PRA UK Portfolio Quality Return

January 2015

Guidance Notes

Purpose of the Template
The purpose of this template is to provide the PRA with a consistent dataset to help form an assessment of portfolio quality for UK retail mortgages across major lenders. This data will be used to support such projects as Asset Quality Reviews and 2015 Stress Testing exercise.
The PRA appreciates that it may be difficult to reach an exact consistent definition across all firms for some of the metrics requested. As such, we will hold conversations with each firm in order to agree on the definitions of the data to be provided.
We believe some of the metrics should be straightforward but for others where we anticipate a requirement for flexibility, we have provided a brief outline of our intended outcome below.

Please supply explanations to other metrics or data where you believe clarification is needed.

Definition of Terms

Prime residential, BTL, non-Prime
Prime residential - residential owner occupied, no 'impaired credit history' based on MLAR definition.
Buy-to-Let (BTL) - not owner occupied. Includes Consent to Let.
Non-prime residential - includes residential owner occupied with impaired credit history and all other mortgages which fall outside the above two categories.

Up-to-date/Arrears

A customer is deemed to be up-to-date if all contractual payments have been made at the required time. A customer is deemed to be not up-to-date (i.e. in arrears) if they have fallen below their contractual payment by 1p or more for a period of one day or more.

Please provide the details of your calculation of Months in arrears (MIA) in the field below:

Example:
Months in Arrears (MIA): Simple ratio of arrears amount to contractual monthly payment

Vintage
The year in which a loan was first originated.

Forbearance definition
The PRA requests that the firm use the definition of forbearance as specified in the forbearance data template and in line with previous cross firm forbearance exercises last conducted in 2012 and detailed in the published guidance (see link below).
http://www.fsa.gov.uk/pages/Library/Policy/final_guides/2011/fg11_15.shtml

Affordability definition
For the purposes of this template, affordability is defined as the customers' monthly current NET (i.e. after tax) income less monthly mortgage repayments, less monthly unsecured debt repayments, divided by the customers' monthly NET income.

That is, if I is the customers' monthly disposable income, M is the monthly mortgage payments and U is the total unsecured monthly repayments, the affordability given by A is defined as A = (I - M - U) / I. The current NET income should be the single or joint income as applicable for the account.
We have deliberately excluded other outgoings to ensure a more consistent cross firm comparison can be made.

Please provide further detail on the way you calculate disposable monthly income in a separate document. The PRA appreciates that it may not always be possible to source current NET income, and we will discuss with each firm the approach to estimating this metric prior to the firm completing the template.

Repayment type
Interest Only means pure Interest Only loans. If a customer's loan is only part Interest Only then this should be accounted for in Part & Part - IO component or Part & Part - Repayment component respectively.

Property Valuation Indexation and Rental Cover
Please provide details of the indexation process used to update property values, as well as the process to calculate current rental cover if applicable, in a separate document.

Number of Properties for a Customer's BTL portfolio
Please provide information on retail BTL mortgages with your firm only.

Term of Loan - Years Outstanding
Please provide the details on the outstanding term of the loan, in years, as at 31 December 2014.

Provisions / Impairments
Provision held against the accounts where there has been an impairment event. For provisions (including management overlays) applied at an aggregate level, please distribute the provision proportionately - i.e. by balance - to all accounts that are included in that level of aggregation. Please note that the provisioning numbers should exclude any fair value adjustments.
Please include the value of management overlays set against each portfolio, as well as a brief description of why these overlays have been applied.

Expected Loss (EL)
Please provide the Basel Expected Loss (EL). We expect this to use the downturn LGD for accounts not in default and the PiT LGD for accounts in default.

Loss Given Default (LGD)
In alignment with the EL requested, the Loss Given Default (LGD) should use the downturn variant for accounts not in default and the PiT variant for accounts in default. Please provide the balance weighted average.

Internal Probability of Default (I-PD)
For the purposes of this template, we define the Internal Probability of Default (I-PD) as that associated with the firm's internal point-in-time behavioural score that is generated for existing customers and is used for customer management purposes; which may or may not be the IRB PD used in Basel models. Where such as score does not exist, such as for new accounts, please use the application score. Please provide the balance weighted average.
Please provide the definition of default used in each case.

Example:

Definition of default	91+ days past due (sum of days past due and days past maturity) OR 1+ days past due and bankrupt OR restructured and bankrupt

Credit Reference Agency Probability of Default (CRA-PD)
The PRA appreciates that firms will use one or many of the Credit Reference Agencies (CRA) and that scores may not be comparable across or even within CRAs and that the definition of default applied will vary.
In order to accommodate for this, the PRA requests that the firm provide the name of both the CRA and scorecard that is used to derive the analysis within this template as well as the definition of default for the particular scorecard.
To aid with the cross-firm comparison, we also ask that the firm provide the Credit Reference Agency Probability of Default (CRA-PD) bands for the scorecard used rather than the output score.
Please base the return on the scorecard used for underwriting and or account management purposes, using the balance the balance weighted average.

Example:

CRA name	DCM File from Experian
Scorecard name and version	DCM score used as a substitute for our own internal model score to generate the PD
Definition of default	91+ days past due (sum of days past due and days past maturity) OR 1+ days past due and bankrupt OR restructured and bankrupt
Scorecard Scaling	500 points equal to 1:1 with 50 points to double the odds (PDO)

Geographic Regions
These are the standard geographic regions, please use same breakdown as for 2013 AQR template

Glossary

BTL	Buy To Let
CRA	Credit Reference Agency
FDSF	Firms Data Submission Framework
PD	Probability of Default
PPGD	Probability of Possession Given Default
LGD	Loss Given Default
EL	Expected Loss
RWA	Risk Weighted Assets
MIA	Months In Arrears
SVR	Standard Variable Rate
LTV	Loan To Value ratio

Inclusions and Exclusions

Please count all first charge products and sub-products as one loan (e.g. where a customer has more than one loan account against the same property). However, please exclude all second charge mortgages from this return, where the firm does not also hold the first charge.

Single dimensional segmentation

Instructions on how to complete this tab
Please complete each table within this tab using the variable name found at the top of each column, i.e. Assets, PD, EL, etc.

Region - Prime residential

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
Greater London														
North														
North West														
Yorkshire & Humberside														
Wales														
West Midlands														
East Midlands														
South West														
South East														
East Anglia														
Scotland														
Northern Ireland														
Unknown														
All														

Region - BTL

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
Greater London														
North														
North West														
Yorkshire & Humberside														
Wales														
West Midlands														
East Midlands														
South West														
South East														
East Anglia														
Scotland														
Northern Ireland														
Unknown														
All														

Region - Non-prime residential

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
Greater London														
North														
North West														
Yorkshire & Humberside														
Wales														
West Midlands														
East Midlands														
South West														
South East														
East Anglia														
Scotland														
Northern Ireland														
Unknown														
All														

Vintage (year of origination) - Prime residential

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
Pre 2001														
2001														
2002														
2003														
2004														
2005														
2006														
2007														
2008														
2009														
2010														
2011														
2012														
2013														
2014														
Unknown														
All														

Vintage (year of origination) - BTL

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
Pre 2001														
2001														
2002														
2003														
2004														
2005														
2006														
2007														
2008														
2009														
2010														
2011														
2012														
2013														
2014														
Unknown														
All														

Vintage (year of origination) - Non-prime residential

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
Pre 2001														
2001														
2002														
2003														
2004														
2005														
2006														
2007														
2008														
2009														
2010														
2011														
2012														
2013														
2014														
Unknown														
All														

Indexed Loan-To-Value (iLTV) - Prime residential

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Indexed Loan-To-Value (iLTV) - BTL

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Indexed Loan-To-Value (iLTV) - Non-prime residential

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Credit Reference Agency Probability of Default (CRA-PD) - Prime residential

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
<=0.01%														
>0.01%, <=0.05%														
>0.05%, <= 0.1%														
>0.1%, <= 0.25%														
>0.25%, <=0.5%														
>0.5%, <=1%														
>1%, <=1.5%														
>1.5%, <=2.5%														
>2.5%, <=5%														
>5%, <=10%														
>10%, <=25%														
>25%														
Unknown														
All														

Credit Reference Agency Probability of Default (CRA-PD) - BTL

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
<=0.01%														
>0.01%, <=0.05%														
>0.05%, <= 0.1%														
>0.1%, <= 0.25%														
>0.25%, <=0.5%														
>0.5%, <=1%														
>1%, <=1.5%														
>1.5%, <=2.5%														
>2.5%, <=5%														
>5%, <=10%														
>10%, <=25%														
>25%														
Unknown														
All														

Credit Reference Agency Probability of Default (CRA-PD) - Non-prime residential

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
<=0.01%														
>0.01%, <=0.05%														
>0.05%, <= 0.1%														
>0.1%, <= 0.25%														
>0.25%, <=0.5%														
>0.5%, <=1%														
>1%, <=1.5%														
>1.5%, <=2.5%														
>2.5%, <=5%														
>5%, <=10%														
>10%, <=25%														
>25%														
Unknown														
All														

Affordability (see guidance on first tab) - Prime residential

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
<=5%														
>5%, <=10%														
>10%, <=15%														
>15%, <=20%														
>20%, <=25%														
>25%, <=30%														
>30%, <=35%														
>35%, <=40%														
>40%, <=45%														
>45%, <=50%														
>50%, <=55%														
>55%, <=60%														
>60%, <=65%														
>65%, <=70%														
>70%														
Unknown														
All														

Rental Cover (current monthly property rent as a proportion of current monthly mortgage payment) - BTL

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
<=70%														
70%>, <=80%														
80%>, <=90%														
90%>, <=100%														
100%>, <=105%														
105%>, <=110%														
110%>, <=115%														
115%>, <=120%														
120%>, <=125%														
125%>, <=130%														
130%>, <=135%														
135%>, <=140%														
140%>, <=145%														
145%>, <=150%														
>150%														
Unknown														
All														

Affordability (see guidance on first tab) - Non-prime residential

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
<=5%														
>5%, <=10%														
>10%, <=15%														
>15%, <=20%														
>20%, <=25%														
>25%, <=30%														
>30%, <=35%														
>35%, <=40%														
>40%, <=45%														
>45%, <=50%														
>50%, <=55%														
>55%, <=60%														
>60%, <=65%														
>65%, <=70%														
>70%														
Unknown														
All														

Original loan amount - Prime residential

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
<=£100k														
>£100k, <=£200k														
>£200k, <=£300k														
>£300k, <=£400k														
>£400k, <=£500k														
>£500k, <=£600k														
>£600k, <=£700k														
>£700k, <=£800k														
>£800k, <=£900k														
>£900k, <=£1,000k														
>£1,000k														
Unknown														
All														

Original loan amount - BTL

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
<=£100k														
>£100k, <=£200k														
>£200k, <=£300k														
>£300k, <=£400k														
>£400k, <=£500k														
>£500k, <=£600k														
>£600k, <=£700k														
>£700k, <=£800k														
>£800k, <=£900k														
>£900k, <=£1,000k														
>£1,000k														
Unknown														
All														

Original loan amount - Non-prime residential

	Assets (£)	Number of accounts (#)	Arrears (£ total outstanding balance)			Forborne accounts - all (£ total outstanding balance)		Forborne accounts - new in last 24 months (£ total outstanding balance)		Provisions / Impairments (£)	I-PD (%)	LGD (%)	EL (£)	RWA (£)
			>0, <3 MIA	>=3, <6 MIA	>=6 MIA	Up-to-date	Any arrears	Up-to-date	Any arrears					
<=£100k														
>£100k, <=£200k														
>£200k, <=£300k														
>£300k, <=£400k														
>£400k, <=£500k														
>£500k, <=£600k														
>£600k, <=£700k														
>£700k, <=£800k														
>£800k, <=£900k														
>£900k, <=£1,000k														
>£1,000k														
Unknown														
All														

January 2015

Two dimensional segmentation

Instructions on how to complete this tab
Please complete each table within this tab using the variable found directly adjacent in the upper left hand corner of each table.

Indexed Loan-To-Value by Region

Assets (£ total outstanding balance) - Prime residential

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >0, <3 MIA (£ total outstanding balance) - Prime residential

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=3, <6 MIA (£ total outstanding balance) - Prime residential

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=6 MIA (£ total outstanding balance) - Prime residential

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

I-PD (%) - Prime residential

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Assets (£ total outstanding balance) - BTL

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All	£962m	£46m	£141m	£84m	£41m	£80m	£73m	£124m	£427m	£81m	£113m	£27m	£96m	£2,292m

Arrears >0, <3 MIA (£ total outstanding balance) - BTL

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=3, <6 MIA (£ total outstanding balance) - BTL

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=6 MIA (£ total outstanding balance) - BTL

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

I-PD (%) - BTL

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Assets (£ total outstanding balance) - Non-prime residential

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >0, <3 MIA (£ total outstanding balance) - Non-prime residential

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=3, <6 MIA (£ total outstanding balance) - Non-prime residential

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=6 MIA (£ total outstanding balance) - Non-prime residential

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

I-PD (%) - Non-prime residential

	Region												
Indexed Loan-To-Value	Greater London	North	North West	Yorkshire & Humberside	Wales	West Midlands	East Midlands	South West	South East	East Anglia	Scotland	Northern Ireland	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Indexed Loan-To-Value by Credit Reference Agency Probability of Default (CRA-PD)

Assets (£ total outstanding balance) - Prime residential

	Credit Reference Agency Probability of Default (CRA-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.1%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1.5%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >0, <3 MIA (£ total outstanding balance) - Prime residential

	Credit Reference Agency Probability of Default (CRA-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1.5%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=3, <6 MIA (£ total outstanding balance) - Prime residential

	Credit Reference Agency Probability of Default (CRA-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=6 MIA (£ total outstanding balance) - Prime residential

	Credit Reference Agency Probability of Default (CRA-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Assets (£ total outstanding balance) - BTL

	Credit Reference Agency Probability of Default (CRA-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.1%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1.5%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >0, <3 MIA (£ total outstanding balance) - BTL

	Credit Reference Agency Probability of Default (CRA-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1.5%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=3, <6 MIA (£ total outstanding balance) - BTL

	Credit Reference Agency Probability of Default (CRA-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=6 MIA (£ total outstanding balance) - BTL

	Credit Reference Agency Probability of Default (CRA-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Assets (£ total outstanding balance) - Non-prime residential

	Credit Reference Agency Probability of Default (CRA-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.1%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1.5%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >0, <3 MIA (£ total outstanding balance) - Non-prime residential

	Credit Reference Agency Probability of Default (CRA-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1.5%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=3, <6 MIA (£ total outstanding balance) - Non-Prime residential

	Credit Reference Agency Probability of Default (CRA-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=6 MIA (£ total outstanding balance) - Non-prime residential

	Credit Reference Agency Probability of Default (CRA-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Indexed Loan-To-Value by Affordability/Rental Cover

Assets (£ total outstanding balance) - Prime residential

	Affordability															
Indexed Loan-To-Value	<5%	>5%, <=10%	>10%, <=15%	>15%, <=20%	>20%, <=25%	>25%, <=30%	>30%, <=35%	>35%, <=40%	>40%, <=45%	>45%, <=50%	>50%, <=55%	>55%, <=60%	>60%, <=65%	>65%, <=70%	>70%	Unknown	All
<=50%																
>50%, <=60%																
>60%, <=70%																
>70%, <=80%																
>80%, <=90%																
>90%, <=100%																
>100%, <=110%																
>110%, <=120%																
>120%, <=130%																
>130%, <=140%																
>140%, <=150%																
>150%																
Unknown																
All																

Arrears >0, <3 MIA (£ total outstanding balance) - Prime residential

	Affordability															
Indexed Loan-To-Value	<5%	>5%, <=10%	>10%, <=15%	>15%, <=20%	>20%, <=25%	>25%, <=30%	>30%, <=35%	>35%, <=40%	>40%, <=45%	>45%, <=50%	>50%, <=55%	>55%, <=60%	>60%, <=65%	>65%, <=70%	>70%	Unknown	All
<=50%																
>50%, <=60%																
>60%, <=70%																
>70%, <=80%																
>80%, <=90%																
>90%, <=100%																
>100%, <=110%																
>110%, <=120%																
>120%, <=130%																
>130%, <=140%																
>140%, <=150%																
>150%																
Unknown																
All																

Assets (£ total outstanding balance) - BTL

	Rental Cover															
Indexed Loan-To-Value	<=70%	70%>, <=80%	80%>, <=90%	90%>, <=100%	100%>, <=105%	105%>, <=110%	110%>, <=115%	115%>, <=120%	120%>, <=125%	125%>, <=130%	130%>, <=135%	135%>, <=140%	140%>, <=145%	145%>, <=150%	>150%	Unknown	All
<=50%																
>50%, <=60%					

Arrears >=3, <6 MIA (£ total outstanding balance) - Prime residential

	Affordability														
Indexed Loan-To-Value	<=5%	>5%, <=10%	>10%, <=15%	>15%, <=20%	>20%, <=25%	>25%, <=30%	>30%, <=35%	>35%, <=40%	>40%, <=45%	>45%, <=50%	>50%, <=55%	>55%, <=60%	>60%, <=65%	>65%, <=70%	>70%	Unknown	All
<=50%																	
>50%, <=60%																	
>60%, <=70%																	
>70%, <=80%																	
>80%, <=90%																	
>90%, <=100%																	
>100%, <=110%																	
>110%, <=120%																	
>120%, <=130%																	
>130%, <=140%																	
>140%, <=150%																	
>150%																	
Unknown																	
All																	

Arrears >=6 MIA (£ total outstanding balance) - Prime residential

	Affordability														
Indexed Loan-To-Value	<=5%	>5%, <=10%	>10%, <=15%	>15%, <=20%	>20%, <=25%	>25%, <=30%	>30%, <=35%	>35%, <=40%	>40%, <=45%	>45%, <=50%	>50%, <=55%	>55%, <=60%	>60%, <=65%	>65%, <=70%	>70%	Unknown	All
<=50%																	
>50%, <=60%																	
>60%, <=70%																	
>70%, <=80%																	
>80%, <=90%																	
>90%, <=100%																	
>100%, <=110%																	
>110%, <=120%																	
>120%, <=130%																	
>130%, <=140%																	
>140%, <=150%																	
>150%																	
Unknown																	
All																	

Loan Term by Repayment Type

Assets (£ total outstanding balance) - Prime residential

	Repayment Type															
	Interest Only				Part and Part - IO component				Part and Part - Repayment Component			Capital and Repayment				All
Loan Term by Repayment Type	Fixed	Tracker / Variable	Reversion rate, e.g. SVR	For all IO - % of assets with Confirmed Repayment Vehicle	Fixed	Tracker / Variable	Reversion rate, e.g. SVR	For all P&P IO component - % of assets with Confirmed Repayment Vehicle	Fixed	Tracker / Variable	Reversion rate, e.g. SVR	Fixed	Tracker / Variable	Reversion rate, e.g. SVR		
<5																
<=5, <10																
>=10, <15																
>=15, <20																
>=20, <25																
>=25, <30																
>=30, <35																
>=35, <40																
>=40, <45																
>=45																
Unknown																
All																

Indexed Loan-To-Value by Internal Probability of Default (I-PD)

Assets (£ total outstanding balance) - Prime residential

	Internal Probability of Default (I-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.1%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Expected Loss (£) - Prime residential

	Internal Probability of Default (I-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.1%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Risk Weighted Assets (£) - Prime residential

	Internal Probability of Default (I-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.1%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=3, <6 MIA (£ total outstanding balance) - BTL

	Rental Cover																
Indexed Loan-To-Value	<=70%	70%>, <=80%	80%>, <=90%	90%>, <=100%	100%>, <=110%	110%>, <=120%	120%>, <=130%	130%>, <=140%	140%>, <=150%	150%>, <=160%	160%>, <=170%	170%>, <=180%	180%>, <=190%	190%>, <=200%	>200%	Unknown	All
<=50%																	
>50%, <=60%																	
>60%, <=70%																	
>70%, <=80%																	
>80%, <=90%																	
>90%, <=100%																	
>100%, <=110%																	
>110%, <=120%																	
>120%, <=130%																	
>130%, <=140%																	
>140%, <=150%																	
>150%																	
Unknown																	
All																	

Arrears >=6 MIA (£ total outstanding balance) - BTL

	Rental Cover																
Indexed Loan-To-Value	<=70%	70%>, <=80%	80%>, <=90%	90%>, <=100%	100%>, <=110%	110%>, <=120%	120%>, <=130%	130%>, <=140%	140%>, <=150%	150%>, <=160%	160%>, <=170%	170%>, <=180%	180%>, <=190%	190%>, <=200%	>200%	Unknown	All
<=50%																	
>50%, <=60%																	
>60%, <=70%																	
>70%, <=80%																	
>80%, <=90%																	
>90%, <=100%																	
>100%, <=110%																	
>110%, <=120%																	
>120%, <=130%																	
>130%, <=140%																	
>140%, <=150%																	
>150%																	
Unknown																	
All																	

Loan Term by Repayment Type

Assets (£ total outstanding balance) - BTL

	Repayment Type															
	Interest Only				Part and Part - IO component				Part and Part - Repayment Component			Capital and Repayment				All
Loan Term by Repayment Type	Fixed	Tracker / Variable	Reversion rate, e.g. SVR	For all IO - % of assets with Confirmed Repayment Vehicle	Fixed	Tracker / Variable	Reversion rate, e.g. SVR	For all P&P IO component - % of assets with Confirmed Repayment Vehicle	Fixed	Tracker / Variable	Reversion rate, e.g. SVR	Fixed	Tracker / Variable	Reversion rate, e.g. SVR		
<5																
<=5, <10																
>=10, <15																
>=15, <20																
>=20, <25																
>=25, <30																
>=30, <35																
>=35, <40																
>=40, <45																
>=45																
Unknown																
All																

Indexed Loan-To-Value by Internal Probability of Default (I-PD)

Assets (£ total outstanding balance) - BTL

	Internal Probability of Default (I-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Expected Loss (£) - BTL

	Internal Probability of Default (I-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Risk Weighted Assets (£) - BTL

	Internal Probability of Default (I-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Arrears >=3, <6 MIA (£ total outstanding balance) - Non-prime residential

	Affordability														
Indexed Loan-To-Value	<=5%	>5%, <=10%	>10%, <=15%	>15%, <=20%	>20%, <=25%	>25%, <=30%	>30%, <=35%	>35%, <=40%	>40%, <=45%	>45%, <=50%	>50%, <=55%	>55%, <=60%	>60%, <=65%	>65%, <=70%	>70%	Unknown	All
<=50%																	
>50%, <=60%																	
>60%, <=70%																	
>70%, <=80%																	
>80%, <=90%																	
>90%, <=100%																	
>100%, <=110%																	
>110%, <=120%																	
>120%, <=130%																	
>130%, <=140%																	
>140%, <=150%																	
>150%																	
Unknown																	
All																	

Arrears >=6 MIA (£ total outstanding balance) - Non-prime residential

	Affordability														
Indexed Loan-To-Value	<=5%	>5%, <=10%	>10%, <=15%	>15%, <=20%	>20%, <=25%	>25%, <=30%	>30%, <=35%	>35%, <=40%	>40%, <=45%	>45%, <=50%	>50%, <=55%	>55%, <=60%	>60%, <=65%	>65%, <=70%	>70%	Unknown	All
<=50%																	
>50%, <=60%																	
>60%, <=70%																	
>70%, <=80%																	
>80%, <=90%																	
>90%, <=100%																	
>100%, <=110%																	
>110%, <=120%																	
>120%, <=130%																	
>130%, <=140%																	
>140%, <=150%																	
>150%																	
Unknown																	
All																	

Loan Term by Repayment Type

Assets (£ total outstanding balance) - Non-prime residential

	Repayment Type															
	Interest Only				Part and Part - IO component				Part and Part - Repayment Component			Capital and Repayment				All
Loan Term by Repayme	Fixed	Tracker / Variable	Reversion rate, e.g. SVR	For all IO - % of assets with Confirmed Repayment Vehicle	Fixed	Tracker / Variable	Reversion rate, e.g. SVR	For all P&P IO component - % of assets with Confirmed Repayment Vehicle	Fixed	Tracker / Variable	Reversion rate, e.g. SVR	Fixed	Tracker / Variable	Reversion rate, e.g. SVR		
<5																
<=5, <10																
>=10, <15																
>=15, <20																
>=20, <25																
>=25, <30																
>=30, <35																
>=35, <40																
>=40, <45																
>=45																
Unknown																
All																

Indexed Loan-To-Value by Internal Probability of Default (I-PD)

Assets (£ total outstanding balance) - Non-prime residential

	Internal Probability of Default (I-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Expected Loss (£) - Non-prime residential

	Internal Probability of Default (I-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														

Risk Weighted Assets (£) - Non-prime residential

	Internal Probability of Default (I-PD)												
Indexed Loan-To-Value	<=0.01%	>0.01%, <=0.05%	>0.05%, <= 0.25%	>0.1%, <=0.25%	>0.25%, <=0.5%	>0.5%, <=1%	>1%, <=1.5%	>1%, <=2.5%	>2.5%, <=5%	>5%, <=10%	>10%, <=25%	>25%	Unknown	All
<=50%														
>50%, <=60%														
>60%, <=70%														
>70%, <=80%														
>80%, <=90%														
>90%, <=100%														
>100%, <=110%														
>110%, <=120%														
>120%, <=130%														
>130%, <=140%														
>140%, <=150%														
>150%														
Unknown														
All														