

MLAR

MORTGAGE LENDERS & ADMINISTRATORS RETURN ('MLAR')

Summary of Contents	Section
Balance Sheet	A
Profit & Loss Account	B
Capital	C
Lending - Business flows & rates	D
Residential Lending to individuals - New business profile	E
Lending - Arrears analysis	F
Mortgage administration - Business profile	G
Mortgage administration - Arrears analysis	H
Fee tariff measures	J
Sale & Rent Back (SRB Business)	K
Credit Risk	L
Liquidity Questionnaire	M

		<i>Balance at end of quarter</i>			<i>Balance at end of quarter</i>
A1	Assets		A2	Liabilities	
A1.1	Fixed assets		A2.1	Shareholders' funds	_____
A1.2	Intangible assets	_____	A2.2	Minority interests	_____
A1.3	Tangible assets	_____	A2.3	Provisions for liabilities and charges	_____
A1.4	Investments	_____	A2.4	Creditors	
A1.5	Current assets:		A2.5	Amounts falling due within one year	_____
A1.6	Loans to customers	_____	A2.6	Amounts falling due after more than one year	_____
A1.7	Stocks	_____	A2.7	Other liabilities	_____
A1.8	Debtors	_____	A2.8	TOTAL LIABILITIES	
A1.9	Investments	_____			
A1.10	Cash at bank and in hand	_____			
A1.11	Other current assets	_____			
A1.12	TOTAL ASSETS				

Unsecuritised balances

<i>Gross balances</i>	<i>Provisions</i>	<i>Net balances</i>
------------------------------	--------------------------	----------------------------

Securitised balances

<i>Gross balances</i>	<i>Provisions</i>	<i>Non recourse finance</i>	<i>Net balances</i>
------------------------------	--------------------------	------------------------------------	----------------------------

A3 Analysis of loans to customers

A3.1	Residential loans to individuals						
A3.2	Regulated	_____	_____	_____	_____	_____	_____
A3.3	Non regulated	_____	_____	_____	_____	_____	_____
A3.4	Other secured loans	_____	_____	_____	_____	_____	_____
A3.5	Other loans	_____	_____	_____	_____	_____	_____
A3.6	All loans to customers						

NB: A3.6[col 3] + A3.6[col 7] = A1.6

B PROFIT AND LOSS ACCOUNT

(£000s)

B

B0	<i>Financial year -to-date is</i>	<input type="text"/> <i>months (ie 3,6,9 or 12)</i>	B2	<i>Provisions balance at start of financial year</i>	<i>Write offs in financial year to date</i>	<i>Provisions charge in financial year to date</i>	<i>Provisions balance at period end</i>
B1 Summary Profit & Loss Account			B2 Provisions analysis				
<u>Income</u>							
B1.1 Gross profit on non-financial activities			B2.1 Residential loans to individuals				
B1.2 Interest receivable			B2.2 Regulated				
B1.3 Interest payable			B2.3 Non regulated				
B1.4 Net interest receivable			B2.4 Other secured loans				
B1.5 Fees and commissions receivable			B2.5 Other loans				
B1.6 Profits on dealing investments			B2.6 All loans to customers	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
B1.7 Other income							
B1.8 TOTAL Income		<input type="text"/>					
<u>Expenditure</u>							
B1.9 Staff costs							
B1.10 Fees and commissions payable							
B1.11 Occupancy							
B1.12 Other operating expenses							
B1.13 Other expenses							
B1.14 Total Expenses		<input type="text"/>					
B1.15 OPERATING PROFIT (= B1.8 - B1.14)		<input type="text"/>					
B1.16 Provisions							
B1.17 Taxation							
B1.18 Minority interests							
B1.19 PROFIT FOR THE FINANCIAL PERIOD (= B1.15 - B1.16 - B1.17 - B1.18)		<input type="text"/>					
B1.20 Dividends paid and proposed							
B1.21 Retained profit for the financial period (= B1.19 - B1.20)							

C	CAPITAL	c1	(£000s)	c1	c2
	CAPITAL RESOURCES	<i>Balance at quarter end</i>		CAPITAL REQUIREMENTS	
C1	Eligible capital			<i>Balance at quarter end</i>	
C1.1	Reserves	_____		C4	For a lender, or an administrator with administered assets on its balance sheet.
C1.2	Interim Profits	_____			Asset based measure:
C1.3	Issued capital	_____		C4.2	Total assets _____
C1.3a	Subordinated loans	_____		C4.2a	Less: assets subject to credit risk requirement _____
C1.4	General Provisions	_____			Add: undrawn commitments and home reversion unreleased amounts _____
C1.5	Other eligible capital	_____		C4.3	Less: Intangible assets _____
C1.6	Total eligible Capital	<input type="text"/>		C4.5	Total adjusted assets <input type="text"/> (=C4.2 - C4.2a + C4.3 - C4.4)
C2	Deductions from capital			C4.6	CAPITAL REQUIREMENT:
C2.1	Investments in own shares	_____		a) Minimum	_____ reflecting minimum capital of £100 using flat-rate measure
C2.2	Intangible assets	_____		b) 1% of C4.5	<input type="text"/>
C2.3	Interim net losses	_____		c) Credit risk requirement	_____
C2.3a	Subordinated loan restriction	_____		d) Total of b) and c)	<input type="text"/>
C2.4	Other deductions	_____		e) Requirement (higher of (a) and (d))	<input type="text"/>
C2.5	Total deductions	<input type="text"/>		C5	For an administrator not having administered assets on its balance sheet.
C3	CAPITAL RESOURCES CALCULATION				<i>Latest financial year ending / /</i>
C3.1	CAPITAL RESOURCES	_____	(C1.6 - C2.5)		<i>Estimated current financial year ending / /</i>
C3.2	LESS: CAPITAL RESOURCES	_____			Income based measure:
C3.3	SURPLUS/ (DEFICIT) OF RESOURCES	<input type="text"/>		C5.2	Total income _____
				C5.3	Relevant adjustments _____
				C5.4	Total relevant income <input type="text"/> (=C5.2 - C5.3)
				C5.5	CAPITAL REQUIREMENT:
				a) Minimum	_____ reflecting minimum capital of £100 using income-based measure
				b) 10% of C5.4	<input type="text"/>
				c) Requirement (higher of (a) and (b))	<input type="text"/>
					<input type="text"/>

	<i>Commitments outstanding at end of previous quarter</i>	<i>Commitments made since end of previous quarter</i>	<i>Cancellations in quarter</i>	<i>Advances made in quarter (a)</i>	<i>Other debits/(credits) and transfers (net)</i>	<i>Commitments outstanding at end of quarter</i>
D4 Loans: Commitments						
Residential lending to individuals						
D4.1 Regulated						
a) House purchase	_____	_____	_____	_____	_____	_____
b) Remortgage	_____	_____	_____	_____	_____	_____
c) Other	_____	_____	_____	_____	_____	_____
d) TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
D4.2 Non regulated						
a) House purchase	_____	_____	_____	_____	_____	_____
b) Remortgage	_____	_____	_____	_____	_____	_____
c) Other	_____	_____	_____	_____	_____	_____
d) TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
D4.3 Other secured loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
D4.4 TOTAL Secured loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

a) Entries should agree with relevant items in Column 2 of D1.

Gross advances in quarter : (amount) by LTV

Gross advances in quarter : (amount) by LTV

E1 SINGLE income multiple		< = 75 %	Over 75 <= 90 %	Over 90 <= 95 %	Over 95 %
E1.1	Regulated Less than 2.50				
E1.2	2.50 < 3.00				
E1.3	3.00 < 3.50				
E1.4	3.50 < 4.00				
E1.5	4.00 or over				
E1.6	Other				
E1.7					
E1.7a	of which: Not evidenced TOTAL				
E1.8	Non Regulated Less than 2.50				
E1.9	2.50 < 3.00				
E1.10	3.00 < 3.50				
E1.11	3.50 < 4.00				
E1.12	4.00 or over				
E1.13	Other				
E1.14					
E1.14a	of which: Not evidenced TOTAL				
E1.15	All Loans Less than 2.50				
E1.16	2.50 < 3.00				
E1.17	3.00 < 3.50				
E1.18	3.50 < 4.00				
E1.19	4.00 or over				
E1.20	Other				
E1.21					
E1.21a	of which: Not evidenced TOTAL				

E2 JOINT income multiple		< = 75 %	Over 75 <= 90 %	Over 90 <= 95 %	Over 95 %
E2.1	Regulated Less than 2.00				
E2.2	2.00 < 2.50				
E2.3	2.50 < 2.75				
E2.4	2.75 < 3.00				
E2.5	3.00 or over				
E2.6	Other				
E2.7					
E2.7a	of which: Not evidenced TOTAL				
E2.8	Non Regulated Less than 2.00				
E2.9	2.00 < 2.50				
E2.10	2.50 < 2.75				
E2.11	2.75 < 3.00				
E2.12	3.00 or over				
E2.13	Other				
E2.14					
E2.14a	of which: Not evidenced TOTAL				
E2.15	All Loans Less than 2.00				
E2.16	2.00 < 2.50				
E2.17	2.50 < 2.75				
E2.18	2.75 < 3.00				
E2.19	3.00 or over				
E2.20	Other				
E2.21					
E2.21a	of which: Not evidenced TOTAL				

Arrears categorisation by type of loan		<u>Cases entering higher (ie more serious) arrears band in quarter</u>			<u>Position on all arrears cases at end of quarter</u>			<u>Performance of current arrears cases during the quarter</u>
		Number	Amount of arrears	Balance outstanding	Number	Amount of arrears	Balance outstanding	%
F1	Residential loans to individuals: Regulated							
F1.1	1.5 < 2.5 %							
F1.2	2.5 < 5 %							
F1.3	5.0 < 7.5 %							
F1.4	7.5 < 10 %							
F1.5	10% or more							
F1.6	In possession							
F1.7	TOTAL							
F2	Residential loans to individuals: Non regulated							
F2.1	1.5 < 2.5 %							
F2.2	2.5 < 5 %							
F2.3	5.0 < 7.5 %							
F2.4	7.5 < 10 %							
F2.5	10% or more							
F2.6	In possession							
F2.7	TOTAL							
F3	Residential loans to individuals: All loans							
F3.1	1.5 < 2.5 %							
F3.2	2.5 < 5 %							
F3.3	5.0 < 7.5 %							
F3.4	7.5 < 10 %							
F3.5	10% or more							
F3.6	In possession							
F3.7	TOTAL							

G0

Do you need to complete tables G and H ?

If you have a mortgage lenders permission, and only administer your own on-balance sheet loan book, and do not have any off-balance sheet loans to administer, **then** please tick this box (and do not complete the rest of this section).

Otherwise, please complete sections G1 and G2, and table H in your capacity as a loan administrator.

G1 Mortgage contracts administered at end of quarter:

As PRINCIPAL administrator

As OTHER administrator

Residential loans to individuals

Regulated loans Non regulated loans All loans

Residential loans to individuals

Regulated loans Non regulated loans All loans

G1.1 Number of loans administered for :

a) Firms with a mortgage lender's permission

--	--	--

b) Other firms

--	--	--

c) SPVs

--	--	--

d) Total

--	--	--

--	--	--

--	--	--

--	--	--

--	--	--

G1.2 Balance outstanding on loans administered for :

a) Firms with a mortgage lender's permission

--	--	--

b) Other firms

--	--	--

c) SPVs

--	--	--

d) Total

--	--	--

--	--	--

--	--	--

--	--	--

--	--	--

Residential loans to individuals administered for third parties

G2 Lenders for whom mortgage administration was being carried out at end of quarter

		<u>Details of lender</u>		<u>Balances outstanding at end of quarter</u>			<u>Administrator Status</u>
		<i>Firm reference (if available)</i>	<i>Name of firm</i>	<i>Regulated loans £000's</i>	<i>Non regulated loans £000's</i>	<i>All loans £000's</i>	<i>Indicate whether acting as "Principal" or "Other"</i>
G2.1	Firms with a mortgage lenders permission : [top 5 only]	1					
		2					
		3					
		4					
		5					
G2.2	Other firms : [top 5 only]	1					
		2					
		3					
		4					
		5					
G2.3	SPVs: [top 5 only]	1					
		2					
		3					
		4					
		5					

Arrears categorisation by type of loan		<u>Cases entering higher (ie more serious) arrears band in quarter</u>			<u>Position on all arrears cases at end of quarter</u>			Performance of current arrears cases during the quarter %
		Number	Amount of arrears	Balance outstanding	Number	Amount of arrears	Balance outstanding	
H1	Residential loans to individuals: Regulated							
H1.1	1.5 < 2.5 %							
H1.2	2.5 < 5 %							
H1.3	5.0 < 7.5 %							
H1.4	7.5 < 10 %							
H1.5	10% or more							
H1.6	In possession							
H1.7	TOTAL							
H2	Residential loans to individuals: Non regulated							
H2.1	1.5 < 2.5 %							
H2.2	2.5 < 5 %							
H2.3	5.0 < 7.5 %							
H2.4	7.5 < 10 %							
H2.5	10% or more							
H2.6	In possession							
H2.7	TOTAL							
H3	Residential loans to individuals: All loans							
H3.1	1.5 < 2.5 %							
H3.2	2.5 < 5 %							
H3.3	5.0 < 7.5 %							
H3.4	7.5 < 10 %							
H3.5	10% or more							
H3.6	In possession							
H3.7	TOTAL							

Arrears categorisation by type of loan

H4 [Other secured loans] [Not relevant to this analysis of arrears by Loan Administrators, but structure maintained as per table F in order to make use of the same guidance notes].

H5 Arrears management

Those cases no longer reported (ie not included in H1 to H3.7)

Arrears cases reported in H1 to H3.7 at end quarter

Possession sales during quarter

Capitalisation of arrears cases in quarter

Number of cases for which there is in place:

Number Balance outstanding

Number Amount of arrears Balance outstanding

A temporary concession A formal arrangement No concession arrangement

Table with 9 columns: Category, Possession sales (Number, Balance), Capitalisation (Number, Amount, Balance), and Arrears cases (Temporary, Formal, No concession). Rows include Residential loans, Regulated, Non regulated, and Total.

J1	Fee tariff measures by regulated activity:	FCA measure (a)	FOS measure (b)
J1.1	Mortgage lending activity:		
J1.2	Mortgage administration activity:		
J1.3	Total for these activities:		

Notes: a), b) Details of the particular measure to be used are found in the MLAR guidance notes

It should be noted that the definitions of these measures may change from time to time, and therefore the current definitions must be established by reference to the guidance notes which provide details of where such definitions are to be found in the website version of the Handbook.

K SALE & RENT BACK (SRB) BUSINESS

		Number	Regulated	Amount
K1	Overall business summary (opening & closing stocks with key transactions)			
K1.1	SRB agreements at start of quarter	_____		_____
K1.2	New sales in quarter	_____		_____
K1.3	Disposals in quarter	_____		_____
K1.4	Business transfer: acquisitions	_____		_____
K1.5	Business transfer: sales	_____		_____
K1.6	Other	_____		_____
K1.7	SRB agreements at end of quarter	_____		_____
K1.8	SRB agreements arranged for unauthorised persons	_____		_____

K SALE & RENT BACK (SRB) BUSINESS

		Regulated	
		Number	Amount
K2	New business in Quarter		
	Sales : analysed by discount on open market value (OMV)		
K2.1	0% – 30%	_____	_____
K2.2	30% – 40%	_____	_____
K2.3	> 40%	_____	_____
K2.4	Average of all sales		<input type="text"/>
	Sales : analysed by provider fees charged		
K2.5	Over £1000	_____	_____
K2.6	Under £1000	_____	_____
K2.7	Average fees charged		<input type="text"/>
	Sales : analysed by annual rent as % sale value		
K2.8	Total new agreements and average rent per month	_____	_____
K2.9	Average rental yield (shown as a %)		<input type="text"/>

SALE & RENT BACK (SRB) BUSINESS

K3 **SRB agreements terminated or transferred in the quarter:**

	Total agreements terminated	Agreements Terminated by Firm	Agreements Terminated by Seller
K3.1	< 12 Months	_____	_____
K3.2	12 - 36 Months	_____	_____
K3.3	36 - 60 Months	_____	_____
K3.4	60 - 72 Months	_____	_____
K3.5	> 72 Months	_____	_____
K3.6	Avg Duration of Agreement	<input type="text"/>	<input type="text"/>

	Total Sales (Transfers & Disposals)	Transfers		Disposals	
		Number	Amount	Number	Amount
K3.7	Original SRB values	_____	_____	_____	_____
K3.8	Current SRB book values	_____	_____	_____	_____
K3.9	Actual disposal/transfer values	_____	_____	_____	_____

SALE & RENT BACK (SRB) BUSINESS

K4 **SRB agreements at end of quarter: cases 10% or more in arrears**

Arrears categorisation		Number	Regulated Cases in arrears at end quarter Amount of arrears	Annual rentals
K4.1	10 < 20 %	_____	_____	_____
K4.2	20 < 30 %	_____	_____	_____
K4.3	30 < 40 %	_____	_____	_____
K4.4	40 < 50 %	_____	_____	_____
K4.5	50 < 75 %	_____	_____	_____
K4.6	75% or more	_____	_____	_____
K4.7	All cases	<input type="text"/>	<input type="text"/>	<input type="text"/>

SALE & RENT BACK (SRB) BUSINESS

K5 SRB administrators

K5.1 Regulated SRB agreements administered

K5.2 Non-regulated SRB agreements administered

K5.3 Number of SRB agreements administered for other firms

Number of SRB agreements administered for other firms - top 5 firms

K5.4 Firm Ref Number (FRN)
1: _____

Number of SRB agreements administered
1: _____

K5.5 2: _____

2: _____

K5.6 3: _____

3: _____

K5.7 4: _____

4: _____

K5.8 5: _____

5: _____

MLAR L- Credit risk

Memo items
F Individual Impairment Balance
G Collective Impairment Balance

Part 1

A Exposure value (Balance Sheet)
B Credit risk mitigation
C Other Value Adjustments
D Risk weighted exposure amount
E Capital Requirement

Loans/exposures not securitised

1	Loans with mortgages on residential property					
2	Loans with mortgages on commercial property					
3	Other Loans					
4	Collective investment undertakings					

Loans/exposures securitised

5	Securitisations (originated only)					
6	Total exposure value					
7	Total credit risk requirement					

--	--

Part 2

A Exposure value (Balance Sheet)
D Risk weighted exposure amount
E Capital Requirement

F Individual Impairment Balance
G Collective Impairment Balance

Memo Items

8	Past due items on loans with mortgages on residential property					
9	Past due items on loans with mortgages on commercial property					
10	Past due items on other loans					
11	Buy-to-let mortgages on residential property					
12	Buy-to-let mortgages on commercial property					
13	Second charge mortgages on residential property					
14	Second charge mortgages on commercial property					

Part 3

15 **Securitisations - Transaction level information where the firm is the originator**

	A	B			C			D	E			F	G	H	J	K	L
	Programme Name	Originators Interest (i.e. amount retained)			Investors' Interest (i.e. amount purchased by investors)			Capital requirement before securitisation	Capital requirement after securitisation			Based on risk weights	Significant risk transfer add-on	Total			
		Senior	Mezzanine	Equity	Senior	Mezzanine	Equity										
1																	
...																	
n																	

16 **Total requirement after securitisation**

MLAR M

Liquidity Questionnaire

Part 1 - Adequacy of Liquidity resources

	A	B
		if no or not applicable, please explain (max 400 chars)
1	Do you maintain, at all times, liquidity resources which are adequate, both as to amount and quality, to ensure that there is no significant risk that you cannot meet your liabilities as the fall due? (If you answer no above, leave the remaining data elements blank)	
2	State the value of liquid resources that you hold as of the reporting date	

Part 2 - System and controls

3	Do you have in place robust strategies, policies, processes and systems that enable you to identify, measure, manage and monitor liquidity risk over the appropriate set of time horizons for your business activities, to ensure you maintain adequate levels of liquidity resources?	
---	--	--

Part 3 - Stress testing

4	Do you consider institution specific and market wide stresses and their impact upon your assets?	
5	Does stress testing extend to interest rate and/or foreign currency exposures that could have an impact on you liquidity/solvency?	
6	Does your firm undertake stress testing regularly on your liquidity risk model?	
7	Is your approach to stress testing documented?	

Part 4 - Contingency funding plans

8	Do you have an appropriate contingency funding plan in place that is regularly tested and updated?	
9	Is your contingency funding plan documented?	

Part 5 - Senior management oversight

10	Does the firm have reliable management information systems to provide the governing body/ senior management with timely and forward-looking information on the liquidity position of the firms?	
11	Does the governing body/ senior management review, at least annually, the adequacy of the strategies, policies, processes and systems to identify, measure, manage and monitor liquidity risk?	
12	Does the governing body/senior management approve stress tests and contingency funding plans?	