.59%	53.68%	50.25%	34.37%	25.14%	13.49%
19	Over 90 < = 95%	%	2.63%	1.70%	1.00%	0.82%	0.47%	0.67%
20	Over 95%	%	2.56%	2.19%	1.75%	2.01%	1.47%	1.98%
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	%	0.11%	0.09%	0.04%	0.06%	0.09%	0.10%
23	Joint : 2.75 x or more	%	0.12%	0.08%	0.08%	0.07%	0.12%	0.13%
24	Total HIM	%	0.23%	0.17%	0.12%	0.13%	0.21%	0.24%
	Over 95%							
25	Single: 3.50 x or more	%	0.17%	0.23%	0.20%	0.28%	0.44%	0.51%
26	Joint : 2.75 x or more	%	0.21%	0.18%	0.13%	0.12%	0.15%	0.31%
27	Total HIM	%	0.38%	0.41%	0.33%	0.41%	0.59%	0.81%
	High LTV (All over 90%)							
28	Single: 3.50 x or more	%	0.28%	0.31%	0.24%	0.34%	0.53%	0.61%
29	Joint : 2.75 x or more	%	0.33%	0.26%	0.21%	0.19%	0.27%	0.44%
30	Total HIM	%	0.61%	0.58%	0.45%	0.54%	0.81%	1.05%

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

(Per cent of Gross Advances)



Reporting Periods:

Sub table refs

		2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
C	Residential loans to individuals : All (Req+Non req)						
	Income multiple						
	Single:						
1	Less than 2.50	%	8.52%	10.07%	9.09%	10.44%	11.37%
2	2.50 < 3.00	%	5.26%	5.22%	5.01%	5.48%	5.75%
3	3.00 < 3.50	%	7.21%	6.88%	6.40%	6.71%	6.83%
4	3.50 < 4.00	%	7.09%	6.79%	6.34%	6.47%	6.61%
5	4.00 or over	%	9.60%	9.01%	9.44%	8.93%	8.35%
6	Other	%	12.41%	11.15%	10.17%	8.00%	8.60%
7	Total on Single income	%	50.10%	49.12%	46.45%	46.04%	47.50%
8	<i>of which : Not evidenced</i>	%	19.09%	19.81%	16.76%	16.09%	16.48%
	Joint:						
9	Less than 2.00	%	8.52%	9.92%	10.19%	10.99%	11.43%
10	2.00 < 2.50	%	6.80%	7.32%	7.83%	8.64%	8.55%
11	2.50 < 2.75	%	4.49%	4.65%	4.94%	5.13%	5.02%
12	2.75 < 3.00	%	5.02%	6.42%	5.18%	5.24%	5.08%
13	3.00 or over	%	22.49%	21.13%	24.03%	22.91%	21.20%
14	Other	%	2.59%	1.45%	1.39%	1.06%	1.21%
15	Total on Joint income	%	49.90%	50.88%	53.55%	53.96%	52.50%
16	<i>of which : Not evidenced</i>	%	19.58%	22.15%	20.44%	20.26%	20.02%
	LTV						
17	< = 75%	%	49.54%	55.17%	55.91%	64.37%	65.22%
18	Over 75 < = 90%	%	37.14%	34.33%	33.70%	29.10%	28.75%
19	Over 90 < = 95%	%	7.78%	6.25%	7.20%	5.06%	4.56%
20	Over 95%	%	5.54%	4.24%	3.19%	1.47%	1.02%
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	%	1.69%	1.36%	1.43%	0.92%	0.75%
23	Joint : 2.75 x or more	%	3.20%	2.71%	3.48%	2.38%	2.06%
24	Total HIM	%	4.89%	4.07%	4.91%	3.30%	2.81%
	Over 95%						
25	Single: 3.50 x or more	%	1.13%	0.91%	0.66%	0.30%	0.36%
26	Joint : 2.75 x or more	%	2.45%	1.94%	1.50%	0.62%	0.54%
27	Total HIM	%	3.59%	2.85%	2.16%	0.92%	0.90%
	High LTV (All over 90%)						
28	Single: 3.50 x or more	%	2.83%	2.27%	2.09%	1.23%	1.11%
29	Joint : 2.75 x or more	%	5.65%	4.66%	4.98%	2.99%	2.60%
30	Total HIM	%	8.48%	6.92%	7.07%	4.22%	3.71%

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



Reporting Periods:

Sub table refs

		2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
A	Residential loans to individuals : Regulated						
	With Impaired credit history						
1	Advances %	3.60%	2.64%	2.37%	1.69%	0.98%	0.74%
2	Balances %	2.58%	2.56%	2.50%	2.43%	2.44%	2.41%
	By payment type						
	Advances						
3	Repayment (capital + interest) %	50.00%	49.50%	53.19%	53.80%	55.17%	52.68%
4	Interest only %	42.44%	43.81%	40.61%	40.14%	38.65%	39.55%
5	Combined %	7.08%	6.24%	5.71%	5.45%	5.38%	6.65%
6	Other %	0.48%	0.45%	0.49%	0.60%	0.80%	1.13%
	Balances						
7	Repayment (capital + interest) %	53.12%	52.75%	52.35%	52.20%	52.06%	51.71%
8	Interest only %	36.29%	36.79%	37.19%	37.30%	37.60%	37.94%
9	Combined %	9.95%	9.84%	9.84%	9.86%	9.65%	9.57%
10	Other %	0.64%	0.62%	0.62%	0.64%	0.69%	0.77%
	By drawing facility						
	Advances						
11	Loans with extra drawing facility %	14.67%	17.49%	15.98%	18.13%	16.98%	17.89%
12	Loans including unused facility £m	13,390	13,473	12,614	13,251	9,262	7,555
13	Unused facility £m	2,784	2,754	2,860	3,436	2,505	2,246
14	Net loans £m	10,606	10,720	9,755	9,816	6,757	5,309
15	Loans with no extra drawing facility %	85.33%	82.51%	84.02%	81.87%	83.02%	82.11%
	Balances						
16	Loans with extra drawing facility %	13.33%	13.74%	14.39%	14.86%	15.36%	15.61%
17	Loans including unused facility £m	98,367	106,882	112,818	120,858	124,191	127,087
18	Unused facility £m	13,833	14,941	15,526	16,848	17,683	18,131
19	Net loans £m	84,534	91,941	97,292	104,010	106,508	108,956
20	Loans with no extra drawing facility %	86.67%	86.26%	85.61%	85.14%	84.64%	84.39%

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



Reporting Periods:

Sub table refs

		2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
B	Residential loans to individuals : Non regulated						
	With Impaired credit history						
1	Advances	%	1.36%	1.16%	0.94%	0.67%	0.57%
2	Balances	N/A					
	By payment type						
	Advances						
3	Repayment (capital + interest)	%	13.25%	13.46%	13.48%	16.18%	16.69%
4	Interest only	%	82.85%	83.98%	83.97%	81.04%	79.82%
5	Combined	%	3.08%	2.15%	2.26%	2.34%	2.23%
6	Other	%	0.82%	0.41%	0.29%	0.44%	1.26%
	Balances						
7	Repayment (capital + interest)	%	38.64%	37.15%	35.48%	34.12%	33.37%
8	Interest only	%	48.74%	50.64%	52.28%	53.70%	55.23%
9	Combined	%	10.54%	10.20%	10.16%	10.04%	9.32%
10	Other	%	2.07%	2.02%	2.08%	2.14%	2.31%
	By drawing facility						
	Advances						
11	Loans with extra drawing facility	%	6.52%	7.01%	5.93%	8.64%	15.73%
12	Loans including unused facility	£m	3,388	3,384	2,926	2,977	2,659
13	Unused facility	£m	2,453	2,539	2,297	2,421	2,207
14	Net loans	£m	935	846	629	556	452
15	Loans with no extra drawing facility	%	93.48%	92.99%	94.07%	91.36%	84.27%
	Balances						
16	Loans with extra drawing facility	%	13.94%	13.62%	13.47%	13.62%	13.40%
17	Loans including unused facility	£m	61,512	59,456	55,591	54,969	53,434
18	Unused facility	£m	17,321	17,034	15,494	15,896	15,555
19	Net loans	£m	44,191	42,423	40,097	39,073	37,590
20	Loans with no extra drawing facility	%	86.06%	86.38%	86.53%	86.38%	86.60%

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



Reporting Periods:

Sub table refs

		2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
C	Residential loans to individuals : All (Req + Non req)						
	With Impaired credit history						
1	Advances	%	3.23%	2.40%	2.16%	1.58%	0.72%
2	Balances	N/A					
	By payment type						
	Advances						
3	Repayment (capital + interest)	%	43.92%	43.57%	47.31%	49.80%	49.50%
4	Interest only	%	49.12%	50.41%	47.03%	44.49%	43.10%
5	Combined	%	6.42%	5.57%	5.20%	5.12%	6.26%
6	Other	%	0.54%	0.44%	0.46%	0.58%	1.14%
	Balances						
7	Repayment (capital + interest)	%	48.30%	47.79%	47.19%	46.94%	46.57%
8	Interest only	%	40.44%	41.19%	41.81%	42.07%	42.79%
9	Combined	%	10.15%	9.95%	9.94%	9.91%	9.44%
10	Other	%	1.11%	1.07%	1.06%	1.08%	1.20%
	By drawing facility						
	Advances						
11	Loans with extra drawing facility	%	13.32%	15.76%	14.50%	17.12%	17.70%
12	Loans including unused facility	£m	16,777	16,858	15,541	16,229	11,882
13	Unused facility	£m	5,237	5,292	5,157	5,857	4,453
14	Net loans	£m	11,541	11,565	10,384	10,372	7,212
15	Loans with no extra drawing facility	%	86.68%	84.24%	85.50%	82.88%	83.89%
	Balances						
16	Loans with extra drawing facility	%	13.53%	13.70%	14.11%	14.50%	14.83%
17	Loans including unused facility	£m	159,879	166,339	168,409	175,827	177,625
18	Unused facility	£m	31,154	31,975	31,020	32,744	33,686
19	Net loans	£m	128,726	134,364	137,389	143,083	144,098
20	Loans with no extra drawing facility	%	86.47%	86.30%	85.89%	85.50%	85.17%

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



Reporting Periods:

Sub table refs

		2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
A	Residential loans to individuals : Regulated						
	By purpose of loan:						
	<u>Advances</u>						
1	House purchase: %	49.14%	36.20%	38.14%	32.87%	34.21%	33.56%
	Owner occupation:						
2	FTBs %	14.47%	11.11%	11.87%	10.29%	11.15%	10.88%
3	Other %	34.47%	24.89%	26.02%	22.38%	22.86%	22.38%
4	Buy to let %	0.20%	0.19%	0.24%	0.19%	0.20%	0.29%
5	Further advance %	4.53%	5.15%	4.91%	4.72%	5.70%	7.38%
6	Remortgage %	44.60%	56.97%	55.23%	60.48%	57.60%	55.52%
7	Own borrowers %	5.92%	5.66%	4.19%	4.23%	4.47%	5.15%
8	From other lenders %	38.68%	51.31%	51.03%	56.24%	53.12%	50.37%
9	Other: %	1.73%	1.68%	1.72%	1.94%	2.50%	3.54%
10	Lifetime mortgage %	0.45%	0.45%	0.47%	0.59%	0.80%	0.80%
11	Other %	1.28%	1.24%	1.25%	1.35%	1.70%	2.74%
12	Total £m	72,284	61,301	61,028	54,135	39,825	29,704
	<u>Balances</u>						
13	House purchase: %	51.10%	50.04%	48.87%	47.77%	46.75%	46.71%
	Owner occupation:						
14	FTBs %	15.40%	15.13%	14.90%	14.59%	14.22%	14.30%
15	Other %	35.46%	34.68%	33.71%	32.92%	32.20%	32.10%
16	Buy to let %	0.24%	0.24%	0.26%	0.26%	0.33%	0.30%
17	Further advance %	4.34%	4.37%	4.57%	4.56%	5.49%	5.63%
18	Remortgage %	42.77%	43.80%	44.78%	45.95%	45.95%	45.76%
19	Own borrowers %	7.46%	7.37%	6.36%	6.09%	6.25%	6.36%
20	From other lenders %	35.31%	36.43%	38.42%	39.86%	39.70%	39.40%
21	Other: %	1.79%	1.78%	1.79%	1.72%	1.82%	1.91%
22	Lifetime mortgage %	0.52%	0.54%	0.53%	0.54%	0.57%	0.60%
23	Other %	1.27%	1.24%	1.26%	1.17%	1.25%	1.31%
24	Total £m	634,290	669,061	676,333	699,895	694,734	699,357
	<u>New commitments in Qtr</u>						
	(i) Percentages by purpose						
25	House purchase %	42.24%	33.74%	33.72%	29.32%	29.93%	42.15%
26	Remortgage %	49.32%	57.88%	58.92%	60.95%	59.40%	43.88%
27	Other (inc further advances) %	8.44%	8.38%	7.36%	9.72%	10.67%	13.97%
28	Total £m	62,764	62,024	61,001	44,770	33,979	26,768
	(ii) Amounts by purpose						
29	House purchase £m	26,512	20,924	20,571	13,128	10,169	11,283
30	Remortgage £m	30,954	35,902	35,943	27,288	20,183	11,745
31	Other (inc further advances) £m	5,298	5,197	4,488	4,354	3,627	3,739
32	Total £m	62,764	62,024	61,001	44,770	33,979	26,768

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-Q1

B Residential loans to individuals : Non regulated							
By purpose of loan:							
Advances							
1	House purchase: %	76.04%	76.16%	79.94%	76.67%	69.84%	70.72%
Owner occupation:							
2	FTBs %	0.29%	0.31%	0.24%	0.43%	0.51%	0.82%
3	Other %	2.24%	2.35%	2.29%	3.70%	4.87%	7.23%
4	Buy to let %	73.50%	73.50%	77.41%	72.54%	64.47%	62.66%
5	Further advance %	3.21%	3.61%	3.52%	4.85%	4.17%	7.88%
6	Remortgage %	13.55%	13.85%	10.58%	11.47%	21.16%	16.88%
7	Own borrowers %	0.87%	1.23%	1.37%	1.65%	1.39%	1.54%
8	From other lenders %	12.68%	12.62%	9.21%	9.83%	19.77%	15.34%
9	Other: %	7.20%	6.38%	5.96%	7.01%	4.83%	4.52%
10	Lifetime mortgage %	0.07%	0.01%	0.02%	0.03%	0.05%	0.01%
11	Other %	7.13%	6.37%	5.94%	6.97%	4.78%	4.51%
12	Total £m	14,325	12,064	10,602	6,437	4,969	2,873
Balances							
13	Buy to let %	26.32%	28.87%	30.59%	32.83%	33.53%	34.16%
14	Lifetime mortgage %	1.16%	1.17%	1.18%	1.28%	1.28%	1.30%
15	Other non regulated %	72.52%	69.96%	68.23%	65.89%	65.19%	64.54%
16	Total £m	316,917	311,413	297,600	286,917	278,469	272,375
New commitments in Qtr							
(i) Percentages by purpose							
17	House purchase %	49.79%	42.61%	49.16%	53.43%	51.78%	71.73%
18	Remortgage %	30.96%	34.97%	30.55%	30.69%	34.71%	8.54%
19	Other (inc further advances) %	19.25%	22.43%	20.29%	15.88%	13.51%	19.73%
20	Total £m	13,033	12,725	5,851	4,971	3,556	1,860
(ii) Amounts by purpose							
21	House purchase £m	6,489	5,422	2,876	2,656	1,841	1,334
22	Remortgage £m	4,035	4,450	1,787	1,526	1,235	159
23	Other (inc further advances) £m	2,509	2,854	1,187	789	481	367
24	Total £m	13,033	12,725	5,851	4,971	3,556	1,860

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



Reporting Periods:

Sub table refs

		2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
C	Residential loans to individuals : All (Reg + Non reg)						
	By purpose of loan:						
	<u>Advances</u>						
1	House purchase: %	53.59%	42.77%	44.33%	37.52%	38.16%	36.83%
	Owner occupation:						
2	FTBs %	12.12%	9.34%	10.15%	9.24%	9.97%	10.00%
3	Other %	29.14%	21.19%	22.51%	20.40%	20.86%	21.05%
4	Buy to let %	12.32%	12.24%	11.66%	7.88%	7.33%	5.79%
5	Further advance %	4.31%	4.90%	4.70%	4.73%	5.53%	7.42%
6	Remortgage %	39.46%	49.88%	48.62%	55.27%	53.55%	52.11%
7	Own borrowers %	5.08%	4.93%	3.78%	3.96%	4.13%	4.83%
8	From other lenders %	34.38%	44.94%	44.84%	51.31%	49.42%	47.28%
9	Other: %	2.64%	2.46%	2.35%	2.48%	2.76%	3.63%
10	Lifetime mortgage %	0.39%	0.38%	0.41%	0.53%	0.72%	0.73%
11	Other %	2.25%	2.08%	1.94%	1.95%	2.04%	2.90%
12	Total £m	86,609	73,365	71,630	60,571	44,795	32,577
	<u>Balances</u>						
13	Buy to let %	8.93%	9.33%	9.53%	9.73%	9.83%	9.79%
14	Lifetime mortgage %	0.74%	0.74%	0.73%	0.76%	0.77%	0.79%
15	Other %	90.34%	89.93%	89.75%	89.51%	89.40%	89.41%
16	Total £m	951,207	980,474	973,933	986,813	973,202	971,733
	<u>New commitments in Qtr</u>						
	(i) <u>Percentages by purpose</u>						
17	House purchase %	43.54%	35.25%	35.07%	31.73%	32.00%	44.07%
18	Remortgage %	46.16%	53.98%	56.44%	57.93%	57.06%	41.58%
19	Other (inc further advances) %	10.30%	10.77%	8.49%	10.34%	10.94%	14.34%
20	Total £m	75,797	74,749	66,852	49,741	37,535	28,628
	(ii) <u>Amounts by purpose</u>						
21	House purchase £m	33,001	26,346	23,447	15,784	12,010	12,617
22	Remortgage £m	34,989	40,352	37,730	28,814	21,418	11,904
23	Other (inc further advances) £m	7,807	8,051	5,675	5,143	4,107	4,106
24	Total £m	75,797	74,749	66,852	49,741	37,535	28,628

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-Q1

A <u>Residential loans to individuals : Regulated</u>									
Loans in Arrears									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	17,265	18,539	18,831	21,185	25,602	24,773
2	Amount of arrears		£m	41	45	46	54	68	64
3	Balance outstanding		£m	2,146	2,366	2,412	2,849	3,532	3,340
4	New cases as % of arrears stocks (balances as % total arrears balances)		%	24.52%	23.20%	21.85%	21.64%	21.93%	18.43%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	71,482	81,554	87,635	100,762	119,232	134,175
6	of which : % of cases having A temporary concession		%	3.00%	3.23%	3.21%	3.77%	4.99%	4.93%
7	A formal arrangement		%	18.89%	19.45%	22.04%	22.86%	22.42%	24.47%
8	No concession or arrangement		%	78.10%	77.32%	74.75%	73.37%	72.59%	70.60%
9	Amount of arrears		£m	381	438	487	627	742	787
10	Balance outstanding		£m	8,754	10,202	11,042	13,166	16,111	18,126
11	Balances as % of total loan balances		%	1.38%	1.52%	1.63%	1.88%	2.32%	2.59%
12	Performance of arrears cases in Qtr		%	39.45%	41.20%	42.19%	39.02%	37.70%	41.93%

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-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	%	0.54%	0.58%	0.61%	0.68%	0.84%	0.90%
14	2.5 < 5.0 % in arrears	%	0.49%	0.55%	0.58%	0.66%	0.81%	0.95%
15	5.0 < 7.5 % in arrears	%	0.15%	0.17%	0.18%	0.21%	0.27%	0.31%
16	7.5 < 10 % in arrears	%	0.05%	0.05%	0.06%	0.07%	0.10%	0.12%
17	10 % or more in arrears	%	0.04%	0.05%	0.05%	0.07%	0.09%	0.09%
18	In possession	%	0.10%	0.12%	0.15%	0.20%	0.21%	0.23%
19	TOTAL	%	1.38%	1.52%	1.63%	1.88%	2.32%	2.59%
20	Total (excl. 1.5 < 2.5% band)	%	0.84%	0.94%	1.03%	1.20%	1.48%	1.69%
<i>(ii) Number of cases in arrears as % total number of loans</i>								
21	1.5 < 2.5 % in arrears	%	0.43%	0.45%	0.46%	0.50%	0.58%	0.63%
22	2.5 < 5.0 % in arrears	%	0.39%	0.42%	0.43%	0.48%	0.56%	0.65%
23	5.0 < 7.5 % in arrears	%	0.12%	0.14%	0.14%	0.15%	0.19%	0.22%
24	7.5 < 10 % in arrears	%	0.04%	0.04%	0.05%	0.06%	0.07%	0.09%
25	10 % or more in arrears	%	0.04%	0.05%	0.05%	0.06%	0.07%	0.08%
26	In possession	%	0.06%	0.08%	0.10%	0.12%	0.12%	0.14%
27	TOTAL	%	1.09%	1.17%	1.23%	1.36%	1.60%	1.80%
28	Total (excl. 1.5 < 2.5% band)	%	0.66%	0.72%	0.77%	0.86%	1.02%	1.17%
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,399	2,959	3,693	4,652	4,683	5,995
30	Possession sales in Qtr	Units	1,525	1,689	2,127	2,570	4,339	5,064
31	Stocks of possessions at end Qtr	Units	4,169	5,333	6,794	8,885	9,248	10,337
Memorandum information at end Qtr								
32	Loan book: number of loan accounts	See Notes Units	6,586,217	6,976,204	7,137,230	7,405,987	7,449,330	7,457,702
33	Loan book: balances outstanding	£m	634,290	669,061	676,333	699,895	694,734	699,359

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-Q1

B <u>Residential loans to individuals : Non regulated</u>									
Loans in Arrears									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	20,396	18,607	18,293	19,154	20,608	16,046
2	Amount of arrears		£m	29	28	27	32	36	25
3	Balance outstanding		£m	1,491	1,433	1,390	1,675	1,863	1,320
4	New cases as % of arrears stocks (balances as % total arrears balances)		%	17.31%	16.48%	16.17%	17.95%	18.05%	12.75%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	129,875	128,190	125,240	129,158	136,337	135,404
6	of which : % of cases having A temporary concession		%	6.74%	6.65%	6.44%	5.95%	5.39%	5.21%
7	A formal arrangement		%	11.27%	12.30%	11.45%	12.40%	12.16%	17.54%
8	No concession or arrangement		%	81.99%	81.06%	82.11%	81.65%	82.45%	77.26%
9	Amount of arrears		£m	549	557	554	614	658	670
10	Balance outstanding		£m	8,612	8,693	8,596	9,332	10,321	10,346
11	Balances as % of total loan balances		%	2.72%	2.79%	2.89%	3.25%	3.71%	3.80%
12	Performance of arrears cases in Qtr		%	48.11%	48.47%	47.03%	44.72%	42.53%	46.05%

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-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	%	0.88%	0.87%	0.88%	1.01%	1.12%	1.07%
14	2.5 < 5.0 % in arrears	%	0.89%	0.91%	0.93%	1.03%	1.23%	1.28%
15	5.0 < 7.5 % in arrears	%	0.36%	0.37%	0.38%	0.42%	0.48%	0.51%
16	7.5 < 10 % in arrears	%	0.16%	0.16%	0.17%	0.18%	0.21%	0.22%
17	10 % or more in arrears	%	0.28%	0.29%	0.31%	0.35%	0.40%	0.43%
18	In possession	%	0.16%	0.18%	0.22%	0.27%	0.27%	0.28%
19	TOTAL	%	2.72%	2.79%	2.89%	3.25%	3.71%	3.80%
20	Total (excl. 1.5 < 2.5% band)	%	1.84%	1.92%	2.01%	2.24%	2.59%	2.73%
<i>(ii) Number of cases in arrears as % total number of loans</i>								
21	1.5 < 2.5 % in arrears	%	0.58%	0.58%	0.58%	0.61%	0.65%	0.62%
22	2.5 < 5.0 % in arrears	%	0.59%	0.60%	0.60%	0.63%	0.71%	0.73%
23	5.0 < 7.5 % in arrears	%	0.25%	0.26%	0.27%	0.28%	0.31%	0.33%
24	7.5 < 10 % in arrears	%	0.12%	0.13%	0.13%	0.14%	0.15%	0.17%
25	10 % or more in arrears	%	0.34%	0.35%	0.37%	0.40%	0.46%	0.51%
26	In possession	%	0.07%	0.07%	0.08%	0.10%	0.10%	0.10%
27	TOTAL	%	1.95%	1.98%	2.02%	2.16%	2.39%	2.46%
28	Total (excl. 1.5 < 2.5% band)	%	1.37%	1.40%	1.45%	1.55%	1.74%	1.84%
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,974	2,165	2,323	2,554	2,459	2,545
30	Possession sales in Qtr	Units	1,841	1,718	1,896	1,810	2,506	2,429
31	Stocks of possessions at end Qtr	Units	4,428	4,521	5,014	5,785	5,667	5,707
Memorandum information at end Qtr								
32	Loan book: number of loan accounts	See Notes Units	6,670,308	6,458,604	6,194,895	5,975,765	5,706,513	5,506,638
33	Loan book: balances outstanding	£m	316,917	311,413	297,600	286,917	278,469	272,375

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-Q1

C <u>Residential loans to individuals : All (Req + Non req)</u>									
Loans in Arrears									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	37,661	37,146	37,124	40,340	46,210	40,819
2	Amount of arrears		£m	70	73	73	86	104	89
3	Balance outstanding		£m	3,637	3,799	3,803	4,523	5,396	4,660
4	New cases as % of arrears stocks (balances as % total arrears balances)		%	20.94%	20.11%	19.36%	20.11%	20.41%	16.37%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	201,357	209,744	212,875	229,920	255,569	269,579
6	of which : % of cases having A temporary concession		%	5.41%	5.32%	5.11%	4.99%	5.21%	5.07%
7	A formal arrangement		%	13.97%	15.08%	15.81%	16.99%	16.95%	20.99%
8	No concession or arrangement		%	80.61%	79.60%	79.08%	78.02%	77.85%	73.94%
9	Amount of arrears		£m	929	995	1,041	1,241	1,400	1,457
10	Balance outstanding		£m	17,365	18,895	19,637	22,497	26,432	28,472
11	Balances as % of total loan balances		%	1.83%	1.93%	2.02%	2.28%	2.72%	2.93%
12	Performance of arrears cases in Qtr		%	43.98%	44.78%	44.41%	41.52%	39.38%	43.42%

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-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	%	0.65%	0.67%	0.69%	0.78%	0.92%	0.95%
14	2.5 < 5.0 % in arrears	%	0.63%	0.66%	0.68%	0.76%	0.93%	1.04%
15	5.0 < 7.5 % in arrears	%	0.22%	0.23%	0.24%	0.27%	0.33%	0.37%
16	7.5 < 10 % in arrears	%	0.09%	0.09%	0.09%	0.10%	0.13%	0.15%
17	10 % or more in arrears	%	0.12%	0.13%	0.13%	0.15%	0.18%	0.19%
18	In possession	%	0.12%	0.14%	0.17%	0.22%	0.23%	0.24%
19	TOTAL	%	1.83%	1.93%	2.02%	2.28%	2.72%	2.93%
20	Total (excl. 1.5 < 2.5% band)	%	1.17%	1.25%	1.33%	1.50%	1.80%	1.98%
<i>(ii) Number of cases in arrears as % total number of loans</i>								
21	1.5 < 2.5 % in arrears	%	0.50%	0.51%	0.51%	0.55%	0.61%	0.63%
22	2.5 < 5.0 % in arrears	%	0.49%	0.50%	0.51%	0.55%	0.63%	0.68%
23	5.0 < 7.5 % in arrears	%	0.19%	0.19%	0.20%	0.21%	0.24%	0.27%
24	7.5 < 10 % in arrears	%	0.08%	0.08%	0.09%	0.09%	0.11%	0.12%
25	10 % or more in arrears	%	0.19%	0.19%	0.20%	0.21%	0.24%	0.26%
26	In possession	%	0.06%	0.07%	0.09%	0.11%	0.11%	0.12%
27	TOTAL	%	1.52%	1.56%	1.60%	1.72%	1.94%	2.08%
28	Total (excl. 1.5 < 2.5% band)	%	1.01%	1.05%	1.08%	1.17%	1.33%	1.45%
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	4,373	5,124	6,016	7,206	7,142	8,540
30	Possession sales in Qtr	Units	3,366	3,407	4,023	4,381	6,845	7,493
31	Stocks of possessions at end Qtr	Units	8,597	9,854	11,808	14,670	14,915	16,044
Memorandum information at end Qtr								
32	Loan book: number of loan accounts	See Notes Units	13,256,525	13,434,808	13,332,125	13,381,754	13,155,843	12,964,340
33	Loan book: balances outstanding	£m	951,207	980,474	973,933	986,813	973,202	971,733

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-Q1

Mortgage contracts as Principal Administrator at end of quarter :

A	<u>Residential loans to individuals : Regulated</u>							
	Numbers of loans administered for :							
1	Firms without a mortgage lender's permission	Units	35,067	41,205	36,348	37,260	41,009	42,404
2	SPVs:	Units	1,173,280	1,084,383	1,230,108	1,193,021	1,316,159	1,337,054
3	All "securitised"	Units	1,208,347	1,125,588	1,266,456	1,230,281	1,357,168	1,379,458
	Balances outstanding on loans administered for :							
4	Firms without a mortgage lender's permission	£m	3,409	3,293	2,904	2,861	2,883	2,872
5	SPVs:	£m	124,341	116,997	134,092	130,434	148,474	150,358
6	All "securitised"	£m	127,750	120,290	136,995	133,295	151,357	153,230

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-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	32,481	52,509	25,463	20,080	23,197	18,163
2	SPVs:	Units	1,008,088	1,006,559	988,062	1,013,022	1,019,043	960,617
3	All "securitised"	Units	1,040,569	1,059,068	1,013,525	1,033,102	1,042,240	978,780
	Balances outstanding on loans administered for :							
4	Firms without a mortgage lender's permission	£m	2,303	3,112	1,565	1,372	1,294	1,216
5	SPVs:	£m	78,602	73,885	76,123	74,712	74,308	71,546
6	All "securitised"	£m	80,905	76,998	77,688	76,084	75,602	72,762

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-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	67,548	93,714	61,811	57,340	64,206	60,567
2	SPVs:	Units	2,181,368	2,090,942	2,218,170	2,206,043	2,335,202	2,297,671
3	All "securitised"	Units	2,248,916	2,184,656	2,279,981	2,263,383	2,399,408	2,358,238
	Balances outstanding on loans administered for :							
4	Firms without a mortgage lender's permission	£m	5,712	6,406	4,468	4,233	4,178	4,087
5	SPVs:	£m	202,943	190,882	210,215	205,147	222,781	221,904
6	All "securitised"	£m	208,655	197,288	214,683	209,379	226,959	225,992

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-Q1

A <u>Residential loans to individuals : Regulated</u>									
Loans in Arrears									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	11,250	11,435	11,631	12,448	13,954	12,826
2	Amount of arrears		£m	26	28	28	30	35	31
3	Balance outstanding		£m	1,381	1,452	1,484	1,599	1,814	1,651
4	New cases as % of arrears stocks (balances as % total arrears balances)		%	23.80%	22.23%	19.75%	18.16%	18.48%	15.49%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	47,920	52,931	59,218	67,841	75,173	81,456
6	of which : % of cases having A temporary concession		%	1.83%	1.94%	1.86%	1.99%	3.08%	3.37%
7	A formal arrangement		%	28.54%	28.44%	30.70%	29.74%	28.89%	30.56%
8	No concession or arrangement		%	69.63%	69.62%	67.45%	68.27%	68.03%	66.07%
9	Amount of arrears		£m	235	274	320	397	448	490
10	Balance outstanding		£m	5,800	6,534	7,515	8,804	9,812	10,661
11	Balances as % of total loan balances		%	4.54%	5.43%	5.49%	6.61%	6.48%	6.96%
12	Performance of arrears cases in Qtr		%	41.69%	45.24%	46.26%	45.06%	43.82%	45.95%

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-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	%	1.71%	1.94%	1.88%	2.09%	2.02%	2.08%
14	2.5 < 5.0 % in arrears	%	1.68%	2.00%	1.98%	2.35%	2.32%	2.56%
15	5.0 < 7.5 % in arrears	%	0.50%	0.61%	0.63%	0.78%	0.81%	0.92%
16	7.5 < 10 % in arrears	%	0.16%	0.20%	0.19%	0.26%	0.27%	0.32%
17	10 % or more in arrears	%	0.07%	0.10%	0.13%	0.14%	0.15%	0.18%
18	In possession	%	0.42%	0.59%	0.68%	0.98%	0.91%	0.89%
19	TOTAL	%	4.54%	5.43%	5.49%	6.61%	6.48%	6.96%
20	Total (excl. 1.5 < 2.5% band)	%	2.83%	3.49%	3.60%	4.51%	4.46%	4.88%
<i>(ii) Number of cases in arrears as % total number of loans</i>								
21	1.5 < 2.5 % in arrears	%	1.48%	1.67%	1.62%	1.79%	1.77%	1.79%
22	2.5 < 5.0 % in arrears	%	1.47%	1.73%	1.69%	1.96%	2.00%	2.18%
23	5.0 < 7.5 % in arrears	%	0.45%	0.55%	0.55%	0.66%	0.70%	0.80%
24	7.5 < 10 % in arrears	%	0.14%	0.18%	0.18%	0.22%	0.23%	0.28%
25	10 % or more in arrears	%	0.09%	0.13%	0.11%	0.14%	0.15%	0.18%
26	In possession	%	0.33%	0.46%	0.53%	0.74%	0.69%	0.67%
27	TOTAL	%	3.97%	4.70%	4.68%	5.51%	5.54%	5.90%
28	Total (excl. 1.5 < 2.5% band)	%	2.48%	3.03%	3.06%	3.72%	3.77%	4.11%
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,291	2,779	3,651	4,335	4,050	4,310
30	Possession sales in Qtr	Units	1,567	1,451	1,903	2,250	3,409	4,223
31	Stocks of possessions at end Qtr	Units	3,986	5,150	6,724	9,079	9,425	9,267
Memorandum information at end Qtr								
32	Loan book: number of loan accounts	See Notes Units	1,208,347	1,125,588	1,266,456	1,230,281	1,357,168	1,379,458
33	Loan book: balances outstanding	£m	127,750	120,290	136,995	133,295	151,357	153,230

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-Q1

B <u>Residential loans to individuals : Non regulated</u>									
Loans in Arrears									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	6,769	5,770	5,776	6,981	7,437	5,905
2	Amount of arrears		£m	11	12	10	14	15	11
3	Balance outstanding		£m	594	527	554	706	760	567
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	19.34%	17.52%	17.61%	18.81%	18.11%	12.79%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	39,269	36,913	37,758	43,260	46,525	47,956
	of which : % of cases having								
6	<i>A temporary concession</i>		%	2.61%	2.85%	2.76%	2.48%	2.81%	3.59%
7	<i>A formal arrangement</i>		%	34.46%	31.75%	34.59%	33.86%	33.47%	34.41%
8	<i>No concession or arrangement</i>		%	62.93%	65.40%	62.64%	63.66%	63.71%	62.00%
9	Amount of arrears		£m	164	164	162	195	214	232
10	Balance outstanding		£m	3,071	3,009	3,144	3,754	4,195	4,433
11	Balances as % of total loan balances		%	3.80%	3.91%	4.05%	4.93%	5.55%	6.09%
12	Performance of arrears cases in Qtr		%	43.20%	46.38%	45.81%	40.14%	39.26%	42.20%

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-Q1

B (cont.)			2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-Q1
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	%	1.23%	1.18%	1.23%	1.46%	1.58%	1.61%
14	2.5 < 5.0 % in arrears	%	1.32%	1.37%	1.35%	1.69%	2.04%	2.20%
15	5.0 < 7.5 % in arrears	%	0.48%	0.52%	0.55%	0.65%	0.78%	0.97%
16	7.5 < 10 % in arrears	%	0.20%	0.22%	0.23%	0.27%	0.31%	0.37%
17	10 % or more in arrears	%	0.19%	0.23%	0.25%	0.29%	0.30%	0.37%
18	In possession	%	0.37%	0.40%	0.43%	0.57%	0.54%	0.58%
19	TOTAL	%	3.80%	3.91%	4.05%	4.93%	5.55%	6.09%
20	Total (excl. 1.5 < 2.5% band)	%	2.57%	2.73%	2.82%	3.48%	3.97%	4.48%
<i>(ii) Number of cases in arrears as % total number of loans</i>								
21	1.5 < 2.5 % in arrears	%	1.11%	0.97%	1.05%	1.13%	1.19%	1.21%
22	2.5 < 5.0 % in arrears	%	1.24%	1.14%	1.18%	1.36%	1.49%	1.62%
23	5.0 < 7.5 % in arrears	%	0.50%	0.48%	0.51%	0.57%	0.64%	0.75%
24	7.5 < 10 % in arrears	%	0.24%	0.23%	0.26%	0.27%	0.30%	0.35%
25	10 % or more in arrears	%	0.39%	0.40%	0.44%	0.48%	0.48%	0.57%
26	In possession	%	0.28%	0.26%	0.28%	0.37%	0.36%	0.40%
27	TOTAL	%	3.77%	3.49%	3.73%	4.19%	4.46%	4.90%
28	Total (excl. 1.5 < 2.5% band)	%	2.66%	2.52%	2.68%	3.05%	3.27%	3.69%
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,471	1,271	1,409	1,928	1,923	1,975
30	Possession sales in Qtr	Units	1,226	1,046	1,061	1,061	1,457	1,356
31	Stocks of possessions at end Qtr	Units	2,922	2,798	2,830	3,813	3,782	3,881
Memorandum information at end Qtr								
32	Loan book: number of loan accounts	See Notes Units	1,040,569	1,059,068	1,013,525	1,033,102	1,042,240	978,780
33	Loan book: balances outstanding	£m	80,905	76,998	77,688	76,084	75,602	72,762

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-Q1

C <u>Residential loans to individuals : All (Reg + Non reg)</u>									
Loans in Arrears									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	18,019	17,205	17,407	19,428	21,391	18,731
2	Amount of arrears		£m	38	39	39	44	49	42
3	Balance outstanding		£m	1,975	1,980	2,038	2,305	2,573	2,218
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	22.26%	20.74%	19.12%	18.35%	18.37%	14.70%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	87,189	89,844	96,976	111,102	121,698	129,412
	of which : % of cases having								
6	<i>A temporary concession</i>		%	2.18%	2.31%	2.21%	2.18%	2.98%	3.45%
7	<i>A formal arrangement</i>		%	31.20%	29.80%	32.21%	31.35%	30.65%	31.98%
8	<i>No concession or arrangement</i>		%	66.61%	67.88%	65.58%	66.47%	66.38%	64.56%
9	Amount of arrears		£m	399	438	482	592	662	722
10	Balance outstanding		£m	8,871	9,544	10,659	12,558	14,007	15,094
11	Balances as % of total loan balances		%	4.25%	4.84%	4.97%	6.00%	6.17%	6.68%
12	Performance of arrears cases in Qtr		%	41.69%	45.73%	46.22%	43.64%	42.56%	44.83%

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-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	%	1.52%	1.64%	1.65%	1.86%	1.87%	1.93%
14	2.5 < 5.0 % in arrears	%	1.54%	1.75%	1.75%	2.11%	2.23%	2.44%
15	5.0 < 7.5 % in arrears	%	0.49%	0.58%	0.60%	0.73%	0.80%	0.93%
16	7.5 < 10 % in arrears	%	0.17%	0.21%	0.21%	0.27%	0.28%	0.34%
17	10 % or more in arrears	%	0.12%	0.15%	0.17%	0.20%	0.20%	0.24%
18	In possession	%	0.40%	0.51%	0.59%	0.83%	0.79%	0.79%
19	TOTAL	%	4.25%	4.84%	4.97%	6.00%	6.17%	6.68%
20	Total (excl. 1.5 < 2.5% band)	%	2.73%	3.19%	3.32%	4.14%	4.30%	4.75%
<i>(ii) Number of cases in arrears as % total number of loans</i>								
21	1.5 < 2.5 % in arrears	%	1.31%	1.33%	1.36%	1.49%	1.52%	1.55%
22	2.5 < 5.0 % in arrears	%	1.36%	1.44%	1.47%	1.68%	1.78%	1.95%
23	5.0 < 7.5 % in arrears	%	0.47%	0.51%	0.53%	0.62%	0.67%	0.78%
24	7.5 < 10 % in arrears	%	0.19%	0.20%	0.21%	0.25%	0.26%	0.31%
25	10 % or more in arrears	%	0.23%	0.26%	0.26%	0.30%	0.29%	0.34%
26	In possession	%	0.31%	0.36%	0.42%	0.57%	0.55%	0.56%
27	TOTAL	%	3.88%	4.11%	4.25%	4.91%	5.07%	5.49%
28	Total (excl. 1.5 < 2.5% band)	%	2.56%	2.78%	2.89%	3.42%	3.55%	3.93%
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	3,762	4,050	5,060	6,263	5,973	6,285
30	Possession sales in Qtr	Units	2,793	2,497	2,964	3,312	4,866	5,579
31	Stocks of possessions at end Qtr	Units	6,908	7,948	9,554	12,891	13,207	13,148
Memorandum information at end Qtr								
32	Loan book: number of loan accounts	See Notes Units	2,248,916	2,184,656	2,279,981	2,263,383	2,399,408	2,358,238
33	Loan book: balances outstanding	£m	208,655	197,288	214,683	209,379	226,959	225,992

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-Q1

A <u>Residential loans to individuals : Regulated</u>									
Loans in Arrears									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	28,515	29,974	30,462	33,633	39,556	37,599
2	Amount of arrears		£m	67	73	74	85	102	95
3	Balance outstanding		£m	3,527	3,819	3,897	4,448	5,346	4,992
4	New cases as % of arrears stocks (balances as % total arrears balances)		%	24.23%	22.82%	21.00%	20.24%	20.62%	17.34%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	119,402	134,485	146,853	168,603	194,405	215,631
6	of which : % of cases having A temporary concession		%	2.54%	2.72%	2.66%	3.05%	4.25%	4.34%
7	A formal arrangement		%	22.76%	22.99%	25.53%	25.63%	24.93%	26.77%
8	No concession or arrangement		%	74.70%	74.29%	71.81%	71.32%	70.82%	68.89%
9	Amount of arrears		£m	616	711	808	1,025	1,190	1,277
10	Balance outstanding		£m	14,553	16,736	18,557	21,970	25,922	28,788
11	Balances as % of total loan balances		%	1.91%	2.12%	2.28%	2.64%	3.06%	3.38%
12	Performance of arrears cases in Qtr		%	40.34%	42.78%	43.84%	41.44%	40.01%	43.42%

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



Reporting Periods:

Sub table refs

			2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-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	%	0.74%	0.79%	0.82%	0.91%	1.05%	1.11%
14	2.5 < 5.0 % in arrears	%	0.69%	0.77%	0.81%	0.93%	1.08%	1.24%
15	5.0 < 7.5 % in arrears	%	0.21%	0.24%	0.26%	0.30%	0.37%	0.42%
16	7.5 < 10 % in arrears	%	0.07%	0.08%	0.08%	0.10%	0.13%	0.15%
17	10 % or more in arrears	%	0.05%	0.06%	0.06%	0.08%	0.10%	0.11%
18	In possession	%	0.15%	0.19%	0.24%	0.32%	0.34%	0.35%
19	TOTAL	%	1.91%	2.12%	2.28%	2.64%	3.06%	3.38%
20	Total (excl. 1.5 < 2.5% band)	%	1.17%	1.33%	1.46%	1.73%	2.02%	2.27%
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.59%	0.62%	0.64%	0.68%	0.77%	0.81%
22	2.5 < 5.0 % in arrears	%	0.55%	0.60%	0.62%	0.69%	0.79%	0.89%
23	5.0 < 7.5 % in arrears	%	0.17%	0.19%	0.20%	0.23%	0.27%	0.31%
24	7.5 < 10 % in arrears	%	0.06%	0.06%	0.07%	0.08%	0.10%	0.12%
25	10 % or more in arrears	%	0.05%	0.06%	0.06%	0.07%	0.08%	0.09%
26	In possession	%	0.10%	0.13%	0.16%	0.21%	0.21%	0.22%
27	TOTAL	%	1.53%	1.66%	1.75%	1.95%	2.21%	2.44%
28	Total (excl. 1.5 < 2.5% band)	%	0.94%	1.04%	1.11%	1.27%	1.44%	1.63%
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	4,690	5,738	7,344	8,987	8,733	10,305
30	Possession sales in Qtr	Units	3,092	3,140	4,030	4,820	7,748	9,287
31	Stocks of possessions at end Qtr	Units	8,155	10,483	13,518	17,964	18,673	19,604
	Memorandum information at end Qtr							
32	Loan book: number of loan accounts	See Notes Units	7,794,564	8,101,792	8,403,686	8,636,268	8,806,498	8,837,160
33	Loan book: balances outstanding	£m	762,040	789,351	813,328	833,191	846,091	852,589

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-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	27,165	24,377	24,069	26,135	28,045	21,951
2	Amount of arrears		£m	40	39	37	45	50	36
3	Balance outstanding		£m	2,085	1,960	1,944	2,381	2,623	1,887
4	New cases as % of arrears stocks (balances as % total arrears balances)		%	17.84%	16.75%	16.56%	18.19%	18.07%	12.77%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	169,144	165,103	162,998	172,418	182,862	183,360
	of which : % of cases having								
6	<i>A temporary concession</i>		%	5.78%	5.80%	5.59%	5.08%	4.74%	4.79%
7	<i>A formal arrangement</i>		%	16.65%	16.65%	16.81%	17.79%	17.58%	21.95%
8	<i>No concession or arrangement</i>		%	77.57%	77.56%	77.60%	77.13%	77.68%	73.27%
9	Amount of arrears		£m	712	722	716	808	872	902
10	Balance outstanding		£m	11,683	11,703	11,740	13,086	14,517	14,779
11	Balances as % of total loan balances		%	2.94%	3.01%	3.13%	3.60%	4.10%	4.28%
12	Performance of arrears cases in Qtr		%	46.82%	47.93%	46.70%	43.41%	41.59%	44.90%

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



Reporting Periods:

Sub table refs

			2007-Q4	2008-Q1	2008-Q2	2008-Q3	2008-Q4	2009-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	%	0.95%	0.93%	0.96%	1.11%	1.22%	1.18%
14	2.5 < 5.0 % in arrears	%	0.98%	1.00%	1.01%	1.17%	1.40%	1.48%
15	5.0 < 7.5 % in arrears	%	0.38%	0.40%	0.42%	0.47%	0.54%	0.61%
16	7.5 < 10 % in arrears	%	0.17%	0.17%	0.18%	0.20%	0.23%	0.25%
17	10 % or more in arrears	%	0.26%	0.28%	0.30%	0.33%	0.38%	0.42%
18	In possession	%	0.20%	0.22%	0.26%	0.33%	0.33%	0.34%
19	TOTAL	%	2.94%	3.01%	3.13%	3.60%	4.10%	4.28%
20	Total (excl. 1.5 < 2.5% band)	%	1.99%	2.08%	2.17%	2.50%	2.88%	3.10%
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.65%	0.63%	0.64%	0.69%	0.73%	0.71%
22	2.5 < 5.0 % in arrears	%	0.68%	0.67%	0.68%	0.74%	0.83%	0.86%
23	5.0 < 7.5 % in arrears	%	0.29%	0.29%	0.30%	0.32%	0.36%	0.39%
24	7.5 < 10 % in arrears	%	0.14%	0.14%	0.15%	0.16%	0.18%	0.19%
25	10 % or more in arrears	%	0.35%	0.36%	0.38%	0.42%	0.47%	0.52%
26	In possession	%	0.10%	0.10%	0.11%	0.14%	0.14%	0.15%
27	TOTAL	%	2.19%	2.20%	2.26%	2.46%	2.71%	2.83%
28	Total (excl. 1.5 < 2.5% band)	%	1.54%	1.56%	1.62%	1.77%	1.98%	2.12%
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	3,445	3,436	3,732	4,482	4,382	4,520
30	Possession sales in Qtr	Units	3,067	2,764	2,957	2,871	3,963	3,785
31	Stocks of possessions at end Qtr	Units	7,350	7,319	7,844	9,598	9,449	9,588
	Memorandum information at end Qtr							
32	Loan book: number of loan accounts	See Notes Units	7,710,877	7,517,672	7,208,420	7,008,867	6,748,753	6,485,418
33	Loan book: balances outstanding	£m	397,822	388,411	375,288	363,001	354,071	345,137

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-Q1

C <u>Residential loans to individuals : All (Reg + Non reg)</u>									
Loans in Arrears									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	55,680	54,351	54,531	59,768	67,601	59,550
2	Amount of arrears		£m	108	112	112	130	153	131
3	Balance outstanding		£m	5,611	5,779	5,841	6,828	7,969	6,878
4	New cases as % of arrears stocks (balances as % total arrears balances)		%	21.39%	20.32%	19.28%	19.48%	19.71%	15.79%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	288,546	299,588	309,851	341,021	377,267	398,991
	of which : % of cases having								
6	<i>A temporary concession</i>		%	4.44%	4.42%	4.20%	4.08%	4.49%	4.55%
7	<i>A formal arrangement</i>		%	19.18%	19.49%	20.94%	21.66%	21.37%	24.55%
8	<i>No concession or arrangement</i>		%	76.38%	76.09%	74.85%	74.26%	74.15%	70.90%
9	Amount of arrears		£m	1,328	1,433	1,523	1,833	2,062	2,179
10	Balance outstanding		£m	26,237	28,439	30,297	35,056	40,439	43,566
11	Balances as % of total loan balances		%	2.26%	2.41%	2.55%	2.93%	3.37%	3.64%
12	Performance of arrears cases in Qtr		%	43.23%	44.90%	44.95%	42.18%	40.58%	43.92%

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



Reporting Periods:

Sub table refs

2007-Q4 2008-Q1 2008-Q2 2008-Q3 2008-Q4 2009-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	%	0.81%	0.84%	0.86%	0.97%	1.10%	1.13%
14	2.5 < 5.0 % in arrears	%	0.79%	0.85%	0.88%	1.00%	1.18%	1.31%
15	5.0 < 7.5 % in arrears	%	0.27%	0.29%	0.31%	0.35%	0.42%	0.47%
16	7.5 < 10 % in arrears	%	0.10%	0.11%	0.11%	0.13%	0.16%	0.18%
17	10 % or more in arrears	%	0.12%	0.13%	0.14%	0.16%	0.18%	0.20%
18	In possession	%	0.17%	0.20%	0.25%	0.33%	0.33%	0.35%
19	TOTAL	%	2.26%	2.41%	2.55%	2.93%	3.37%	3.64%
20	Total (excl. 1.5 < 2.5% band)	%	1.45%	1.58%	1.69%	1.96%	2.27%	2.51%
<i>(ii) Number of cases in arrears as % total number of loans</i>								
21	1.5 < 2.5 % in arrears	%	0.62%	0.63%	0.64%	0.69%	0.75%	0.77%
22	2.5 < 5.0 % in arrears	%	0.62%	0.63%	0.65%	0.71%	0.80%	0.88%
23	5.0 < 7.5 % in arrears	%	0.23%	0.24%	0.25%	0.27%	0.31%	0.35%
24	7.5 < 10 % in arrears	%	0.10%	0.10%	0.11%	0.11%	0.13%	0.15%
25	10 % or more in arrears	%	0.20%	0.20%	0.21%	0.22%	0.25%	0.27%
26	In possession	%	0.10%	0.11%	0.14%	0.18%	0.18%	0.19%
27	TOTAL	%	1.86%	1.92%	1.98%	2.18%	2.43%	2.60%
28	Total (excl. 1.5 < 2.5% band)	%	1.24%	1.29%	1.35%	1.49%	1.67%	1.84%
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	8,135	9,174	11,076	13,469	13,115	14,825
30	Possession sales in Qtr	Units	6,159	5,904	6,987	7,691	11,711	13,072
31	Stocks of possessions at end Qtr	Units	15,505	17,802	21,362	27,562	28,122	29,192
Memorandum information at end Qtr								
32	Loan book: number of loan accounts	See Notes Units	15,505,441	15,619,464	15,612,106	15,645,135	15,555,251	15,322,578
33	Loan book: balances outstanding	£m	1,159,862	1,177,762	1,188,617	1,196,192	1,200,162	1,197,725

MLAR: Table 2.1 - Sectoral Analysis: New Business Volumes



Residential lending to individuals		Banks	Building Societies	Other lenders	ALL Sectors
Sub table refs					
A	<u>Time series measures</u>				
1	Gross advances	%	%	%	£m
	2007-Q4	66.68%	13.49%	19.84%	86,609
	2008-Q1	69.21%	15.24%	15.55%	73,365
	2008-Q2	73.49%	12.47%	14.04%	71,630
	2008-Q3	75.75%	13.52%	10.73%	60,571
	2008-Q4	75.62%	16.03%	8.35%	44,797
	2009-Q1	79.80%	11.27%	8.93%	32,578
2	Net advances				
	2007-Q4	50.15%	7.97%	41.87%	29,671
	2008-Q1	60.20%	11.75%	28.04%	24,073
	2008-Q2	72.09%	1.58%	26.33%	21,747
	2008-Q3	74.61%	-0.23%	25.62%	13,806
	2008-Q4	75.77%	8.65%	15.58%	8,616
	2009-Q1	208.74%	-164.77%	56.03%	1,803
3	New commitments				
	2007-Q4	68.07%	14.52%	17.41%	75,797
	2008-Q1	72.76%	13.49%	13.75%	74,749
	2008-Q2	77.25%	11.67%	11.08%	66,852
	2008-Q3	74.90%	15.96%	9.14%	49,741
	2008-Q4	77.60%	14.96%	7.44%	37,535
	2009-Q1	77.34%	10.29%	12.37%	28,628
4	Balances outstanding (unsecuritised) : loans	70.73%	20.15%	9.12%	971,733
5	: commitments	83.72%	8.01%	8.27%	68,548
	<i>Balances are for 2009-Q1</i>				

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



Reporting period: 2009-Q1

Residential lending to individuals

Banks

Building Societies

Other lenders

ALL Sectors

Sub table refs

			Banks	Building Societies	Other lenders	ALL Sectors
A	Single period measures (latest Qtr only)					
	Lending by interest rate basis:					
	Gross advances:					
1	Percent at fixed rates	%	44.44%	58.86%	60.51%	47.50%
2	Percent at variable rates	%	55.56%	41.14%	39.49%	52.50%
	Balances					
3	Percent at fixed rates	%	41.59%	52.63%	47.95%	44.39%
4	Percent at variable rates	%	58.41%	47.37%	52.05%	55.61%
	Interest rates on:					
	Gross advances:					
5	Fixed	%	5.25%	5.52%	5.43%	5.31%
6	variable	%	2.77%	3.57%	3.85%	2.91%
7	All	%	3.87%	4.72%	4.81%	4.05%
	Balances:					
8	Fixed	%	5.69%	5.55%	6.09%	5.70%
9	Variable	%	2.57%	2.90%	3.49%	2.71%
10	All	%	3.87%	4.29%	4.74%	4.03%
	LTV:					
11	<75%	%	75.12%	60.75%	76.75%	73.65%
12	75 to 90%	%	21.08%	36.42%	21.28%	22.83%
13	90 to 95%	%	2.70%	2.02%	1.46%	2.51%
14	Over 95%	%	1.11%	0.81%	0.51%	1.02%
	High Inc Mult by LTV:					
15	Over 90 to 95%	%	1.48%	1.16%	0.91%	1.39%
16	Over 95%	%	0.68%	0.48%	0.22%	0.62%
17	All over 90%	%	2.16%	1.64%	1.13%	2.01%
	With Impaired credit history (Regulated only):					
18	Advances	%	0.51%	0.16%	4.14%	0.74%
19	Balances	%	1.90%	0.76%	11.27%	2.41%

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



Reporting period: 2009-Q1

Residential lending to individuals

Banks

Building Societies

Other lenders

ALL Sectors

Sub table refs

	By purpose (Regulated only):				
20	Advances:				
21	House purchase %	31.21%	47.92%	36.00%	33.56%
22	Further advance %	7.13%	13.06%	0.98%	7.38%
23	Remortgage %	58.27%	38.35%	53.24%	55.52%
24	Other %	3.39%	0.67%	9.78%	3.54%
	Balances:				
25	House purchase %	44.42%	55.52%	44.01%	46.71%
26	Further advance %	5.89%	6.54%	0.91%	5.63%
27	Remortgage %	47.70%	37.49%	50.09%	45.76%
28	Other %	1.99%	0.45%	4.99%	1.91%
	Loans in arrears (Unsecuritised):				
29	New cases as % arrears stocks %	16.28%	20.90%	15.64%	16.37%
	Arrears cases at end qtr:				
30	Balances as % total loan balances %	2.73%	0.84%	9.10%	2.93%
31	Performance of arrears cases in qtr %	46.13%	48.64%	36.05%	43.42%

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).

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.

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.

