



MLAR Table 1.11
Balances on and off balance sheet

Residential loans to individuals

Sub table reference

A	Loans: by type and whether securitised		
	Amounts		
	Residential lending to individuals		
	Regulated		
1	Unsecuritised	£ millions	Section D1.1 Col G
2	Securitised	£ millions	Section G1.2b Col A + Section G1.2c Col A
3	Sub total	£ millions	Section D1.1 Col G + Section G1.2b Col A + Section G1.2c Col A
	Non-regulated		
4	Unsecuritised	£ millions	Section D1.2 Col G
5	Securitised	£ millions	Section G1.2b Col B + Section G1.2c Col B
6	Sub total	£ millions	Section D1.2 Col G + Section G1.2b Col B + Section G1.2c Col B
	Total: Regulated and Non-regulated		
7	Unsecuritised	£ millions	Section D1.1 Col G + Section D1.2 Col G
8	Securitised	£ millions	Section G1.2b Col A + Section G1.2b Col B + Section G1.2c Col A + Section G1.2c Col B
9	Total	£ millions	Section D1.1 Col G + Section D1.2 Col G + Section G1.2b Col A + Section G1.2b Col B + Section G1.2c Col A + Section G1.2c Col B

Notes to table

Explanatory notes

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**MLAR Table 1.21
Business flows**

Sub table reference

A Residential loans to individuals : Regulated			
	Business flows		
1	Gross advances	£ millions	Section D1.1 Col B
2	Net advances	£ millions	Section D1.1 Col B - Section D1.1 Col C
3	New commitments	£ millions	Section D4.1d Col B - Section D4.1d Col C
	Balance outstanding		
4	Loans (exc overdrafts)	£ millions	Section D1.1 Col G
5	Commitments stock	£ millions	Section D4.1d Col F
	Overdrafts (secured)		
6	Net movement in qtr	£ millions	Section D1.1 Col H [Qn = Qn - 1]
7	Overdraft balances	£ millions	Section D1.1 Col H
8	Aggregate of credit limits	£ millions	Section D1.1 Col I
B Residential loans to individuals : Non regulated			
	Business flows		
1	Gross advances	£ millions	Section D1.2 Col B
2	Net advances	£ millions	Section D1.2 Col B - Section D1.2 Col C
3	New commitments	£ millions	Section D4.2d Col B - Section D4.2d Col C
	Balance outstanding		
4	Loans (exc overdrafts)	£ millions	Section D1.2 Col G
5	Commitments stock	£ millions	Section D4.2d Col F
	Overdrafts (secured)		
6	Net movement in qtr	£ millions	Section D1.2 Col H [Qn = Qn - 1]
7	Overdraft balances	£ millions	Section D1.2 Col H
8	Aggregate of credit limits	£ millions	Section D1.2 Col I
C Residential loans to individuals : All (Regulated and Non-regulated)			
	Business flows		
1	Gross advances	£ millions	Section D1.1 Col B + Section D1.2 Col B
2	Net advances	£ millions	(Section D1.1 Col B - Section D1.1 Col C) + (Section D1.2 Col B - Section D1.2 Col C)
3	New commitments	£ millions	Section D4.1d Col B - Section D4.1d Col C + Section D4.2d Col B - Section D4.2d Col C
	Balance outstanding		
4	Loans (exc overdrafts)	£ millions	Section D1.1 Col G + Section D1.2 Col G
5	Commitments stock	£ millions	Section D4.1d Col F + Section D4.2d Col F
	Overdrafts (secured)		
6	Net movement in qtr	£ millions	Section D1.1 Col H + Section D1.2 Col H [Qn - Qn - 1]
7	Overdraft balances	£ millions	Section D1.1 Col H + Section D1.2 Col H
8	Aggregate of credit limits	£ millions	Section D1.1 Col I + Section D1.2 Col I

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MLAR Table 1.22

Residential loans to individuals : Interest rate analysis

Sub table reference

A	Residential loans to individuals : Regulated		
	Interest rates : basis, link to Bank Rate and weighted averages		
	Per cent of business at fixed rates		
1	Gross advances	Per cent	Section D3.2 Col B / Section D3.2 Col A
2	Balances outstanding	Per cent	Section D3.1 Col B / Section D3.1 Col A
	Per cent of business above Bank Rate		
	Gross advances		
3	Less than 2% above	Per cent	Section D3.2 Col D / Section D3.2 Col A
4	2 < 3 % above	Per cent	Section D3.2 Col E / Section D3.2 Col A
5	3 < 4 % above	Per cent	Section D3.2 Col F / Section D3.2 Col A
6	4% or more above	Per cent	Section D3.2 Col G / Section D3.2 Col A
	Balances outstanding		
7	Less than 2% above	Per cent	Section D3.1 Col D / Section D3.1 Col A
8	2 < 3 % above	Per cent	Section D3.1 Col E / Section D3.1 Col A
9	3 < 4 % above	Per cent	Section D3.1 Col F / Section D3.1 Col A
10	4% or more above	Per cent	Section D3.1 Col G / Section D3.1 Col A
	Overall weighted average interest rates		
	Gross advances		
11	Fixed rate loans	Per cent	Section D3.2 Col I
12	Variable rate loans	Per cent	Section D3.2 Col J
13	All loans	Per cent	Section D3.2 Col H
	Balances outstanding		
14	Fixed rate loans	Per cent	Section D3.1 Col I
15	Variable rate loans	Per cent	Section D3.1 Col J
16	All loans	Per cent	Section D3.1 Col H
B	Residential loans to individuals : Non regulated		
	Interest rates : basis, link to Bank Rate and weighted averages		
	Per cent of business at fixed rates		
1	Gross advances	Per cent	Section D3.4 Col B / Section D3.4 Col A
2	Balances outstanding	Per cent	Section D3.3 Col B / Section D3.3 Col A
	Per cent of business above Bank Rate		
	Gross advances		
3	Less than 2% above	Per cent	Section D3.4 Col D / Section D3.4 Col A
4	2 < 3 % above	Per cent	Section D3.4 Col E / Section D3.4 Col A
5	3 < 4 % above	Per cent	Section D3.4 Col F / Section D3.4 Col A
6	4% or more above	Per cent	Section D3.4 Col G / Section D3.4 Col A



MLAR Table 1.22

Residential loans to individuals : Interest rate analysis

B (cont.)

	Balances outstanding		
7	Less than 2% above	Per cent	Section D3.3 Col D / Section D3.3 Col A
8	2 < 3 % above	Per cent	Section D3.3 Col E / Section D3.3 Col A
9	3 < 4 % above	Per cent	Section D3.3 Col F / Section D3.3 Col A
10	4% or more above	Per cent	Section D3.3 Col G / Section D3.3 Col A
	Overall weighted average interest rates		
	Gross advances		
11	Fixed rate loans	Per cent	Section D3.4 Col I
12	Variable rate loans	Per cent	Section D3.4 Col J
13	All loans	Per cent	Section D3.4 Col H
	Balances outstanding		
14	Fixed rate loans	Per cent	Section D3.3 Col I
15	Variable rate loans	Per cent	Section D3.3 Col J
16	All loans	Per cent	Section D3.3 Col H

C

Residential loans to individuals : All (regulated and Non-regulated)
Interest rates : basis, link to Bank Rate and weighted averages

	Per cent of business at fixed rates		
1	Gross advances	Per cent	(Section D3.2 Col B + Section D3.4 Col B) / (Section D3.2 Col A + Section D3.4 Col A)
2	Balances outstanding	Per cent	(Section D3.1 Col B + Section D3.3 Col B) / (Section D3.1 Col A + Section D3.3 Col A)
	Percent of business above Bank Rate		
	Gross advances		
3	Less than 2% above	Per cent	(Section D3.2 Col D + Section D3.4 Col D) / (Section D3.2 Col A + Section D3.4 Col A)
4	2 < 3 % above	Per cent	(Section D3.2 Col E + Section D3.4 Col E) / (Section D3.2 Col A + Section D3.4 Col A)
5	3 < 4 % above	Per cent	(Section D3.2 Col F + Section D3.4 Col F) / (Section D3.2 Col A + Section D3.4 Col A)
6	4% or more above	Per cent	(Section D3.2 Col G + Section D3.4 Col G) / (Section D3.2 Col A + Section D3.4 Col A)
	Balances outstanding		
7	Less than 2% above	Per cent	(Section D3.1 Col D + Section D3.3 Col D) / (Section D3.1 Col A + Section D3.3 Col A)
8	2 < 3 % above	Per cent	(Section D3.1 Col E + Section D3.3 Col E) / (Section D3.1 Col A + Section D3.3 Col A)
9	3 < 4 % above	Per cent	(Section D3.1 Col F + Section D3.3 Col F) / (Section D3.1 Col A + Section D3.3 Col A)
10	4% or more above	Per cent	(Section D3.1 Col G + Section D3.3 Col G) / (Section D3.1 Col A + Section D3.3 Col A)
	Overall weighted average interest rates		
	Gross advances		
11	Fixed rate loans	Per cent	((Section D3.2 Col I * Section D3.2 Col B) + (Section D3.4 Col I * Section D3.4 Col B)) / (Section D3.2 Col B + Section D3.4 Col B)
12	Variable rate loans	Per cent	((Section D3.2 Col J * Section D3.2 Col C) + (Section D3.4 Col J * Section D3.4 Col C)) / (Section D3.2 Col C + Section D3.4 Col C)
13	All loans	Per cent	((Section D3.2 Col H * Section D3.2 Col A) + (Section D3.4 Col H * Section D3.4 Col A)) / (Section D3.2 Col A + Section D3.4 Col A)
	Balances outstanding		
14	Fixed rate loans	Per cent	((Section D3.1 Col I * Section D3.1 Col B) + (Section D3.3 Col I * Section D3.3 Col B)) / (Section D3.1 Col B + Section D3.3 Col B)
15	Variable rate loans	Per cent	((Section D3.1 Col J * Section D3.1 Col C) + (Section D3.3 Col J * Section D3.3 Col C)) / (Section D3.1 Col C + Section D3.3 Col C)
16	All loans	Per cent	((Section D3.1 Col H * Section D3.1 Col A) + (Section D3.3 Col H * Section D3.3 Col A)) / (Section D3.1 Col A + Section D3.3 Col A)

Notes to table

[Explanatory notes](#)



MLAR Table 1.31

Residential loans to individuals : Income multiple and LTV

Sub table reference

A	Residential loans to individuals : Regulated		
	Income multiple		
	Single:		
1	Less than 2.50	Per cent	(Section E1.1 Col A + Section E1.1 Col B + Section E1.1 Col C + Section E1.1 Col D) / Section D1.1 Col B
2	2.50 < 3.00	Per cent	(Section E1.2 Col A + Section E1.2 Col B + Section E1.2 Col C + Section E1.2 Col D) / Section D1.1 Col B
3	3.00 < 3.50	Per cent	(Section E1.3 Col A + Section E1.3 Col B + Section E1.3 Col C + Section E1.3 Col D) / Section D1.1 Col B
4	3.50 < 4.00	Per cent	(Section E1.4 Col A + Section E1.4 Col B + Section E1.4 Col C + Section E1.4 Col D) / Section D1.1 Col B
5	4.00 or over	Per cent	(Section E1.5 Col A + Section E1.5 Col B + Section E1.5 Col C + Section E1.5 Col D) / Section D1.1 Col B
6	Other	Per cent	(Section E1.6 Col A + Section E1.6 Col B + Section E1.6 Col C + Section E1.6 Col D) / Section D1.1 Col B
7	Total on Single income	Per cent	(Section E1.7 Col A + Section E1.7 Col B + Section E1.7 Col C + Section E1.7 Col D) / Section D1.1 Col B
8	<i>of which : Not evidenced</i>	Per cent	(Section E1.7a Col A + Section E1.7a Col B + Section E1.7a Col C + Section E1.7a Col D) / Section D1.1 Col B
	Joint:		
9	Less than 2.00	Per cent	(Section E2.1 Col A + Section E2.1 Col B + Section E2.1 Col C + Section E2.1 Col D) / Section D1.1 Col B
10	2.00 < 2.50	Per cent	(Section E2.2 Col A + Section E2.2 Col B + Section E2.2 Col C + Section E2.2 Col D) / Section D1.1 Col B
11	2.50 < 2.75	Per cent	(Section E2.3 Col A + Section E2.3 Col B + Section E2.3 Col C + Section E2.3 Col D) / Section D1.1 Col B
12	2.75 < 3.00	Per cent	(Section E2.4 Col A + Section E2.4 Col B + Section E2.4 Col C + Section E2.4 Col D) / Section D1.1 Col B
13	3.00 or over	Per cent	(Section E2.5 Col A + Section E2.5 Col B + Section E2.5 Col C + Section E2.5 Col D) / Section D1.1 Col B
14	Other	Per cent	(Section E2.6 Col A + Section E2.6 Col B + Section E2.6 Col C + Section E2.6 Col D) / Section D1.1 Col B
15	Total on Joint income	Per cent	(Section E2.7 Col A + Section E2.7 Col B + Section E2.7 Col C + Section E2.7 Col D) / Section D1.1 Col B
16	<i>of which : Not evidenced</i>	Per cent	(Section E2.7a Col A + Section E2.7a Col B + Section E2.7a Col C + Section E2.7a Col D) / Section D1.1 Col B
	LTV		
17	< = 75%	Per cent	(Section E1.7 Col A + Section E2.7 Col A) / Section D1.1 Col B
18	Over 75 < = 90%	Per cent	(Section E1.7 Col B + Section E2.7 Col B) / Section D1.1 Col B
19	Over 90 < = 95%	Per cent	(Section E1.7 Col C + Section E2.7 Col C) / Section D1.1 Col B
20	Over 95%	Per cent	(Section E1.7 Col D + Section E2.7 Col D) / Section D1.1 Col B
21	Total	Per cent	(Section E1.7 Col A + Section E1.7 Col B + Section E1.7 Col C + Section E1.7 Col D + Section E2.7 Col A + Section E2.7 Col B + Section E2.7 Col C + Section E2.7 Col D) / Section D1.1 Col B
	LTV and Income multiple		
	Over 90 < = 95%		
22	Single: 3.50 x or more	Per cent	(Section E1.4 Col C + Section E1.5 Col C) / Section D1.1 Col B
23	Joint : 2.75 x or more	Per cent	(Section E2.4 Col C + Section E2.5 Col C) / Section D1.1 Col B
24	Total HIM	Per cent	(Section E1.4 Col C + Section E1.5 Col C + Section E2.4 Col C + Section E2.5 Col C) / Section D1.1 Col B
	Over 95%		
25	Single: 3.50 x or more	Per cent	(Section E1.4 Col D + Section E1.5 Col D) / Section D1.1 Col B
26	Joint : 2.75 x or more	Per cent	(Section E2.4 Col D + Section E2.5 Col D) / Section D1.1 Col B
27	Total HIM	Per cent	(Section E1.4 Col D + Section E1.5 Col D + Section E2.4 Col D + Section E2.5 Col D) / Section D1.1 Col B
	High LTV (All over 90%)		
28	Single: 3.50 x or more	Per cent	(Section E1.4 Col C + Section E1.5 Col C + Section E1.4 Col D + Section E1.5 Col D) / Section D1.1 Col B
29	Joint : 2.75 x or more	Per cent	(Section E2.4 Col C + Section E2.5 Col C + Section E2.4 Col D + Section E2.5 Col D) / Section D1.1 Col B
30	Total HIM	Per cent	(Section E1.4 Col C + Section E1.5 Col C + Section E1.4 Col D + Section E1.5 Col D + Section E2.4 Col C + Section E2.5 Col C + Section E2.4 Col D + Section E2.5 Col D) / Section D1.1 Col B



MLAR Table 1.31

Residential loans to individuals : Income multiple and LTV

B Residential loans to individuals : Non regulated			
Income multiple			
Single:			
1	Less than 2.50	Per cent	(Section E1.8 Col A + Section E1.8 Col B + Section E1.8 Col C + Section E1.8 Col D) / Section D1.2 Col B
2	2.50 < 3.00	Per cent	(Section E1.9 Col A + Section E1.9 Col B + Section E1.9 Col C + Section E1.9 Col D) / Section D1.2 Col B
3	3.00 < 3.50	Per cent	(Section E1.10 Col A + Section E1.10 Col B + Section E1.10 Col C + Section E1.10 Col D) / Section D1.2 Col B
4	3.50 < 4.00	Per cent	(Section E1.11 Col A + Section E1.11 Col B + Section E1.11 Col C + Section E1.11 Col D) / Section D1.2 Col B
5	4.00 or over	Per cent	(Section E1.12 Col A + Section E1.12 Col B + Section E1.12 Col C + Section E1.12 Col D) / Section D1.2 Col B
6	Other	Per cent	(Section E1.13 Col A + Section E1.13 Col B + Section E1.13 Col C + Section E1.13 Col D) / Section D1.2 Col B
7	Total on Single income	Per cent	(Section E1.14 Col A + Section E1.14 Col B + Section E1.14 Col C + Section E1.14 Col D) / Section D1.2 Col B
8	<i>of which : Not evidenced</i>	Per cent	(Section E1.14a Col A + Section E1.14a Col B + Section E1.14a Col C + Section E1.14a Col D) / Section D1.2 Col B
Joint:			
9	Less than 2.00	Per cent	(Section E2.8 Col A + Section E2.8 Col B + Section E2.8 Col C + Section E2.8 Col D) / Section D1.2 Col B
10	2.00 < 2.50	Per cent	(Section E2.9 Col A + Section E2.9 Col B + Section E2.9 Col C + Section E2.9 Col D) / Section D1.2 Col B
11	2.50 < 2.75	Per cent	(Section E2.10 Col A + Section E2.10 Col B + Section E2.10 Col C + Section E2.10 Col D) / Section D1.2 Col B
12	2.75 < 3.00	Per cent	(Section E2.11 Col A + Section E2.11 Col B + Section E2.11 Col C + Section E2.11 Col D) / Section D1.2 Col B
13	3.00 or over	Per cent	(Section E2.12 Col A + Section E2.12 Col B + Section E2.12 Col C + Section E2.12 Col D) / Section D1.2 Col B
14	Other	Per cent	(Section E2.13 Col A + Section E2.13 Col B + Section E2.13 Col C + Section E2.13 Col D) / Section D1.2 Col B
15	Total on Joint income	Per cent	(Section E2.14 Col A + Section E2.14 Col B + Section E2.14 Col C + Section E2.14 Col D) / Section D1.2 Col B
16	<i>of which : Not evidenced</i>	Per cent	(Section E2.14a Col A + Section E2.14a Col B + Section E2.14a Col C + Section E2.14a Col D) / Section D1.2 Col B
LTV			
17	< = 75%	Per cent	(Section E1.14 Col A + Section E2.14 Col A) / Section D1.2 Col B
18	Over 75 < = 90%	Per cent	(Section E1.14 Col B + Section E2.14 Col B) / Section D1.2 Col B
19	Over 90 < = 95%	Per cent	(Section E1.14 Col C + Section E2.14 Col C) / Section D1.2 Col B
20	Over 95%	Per cent	(Section E1.14 Col D + Section E2.14 Col D) / Section D1.2 Col B
21	Total	Per cent	(Section E1.14 Col A + Section E1.14 Col B + Section E1.14 Col C + Section E1.14 Col D + Section E2.14 Col A + Section E2.14 Col B + Section E2.14 Col C + Section E2.14 Col D) / Section D1.2 Col B
LTV and Income multiple			
Over 90 < = 95%			
22	Single: 3.50 x or more	Per cent	(Section E1.11 Col C + Section E1.12 Col C) / Section D1.2 Col B
23	Joint : 2.75 x or more	Per cent	(Section E2.11 Col C + Section E2.12 Col C) / Section D1.2 Col B
24	Total HIM	Per cent	(Section E1.11 Col C + Section E1.12 Col C + Section E2.11 Col C + Section E2.12 Col C) / Section D1.2 Col B
Over 95%			
25	Single: 3.50 x or more	Per cent	(Section E1.11 Col D + Section E1.12 Col D) / Section D1.2 Col B
26	Joint : 2.75 x or more	Per cent	(Section E2.11 Col D + Section E2.12 Col D) / Section D1.2 Col B
27	Total HIM	Per cent	(Section E1.11 Col D + Section E1.12 Col D + Section E2.11 Col D + Section E2.12 Col D) / Section D1.2 Col B
High LTV (All over 90%)			
28	Single: 3.50 x or more	Per cent	(Section E1.11 Col C + Section E1.12 Col C + Section E1.11 Col D + Section E1.12 Col D) / Section D1.2 Col B
29	Joint : 2.75 x or more	Per cent	(Section E2.11 Col C + Section E2.12 Col C + Section E2.11 Col D + Section E2.12 Col D) / Section D1.2 Col B
30	Total HIM	Per cent	(Section E1.11 Col C + Section E1.12 Col C + Section E1.11 Col D + Section E1.12 Col D + Section E2.11 Col C + Section E2.12 Col C + Section E2.11 Col D + Section E2.12 Col D) / Section D1.2 Col B



MLAR Table 1.31

Residential loans to individuals : Income multiple and LTV

C	Residential loans to individuals : All (Regulated and Non-regulated)		
	Income multiple		
	Single:		
1	Less than 2.50	Per cent	$[(\text{Section E1.1 Col A} + \text{Section E1.1 Col B} + \text{Section E1.1 Col C} + \text{Section E1.1 Col D}) + (\text{Section E1.8 Col A} + \text{Section E1.8 Col B} + \text{Section E1.8 Col C} + \text{Section E1.8 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
2	2.50 < 3.00	Per cent	$[(\text{Section E1.2 Col A} + \text{Section E1.2 Col B} + \text{Section E1.2 Col C} + \text{Section E1.2 Col D}) + (\text{Section E1.9 Col A} + \text{Section E1.9 Col B} + \text{Section E1.9 Col C} + \text{Section E1.9 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
3	3.00 < 3.50	Per cent	$[(\text{Section E1.3 Col A} + \text{Section E1.3 Col B} + \text{Section E1.3 Col C} + \text{Section E1.3 Col D}) + (\text{Section E1.10 Col A} + \text{Section E1.10 Col B} + \text{Section E1.10 Col C} + \text{Section E1.10 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
4	3.50 < 4.00	Per cent	$[(\text{Section E1.4 Col A} + \text{Section E1.4 Col B} + \text{Section E1.4 Col C} + \text{Section E1.4 Col D}) + (\text{Section E1.11 Col A} + \text{Section E1.11 Col B} + \text{Section E1.11 Col C} + \text{Section E1.11 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
5	4.00 or over	Per cent	$[(\text{Section E1.5 Col A} + \text{Section E1.5 Col B} + \text{Section E1.5 Col C} + \text{Section E1.5 Col D}) + (\text{Section E1.12 Col A} + \text{Section E1.12 Col B} + \text{Section E1.12 Col C} + \text{Section E1.12 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
6	Other	Per cent	$[(\text{Section E1.6 Col A} + \text{Section E1.6 Col B} + \text{Section E1.6 Col C} + \text{Section E1.6 Col D}) + (\text{Section E1.13 Col A} + \text{Section E1.13 Col B} + \text{Section E1.13 Col C} + \text{Section E1.13 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
7	Total on Single income	Per cent	$[(\text{Section E1.7 Col A} + \text{Section E1.7 Col B} + \text{Section E1.7 Col C} + \text{Section E1.7 Col D}) + (\text{Section E1.14 Col A} + \text{Section E1.14 Col B} + \text{Section E1.14 Col C} + \text{Section E1.14 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
8	<i>of which : Not evidenced</i>	Per cent	$[(\text{Section E1.7a Col A} + \text{Section E1.7a Col B} + \text{Section E1.7a Col C} + \text{Section E1.7a Col D}) + (\text{Section E1.14a Col A} + \text{Section E1.14a Col B} + \text{Section E1.14a Col C} + \text{Section E1.14a Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
	Joint:		
9	Less than 2.00	Per cent	$[(\text{Section E2.1 Col A} + \text{Section E2.1 Col B} + \text{Section E2.1 Col C} + \text{Section E2.1 Col D}) + (\text{Section E2.8 Col A} + \text{Section E2.8 Col B} + \text{Section E2.8 Col C} + \text{Section E2.8 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
10	2.00 < 2.50	Per cent	$[(\text{Section E2.2 Col A} + \text{Section E2.2 Col B} + \text{Section E2.2 Col C} + \text{Section E2.2 Col D}) + (\text{Section E2.9 Col A} + \text{Section E2.9 Col B} + \text{Section E2.9 Col C} + \text{Section E2.9 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
11	2.50 < 2.75	Per cent	$[(\text{Section E2.3 Col A} + \text{Section E2.3 Col B} + \text{Section E2.3 Col C} + \text{Section E2.3 Col D}) + (\text{Section E2.10 Col A} + \text{Section E2.10 Col B} + \text{Section E2.10 Col C} + \text{Section E2.10 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
12	2.75 < 3.00	Per cent	$[(\text{Section E2.4 Col A} + \text{Section E2.4 Col B} + \text{Section E2.4 Col C} + \text{Section E2.4 Col D}) + (\text{Section E2.11 Col A} + \text{Section E2.11 Col B} + \text{Section E2.11 Col C} + \text{Section E2.11 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
13	3.00 or over	Per cent	$[(\text{Section E2.5 Col A} + \text{Section E2.5 Col B} + \text{Section E2.5 Col C} + \text{Section E2.5 Col D}) + (\text{Section E2.12 Col A} + \text{Section E2.12 Col B} + \text{Section E2.12 Col C} + \text{Section E2.12 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
14	Other	Per cent	$[(\text{Section E2.6 Col A} + \text{Section E2.6 Col B} + \text{Section E2.6 Col C} + \text{Section E2.6 Col D}) + (\text{Section E2.13 Col A} + \text{Section E2.13 Col B} + \text{Section E2.13 Col C} + \text{Section E2.13 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
15	Total on Joint income	Per cent	$[(\text{Section E2.7 Col A} + \text{Section E2.7 Col B} + \text{Section E2.7 Col C} + \text{Section E2.7 Col D}) + (\text{Section E2.14 Col A} + \text{Section E2.14 Col B} + \text{Section E2.14 Col C} + \text{Section E2.14 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
16	<i>of which : Not evidenced</i>	Per cent	$[(\text{Section E2.7a Col A} + \text{Section E2.7a Col B} + \text{Section E2.7a Col C} + \text{Section E2.7a Col D}) + (\text{Section E2.14a Col A} + \text{Section E2.14a Col B} + \text{Section E2.14a Col C} + \text{Section E2.14a Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
	LTV		
17	< = 75%	Per cent	$[(\text{Section E1.7 Col A} + \text{Section E2.7 Col A}) + (\text{Section E1.14 Col A} + \text{Section E2.14 Col A})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
18	Over 75 < = 90%	Per cent	$[(\text{Section E1.7 Col B} + \text{Section E2.7 Col B}) + (\text{Section E1.14 Col B} + \text{Section E2.14 Col B})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
19	Over 90 < = 95%	Per cent	$[(\text{Section E1.7 Col C} + \text{Section E2.7 Col C}) + (\text{Section E1.14 Col C} + \text{Section E2.14 Col C})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
20	Over 95%	Per cent	$[(\text{Section E1.7 Col D} + \text{Section E2.7 Col D}) + (\text{Section E1.14 Col D} + \text{Section E2.14 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
21	Total	Per cent	$[(\text{Section E1.7 Col A} + \text{Section E1.7 Col B} + \text{Section E1.7 Col C} + \text{Section E1.7 Col D} + \text{Section E2.7 Col A} + \text{Section E2.7 Col B} + \text{Section E2.7 Col C} + \text{Section E2.7 Col D}) + (\text{Section E1.14 Col A} + \text{Section E1.14 Col B} + \text{Section E1.14 Col C} + \text{Section E1.14 Col D} + \text{Section E2.14 Col A} + \text{Section E2.14 Col B} + \text{Section E2.14 Col C} + \text{Section E2.14 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$



MLAR Table 1.31

Residential loans to individuals : Income multiple and LTV

C (cont.)

	LTV and Income multiple		
	Over 90 <= 95%		
22	Single: 3.50 x or more	Per cent	$[(\text{Section E1.4 Col C} + \text{Section E1.5 Col C}) + (\text{Section E1.11 Col C} + \text{Section E1.12 Col C})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
23	Joint : 2.75 x or more	Per cent	$[(\text{Section E2.4 Col C} + \text{Section E2.5 Col C}) + (\text{Section E2.11 Col C} + \text{Section E2.12 Col C})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
24	Total HIM	Per cent	$[(\text{Section E1.4 Col C} + \text{Section E1.5 Col C} + \text{Section E2.4 Col C} + \text{Section E2.5 Col C}) + (\text{Section E1.11 Col C} + \text{Section E1.12 Col C} + \text{Section E2.11 Col C} + \text{Section E2.12 Col C})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
	Over 95%		
25	Single: 3.50 x or more	Per cent	$[(\text{Section E1.4 Col D} + \text{Section E1.5 Col D}) + (\text{Section E1.11 Col D} + \text{Section E1.12 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
26	Joint : 2.75 x or more	Per cent	$[(\text{Section E2.4 Col D} + \text{Section E2.5 Col D}) + (\text{Section E2.11 Col D} + \text{Section E2.12 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
27	Total HIM	Per cent	$[(\text{Section E1.4 Col D} + \text{Section E1.5 Col D} + \text{Section E2.4 Col D} + \text{Section E2.5 Col D}) + (\text{Section E1.11 Col D} + \text{Section E1.12 Col D} + \text{Section E2.11 Col D} + \text{Section E2.12 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
	High LTV (All over 90%)		
28	Single: 3.50 x or more	Per cent	$[(\text{Section E1.4 Col C} + \text{Section E1.5 Col C} + \text{Section E1.4 Col D} + \text{Section E1.5 Col D}) + (\text{Section E1.11 Col C} + \text{Section E1.12 Col C} + \text{Section E1.11 Col D} + \text{Section E1.12 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
29	Joint : 2.75 x or more	Per cent	$[(\text{Section E2.4 Col C} + \text{Section E2.5 Col C} + \text{Section E2.4 Col D} + \text{Section E2.5 Col D}) + (\text{Section E2.11 Col C} + \text{Section E2.12 Col C} + \text{Section E2.11 Col D} + \text{Section E2.12 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$
30	Total HIM	Per cent	$[(\text{Section E1.4 Col C} + \text{Section E1.5 Col C} + \text{Section E1.4 Col D} + \text{Section E1.5 Col D} + \text{Section E2.4 Col C} + \text{Section E2.5 Col C} + \text{Section E2.4 Col D} + \text{Section E2.5 Col D}) + (\text{Section E1.11 Col C} + \text{Section E1.12 Col C} + \text{Section E1.11 Col D} + \text{Section E1.12 Col D} + \text{Section E2.11 Col C} + \text{Section E2.12 Col C} + \text{Section E2.11 Col D} + \text{Section E2.12 Col D})] / [\text{Section D1.1 Col B} + \text{Section D1.2 Col B}]$

Notes to table

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MLAR Table 1.32

Residential loans to individuals : Nature of loan

Sub table reference

A	Residential loans to individuals : Regulated		
	With Impaired credit history		
1	Advances	Per cent	Section E3.1 Col B / Section E3.3 Col B
2	Balances	Per cent	Section E3.1 Col D / Section E3.3 Col D
	By payment type		
	Advances		
3	Repayment (capital + interest)	Per cent	Section E4.1 Col B / Section E4.5 Col B
4	Interest only	Per cent	Section E4.2 Col B / Section E4.5 Col B
5	Combined	Per cent	Section E4.3 Col B / Section E4.5 Col B
6	Other	Per cent	Section E4.4 Col B / Section E4.5 Col B
	Balances		
7	Repayment (capital + interest)	Per cent	Section E4.1 Col D / Section E4.5 Col D
8	Interest only	Per cent	Section E4.2 Col D / Section E4.5 Col D
9	Combined	Per cent	Section E4.3 Col D / Section E4.5 Col D
10	Other	Per cent	Section E4.4 Col D / Section E4.5 Col D
	By drawing facility		
	Advances		
11	Loans with extra drawing facility	Per cent	Section E5.1c Col B / Section E5.3 Col B
12	Loans including unused facility	£ millions	Section E5.1a Col B
13	Unused facility	£ millions	Section E5.1b Col B
14	Net loans	£ millions	Section E5.1c Col B
15	Loans with no extra drawing facility	Per cent	Section E5.2 Col B / Section E5.3 Col B
	Balances		
16	Loans with extra drawing facility	Per cent	Section E5.1c Col D / Section E5.3 Col D
17	Loans including unused facility	£ millions	Section E5.1a Col D
18	Unused facility	£ millions	Section E5.1b Col D
19	Net loans	£ millions	Section E5.1c Col D
20	Loans with no extra drawing facility	Per cent	Section E5.2 Col D / Section E5.3 Col D



MLAR Table 1.32

Residential loans to individuals : Nature of loan

B Residential loans to individuals : Non regulated			
With Impaired credit history			
1	Advances	Per cent	Section E3.1 Col F / Section E3.3 Col F
2	Balances	N/A	
By payment type			
Advances			
3	Repayment (capital + interest)	Per cent	Section E4.1 Col F / Section E4.5 Col F
4	Interest only	Per cent	Section E4.2 Col F / Section E4.5 Col F
5	Combined	Per cent	Section E4.3 Col F / Section E4.5 Col F
6	Other	Per cent	Section E4.4 Col F / Section E4.5 Col F
Balances			
7	Repayment (capital + interest)	Per cent	Section E4.1 Col H / Section E4.5 Col H
8	Interest only	Per cent	Section E4.2 Col H / Section E4.5 Col H
9	Combined	Per cent	Section E4.3 Col H / Section E4.5 Col H
10	Other	Per cent	Section E4.4 Col H / Section E4.5 Col H
By drawing facility			
Advances			
11	Loans with extra drawing facility	Per cent	Section E5.1c Col F / Section E5.3 Col F
12	Loans including unused facility	£ millions	Section E5.1a Col F
13	Unused facility	£ millions	Section E5.1b Col F
14	Net loans	£ millions	Section E5.1c Col F
15	Loans with no extra drawing facility	Per cent	Section E5.2 Col F / Section E5.3 Col F
Balances			
16	Loans with extra drawing facility	Per cent	Section E5.1c Col H / Section E5.3 Col H
17	Loans including unused facility	£ millions	Section E5.1a Col H
18	Unused facility	£ millions	Section E5.1b Col H
19	Net loans	£ millions	Section E5.1c Col H
20	Loans with no extra drawing facility	Per cent	Section E5.2 Col H / Section E5.3 Col H



MLAR Table 1.32

Residential loans to individuals : Nature of loan

C	Residential loans to individuals : All (Regulated and Non-regulated)		
	With Impaired credit history		
1	Advances	Per cent	Section E3.1 Col J / Section E3.3 Col J
2	Balances		
	By payment type		
	Advances		
3	Repayment (capital + interest)	Per cent	Section E4.1 Col J / Section E4.5 Col J
4	Interest only	Per cent	Section E4.2 Col J / Section E4.5 Col J
5	Combined	Per cent	Section E4.3 Col J / Section E4.5 Col J
6	Other	Per cent	Section E4.4 Col J / Section E4.5 Col J
	Balances		
7	Repayment (capital + interest)	Per cent	Section E4.1 Col L / Section E4.5 Col L
8	Interest only	Per cent	Section E4.2 Col L / Section E4.5 Col L
9	Combined	Per cent	Section E4.3 Col L / Section E4.5 Col L
10	Other	Per cent	Section E4.4 Col L / Section E4.5 Col L
	By drawing facility		
	Advances		
11	Loans with extra drawing facility	Per cent	Section E5.1c Col J / Section E5.3 Col J
12	Loans including unused facility	£ millions	Section E5.1a Col J
13	Unused facility	£ millions	Section E5.1b Col J
14	Net loans	£ millions	Section E5.1c Col J
15	Loans with no extra drawing facility	Per cent	Section E5.2 Col J / Section E5.3 Col J
	Balances		
16	Loans with extra drawing facility	Per cent	Section E5.1c Col L / Section E5.3 Col L
17	Loans including unused facility	£ millions	Section E5.1a Col L
18	Unused facility	£ millions	Section E5.1b Col L
19	Net loans	£ millions	Section E5.1c Col L
20	Loans with no extra drawing facility	Per cent	Section E5.2 Col L / Section E5.3 Col L

Notes to table

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MLAR Table 1.33

Residential loans to individuals : Purpose of loan

Sub table reference

A	Residential loans to individuals : Regulated		
	By purpose of loan:		
	Advances		
1	House purchase:	Per cent	(Section E6.1a Col B + Section E6.1b Col B + Section E6.2 Col B) / Section E6.8 Col B
	Owner occupation:		
2	FTBs	Per cent	Section E6.1a Col B / Section E6.8 Col B
3	Other	Per cent	Section E6.1b Col B / Section E6.8 Col B
4	Buy to let	Per cent	Section E6.2 Col B / Section E6.8 Col B
5	Further advance	Per cent	Section E6.3 Col B / Section E6.8 Col B
6	Remortgage	Per cent	(Section E6.4 Col B + Section E6.5 Col B) / Section E6.8 Col B
7	Own borrowers	Per cent	Section E6.4 Col B / Section E6.8 Col B
8	From other lenders	Per cent	Section E6.5 Col B / Section E6.8 Col B
9	Other:	Per cent	(Section E6.6 Col B + Section E6.7 Col B) / Section E6.8 Col B
10	Lifetime mortgage	Per cent	Section E6.6 Col B / Section E6.8 Col B
11	Other	Per cent	Section E6.7 Col B / Section E6.8 Col B
12	Total	£ millions	Section E6.8 Col B
	Balances		
13	House purchase:	Per cent	(Section E6.1a Col D + Section E6.1b Col D + Section E6.2 Col D) / Section E6.8 Col D
	Owner occupation:		
14	FTBs	Per cent	Section E6.1a Col D / Section E6.8 Col D
15	Other	Per cent	Section E6.1b Col D / Section E6.8 Col D
16	Buy to let	Per cent	Section E6.2 Col D / Section E6.8 Col D
17	Further advance	Per cent	Section E6.3 Col D / Section E6.8 Col D
18	Remortgage	Per cent	(Section E6.4 Col D + Section E6.5 Col D) / Section E6.8 Col D
19	Own borrowers	Per cent	Section E6.4 Col D / Section E6.8 Col D
20	From other lenders	Per cent	Section E6.5 Col D / Section E6.8 Col D
21	Other:	Per cent	(Section E6.6 Col D + Section E6.7 Col D) / Section E6.8 Col D
22	Lifetime mortgage	Per cent	Section E6.6 Col D / Section E6.8 Col D
23	Other	Per cent	Section E6.7 Col D / Section E6.8 Col D
24	Total	£ millions	Section E6.8 Col D
	New commitments in Qtr		
	(i) Percentages by purpose		
25	House purchase	Per cent	(Section D4.1a Col B - Section D4.1a Col C) / (Section D4.1d Col B - Section D4.1d Col C)
26	Remortgage	Per cent	(Section D4.1b Col B - Section D4.1b Col C) / (Section D4.1d Col B - Section D4.1d Col C)
27	Other (inc further advances)	Per cent	(Section D4.1c Col B - Section D4.1c Col C) / (Section D4.1d Col B - Section D4.1d Col C)
28	Total	£ millions	Section D4.1d Col B - Section D4.1d Col C
	(ii) Amounts by purpose		
29	House purchase	£ millions	Section D4.1a Col B - Section D4.1a Col C
30	Remortgage	£ millions	Section D4.1b Col B - Section D4.1b Col C
31	Other (inc further advances)	£ millions	Section D4.1c Col B - Section D4.1c Col C
32	Total	£ millions	Section D4.1d Col B - Section D4.1d Col C



MLAR Table 1.33

Residential loans to individuals : Purpose of loan

B	Residential loans to individuals : Non regulated		
	By purpose of loan:		
	Advances		
1	House purchase:	Per cent	(Section E6.1a Col F + Section E6.1b Col F + Section E6.2 Col F) / Section E6.8 Col F
	Owner occupation:		
2	FTBs	Per cent	Section E6.1a Col F / Section E6.8 Col F
3	Other	Per cent	Section E6.1b Col F / Section E6.8 Col F
4	Buy to let	Per cent	Section E6.2 Col F / Section E6.8 Col F
5	Further advance	Per cent	Section E6.3 Col F / Section E6.8 Col F
6	Remortgage	Per cent	(Section E6.4 Col F + Section E6.5 Col F) / Section E6.8 Col F
7	Own borrowers	Per cent	Section E6.4 Col F / Section E6.8 Col F
8	From other lenders	Per cent	Section E6.5 Col F / Section E6.8 Col F
9	Other:	Per cent	(Section E6.6 Col F + Section E6.7 Col F) / Section E6.8 Col F
10	Lifetime mortgage	Per cent	Section E6.6 Col F / Section E6.8 Col F
11	Other	Per cent	Section E6.7 Col F / Section E6.8 Col F
12	Total	£ millions	Section E6.8 Col F
	Balances		
13	Buy to let	Per cent	Section E6.2 Col F / Section E4.5 Col H
14	Lifetime mortgage	Per cent	Section E6.6 Col F / Section E4.5 Col H
15	Other non regulated	Per cent	(Section E4.5 Col H - (Section E6.2 Col F + Section E6.6 Col F)) / Section E4.5 Col H
16	Total	£ millions	Section E4.5 Col H
	New commitments in Qtr		
	(i) Percentages by purpose		
17	House purchase	Per cent	(Section D4.2a Col B - Section D4.2a Col C) / (Section D4.2d Col B - Section D4.2d Col C)
18	Remortgage	Per cent	(Section D4.2b Col B - Section D4.2b Col C) / (Section D4.2d Col B - Section D4.2d Col C)
19	Other (inc further advances)	Per cent	(Section D4.2c Col B - Section D4.2c Col C) / (Section D4.2d Col B - Section D4.2d Col C)
20	Total	£ millions	Section D4.2d Col B - Section D4.2d Col C
	(ii) Amounts by purpose		
21	House purchase	£ millions	Section D4.2a Col B - Section D4.2a Col C
22	Remortgage	£ millions	Section D4.2b Col B - Section D4.2b Col C
23	Other (inc further advances)	£ millions	Section D4.2c Col B - Section D4.2c Col C
24	Total	£ millions	Section D4.2d Col B - Section D4.2d Col C



MLAR Table 1.33

Residential loans to individuals : Purpose of loan

C Residential loans to individuals : All (Regulated and Non-regulated)			
By purpose of loan:			
Advances			
1	House purchase	Per cent	(Section E6.1a Col J + Section E6.1b Col J + Section E6.2 Col J) / Section E6.8 Col J
	Owner occupation		
2	FTBs	Per cent	Section E6.1a Col J / Section E6.8 Col J
3	Other	Per cent	Section E6.1b Col J / Section E6.8 Col J
4	Buy to let	Per cent	Section E6.2 Col J / Section E6.8 Col J
5	Further advance	Per cent	Section E6.3 Col J / Section E6.8 Col J
6	Remortgage	Per cent	(Section E6.4 Col J + Section E6.5 Col J) / Section E6.8 Col J
7	Own borrowers	Per cent	Section E6.4 Col J / Section E6.8 Col J
8	From other lenders	Per cent	Section E6.5 Col J / Section E6.8 Col J
9	Other	Per cent	(Section E6.6 Col J + Section E6.7 Col J) / Section E6.8 Col J
10	Lifetime mortgage	Per cent	Section E6.6 Col J / Section E6.8 Col J
11	Other	Per cent	Section E6.7 Col J / Section E6.8 Col J
12	Total	£ millions	Section E6.8 Col J
Balances			
13	Buy to let	Per cent	Section E6.2 Col J / Section E4.5 Col L
14	Lifetime mortgage	Per cent	Section E6.6 Col J / Section E4.5 Col L
15	Other	Per cent	(Section E4.5 Col L - (Section E6.2 Col J + Section E6.6 Col J)) / Section E4.5 Col L
16	Total	£ millions	Section E4.5 Col L
New commitments in Qtr			
(i) Percentages by purpose			
17	House purchase	Per cent	(Section D4.1a Col B - Section D4.1a Col C + Section D4.1a Col C - Section D4.2a Col C) / (Section D4.1d Col B - Section D4.1d Col C + Section D4.2d Col B - Section D4.2d Col C)
18	Remortgage	Per cent	(Section D4.1b Col B - Section D4.1b Col C + Section D4.1b Col C - Section D4.2b Col C) / (Section D4.1d Col B - Section D4.1d Col C + Section D4.2d Col B - Section D4.2d Col C)
19	Other (inc further advances)	Per cent	(Section D4.1c Col B - Section D4.1c Col C + Section D4.1c Col C - Section D4.2c Col C) / (Section D4.1d Col B - Section D4.1d Col C + Section D4.2d Col B - Section D4.2d Col C)
20	Total	£ millions	Section D4.1c Col B - Section D4.1c Col C + Section D4.1c Col C - Section D4.2c Col C
(ii) Amounts by purpose			
21	House purchase	£ millions	Section D4.1d Col C - Section D4.2d Col B + Section D4.2d Col C - Section D4.1d Col B
22	Remortgage	£ millions	Section D4.1d Col C - Section D4.2d Col B + Section D4.2d Col C -
23	Other (inc further advances)	£ millions	Section D4.1a Col B - Section D4.1a Col C + Section D4.2a Col B - Section D4.2a Col C
24	Total	£ millions	Section D4.1b Col B - Section D4.1b Col C + Section D4.2b Col B - Section D4.2b Col C

Notes to table

[Explanatory notes](#)



MLAR: Table 1.4

Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table reference

A	Residential loans to individuals: Regulated Loans in Arrears		
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)		
1	Number of loan accounts	Units	Section F1.1 Col A
2	Amount of arrears	£ millions	Section F1.1 Col B
3	Balance outstanding	£ millions	Section F1.1 Col C
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	Section F1.1 Col C / Section F1.7 Col F
	Arrears cases at end of Qtr		
5	Number of loan accounts	Units	Section F1.7 Col D
	of which : % of cases having		
6	A temporary concession	Per cent	Section F5.1 Col G / Section F1.7 Col D
7	A formal arrangement	Per cent	Section F5.1 Col H / Section F1.7 Col D
8	No concession or arrangement	Per cent	Section F5.1 Col I / Section F1.7 Col D
9	Amount of arrears	£ millions	Section F1.7 Col E
10	Balance outstanding	£ millions	Section F1.7 Col F
11	Balances as % of total loan balances	Per cent	Section F1.7 Col F / Section D1.1 Col G
12	Performance of arrears cases in Qtr	Per cent	Section F1.7 Col G
	Arrears cases at end Qtr: analysed by degree of severity		
13	1.5 < 2.5 % in arrears	Per cent	Section F1.1 Col F / Section D1.1 Col G
14	2.5 < 5.0 % in arrears	Per cent	Section F1.2 Col F / Section D1.1 Col G
15	5.0 < 7.5 % in arrears	Per cent	Section F1.3 Col F / Section D1.1 Col G
16	7.5 < 10 % in arrears	Per cent	Section F1.4 Col F / Section D1.1 Col G
17	10 % or more in arrears	Per cent	Section F1.5 Col F / Section D1.1 Col G
18	In possession	Per cent	Section F1.6 Col F / Section D1.1 Col G
19	TOTAL	Per cent	Section F1.7 Col F / Section D1.1 Col G
20	Total (excl. 1.5 < 2.5% band)	Per cent	(Section F1.7 Col F - Section F1.1 Col F) / Section D1.1 Col G
21	1.5 < 2.5 % in arrears	Per cent	Section F1.1 Col D / Section E4.5 Col C
22	2.5 < 5.0 % in arrears	Per cent	Section F1.2 Col D / Section E4.5 Col C
23	5.0 < 7.5 % in arrears	Per cent	Section F1.3 Col D / Section E4.5 Col C
24	7.5 < 10 % in arrears	Per cent	Section F1.4 Col D / Section E4.5 Col C
25	10 % or more in arrears	Per cent	Section F1.5 Col D / Section E4.5 Col C
26	In possession	Per cent	Section F1.6 Col D / Section E4.5 Col C
27	TOTAL	Per cent	Section F1.7 Col D / Section E4.5 Col C
28	Total (excl. 1.5 < 2.5% band)	Per cent	(Section F1.7 Col D - Section F1.1 Col D) / Section E4.5 Col C



MLAR: Table 1.4

Residential loans to individuals (Unsecured): Arrears in Detail

A (cont.)

Possession cases: movements & stocks

29	New possessions in Qtr	Units	Section F1.6 Col A
30	Possession sales in Qtr	Units	Section F5.1 Col A
31	Stocks of possessions at end Qtr	Units	Section F1.6 Col D
Capitalisation of arrears cases			
32	Number in Qtr	Units	Section F5.1 Col D
33	Amount of arrears capitalised in Qtr	£ millions	Section F5.1 Col E
34	Balance outstanding	£ millions	Section F5.1 Col F
Memorandum information at end Qtr			
35	Loan book: number of loan accounts	Units	Section E4.5 Col C
36	Loan book: balances outstanding	£ millions	Section D1.1 Col G

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	Units	Section F2.1 Col A
2	Amount of arrears	£ millions	Section F2.1 Col B
3	Balance outstanding	£ millions	Section F2.1 Col C
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	Section F2.1 Col C / Section F2.7 Col F
Arrears cases at end of Qtr			
5	Number of loan accounts	Units	Section F2.7 Col D
of which : % of cases having			
6	A temporary concession	Per cent	Section F5.2 Col G / Section F2.7 Col D
7	A formal arrangement	Per cent	Section F5.2 Col H / Section F2.7 Col D
8	No concession or arrangement	Per cent	Section F5.2 Col I / Section F2.7 Col D
9	Amount of arrears	£ millions	Section F2.7 Col E
10	Balance outstanding	£ millions	Section F2.7 Col F
11	Balances as % of total loan balances	Per cent	Section F2.7 Col F / Section D1.2 Col G
12	Performance of arrears cases in Qtr	Per cent	Section F2.7 Col G



MLAR: Table 1.4

Residential loans to individuals (Unsecured): Arrears in Detail

B (cont.)

Arrears cases at end Qtr: analysed by degree of severity

13	1.5 < 2.5 % in arrears	Per cent	Section F2.1 Col F / Section D1.2 Col G
14	2.5 < 5.0 % in arrears	Per cent	Section F2.2 Col F / Section D1.2 Col G
15	5.0 < 7.5 % in arrears	Per cent	Section F2.3 Col F / Section D1.2 Col G
16	7.5 < 10 % in arrears	Per cent	Section F2.4 Col F / Section D1.2 Col G
17	10 % or more in arrears	Per cent	Section F2.5 Col F / Section D1.2 Col G
18	In possession	Per cent	Section F2.6 Col F / Section D1.2 Col G
19	TOTAL	Per cent	Section F2.7 Col F / Section D1.2 Col G
20	Total (excl. 1.5 < 2.5% band)	Per cent	(Section F2.7 Col F - Section F2.1 Col F) / Section D1.2 Col G
21	1.5 < 2.5 % in arrears	Per cent	Section F2.1 Col D / Section E4.5 Col G
22	2.5 < 5.0 % in arrears	Per cent	Section F2.2 Col D / Section E4.5 Col G
23	5.0 < 7.5 % in arrears	Per cent	Section F2.3 Col D / Section E4.5 Col G
24	7.5 < 10 % in arrears	Per cent	Section F2.4 Col D / Section E4.5 Col G
25	10 % or more in arrears	Per cent	Section F2.5 Col D / Section E4.5 Col G
26	In possession	Per cent	Section F2.6 Col D / Section E4.5 Col G
27	TOTAL	Per cent	Section F2.7 Col D / Section E4.5 Col G
28	Total (excl. 1.5 < 2.5% band)	Per cent	(Section F2.7 Col D - Section F2.1 Col D) / Section E4.5 Col G
Possession cases: movements & stocks			
29	New possessions in Qtr	Units	Section F2.6 Col A
30	Possession sales in Qtr	Units	Section F5.2 Col A
31	Stocks of possessions at end Qtr	Units	Section F2.6 Col D
Capitalisation of arrears cases			
32	Number in Qtr	Units	Section F5.2 Col D
33	Amount of arrears capitalised in Qtr	£ millions	Section F5.2 Col E
34	Balance outstanding	£ millions	Section F5.2 Col F
Memorandum information at end Qtr			
35	Loan book: number of loan accounts	Units	Section E4.5 Col G
36	Loan book: balances outstanding	£ millions	Section D1.2 Col G



MLAR: Table 1.4

Residential loans to individuals (Unsecuritised): Arrears in Detail

C	Residential loans to individuals : All (Regulated and Non-regulated)		
	Loans in Arrears		
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)		
1	Number of loan accounts	Units	Section F3.1 Col A
2	Amount of arrears	£ millions	Section F3.1 Col B
3	Balance outstanding	£ millions	Section F3.1 Col C
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	Section F3.1 Col C / Section F3.7 Col F
	Arrears cases at end of Qtr		
5	Number of loan accounts of which : % of cases having	Units	Section F3.7 Col D
6	A temporary concession	Per cent	Section F5.3 Col G / Section F3.7 Col D
7	A formal arrangement	Per cent	Section F5.3 Col H / Section F3.7 Col D
8	No concession or arrangement	Per cent	Section F5.3 Col I / Section F3.7 Col D
9	Amount of arrears	£ millions	Section F3.7 Col E
10	Balance outstanding	£ millions	Section F3.7 Col F
11	Balances as % of total loan balances	Per cent	Section F3.7 Col F / (Section D1.1 Col G + Section D1.2 Col G)
12	Performance of arrears cases in Qtr	Per cent	Section F3.7 Col G



MLAR: Table 1.4

Residential loans to individuals (Unsecured): Arrears in Detail

C (cont.)

Arrears cases at end Qtr: analysed by degree of severity

13	1.5 < 2.5 % in arrears	Per cent	Section F3.1 Col F / (Section D1.1 Col G + Section D1.2 Col G)
14	2.5 < 5.0 % in arrears	Per cent	Section F3.2 Col F / (Section D1.1 Col G + Section D1.2 Col G)
15	5.0 < 7.5 % in arrears	Per cent	Section F3.3 Col F / (Section D1.1 Col G + Section D1.2 Col G)
16	7.5 < 10 % in arrears	Per cent	Section F3.4 Col F / (Section D1.1 Col G + Section D1.2 Col G)
17	10 % or more in arrears	Per cent	Section F3.5 Col F / (Section D1.1 Col G + Section D1.2 Col G)
18	In possession	Per cent	Section F3.6 Col F / (Section D1.1 Col G + Section D1.2 Col G)
19	TOTAL	Per cent	Section F3.7 Col F / (Section D1.1 Col G + Section D1.2 Col G)
20	Total (excl. 1.5 < 2.5% band)	Per cent	(Section F3.7 Col F - Section F3.1 Col F) / Section D1.1 Col G + Section D1.2 Col G)
21	1.5 < 2.5 % in arrears	Per cent	Section F3.1 Col D / Section E4.5 Col K
22	2.5 < 5.0 % in arrears	Per cent	Section F3.2 Col D / Section E4.5 Col K
23	5.0 < 7.5 % in arrears	Per cent	Section F3.3 Col D / Section E4.5 Col K
24	7.5 < 10 % in arrears	Per cent	Section F3.4 Col D / Section E4.5 Col K
25	10 % or more in arrears	Per cent	Section F3.5 Col D / Section E4.5 Col K
26	In possession	Per cent	Section F3.6 Col D / Section E4.5 Col K
27	TOTAL	Per cent	Section F3.7 Col D / Section E4.5 Col K
28	Total (excl. 1.5 < 2.5% band)	Per cent	(Section F3.7 Col D - Section F3.1 Col D) / Section E4.5 Col K
Possession cases: movements & stocks			
29	New possessions in Qtr	Units	Section F3.6 Col A
30	Possession sales in Qtr	Units	Section F5.3 Col A
31	Stocks of possessions at end Qtr	Units	Section F3.6 Col D
Capitalisation of arrears cases			
32	Number in Qtr	Units	Section F5.3 Col D
33	Amount of arrears capitalised in Qtr	£ millions	Section F5.3 Col E
34	Balance outstanding	£ millions	Section F5.3 Col F
Memorandum information at end Qtr			
35	Loan book: number of loan accounts	Units	Section E4.5 Col K
36	Loan book: balances outstanding	£ millions	Section D1.1 Col G + Section D1.2 Col G

Notes to table

Explanatory notes

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MLAR Table 1.5

Residential loans to individuals : Mortgage Administration

Sub table reference

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	Section G1.1b Col A
2	SPVs:	Units	Section G1.1c Col A
3	All "securitised"	Units	Section G1.1b Col A + Section G1.1c Col A
Balances outstanding on loans administered for :			
4	Firms without a mortgage lender's permission	£ millions	Section G1.2b Col A
5	SPVs:	£ millions	Section G1.2c Col A
6	All "securitised"	£ millions	Section G1.2b Col A + Section G1.2c Col A
B Residential loans to individuals : Non regulated			
Numbers of loans administered for :			
1	Firms without a mortgage lender's permission	Units	Section G1.1b Col B
2	SPVs:	Units	Section G1.1c Col B
3	All "securitised"	Units	Section G1.1b Col B + Section G1.1c Col B
Balances outstanding on loans administered for :			
4	Firms without a mortgage lender's permission	£ millions	Section G1.2b Col B
5	SPVs:	£ millions	Section G1.2c Col B
6	All "securitised"	£ millions	Section G1.2b Col B + Section G1.2c Col B
C Residential loans to individuals : All (Regulated and Non-regulated)			
Numbers of loans administered for :			
1	Firms without a mortgage lender's permission	Units	Section G1.1b Col C
2	SPVs:	Units	Section G1.1c Col C
3	All "securitised"	Units	Section G1.1b Col C + Section G1.1c Col C
Balances outstanding on loans administered for :			
4	Firms without a mortgage lender's permission	£ millions	Section G1.2b Col C
5	SPVs:	£ millions	Section G1.2c Col C
6	All "securitised"	£ millions	Section G1.2b Col C + Section G1.2c Col C

Notes to table

[Explanatory notes](#)



MLAR Table 1.6

Residential loans to individuals (Securitised): Arrears in detail

Sub table reference

A	Residential loans to individuals : Regulated Loans in Arrears		
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)		
1	Number of loan accounts	Units	Section H1.1 Col A
2	Amount of arrears	£ millions	Section H1.1 Col B
3	Balance outstanding	£ millions	Section H1.1 Col C
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	Section H1.1 Col C / Section H1.7 Col F
	Arrears cases at end of Qtr		
5	Number of loan accounts	Units	Section H1.7 Col D
	of which : % of cases having		
6	A temporary concession	Per cent	Section H5.1 Col G / Section H1.7 Col D
7	A formal arrangement	Per cent	Section H5.1 Col H / Section H1.7 Col D
8	No concession or arrangement	Per cent	Section H5.1 Col I / Section H1.7 Col D
9	Amount of arrears	£ millions	Section H1.7 Col E
10	Balance outstanding	£ millions	Section H1.7 Col F
11	Balances as % of total loan balances	Per cent	Section H1.7 Col F / (Section G1.2b Col A + Section G1.2c Col A)
12	Performance of arrears cases in Qtr	Per cent	Section H1.7 Col G



MLAR Table 1.6

Residential loans to individuals (Securitised): Arrears in detail

A (cont.)	Arrears cases at end Qtr: analysed by degree of severity		
	(i) Balances on cases in arrears as % total loan balances		
13	1.5 < 2.5 % in arrears	Per cent	Section H1.1 Col F / (Section G1.2b Col A + Section G1.2c Col A)
14	2.5 < 5.0 % in arrears	Per cent	Section H1.2 Col F / (Section G1.2b Col A + Section G1.2c Col A)
15	5.0 < 7.5 % in arrears	Per cent	Section H1.3 Col F / (Section G1.2b Col A + Section G1.2c Col A)
16	7.5 < 10 % in arrears	Per cent	Section H1.4 Col F / (Section G1.2b Col A + Section G1.2c Col A)
17	10 % or more in arrears	Per cent	Section H1.5 Col F / (Section G1.2b Col A + Section G1.2c Col A)
18	In possession	Per cent	Section H1.6 Col F / (Section G1.2b Col A + Section G1.2c Col A)
19	Total	Per cent	Section H1.7 Col F / (Section G1.2b Col A + Section G1.2c Col A)
20	Total (excl. 1.5 < 2.5% band)	Per cent	(Section H1.7 Col F - Section H1.1 Col F) / (Section G1.2b Col A + Section G1.2c Col A)
	(ii) Number of cases in arrears as % total number of loans		
21	1.5 < 2.5 % in arrears	Per cent	Section H1.1 Col D / (Section G1.1b Col A + Section G1.1c Col A)
22	2.5 < 5.0 % in arrears	Per cent	Section H1.2 Col D / (Section G1.1b Col A + Section G1.1c Col A)
23	5.0 < 7.5 % in arrears	Per cent	Section H1.3 Col D / (Section G1.1b Col A + Section G1.1c Col A)
24	7.5 < 10 % in arrears	Per cent	Section H1.4 Col D / (Section G1.1b Col A + Section G1.1c Col A)
25	10 % or more in arrears	Per cent	Section H1.5 Col D / (Section G1.1b Col A + Section G1.1c Col A)
26	In possession	Per cent	Section H1.6 Col D / (Section G1.1b Col A + Section G1.1c Col A)
27	Total	Per cent	Section H1.7 Col D / (Section G1.1b Col A + Section G1.1c Col A)
28	Total (excl. 1.5 < 2.5% band)	Per cent	(Section H1.7 Col D - Section H1.1 Col D) / (Section G1.1b Col A + Section G1.1c Col A)
	Possession cases: movements & stocks		
29	New possessions in Qtr	Units	Section H1.6 Col A
30	Possession sales in Qtr	Units	Section H5.1 Col A
31	Stocks of possessions at end Qtr	Units	Section H1.6 Col D
	Capitalisation of arrears cases		
32	Number in Qtr	Units	Section H5.1 Col D
33	Amount of arrears capitalised in Qtr	£ millions	Section H5.1 Col E
34	Balance outstanding	£ millions	Section H5.1 Col F
	Memorandum information at end Qtr		
35	Loan book: number of loan accounts	Units	Section G1.1b Col A + Section G1.1c Col A
36	Loan book: balances outstanding	£ millions	Section G1.2b Col A + Section G1.2c Col A



MLAR Table 1.6

Residential loans to individuals (Securitised): Arrears in detail

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	Units	Section H2.1 Col A
2	Amount of arrears	£ millions	Section H2.1 Col B
3	Balance outstanding	£ millions	Section H2.1 Col C
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	Section H2.1 Col C / Section H2.7 Col F
	Arrears cases at end of Qtr		
5	Number of loan accounts	Units	Section H2.7 Col D
	of which : % of cases having		
6	A temporary concession	Per cent	Section H5.2 Col G / Section H2.7 Col D
7	A formal arrangement	Per cent	Section H5.2 Col H / Section H2.7 Col D
8	No concession or arrangement	Per cent	Section H5.2 Col I / Section H2.7 Col D
9	Amount of arrears	£ millions	Section H2.7 Col E
10	Balance outstanding	£ millions	Section H2.7 Col F
11	Balances as % of total loan balances	Per cent	Section H2.7 Col F / (Section G1.2b Col B + Section G1.2c Col B)
12	Performance of arrears cases in Qtr	Per cent	Section H2.7 Col G



MLAR Table 1.6

Residential loans to individuals (Securitised): Arrears in detail

B (cont.)	Arrears cases at end Qtr: analysed by degree of severity		
	(i) Balances on cases in arrears as % total loan balances		
13	1.5 < 2.5 % in arrears	Per cent	Section H2.1 Col F / (Section G1.2b Col B + Section G1.2c Col B)
14	2.5 < 5.0 % in arrears	Per cent	Section H2.2 Col F / (Section G1.2b Col B + Section G1.2c Col B)
15	5.0 < 7.5 % in arrears	Per cent	Section H2.3 Col F / (Section G1.2b Col B + Section G1.2c Col B)
16	7.5 < 10 % in arrears	Per cent	Section H2.4 Col F / (Section G1.2b Col B + Section G1.2c Col B)
17	10 % or more in arrears	Per cent	Section H2.5 Col F / (Section G1.2b Col B + Section G1.2c Col B)
18	In possession	Per cent	Section H2.6 Col F / (Section G1.2b Col B + Section G1.2c Col B)
19	Total	Per cent	Section H2.7 Col F / (Section G1.2b Col B + Section G1.2c Col B)
20	Total (excl. 1.5 < 2.5% band)	Per cent	(Section H2.7 Col F - Section H2.1 Col F) / (Section G1.2b Col B + Section G1.2c Col B)
	(ii) Number of cases in arrears as % total number of loans		
21	1.5 < 2.5 % in arrears	Per cent	Section H2.1 Col D / (Section G1.1b Col B + Section G1.1c Col B)
22	2.5 < 5.0 % in arrears	Per cent	Section H2.2 Col D / (Section G1.1b Col B + Section G1.1c Col B)
23	5.0 < 7.5 % in arrears	Per cent	Section H2.3 Col D / (Section G1.1b Col B + Section G1.1c Col B)
24	7.5 < 10 % in arrears	Per cent	Section H2.4 Col D / (Section G1.1b Col B + Section G1.1c Col B)
25	10 % or more in arrears	Per cent	Section H2.5 Col D / (Section G1.1b Col B + Section G1.1c Col B)
26	In possession	Per cent	Section H2.6 Col D / (Section G1.1b Col B + Section G1.1c Col B)
27	Total	Per cent	Section H2.7 Col D / (Section G1.1b Col B + Section G1.1c Col B)
28	Total (excl. 1.5 < 2.5% band)	Per cent	(Section H2.7 Col D - Section H2.1 Col D) / (Section G1.1b Col B + Section G1.1c Col B)
	Possession cases: movements & stocks		
29	New possessions in Qtr	Units	Section H2.6 Col A
30	Possession sales in Qtr	Units	Section H5.2 Col A
31	Stocks of possessions at end Qtr	Units	Section H2.6 Col D
	Capitalisation of arrears cases		
32	Number in Qtr	Units	Section H5.2 Col D
33	Amount of arrears capitalised in Qtr	£ millions	Section H5.2 Col E
34	Balance outstanding	£ millions	Section H5.2 Col F
	Memorandum information at end Qtr		
35	Loan book: number of loan accounts	Units	Section G1.1b Col B + Section G1.1c Col B
36	Loan book: balances outstanding	£ millions	Section G1.2b Col B + Section G1.2c Col B



MLAR Table 1.6

Residential loans to individuals (Securitised): Arrears in detail

C Residential loans to individuals : All (Regulated and Non-regulated)			
Loans in Arrears			
New cases in the Qtr (ie moving into 1.5 < 2.5% band)			
1	Number of loan accounts	Units	Section H3.1 Col A
2	Amount of arrears	£ millions	Section H3.1 Col B
3	Balance outstanding	£ millions	Section H3.1 Col C
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	Section H3.1 Col C / Section H3.7 Col F
Arrears cases at end of Qtr			
5	Number of loan accounts	Units	Section H3.7 Col D
	of which : % of cases having		
6	A temporary concession	Per cent	Section H5.3 Col G / Section H3.7 Col D
7	A formal arrangement	Per cent	Section H5.3 Col H / Section H3.7 Col D
8	No concession or arrangement	Per cent	Section H5.3 Col I / Section H3.7 Col D
9	Amount of arrears	£ millions	Section H3.7 Col E
10	Balance outstanding	£ millions	Section H3.7 Col F
11	Balances as % of total loan balances	Per cent	Section H3.7 Col F / (Section G1.2b Col C + Section G1.2c Col C)
12	Performance of arrears cases in Qtr	Per cent	Section H3.7 Col G



MLAR Table 1.6

Residential loans to individuals (Securitised): Arrears in detail

C (cont.)	Arrears cases at end Qtr: analysed by degree of severity		
	(i) Balances on cases in arrears as % total loan balances		
13	1.5 < 2.5 % in arrears	Per cent	Section H3.1 Col F / (Section G1.2b Col C + Section G1.2c Col C)
14	2.5 < 5.0 % in arrears	Per cent	Section H3.2 Col F / (Section G1.2b Col C + Section G1.2c Col C)
15	5.0 < 7.5 % in arrears	Per cent	Section H3.3 Col F / (Section G1.2b Col C + Section G1.2c Col C)
16	7.5 < 10 % in arrears	Per cent	Section H3.4 Col F / (Section G1.2b Col C + Section G1.2c Col C)
17	10 % or more in arrears	Per cent	Section H3.5 Col F / (Section G1.2b Col C + Section G1.2c Col C)
18	In possession	Per cent	Section H3.6 Col F / (Section G1.2b Col C + Section G1.2c Col C)
19	Total	Per cent	Section H3.7 Col F / (Section G1.2b Col C + Section G1.2c Col C)
20	Total (excl. 1.5 < 2.5% band)	Per cent	(Section H3.7 Col F - Section H3.1 Col F) / (Section G1.2b Col C + Section G1.2c Col C)
	(ii) Number of cases in arrears as % total number of loans		
21	1.5 < 2.5 % in arrears	Per cent	Section H3.1 Col D / (Section G1.1b Col C + Section G1.1c Col C)
22	2.5 < 5.0 % in arrears	Per cent	Section H3.2 Col D / (Section G1.1b Col C + Section G1.1c Col C)
23	5.0 < 7.5 % in arrears	Per cent	Section H3.3 Col D / (Section G1.1b Col C + Section G1.1c Col C)
24	7.5 < 10 % in arrears	Per cent	Section H3.4 Col D / (Section G1.1b Col C + Section G1.1c Col C)
25	10 % or more in arrears	Per cent	Section H3.5 Col D / (Section G1.1b Col C + Section G1.1c Col C)
26	In possession	Per cent	Section H3.6 Col D / (Section G1.1b Col C + Section G1.1c Col C)
27	Total	Per cent	Section H3.7 Col D / (Section G1.1b Col C + Section G1.1c Col C)
28	Total (excl. 1.5 < 2.5% band)	Per cent	(Section H3.7 Col D - Section H3.1 Col D) / (Section G1.1b Col C + Section G1.1c Col C)
	Possession cases: movements & stocks		
29	New possessions in Qtr	Units	Section H3.6 Col A
30	Possession sales in Qtr	Units	Section H5.3 Col A
31	Stocks of possessions at end Qtr	Units	Section H3.6 Col D
	Capitalisation of arrears cases		
32	Number in Qtr	Units	Section H5.3 Col D
33	Amount of arrears capitalised in Qtr	£ millions	Section H5.3 Col E
34	Balance outstanding	£ millions	Section H5.3 Col F
	Memorandum information at end Qtr		
35	Loan book: number of loan accounts	Units	Section G1.1b Col C + Section G1.1c Col C
36	Loan book: balances outstanding	£ millions	Section G1.2b Col C + Section G1.2c Col C

Notes to table

[Explanatory notes](#)



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MLAR Table 1.7

Residential loans to individuals (Unsecuritised and Securitised) : Arrears in Detail

Sub table reference

A	Residential loans to individuals : Regulated Loans in Arrears		
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)		
1	Number of loan accounts	Units	Section F1.1 Col A + Section H1.1 Col A
2	Amount of arrears	£ millions	Section F1.1 Col B + Section H1.1 Col B
3	Balance outstanding	£ millions	Section F1.1 Col C + Section H1.1 Col C
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	(Section F1.1 Col C + Section H1.1 Col C) / (Section F1.7 Col F + Section H1.7 Col F)
	Arrears cases at end of Qtr		
5	Number of loan accounts	Units	Section F1.7 Col D + Section H1.7 Col D
	of which : % of cases having		
6	A temporary concession	Per cent	(Section F5.1 Col G + Section H5.1 Col G) / (Section F1.7 Col D + Section H1.7 Col D)
7	A formal arrangement	Per cent	(Section F5.1 Col H + Section H5.1 Col H) / (Section F1.7 Col D + Section H1.7 Col D)
8	No concession or arrangement	Per cent	(Section F5.1 Col I + Section H5.1 Col I) / (Section F1.7 Col D + Section H1.7 Col D)
9	Amount of arrears	£ millions	Section F1.7 Col E + Section H1.7 Col E
10	Balance outstanding	£ millions	Section F1.7 Col F + Section H1.7 Col F
11	Balances as % of total loan balances	Per cent	(Section F1.7 Col F + Section H1.7 Col F) / (Section D1.1 Col G + Section G1.2b Col A + Section G1.2c Col A)
12	Performance of arrears cases in Qtr	Per cent	((Section F1.7 Col G * Section F1.7 Col F) + (Section F1.7 Col G * Section H1.7 Col G)) / (Section F1.7 Col F + Section H1.7 Col F) weighted average for all firms



MLAR Table 1.7

Residential loans to individuals (Unsecuritised and Securitised) : Arrears in Detail

A (cont.)	Arrears cases at end Qtr: analysed by degree of severity		
	(i) Balances on cases in arrears as % total loan balances		
13	1.5 < 2.5 % in arrears	Per cent	(Section F1.1 Col F + Section H1.1 Col F) / (Section D1.1 Col G + Section G1.2b Col A + Section G1.2c Col A)
14	2.5 < 5.0 % in arrears	Per cent	(Section F1.2 Col F + Section H1.2 Col F) / (Section D1.1 Col G + Section G1.2b Col A + Section G1.2c Col A)
15	5.0 < 7.5 % in arrears	Per cent	(Section F1.3 Col F + Section H1.3 Col F) / (Section D1.1 Col G + Section G1.2b Col A + Section G1.2c Col A)
16	7.5 < 10 % in arrears	Per cent	(Section F1.4 Col F + Section H1.4 Col F) / (Section D1.1 Col G + Section G1.2b Col A + Section G1.2c Col A)
17	10 % or more in arrears	Per cent	(Section F1.5 Col F + Section H1.5 Col F) / (Section D1.1 Col G + Section G1.2b Col A + Section G1.2c Col A)
18	In possession	Per cent	(Section F1.6 Col F + Section H1.6 Col F) / (Section D1.1 Col G + Section G1.2b Col A + Section G1.2c Col A)
19	TOTAL	Per cent	(Section F1.7 Col F + Section H1.7 Col F) / (Section D1.1 Col G + Section G1.2b Col A + Section G1.2c Col A)
20	Total (excl. 1.5 < 2.5% band)	Per cent	((Section F1.7 Col F - Section F1.1 Col F) + (Section H1.7 Col F - Section H1.1 Col F)) / (Section D1.1 Col G + Section G1.2b Col A + Section G1.2c Col A)
	(ii) Number of cases in arrears as % total number of loans		
21	1.5 < 2.5 % in arrears	Per cent	(Section F1.1 Col D + Section H1.1 Col D) / (Section E4.5 Col C + Section G1.1b Col A + Section G1.1c Col A)
22	2.5 < 5.0 % in arrears	Per cent	(Section F1.2 Col D + Section H1.2 Col D) / (Section E4.5 Col C + Section G1.1b Col A + Section G1.1c Col A)
23	5.0 < 7.5 % in arrears	Per cent	(Section F1.3 Col D + Section H1.3 Col D) / (Section E4.5 Col C + Section G1.1b Col A + Section G1.1c Col A)
24	7.5 < 10 % in arrears	Per cent	(Section F1.4 Col D + Section H1.4 Col D) / (Section E4.5 Col C + Section G1.1b Col A + Section G1.1c Col A)
25	10 % or more in arrears	Per cent	(Section F1.5 Col D + Section H1.5 Col D) / (Section E4.5 Col C + Section G1.1b Col A + Section G1.1c Col A)
26	In possession	Per cent	(Section F1.6 Col D + Section H1.6 Col D) / (Section E4.5 Col C + Section G1.1b Col A + Section G1.1c Col A)
27	TOTAL	Per cent	(Section F1.7 Col D + Section H1.7 Col D) / (Section E4.5 Col C + Section G1.1b Col A + Section G1.1c Col A)
28	Total (excl. 1.5 < 2.5% band)	Per cent	((Section F1.7 Col D - Section F1.1 Col D) + (Section H1.7 Col D - Section H1.1 Col D)) / (Section E4.5 Col C + Section G1.1b Col A + Section G1.1c Col A)
	Possession cases: movements & stocks		
29	New possessions in Qtr	Units	Section F1.6 Col A + Section H1.6 Col A
30	Possession sales in Qtr	Units	Section F5.1 Col A + Section H5.1 Col A
31	Stocks of possessions at end Qtr	Units	Section F1.6 Col D + Section H1.6 Col D
	Capitalisation of arrears cases		
32	Number in Qtr	Units	Section F5.1 Col D + Section H5.1 Col D
33	Amount of arrears capitalised in Qtr	£ millions	Section F5.1 Col E + Section H5.1 Col E
34	Balance outstanding	£ millions	Section F5.1 Col F + Section H5.1 Col F
	Memorandum information at end Qtr		
35	Loan book: number of loan accounts	Units	Section E4.5 Col C + Section G1.1b Col A + Section G1.1c Col A
36	Loan book: balances outstanding	£ millions	Section D1.1 Col F + Section G1.2b Col A + Section G1.2c Col A



MLAR Table 1.7

Residential loans to individuals (Unsecuritised and Securitised) : Arrears in Detail

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	Units	Section F2.1 Col A + Section H2.1 Col A
2	Amount of arrears	£ millions	Section F2.1 Col B + Section H2.1 Col B
3	Balance outstanding	£ millions	Section F2.1 Col C + Section H2.1 Col C
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	(Section F2.1 Col C + Section H2.1 Col C) / (Section F2.7 Col F + Section H2.7 Col F)
Arrears cases at end of Qtr			
5	Number of loan accounts	Units	Section F2.7 Col D + Section H2.7 Col D
	of which : % of cases having		
6	A temporary concession	Per cent	(Section F5.2 Col G + Section H5.2 Col G) / (Section F2.7 Col D + Section H2.7 Col D)
7	A formal arrangement	Per cent	(Section F5.2 Col H + Section H5.2 Col H) / (Section F2.7 Col D + Section H2.7 Col D)
8	No concession or arrangement	Per cent	(Section F5.2 Col I + Section H5.2 Col I) / (Section F2.7 Col D + Section H2.7 Col D)
9	Amount of arrears	£ millions	Section F2.7 Col E + Section H2.7 Col E
10	Balance outstanding	£ millions	Section F2.7 Col F + Section H2.7 Col F
11	Balances as % of total loan balances	Per cent	(Section F2.7 Col F + Section H2.7 Col F) / (Section D1.2 Col G + Section G1.2b Col B + Section G1.2c Col B)
12	Performance of arrears cases in Qtr	Per cent	((Section F2.7 Col G * Section F2.7 Col F) + (Section H1.2 Col D * Section H2.7 Col F)) / (Section F2.7 Col F + Section H2.7 Col F) weighted average for all firms



MLAR Table 1.7

Residential loans to individuals (Unsecuritised and Securitised) : Arrears in Detail

B (cont.)		Arrears cases at end Qtr: analysed by degree of severity	
(i) Balances on cases in arrears as % total loan balances			
13	1.5 < 2.5 % in arrears	Per cent	(Section F2.1 Col F + Section H2.1 Col F) / (Section D1.2 Col G + Section G1.2b Col B + Section G1.2c Col B)
14	2.5 < 5.0 % in arrears	Per cent	(Section F2.2 Col F + Section H2.2 Col F) / (Section D1.2 Col G + Section G1.2b Col B + Section G1.2c Col B)
15	5.0 < 7.5 % in arrears	Per cent	(Section F2.3 Col F + Section H2.3 Col F) / (Section D1.2 Col G + Section G1.2b Col B + Section G1.2c Col B)
16	7.5 < 10 % in arrears	Per cent	(Section F2.4 Col F + Section H2.4 Col F) / (Section D1.2 Col G + Section G1.2b Col B + Section G1.2c Col B)
17	10 % or more in arrears	Per cent	(Section F2.5 Col F + Section H2.5 Col F) / (Section D1.2 Col G + Section G1.2b Col B + Section G1.2c Col B)
18	In possession	Per cent	(Section F2.6 Col F + Section H2.6 Col F) / (Section D1.2 Col G + Section G1.2b Col B + Section G1.2c Col B)
19	TOTAL	Per cent	(Section F2.7 Col F + Section H2.7 Col F) / (Section D1.2 Col G + Section G1.2b Col B + Section G1.2c Col B)
20	Total (excl. 1.5 < 2.5% band)	Per cent	((Section F2.7 Col F - Section F2.1 Col F) + (Section H2.7 Col F - Section H2.1 Col F)) / (Section D1.2 Col G + Section G1.2b Col B + Section G1.2c Col B)
(ii) Number of cases in arrears as % total number of loans			
21	1.5 < 2.5 % in arrears	Per cent	(Section F2.1 Col D + Section H2.1 Col D) / (Section E4.5 Col G + Section G1.1b Col B + Section G1.1c Col B)
22	2.5 < 5.0 % in arrears	Per cent	(Section F2.2 Col D + Section H2.2 Col D) / (Section E4.5 Col G + Section G1.1b Col B + Section G1.1c Col B)
23	5.0 < 7.5 % in arrears	Per cent	(Section F2.3 Col D + Section H2.3 Col D) / (Section E4.5 Col G + Section G1.1b Col B + Section G1.1c Col B)
24	7.5 < 10 % in arrears	Per cent	(Section F2.4 Col D + Section H2.4 Col D) / (Section E4.5 Col G + Section G1.1b Col B + Section G1.1c Col B)
25	10 % or more in arrears	Per cent	(Section F2.5 Col D + Section H2.5 Col D) / (Section E4.5 Col G + Section G1.1b Col B + Section G1.1c Col B)
26	In possession	Per cent	(Section F2.6 Col D + Section H2.6 Col D) / (Section E4.5 Col G + Section G1.1b Col B + Section G1.1c Col B)
27	TOTAL	Per cent	(Section F2.7 Col D + Section H2.7 Col D) / (Section E4.5 Col G + Section G1.1b Col B + Section G1.1c Col B)
28	Total (excl. 1.5 < 2.5% band)	Per cent	((Section F2.7 Col D - Section F2.1 Col D) + (Section H2.7 Col D - Section H2.1 Col D)) / (Section E4.5 Col G + Section G1.1b Col B + Section G1.1c Col B)
Possession cases: movements & stocks			
29	New possessions in Qtr	Units	Section F2.6 Col A + Section H2.6 Col A
30	Possession sales in Qtr	Units	Section F5.2 Col A + Section H5.2 Col A
31	Stocks of possessions at end Qtr	Units	Section F2.6 Col D + Section H2.6 Col D
Capitalisation of arrears cases			
32	Number in Qtr	Units	Section F5.2 Col D + Section H5.2 Col D
33	Amount of arrears capitalised in Qtr	£ millions	Section F5.2 Col E + Section H5.2 Col E
34	Balance outstanding	£ millions	Section F5.2 Col F + Section H5.2 Col F
Memorandum information at end Qtr			
35	Loan book: number of loan accounts	Units	Section E4.5 Col G + Section G1.1b Col B + Section G1.1c Col B
36	Loan book: balances outstanding	£ millions	Section D1.2 Col G + Section G1.2b Col B + Section G1.2c Col B



MLAR Table 1.7

Residential loans to individuals (Unsecuritised and Securitised) : Arrears in Detail

C	Residential loans to individuals : All (Regulated and Non-regulated) Loans in Arrears		
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)		
1	Number of loan accounts	Units	(Section F1.1 Col A + Section H1.1 Col A) + (Section F2.1 Col A + Section H2.1 Col A)
2	Amount of arrears	£ millions	(Section F1.1 Col B + Section H1.1 Col B) + (Section F2.1 Col B + Section H2.1 Col B)
3	Balance outstanding	£ millions	(Section F1.1 Col C + Section H1.1 Col C) + (Section F2.1 Col C + Section H2.1 Col C)
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	$[(\text{Section F1.1 Col C} + \text{Section H1.1 Col C}) + (\text{Section F2.1 Col C} + \text{Section H2.1 Col C})] / [(\text{Section F1.7 Col F} + \text{Section H1.7 Col F}) + (\text{Section F2.7 Col F} + \text{Section H2.7 Col F})]$
	Arrears cases at end of Qtr		
5	Number of loan accounts of which : % of cases having	Units	(Section F1.7 Col D + Section H1.7 Col D) + (Section F2.7 Col D + Section H2.7 Col D)
6	A temporary concession	Per cent	$(\text{Section F5.1 Col G} + \text{Section H5.1 Col G} + \text{Section F5.2 Col G} + \text{Section H5.2 Col G}) / ((\text{Section F1.7 Col D} + \text{Section H1.7 Col D}) + (\text{Section F2.7 Col D} + \text{Section H2.7 Col D}))$
7	A formal arrangement	Per cent	$(\text{Section F5.1 Col H} + \text{Section H5.1 Col H} + \text{Section F5.2 Col H} + \text{Section H5.2 Col H}) / ((\text{Section F1.7 Col D} + \text{Section H1.7 Col D}) + (\text{Section F2.7 Col D} + \text{Section H2.7 Col D}))$
8	No concession or arrangement	Per cent	$(\text{Section F5.1 Col I} + \text{Section H5.1 Col I} + \text{Section F5.2 Col I} + \text{Section H5.2 Col I}) / ((\text{Section F1.7 Col D} + \text{Section H1.7 Col D}) + (\text{Section F2.7 Col D} + \text{Section H2.7 Col D}))$
9	Amount of arrears	£ millions	(Section F1.7 Col E + Section H1.7 Col E) + (Section F2.7 Col E + Section H2.7 Col E)
10	Balance outstanding	£ millions	(Section F1.7 Col F + Section H1.7 Col F) + (Section F2.7 Col F + Section H2.7 Col F)
11	Balances as % of total loan balances	Per cent	$((\text{Section F1.7 Col F} + \text{Section H1.7 Col F}) + (\text{Section F2.7 Col F} + \text{Section H2.7 Col F})) / (\text{Section D1.1 Col G} + \text{Section G1.2b Col A} + \text{Section G1.2c Col A} + \text{Section D1.2 Col G} + \text{Section G1.2b Col B} + \text{Section G1.2c Col B})$
12	Performance of arrears cases in Qtr	Per cent	$((\text{Section F1.7 Col G} * \text{Section F1.7 Col F}) + (\text{Section H1.7 Col G} * \text{Section H1.7 Col F}) + (\text{Section F2.7 Col G} * \text{Section F2.7 Col F}) + (\text{Section H2.7 Col G} * \text{Section H2.7 Col F})) / (\text{Section F1.7 Col F} + \text{Section H1.7 Col F} + \text{Section F2.7 Col F} + \text{Section H2.7 Col F})$ weighted average for all firms



MLAR Table 1.7

Residential loans to individuals (Unsecuritised and Securitised) : Arrears in Detail

C (cont.)	Arrears cases at end Qtr: analysed by degree of severity		
	(i) Balances on cases in arrears as % total loan balances		
13	1.5 < 2.5 % in arrears	Per cent	$\frac{[(\text{Section F1.1 Col F} + \text{Section H1.1 Col F}) + (\text{Section F2.1 Col F} + \text{Section H2.1 Col F})]}{[(\text{Section D1.1 Col G} + \text{Section G1.2b Col A} + \text{Section G1.2c Col A}) + (\text{Section D1.2 Col G} + \text{Section G1.2b Col B} + \text{Section G1.2c Col B})]}$
14	2.5 < 5.0 % in arrears	Per cent	$\frac{[(\text{Section F1.2 Col F} + \text{Section H1.2 Col F}) + (\text{Section F2.2 Col F} + \text{Section H2.2 Col F})]}{[(\text{Section D1.1 Col G} + \text{Section G1.2b Col A} + \text{Section G1.2c Col A}) + (\text{Section D1.2 Col G} + \text{Section G1.2b Col B} + \text{Section G1.2c Col B})]}$
15	5.0 < 7.5 % in arrears	Per cent	$\frac{[(\text{Section F1.3 Col F} + \text{Section H1.3 Col F}) + (\text{Section F2.3 Col F} + \text{Section H2.3 Col F})]}{[(\text{Section D1.1 Col G} + \text{Section G1.2b Col A} + \text{Section G1.2c Col A}) + (\text{Section D1.2 Col G} + \text{Section G1.2b Col B} + \text{Section G1.2c Col B})]}$
16	7.5 < 10 % in arrears	Per cent	$\frac{[(\text{Section F1.4 Col F} + \text{Section H1.4 Col F}) + (\text{Section F2.4 Col F} + \text{Section H2.4 Col F})]}{[(\text{Section D1.1 Col G} + \text{Section G1.2b Col A} + \text{Section G1.2c Col A}) + (\text{Section D1.2 Col G} + \text{Section G1.2b Col B} + \text{Section G1.2c Col B})]}$
17	10 % or more in arrears	Per cent	$\frac{[(\text{Section F1.5 Col F} + \text{Section H1.5 Col F}) + (\text{Section F2.5 Col F} + \text{Section H2.5 Col F})]}{[(\text{Section D1.1 Col G} + \text{Section G1.2b Col A} + \text{Section G1.2c Col A}) + (\text{Section D1.2 Col G} + \text{Section G1.2b Col B} + \text{Section G1.2c Col B})]}$
18	In possession	Per cent	$\frac{[(\text{Section F1.6 Col F} + \text{Section H1.6 Col F}) + (\text{Section F2.6 Col F} + \text{Section H2.6 Col F})]}{[(\text{Section D1.1 Col G} + \text{Section G1.2b Col A} + \text{Section G1.2c Col A}) + (\text{Section D1.2 Col G} + \text{Section G1.2b Col B} + \text{Section G1.2c Col B})]}$
19	TOTAL	Per cent	$\frac{[(\text{Section F1.7 Col F} + \text{Section H1.7 Col F}) + (\text{Section F2.7 Col F} + \text{Section H2.7 Col F})]}{[(\text{Section D1.1 Col G} + \text{Section G1.2b Col A} + \text{Section G1.2c Col A}) + (\text{Section D1.2 Col G} + \text{Section G1.2b Col B} + \text{Section G1.2c Col B})]}$
20	Total (excl. 1.5 < 2.5% band)	Per cent	$\frac{[(\text{Section F1.7 Col F} - \text{Section F1.1 Col F}) + (\text{Section H1.7 Col F} - \text{Section H1.1 Col F}) + ((\text{Section F2.7 Col F} - \text{Section F2.1 Col F}) + (\text{Section H2.7 Col F} - \text{Section H2.1 Col F}))]}{[(\text{Section D1.1 Col G} + \text{Section G1.2b Col A} + \text{Section G1.2c Col A}) + (\text{Section D1.2 Col G} + \text{Section G1.2b Col B} + \text{Section G1.2c Col B})]}$
	(ii) Number of cases in arrears as % total number of loans		
21	1.5 < 2.5 % in arrears	Per cent	$\frac{[(\text{Section F1.1 Col D} + \text{Section H1.1 Col D}) + (\text{Section F2.1 Col D} + \text{Section H2.1 Col D})]}{[(\text{Section E4.5 Col C} + \text{Section G1.1b Col A} + \text{Section G1.1c Col A}) + (\text{Section E4.5 Col G} + \text{Section G1.1b Col B} + \text{Section G1.1c Col B})]}$
22	2.5 < 5.0 % in arrears	Per cent	$\frac{[(\text{Section F1.2 Col D} + \text{Section H1.2 Col D}) + (\text{Section F2.2 Col D} + \text{Section H2.2 Col D})]}{[(\text{Section E4.5 Col C} + \text{Section G1.1b Col A} + \text{Section G1.1c Col A}) + (\text{Section E4.5 Col G} + \text{Section G1.1b Col B} + \text{Section G1.1c Col B})]}$
23	5.0 < 7.5 % in arrears	Per cent	$\frac{[(\text{Section F1.3 Col D} + \text{Section H1.3 Col D}) + (\text{Section F2.3 Col D} + \text{Section H2.3 Col D})]}{[(\text{Section E4.5 Col C} + \text{Section G1.1b Col A} + \text{Section G1.1c Col A}) + (\text{Section E4.5 Col G} + \text{Section G1.1b Col B} + \text{Section G1.1c Col B})]}$
24	7.5 < 10 % in arrears	Per cent	$\frac{[(\text{Section F1.4 Col D} + \text{Section H1.4 Col D}) + (\text{Section F2.4 Col D} + \text{Section H2.4 Col D})]}{[(\text{Section E4.5 Col C} + \text{Section G1.1b Col A} + \text{Section G1.1c Col A}) + (\text{Section E4.5 Col G} + \text{Section G1.1b Col B} + \text{Section G1.1c Col B})]}$
25	10 % or more in arrears	Per cent	$\frac{[(\text{Section F1.5 Col D} + \text{Section H1.5 Col D}) + (\text{Section F2.5 Col D} + \text{Section H2.5 Col D})]}{[(\text{Section E4.5 Col C} + \text{Section G1.1b Col A} + \text{Section G1.1c Col A}) + (\text{Section E4.5 Col G} + \text{Section G1.1b Col B} + \text{Section G1.1c Col B})]}$
26	In possession	Per cent	$\frac{[(\text{Section F1.6 Col D} + \text{Section H1.6 Col D}) + (\text{Section F2.6 Col D} + \text{Section H2.6 Col D})]}{[(\text{Section E4.5 Col C} + \text{Section G1.1b Col A} + \text{Section G1.1c Col A}) + (\text{Section E4.5 Col G} + \text{Section G1.1b Col B} + \text{Section G1.1c Col B})]}$
27	TOTAL	Per cent	$\frac{[(\text{Section F1.7 Col D} + \text{Section H1.7 Col D}) + (\text{Section F2.7 Col D} + \text{Section H2.7 Col D})]}{[(\text{Section E4.5 Col C} + \text{Section G1.1b Col A} + \text{Section G1.1c Col A}) + (\text{Section E4.5 Col G} + \text{Section G1.1b Col B} + \text{Section G1.1c Col B})]}$
28	Total (excl. 1.5 < 2.5% band)	Per cent	$\frac{[(\text{Section F1.7 Col D} - \text{Section F1.1 Col D}) + (\text{Section H1.7 Col D} - \text{Section H1.1 Col D}) + ((\text{Section F2.7 Col D} - \text{Section F2.1 Col D}) + (\text{Section H2.7 Col D} - \text{Section H2.1 Col D}))]}{[(\text{Section E4.5 Col C} + \text{Section G1.1b Col A} + \text{Section G1.1c Col A}) + (\text{Section E4.5 Col G} + \text{Section G1.1b Col B} + \text{Section G1.1c Col B})]}$
	Possession cases: movements & stocks		
29	New possessions in Qtr	Units	(Section F1.6 Col A + Section H1.6 Col A) + (Section F2.6 Col A + Section H2.6 Col A)
30	Possession sales in Qtr	Units	(Section F5.1 Col A + Section H5.1 Col A) + (Section F5.2 Col A + Section H5.2 Col A)
31	Stocks of possessions at end Qtr	Units	(Section F1.6 Col D + Section H1.6 Col D) + (Section F2.6 Col D + Section H2.6 Col D)
	Capitalisation of arrears cases		
32	Number in Qtr	Units	(Section F5.1 Col D + Section H5.1 Col D) + (Section F5.2 Col D + Section H5.2 Col D)
33	Amount of arrears capitalised in Qtr	£ millions	(Section F5.1 Col E + Section H5.1 Col E) + (Section F5.2 Col E + Section H5.2 Col E)
34	Balance outstanding	£ millions	(Section F5.1 Col F + Section H5.1 Col F) + (Section F5.2 Col F + Section H5.2 Col F)
	Memorandum information at end Qtr		
35	Loan book: number of loan accounts	Units	(Section E4.5 Col C + Section G1.1b Col A + Section G1.1c Col A) + (Section E4.5 Col G + Section G1.1b Col B + Section G1.1c Col B)
36	Loan book: balances outstanding	£ millions	(Section D1.1 Col F + Section G1.2b Col A + Section G1.2c Col A) + (Section D1.2 Col G + Section G1.2b Col B + Section G1.2c Col B)

Notes to table

[Explanatory notes](#)



MLAR Table 2.1
Sectoral Analysis: New Business Volumes

Residential lending to individuals

Sub table reference

A	<u>Time series measures</u>	
1	Gross advances 2014 Q3 2014 Q4 2015 Q1 2015 Q2 2015 Q3 2015 Q4	Section D1.1 Col B + Section D1.2 Col B
2	Net advances 2014 Q3 2014 Q4 2015 Q1 2015 Q2 2015 Q3 2015 Q4	Section D1.1 Col B - Section D1.1 Col C + Section D1.2 Col B - Section D1.2 Col C
3	New commitments 2014 Q3 2014 Q4 2015 Q1 2015 Q2 2015 Q3 2015 Q4	Section D4.1d Col B - Section D4.1d Col C + Section D4.2d Col B - Section D4.2d Col C
4	Balances outstanding (unsecuritised): loans	Section D1.1 Col G + Section D1.2 Col G
5	: commitments	Section D4.1d Col F + Section D4.2d Col F

Notes to table

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MLAR Table 2.2

Sectoral Analysis: Characteristics of New Lending in latest quarter

Residential lending to individuals

Sub table reference

Sub table reference	Single period measures (latest Qtr only)			
A	Lending by interest rate basis:			
	Gross advances:			
1	Percent at fixed rates	Per cent		(Section D3.2 Col B + Section D3.4 Col B) / (Section D3.2 Col A + Section D3.4 Col A)
2	Percent at variable rates	Per cent		(Section D3.2 Col C + Section D3.4 Col C) / (Section D3.2 Col A + Section D3.4 Col A)
	Balances			
3	Percent at fixed rates	Per cent		(Section D3.1 Col B + Section D3.3 Col B) / (Section D3.1 Col A + Section D3.3 Col A)
4	Percent at variable rates	Per cent		(Section D3.1 Col C + Section D3.3 Col C) / (Section D3.1 Col A + Section D3.3 Col A)
	Interest rates on:			
	Gross advances:			
5	Fixed	Per cent		(Section D3.2 Col I * Section D3.2 Col B) + (Section D3.4 Col I * Section D3.4 Col B) / (Section D3.2 Col B + Section D3.4 Col B)
6	variable	Per cent		(Section D3.2 Col J * Section D3.2 Col C) + (Section D3.4 Col J * Section D3.4 Col C) / (Section D3.2 Col C + Section D3.4 Col C)
7	All	Per cent		(Section D3.2 Col H * Section D3.2 Col A) + (Section D3.4 Col H * Section D3.4 Col A) / (Section D3.2 Col A + Section D3.4 Col A)
	Balances:			
8	Fixed	Per cent		(Section D3.1 Col I * Section D3.1 Col B) + (Section D3.3 Col I * Section D3.3 Col B) / (Section D3.1 Col B + Section D3.3 Col B)
9	Variable	Per cent		(Section D3.1 Col J * Section D3.1 Col C) + (Section D3.3 Col J * Section D3.3 Col C) / (Section D3.1 Col C + Section D3.3 Col C)
10	All	Per cent		(Section D3.1 Col H * Section D3.1 Col A) + (Section D3.3 Col H * Section D3.3 Col A) / (Section D3.1 Col A + Section D3.3 Col A)
	LTV:			
11	<75%	Per cent		(Section E1.7 Col A * Section E1.14 Col A) + (Section E2.7 Col A * Section E2.14 Col A) / (Section D1.1 Col B + Section D1.2 Col B)
12	75 to 90%	Per cent		(Section E1.7 Col B * Section E1.14 Col B) + (Section E2.7 Col B * Section E2.14 Col B) / (Section D1.1 Col B + Section D1.2 Col B)
13	90 to 95%	Per cent		(Section E1.7 Col C * Section E1.14 Col C) + (Section E2.7 Col C * Section E2.14 Col C) / (Section D1.1 Col B + Section D1.2 Col B)
14	Over 95%	Per cent		(Section E1.7 Col D * Section E1.14 Col D) + (Section E2.7 Col D * Section E2.14 Col D) / (Section D1.1 Col B + Section D1.2 Col B)



MLAR Table 2.2

Sectoral Analysis: Characteristics of New Lending in latest quarter

A (cont.)

	High Inc Mult by LTV:		
15	Over 90 to 95%	Per cent	(Section E1.4 Col C + Section E1.5 Col C + Section E1.11 Col C + Section E1.12 Col C + Section E2.4 Col C + Section E2.5 Col C + Section E2.11 Col C + Section E2.12 Col C) / (Section D1.1 Col B + Section D1.2 Col B)
16	Over 95%	Per cent	(Section E1.4 Col D + Section E1.5 Col D + Section E1.11 Col D + Section E1.12 Col D + Section E2.4 Col D + Section E2.5 Col D + Section E2.11 Col D + Section E2.12 Col D) / (Section D1.1 Col B + Section D1.2 Col B)
17	All over 90%	Per cent	(Section E1.4 Col C + Section E1.5 Col C + Section E1.4 Col D + Section E1.5 Col D + Section E1.11 Col C + Section E1.12 Col C + Section E1.11 Col D + Section E1.12 Col D + Section E2.4 Col C + Section E2.5 Col C + Section E2.4 Col D + Section E2.5 Col D + Section E2.11 Col C + Section E2.12 Col C + Section E2.11 Col D + Section E2.12 Col D) / (Section D1.1 Col B + Section D1.2 Col B)
	With Impaired credit history (Regulated only):		
18	Advances	Per cent	Section E3.1 Col B / Section E3.3 Col B
19	Balances	Per cent	Section E3.1 Col D / Section E3.3 Col D
	By purpose (Regulated only):		
	Advances:		
20	Advances:		
21	House purchase	Per cent	(Section E6.1a Col B + Section E6.1b Col B + Section E6.2 Col B) / Section E6.8 Col B
22	Further advance	Per cent	Section E6.3 Col B / Section E6.8 Col B
23	Remortgage	Per cent	(Section E6.4 Col B + Section E6.5 Col B) / Section E6.8 Col B
24	Other	Per cent	(Section E6.6 Col B + Section E6.7 Col B) / Section E6.8 Col B
	Balances:		
25	House purchase	Per cent	(Section E6.1a Col D + Section E6.1b Col D + Section E6.2 Col D) / Section E6.8 Col D
26	Further advance	Per cent	Section E6.3 Col D / Section E6.8 Col D
27	Remortgage	Per cent	(Section E6.5 Col D + Section E6.8 Col D) / Section E6.6 Col D
28	Other	Per cent	(Section E6.6 Col D + Section E6.7 Col D) / Section E6.8 Col D
	Loans in arrears (Unsecuritised):		
29	New cases as % arrears stocks	Per cent	Section F3.1 Col C / Section F3.7 Col F
	Arrears cases at end qtr:		
30	Balances as % total loan balances	Per cent	Section F3.7 Col F / (Section D1.1 Col G + Section D1.2 Col G)
31	Performance of arrears cases in qtr	Per cent	Section F3.7 Col G

Notes to table

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Table (1)

Residential loans to individuals

Residential loans to individuals: Regulated and Non-regulated

Sub table reference			Reference to detailed Table	Sub table reference
A	New business volumes			
	Gross advances	£ millions	1.21	C1
	Net advances	£ millions	1.21	C2
	New commitments	£ millions	1.21	C3
B	New business characteristics: gross advances			
	Interest rates: basis and average rates			
	Per cent of business at fixed rates	Per cent	1.22	C1
	Overall weighted average interest rates:			
	Fixed rate loans	Per cent	1.22	C11
	Variable rate loans	Per cent	1.22	C12
	All loans	Per cent	1.22	C13
	Purpose of loan			
	(i) As per cent of gross advances (£ amounts)			
	House purchase	Per cent	1.33	C1
	Of which: First time buyers	Per cent	1.33	C2
	Buy to let	Per cent	1.33	C4
	Other	Per cent	1.33	C3
	Further advances	Per cent	1.33	C5
	Remortgage	Per cent	1.33	C6
	Other	Per cent	1.33	C9
	(ii) As per cent of New Commitments (£ amounts)			
	House purchase	Per cent	1.33	C17
	Remortgage	Per cent	1.33	C18
	Other	Per cent	1.33	C19

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Table (2)

Residential loans to individuals

Residential loans to individuals: Regulated and Non-regulated

Sub table reference			Reference to detailed Table	Sub table reference
B	New business characteristics: gross advances - continued			
	Loan to Value (LTV) and Income Multiple			
	LTV: Per cent of gross advances (£ amounts)			
	Under 75%	Per cent	1.31	C17
	75 < 90%	Per cent	1.31	C18
	90 < 95%	Per cent	1.31	C19
	Over 95%	Per cent	1.31	C20
	LTV and income multiple (a): Per cent of gross advances (£ amounts)			
	Over 90 < 95%	Per cent	1.31	C24
	Over 95%	Per cent	1.31	C27
	All over 90%	Per cent	1.31	C30
	Credit History: as per cent of gross advances (£ amount)			
	Loans with impaired credit history	Per cent	1.32	C1
	Loans without impaired credit history	Per cent	1.32	1 - C1
C	Loan book position at end of period			
	Loan balances outstanding at end of period			
	Unsecuritised	£ millions	1.11	A7
	Securitised	£ millions	1.11	A8
	Overall residential loans to individuals	£ millions	1.11	A9

Notes to table

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Table (3)

Residential loans to individuals

Residential loans to individuals: Regulated and Non-regulated

Sub table reference			Reference to detailed Table	Sub table reference
D	Arrears & Provisions: Unsecuritised and Securitised loans			
	Arrears cases at end of Qtr			
	Number of loan accounts	Units	1.4	C1
	Balances outstanding	£ millions	1.4	C3
	Balances as per cent total loan balances	Per cent	1.4	C11
	Arrears cases at end of Qtr analysed by degree of severity			
	(i) Balances in arrears as per cent of total loan balances			
	1.5 < 2.5% in arrears	Per cent	1.4	C13
	2.5 < 5% in arrears	Per cent	1.4	C14
	5 < 7.5% in arrears	Per cent	1.4	C15
	7.5 < 10% in arrears	Per cent	1.4	C16
	Over 10% in arrears	Per cent	1.4	C17
	In possession	Per cent	1.4	C18
	TOTAL	Per cent	1.4	C19
	Total (excl. 1.5 < 2.5% band)	Per cent	1.4	C20
	(ii) Number of cases in arrears as per cent total number of loans			
	1.5 < 2.5% in arrears	Per cent	1.4	C21
	2.5 < 5% in arrears	Per cent	1.4	C22
	5 < 7.5% in arrears	Per cent	1.4	C23
	7.5 < 10% in arrears	Per cent	1.4	C24
	Over 10% in arrears	Per cent	1.4	C25
	In possession	Per cent	1.4	C26
	TOTAL	Per cent	1.4	C27
	Total (excl. 1.5 < 2.5% band)	Per cent	1.4	C28
	Possession cases: movements & stocks			
	New possessions in Qtr	Units	1.4	C29
	Possessions cases sold in Qtr	Units	1.4	C30
	Stock of possessions at end Qtr	Units	1.4	C31
	Memorandum information at end of Qtr			
	Loan book: number of loan accounts	Units	1.4	C35
	Loan book: balance outstanding	£ millions	1.4	C36

Notes to table

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