

# MLAR

## MORTGAGE LENDERS & ADMINISTRATORS RETURN ('MLAR')

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		<i>Balance at end of quarter</i>			<i>Balance at end of quarter</i>
A1	<b>Assets</b>		A2	<b>Liabilities</b>	
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	<b>TOTAL LIABILITIES</b>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
A1.9	Investments	_____			
A1.10	Cash at bank and in hand	_____			
A1.11	Other current assets	_____			
A1.12	<b>TOTAL ASSETS</b>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>			

***Unsecuritised balances***

<i>Gross balances</i>	<i>Provisions</i>	<i>Net balances</i>
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***Securitised balances***

<i>Gross balances</i>	<i>Provisions</i>	<i>Non recourse finance</i>	<i>Net balances</i>
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**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	<b>All loans to customers</b>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>

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>
<b>B1 Summary Profit &amp; Loss Account</b>			<b>B2 Provisions analysis</b>				
<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
	<b>CAPITAL RESOURCES</b>	<i>Balance at quarter end</i>		<b>CAPITAL REQUIREMENTS</b>	<i>Balance at quarter end</i>
<b>C1</b>	<b>Eligible capital</b>			<b>C4</b>	<b>For a lender, or an administrator with administered assets on its balance sheet.</b>
<b>C1.1</b>	Reserves	_____			Asset based measure:
<b>C1.2</b>	Interim Profits	_____		<b>C4.2</b>	Total assets
<b>C1.3</b>	Issued capital	_____		<b>C4.2a</b>	Less: assets subject to credit risk requirement
<b>C1.3a</b>	Subordinated loans	_____			Add: undrawn commitments and home reversion unreleased amounts
<b>C1.4</b>	General Provisions	_____		<b>C4.3</b>	Less: Intangible assets
<b>C1.5</b>	Other eligible capital	_____		<b>C4.4</b>	Less: Intangible assets
<b>C1.6</b>	Total eligible Capital	<input type="text"/>		<b>C4.5</b>	Total adjusted assets <input type="text"/> (=C4.2 - C4.2a + C4.3 - C4.4)
<b>C2</b>	<b>Deductions from capital</b>			<b>C4.6</b>	<b>CAPITAL REQUIREMENT:</b>
<b>C2.1</b>	Investments in own shares	_____		<b>a)</b>	Minimum _____ reflecting minimum capital of £100 using flat-rate measure
<b>C2.2</b>	Intangible assets	_____		<b>b)</b>	1% of C4.5 <input type="text"/>
<b>C2.3</b>	Interim net losses	_____		<b>c)</b>	Credit risk requirement _____
<b>C2.3a</b>	Subordinated loan restriction	_____		<b>d)</b>	Total of b) and c) <input type="text"/>
<b>C2.4</b>	Other deductions	_____		<b>e)</b>	Requirement (higher of (a) and (d)) <input type="text"/>
<b>C2.5</b>	Total deductions	<input type="text"/>		<b>C5</b>	<b>For an administrator not having administered assets on its balance sheet.</b>
<b>C3</b>	<b>CAPITAL RESOURCES CALCULATION</b>				<i>Latest financial year ending / /</i>
<b>C3.1</b>	CAPITAL RESOURCES	_____	(C1.6 - C2.5)		<i>Estimated current financial year ending / /</i>
<b>C3.2</b>	LESS: CAPITAL RESOURCES	_____			Income based measure:
<b>C3.3</b>	<b>SURPLUS/ (DEFICIT) OF RESOURCES</b>	<input type="text"/>		<b>C5.2</b>	Total income _____
				<b>C5.3</b>	Relevant adjustments _____
				<b>C5.4</b>	Total relevant income <input type="text"/> (=C5.2 - C5.3)
				<b>C5.5</b>	<b>CAPITAL REQUIREMENT:</b>
				<b>a)</b>	Minimum _____ reflecting minimum capital of £100 using income-based measure
				<b>b)</b>	10% of C5.4 _____
				<b>c)</b>	Requirement (higher of (a) and (b)) <input type="text"/>
					<input type="text"/>

**D(1) LENDING : Business flows & rates**

(£000's)

D(1)

	<i>Balance at end of previous quarter</i>	<i>Advances made in quarter</i>	<i>Repayment of principal</i>	<i>Write offs in quarter</i>	<i>Other debits/ (credits) and transfers (net)</i>	<i>Balance at end of quarter (a)</i>	<i>Of which: Loans excluding overdrafts</i>	<i>Overdrafts</i>	<i>Overdrafts Aggregate of credit limits</i>
D1 Loans: Advances/Repayments									
D1.1 Residential lending to individuals :									
D1.2 Regulated									
D1.3 Non regulated									
Other secured loans									
D1.4									

a) Column 6 = Col 1 + Col 2 - Col 3 - Col 4 + Col 5

TOTAL Secured loans

**Transactions in quarter included in D1 [column 5]**

**Balance at end quarter on loan assets subject to non-recourse funding**

**Loans acquired Loans sold Loans securitised Other Total (b)**

**D2 Loans: Book movements**

D2.1 Residential lending to individuals :

D2.2 Regulated

D2.3 Non regulated

    Other secured loans

D2.4

TOTAL Secured loans

**Balances at end of quarter**

**Interest rates at end of quarter (to 2 decimal places)**

	<b>TOTAL</b>	<b>Of which at :</b>		<b>Of which at :</b>				<b>Weighted average nominal annual rate on</b>		
	<b>£000s</b>	<b>Fixed rates</b>	<b>Variable rates</b>	<b>less than 2% above BBR</b>	<b>2 &lt; 3% above BBR</b>	<b>3 &lt; 4% above BBR</b>	<b>4% or more above BBR</b>	<b>all balances</b>	<b>balances at fixed rates</b>	<b>balances at variable rates</b>
		<b>£000s</b>	<b>£000s</b>	<b>£000s</b>	<b>£000s</b>	<b>£000s</b>	<b>£000s</b>	<b>%</b>	<b>%</b>	<b>%</b>

**D3 Loans: Interest rates**

regulated

D3.1 Residential loans to individuals: Re

D3.2 Total book

    Advances in quarter

D3.3 Residential loans to individuals: Non Regulated

D3.4 Total book

    Advances in quarter

D3.5 Other secured loans:

D3.6 Total book

    Advances in quarter

    All secured loans:

D3.7

D3.8 Total book

    Advances in quarter

	<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 <b>Loans: Commitments</b>						
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.

Gross advances in quarter : (amount) by LTV

		< = 75 %	Over 75 <= 90 %	Over 90 <= 95 %	Over 95 %
E1	<b>SINGLE income multiple</b>				
<b>Regulated</b>					
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		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
E1.7a	of which: Not evidenced TOTAL	_____	_____	_____	_____
<b>Non Regulated</b>					
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		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
E1.14a	of which: Not evidenced TOTAL	_____	_____	_____	_____
<b>All Loans</b>					
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		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
E1.21a	of which: Not evidenced TOTAL	_____	_____	_____	_____

Gross advances in quarter : (amount) by LTV

		< = 75 %	Over 75 <= 90 %	Over 90 <= 95 %	Over 95 %
E2	<b>JOINT income multiple</b>				
<b>Regulated</b>					
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		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
E2.7a	of which: Not evidenced TOTAL	_____	_____	_____	_____
<b>Non Regulated</b>					
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		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
E2.14a	of which: Not evidenced TOTAL	_____	_____	_____	_____
<b>All Loans</b>					
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		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
E2.21a	of which: Not evidenced TOTAL	_____	_____	_____	_____

	<u>Regulated loans</u>				<u>Non regulated loans</u>				<u>All loans</u>			
	<u>Gross advances in quarter</u>		<u>Balances outstanding</u>		<u>Gross advances in quarter</u>		<u>Balances outstanding</u>		<u>Gross advances in quarter</u>		<u>Balances outstanding</u>	
	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>	<i>Number</i>	<i>Amount</i>
<b>E3 By credit history</b>												
E3.1 Impaired credit history	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
E3.2 Other	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
E3.3 TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>E4 By payment type</b>												
E4.1 Repayment (capital & interest)	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
E4.2 Interest only	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
E4.3 Combined	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
E4.4 Other	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
E4.5 TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>E5 By drawing facility</b>												
E5.1 Loans with extra drawing facility :												
(a) Loans including unused facility	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
(b) Unused facility		_____		_____		_____		_____		_____		_____
(c) Net loans (a - b)		_____		_____		_____		_____		_____		_____
E5.2 Loans with no extra drawing facility	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
E5.3 TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>E6 By purpose</b>												
E6.1 House Purchase:												
Owner occupation												
a) FTB's	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
b) Other	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
E6.2 Buy to let	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
E6.3 Further Advances and drawdowns	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
Remortgage:												
E6.4 Own borrowers	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
E6.5 From other lenders	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
E6.6 Lifetime Mortgage	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
E6.7 Other	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
E6.8 TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



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 lender's 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:**



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*

*Other persons (but not special purpose*

b) *vehicles - see c) below*

c) *special purpose vehicles*

d) Total

_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

G1.2 Balance outstanding on loans administered for :

a) *Firms with a mortgage lender's permission*

*Other persons (but not special purpose*

b) *vehicles - see c) below*

c) *special purpose vehicles*

d) Total

_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(1) In this template, the following terms should be read as references to the FCA glossary: *persons, special purpose vehicles, firms, mortgage lenders permission*

**Residential loans to individuals administered for third parties**

G2	Persons 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 number (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 persons (but not special purpose vehicles - see G2.3 below): [ top 5 only ]	1						
		2						
		3						
		4						
		5						
G2.3	special purpose vehicles [ top 5 only ]	1						
		2						
		3						
		4						
		5						

(1) In this template, the following terms should be read as references to the FCA glossary: *persons, special purpose vehicles, firms, mortgage lenders permission*

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:		
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.

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**K SALE & RENT BACK (SRB) BUSINESS**

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		<b>Number</b>	<b>Regulated</b>	<b>Amount</b>
K1	<b>Overall business summary</b> (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	<b>New business in Quarter</b>		
	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**

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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**

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**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	<b>Collective investment undertakings</b>					

**Loans/exposures securitised**

5	Securitisations (originated only)					
6	Total exposure value					
7	<b>Total credit risk requirement</b>					

**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?	
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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?	