

Form IO

Further analysis of loans and advances to UK individuals

Loans and advances

This form provides further analysis of sterling and euro items within items 29DB3A4 on Form BE in its Other Loans and Advances columns including sterling other secured loans (relating to loans where the reporting group holds only a second or subsequent charge on a security). The Bank of England publishes the data in a monthly statistical release on lending to individuals. The data from this form help to explain movements in the M4 lending counterpart and, more generally, assist in the conduct of monetary policy.

This form should be completed only by those institutions specifically asked to do so by the Bank of England. The current criterion for inclusion in the sample of reporting institutions is:

Outstanding sterling other loans and advances greater than £100mn.

Item no Further analysis of loans and advances to UK individuals

XFKF0 Amount outstanding at previous reporting date

Added o/a Stats
Notice 2012/01

Include here the amount outstanding at the previous month-end (as would have been reported under item XFKF).

XFKF1 Gross ~~new~~ lending in the month

Updated o/a Stats
Notice 2012/01

Updated o/a
Stats Notice
2012/02

Updated o/a Stats
Notice 2013/05

Enter under this item all gross new loans and advances not covered elsewhere. [This should include any amounts added to the customer balance during the reporting period, such as capitalised interest, fees charged etc.](#) When an existing borrower increases the value of an existing personal loan, only the additional amount of lending should be included as gross new lending. There are three possible ways of reporting this item (the data are to be provided on a best endeavours basis - see paragraph 1 of the General Notes and Definitions). ~~Where reporting according to the form definitions will be difficult, we are willing to discuss alternative methods of reporting.~~

We ask reporting institutions to contact the Bank of England in cases where they have difficulty in reporting gross lending according to the form definitions.

These are as follows:

1. Provide comprehensive data on all gross new loans and advances not covered elsewhere (this is the preferred option).
2. If it is not possible to provide comprehensive data, this item should cover gross new lending for identifiable sub-classes of personal lending, for example centralised lending schemes.
3. Finally, if no gross new lending can be identified please leave this box blank.

XFKF2 Net loan sales (-), purchases (+) and other transfers during the month

Only loan sales or purchases that affect the value of BE29DB3A4 should be included here; securitisations where the loans continue to be reported on balance sheet (as per section 3(g) of the General Notes and Definitions) should not be reported in this item.

XFKF5

Repayments during the month

Added o/a Stats
Notice 2012/01

Include here all repayments of other loans and advances not covered elsewhere. Where data relate to repayments of loans where interest has been included in the outstanding balance (i.e. capitalised), this repayment of interest will also need to be included in this item.

Updated o/a
Stats Notice
2012/02

~~Repayments data are to be provided on a best endeavours basis. Where reporting according to the form definitions will be difficult, we are willing to discuss alternative methods of reporting.~~

Updated o/a Stats
Notice 2013/05

We ask reporting institutions to contact the Bank of England in cases where they have difficulty in reporting repayments according to the form definitions.

XFKF7

Other adjustments to the amount outstanding: reductions (-) and increases (+)

Added o/a Stats
Notice 2012/01

Include under this item all changes to the amount outstanding which are not included elsewhere. ~~(e.g. interest charged during the month less interest received (where interest has not been capitalised), all fees charged, write offs, and other adjustments, such as repayments related to dormant accounts). Reductions should be reported as negative figures and increases as positive figures. It should be understood that a degree of estimation in completing item XFKF7 is acceptable within the statistical context for which the information is required~~

Updated o/a
Stats Notice
2012/05

Updated o/a Stats
Notice 2013/05

XFKF67A

Of which: amounts written off during the month

Added o/a Stats
Notice 2012/01

Record all write-offs of other loans and advances not covered elsewhere during the reporting period (note: this does not just relate specifically to the transactions in item XFKF1 in the same reporting period but to all other loans and advances not covered elsewhere). **Write-offs should be reported here net of recoveries and other write-ons** in line with Form WO definitions and these write-offs should also be reported on Form WO (item 1JB). Write-offs reported here should **reduce** the amounts outstanding reported on all relevant forms; conversely, recoveries and other write-ons would **increase** the amounts outstanding. *Write-offs should be reported here as a negative number, and write-ons as a positive number.*

Updated o/a
Stats Notice
2012/05

XFKF

Amount outstanding at current reporting date

Include here the amount outstanding of loans and advances to individuals at the current month-end **but exclude all overdrafts**. Item XFKF is the sum of items XFKF0, XFKF1, XFKF2 and XFKF7, *minus* items XFKF5 and XFKF6. This item should equal item XFKF0 in the following month's Form IO.

XFKFOA

Amount outstanding at current reporting date (of which: Other mortgages)

Added o/a Stats
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Include here the amount outstanding of second and subsequent charge loans secured on

Notice 2012/01

Updated o/a
Stats Notice
2012/05

residential property or land only. Exclude any loans secured on property other than residential property or land (e.g. car loans). Item XFKF~~QA~~A is a subset of XFKF, and should therefore always be smaller than XFKF.

XFKF8

Net provision charge for bad and doubtful debts: ~~not unsecured loans and advances~~

Added o/a Stats
Notice 2012/01

Added o/a Stats
Notice 2012/05

Enter here the P&L charge for bad debt provisions (both specific and collective (general)) against net unsecured loans and advances not covered elsewhere less the corresponding releases and recoveries made during the period. Net provisions are defined as provisions made against impaired financial assets, including interest, less releases and recoveries. This includes financial assets (including income) assessed individually and/or collectively as impaired. The definitions for Form PL provide further guidance to the provision process (see item 20 and the appendix of the definitions for further information) and the definitions for Form BE provide further guidance on definitions for net other unsecured loans.