

MLAR

MORTGAGE LENDERS & ADMINISTRATORS RETURN ('MLAR')

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A BALANCE SHEET

(£000s)

A

		<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								
		<i>Unsecuritised balances</i>			<i>Securitised balances</i>				
		<i>Gross balances</i>	<i>Provisions</i>	<i>Net balances</i>	<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	Financial year -to-date is	<input type="text"/> months (ie 3,6,9 or 12)		Provisions balance at start of financial year	Write offs in financial year to date	Provisions charge in financial year to date	Provisions balance at period end
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"/>
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	<i>Balance at quarter end</i>
C1	Eligible capital			C4	For a lender, or an administrator with administered assets on its balance sheet.
C1.1	Reserves	_____			Asset based measure:
C1.2	Interim Profits	_____		C4.2	Total assets
C1.3	Issued capital	_____		C4.2a	Less: assets subject to credit risk requirement
C1.3a	Subordinated loans	_____			Add: undrawn commitments and home reversion unreleased amounts
C1.4	General Provisions	_____		C4.3	Less: Intangible assets
C1.5	Other eligible capital	_____		C4.4	Total adjusted assets
C1.6	Total eligible Capital	<input type="text"/>		C4.5	<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	_____
				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						
D4.2 Non regulated						
a) House purchase						
b) Remortgage						
c) Other						
d) TOTAL						
D4.3 Other secured loans						
D4.4 TOTAL Secured loans						

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

		<u>Gross advances in quarter : (amount) by LTV</u>			
		< = 75 %	Over 75 <= 90 %	Over 90 <= 95 %	Over 95 %
E1	SINGLE income multiple				
	Regulated				
E1.1	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				
	Non Regulated				
E1.8	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				
	All Loans				
E1.15	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				

		<u>Gross advances in quarter : (amount) by LTV</u>			
		< = 75 %	Over 75 <= 90 %	Over 90 <= 95 %	Over 95 %
E2	JOINT income multiple				
	Regulated				
E2.1	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				
	Non Regulated				
E2.8	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				
	All Loans				
E2.15	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

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--	--	--

b) Other firms

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--	--	--

c) SPVs

--	--	--

--	--	--

d) Total

--	--	--

--	--	--

G1.2 Balance outstanding on loans administered for :

a) Firms with a mortgage lender's permission

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--	--	--

b) Other firms

--	--	--

--	--	--

c) SPVs

--	--	--

--	--	--

d) Total

--	--	--

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Residential loans to individuals administered for third parties

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

Details of lender

Balances outstanding at end of quarter

Administrator Status

*Firm reference
(if available) Name of firm*

*Regulated loans
£000's*

*Non regulated loans
£000's*

*All loans
£000's*

*Indicate whether
acting as "Principal"
or "Other"*

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>			<u>Performance of current arrears cases during the quarter</u>
	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*

H5.1 Residential loans to individuals :

H5.2 Regulated

H5.3 Non regulated

Total

J1	Fee tariff measures by regulated activity:	FCA measure (a)	FOS measure (b)
J1.1	Mortgage lending activity:	<input type="text"/>	<input type="text"/>
J1.2	Mortgage administration activity:	<input type="text"/>	<input type="text"/>
J1.3	Total for these activities:	<input type="text"/>	<input type="text"/>

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)	Number	Transfers Amount	Number	Disposals 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

	Firm Ref Number (FRN)	Number of SRB agreements administered
K5.4	1: _____	1: _____
K5.5	2: _____	2: _____
K5.6	3: _____	3: _____
K5.7	4: _____	4: _____
K5.8	5: _____	5: _____

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?	
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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?	