Bank of England

Sup 16 Ann 19 AR

MORTGAGE LENDERS & ADMINISTRATORS RETURN ('MLAR')

Summary of Contents

MLAR FORM WITH COMPLETED QUERY LOCATION FOR REFERENCE (SCROLL DOWN TO SECTION D - H)

A BALANCE SHEET (£000s) A

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		Balance at end of quarter
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NB: A3.6[col 3] + A3.6[col 7] = A1.6

B PROFIT AND LOSS ACCOUNT (£000s) B

B0 *Financial year -to-date is* ☐ *months (ie 3,6,9 or 12)*

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B2.3	Non regulated				
B2.4	Other secured loans				
B2.5	Other loans				
B2.6	All loans to customers				

C CAPITAL (£000s) C

CAPITAL RESOURCES

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C1	**Eligible capital**	
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CAPITAL REQUIREMENTS

C4 For a lender, or an administrator with administered assets on its balance sheet.

		Balance at quarter end	
C4.1	Asset based measure:		
C4.2	Total assets		
C4.3	Undrawn commitments		
C4.4	Intangible assets		
C4.5	Total adjusted assets		(= C4.2 + C4.3 - C4.4)
C4.6	CAPITAL REQUIREMENT:		
	a) Minimum	100	reflecting minimum capital of £100,000
	b) 1% of C4.5		using asset based measure
	c) Actual requirement		being the higher of a) and b)

C5 For an administrator not having administered assets on its balance sheet.

		Latest financial year ending / /	*Estimated current financial year ending / /*	
C5.1	Income based measure :			
C5.2	Total income			
C5.3	Relevant adjustments			
C5.4	Total relevant income			(= C5.2 - C5.3)
C5.5	CAPITAL REQUIREMENT:			
	a) Minimum	100	100	reflecting minimum capital of £100,0(
	b) 10% of C5.4			using income based measure
	c) Actual requirement			being the higher of a) and b)

D(1) LENDING : Business flows & rates (£000's)

		Balance at end of previous quarter	Advances made in quarter	Repayment of principal	Write offs in quarter	Other debits/ (credits) and transfers (net)	Balance at end of quarter (a)	Of which: Loans excluding overdrafts	Of which: Overdrafts	Overdrafts Aggregate of credit limits
D1	**Loans: Advances/Repayments**									
	Residential lending to individuals :									
D1.1	Regulated	MLA_D_1_1A	MLA_D_1_1B	MLA_D_1_1C	MLA_D_1_1D	MLA_D_1_1E	MLA_D_1_1F	MLA_D_1_1G	MLA_D_1_1H	MLA_D_1_1I
D1.2	Non regulated	MLA_D_1_2A	MLA_D_1_2B	MLA_D_1_2C	MLA_D_1_2D	MLA_D_1_2E	MLA_D_1_2F	MLA_D_1_2G	MLA_D_1_2H	MLA_D_1_2I
D1.3	Other secured loans	MLA_D_1_3A	MLA_D_1_3B	MLA_D_1_3C	MLA_D_1_3D	MLA_D_1_3E	MLA_D_1_3F	MLA_D_1_3G	MLA_D_1_3H	MLA_D_1_3I
D1.4	TOTAL Secured loans	MLA_D_1_4A	MLA_D_1_4B	MLA_D_1_4C	MLA_D_1_4D	MLA_D_1_4E	MLA_D_1_4F	MLA_D_1_4G	MLA_D_1_4H	MLA_D_1_4I

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

		Transactions in quarter included in D1 [column 5] Loans acquired	Loans sold	Loans securitised	Other	Total (b)	*Balance at end quarter on loan assets subject to non-recourse funding*
D2	**Loans: Book movements**						
	Residential lending to individuals :						
D2.1	Regulated	MLA_D_2_1A	MLA_D_2_1B	MLA_D_2_1C	MLA_D_2_1D	MLA_D_2_1E	MLA_D_2_1F
D2.2	Non regulated	MLA_D_2_2A	MLA_D_2_2B	MLA_D_2_2C	MLA_D_2_2D	MLA_D_2_2E	MLA_D_2_2F
D2.3	Other secured loans	MLA_D_2_3A	MLA_D_2_3B	MLA_D_2_3C	MLA_D_2_3D	MLA_D_2_3E	MLA_D_2_3F
D2.4	TOTAL Secured loans	MLA_D_2_4A	MLA_D_2_4B	MLA_D_2_4C	MLA_D_2_4D	MLA_D_2_4E	MLA_D_2_4F

(b) D1 column [5] = D2[Col 1 - Col 2 - Col 3 + Col 4]

		Balances at end of quarter							*Interest rates at end of quarter (to 2 decimal places)* Weighted average nominal annual rate on		
		TOTAL £000s	Of which at : Fixed rates £000s	Variable rates £000s	Of which at : less than 2% above BBR £000s	2 < 3% above BBR £000s	3 < 4% above BBR £000s	4% or more above BBR £000s	all balances %	balances at fixed rates %	balances at variable rates %
D3	**Loans: Interest rates**										
	Residential loans to individuals: Regulated										
D3.1	Total book	MLA_D_3_1A	MLA_D_3_1B	MLA_D_3_1C	MLA_D_3_1D	MLA_D_3_1E	MLA_D_3_1F	MLA_D_3_1G	MLA_D_3_1H	MLA_D_3_1I	MLA_D_3_1J
D3.2	Advances in quarter	MLA_D_3_2A	MLA_D_3_2B	MLA_D_3_2C	MLA_D_3_2D	MLA_D_3_2E	MLA_D_3_2F	MLA_D_3_2G	MLA_D_3_2H	MLA_D_3_2I	MLA_D_3_2J
	Residential loans to individuals: Non Regulated										
D3.3	Total book	MLA_D_3_3A	MLA_D_3_3B	MLA_D_3_3C	MLA_D_3_3D	MLA_D_3_3E	MLA_D_3_3F	MLA_D_3_3G	MLA_D_3_3H	MLA_D_3_3I	MLA_D_3_3J
D3.4	Advances in quarter	MLA_D_3_4A	MLA_D_3_4B	MLA_D_3_4C	MLA_D_3_4D	MLA_D_3_4E	MLA_D_3_4F	MLA_D_3_4G	MLA_D_3_4H	MLA_D_3_4I	MLA_D_3_4J
	Other secured loans:										
D3.5	Total book	MLA_D_3_5A	MLA_D_3_5B	MLA_D_3_5C	MLA_D_3_5D	MLA_D_3_5E	MLA_D_3_5F	MLA_D_3_5G	MLA_D_3_5H	MLA_D_3_5I	MLA_D_3_5J
D3.6	Advances in quarter	MLA_D_3_6A	MLA_D_3_6B	MLA_D_3_6C	MLA_D_3_6D	MLA_D_3_6E	MLA_D_3_6F	MLA_D_3_6G	MLA_D_3_6H	MLA_D_3_6I	MLA_D_3_6J
	All secured loans:										
D3.7	Total book	MLA_D_3_7A	MLA_D_3_7B	MLA_D_3_7C	MLA_D_3_7D	MLA_D_3_7E	MLA_D_3_7F	MLA_D_3_7G	MLA_D_3_7H	MLA_D_3_7I	MLA_D_3_7J
D3.8	Advances in quarter	MLA_D_3_8A	MLA_D_3_8B	MLA_D_3_8C	MLA_D_3_8D	MLA_D_3_8E	MLA_D_3_8F	MLA_D_3_8G	MLA_D_3_8H	MLA_D_3_8I	MLA_D_3_8J

D(2) LENDING : Business flows

(£000's)

	Commitments outstanding at end of previous quarter	Commitments made since end of previous quarter	Cancellations in quarter	Advances made in quarter (a)	Other debits/(credits) and transfers (net)	Commitments outstanding at end of quarter
D4 Loans: Commitments						
Residential lending to individuals						
D4.1 Regulated						
a) House purchase	MLA_D_4_11A	MLA_D_4_11B	MLA_D_4_11C	MLA_D_4_11D	MLA_D_4_11E	MLA_D_4_11F
b) Remortgage	MLA_D_4_12A	MLA_D_4_12B	MLA_D_4_12C	MLA_D_4_12D	MLA_D_4_12E	MLA_D_4_12F
c) Other	MLA_D_4_13A	MLA_D_4_13B	MLA_D_4_13C	MLA_D_4_13D	MLA_D_4_13E	MLA_D_4_13F
d) TOTAL	MLA_D_4_14A	MLA_D_4_14B	MLA_D_4_14C	MLA_D_4_14D	MLA_D_4_14E	MLA_D_4_14F
D4.2 Non regulated						
a) House purchase	MLA_D_4_21A	MLA_D_4_21B	MLA_D_4_21C	MLA_D_4_21D	MLA_D_4_21E	MLA_D_4_21F
b) Remortgage	MLA_D_4_22A	MLA_D_4_22B	MLA_D_4_22C	MLA_D_4_22D	MLA_D_4_22E	MLA_D_4_22F
c) Other	MLA_D_4_23A	MLA_D_4_23B	MLA_D_4_23C	MLA_D_4_23D	MLA_D_4_23E	MLA_D_4_23F
d) TOTAL	MLA_D_4_24A	MLA_D_4_24B	MLA_D_4_24C	MLA_D_4_24D	MLA_D_4_24E	MLA_D_4_24F
D4.3 Other secured loans	MLA_D_4_3A	MLA_D_4_3B	MLA_D_4_3C	MLA_D_4_3D	MLA_D_4_3E	MLA_D_4_3F
D4.4 TOTAL Secured loans	MLA_D_4_4A	MLA_D_4_4B	MLA_D_4_4C	MLA_D_4_4D	MLA_D_4_4E	MLA_D_4_4F

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

E(1) RESIDENTIAL LOANS TO INDIVIDUALS: Income Multiple & LTV (£000s) E (1)

		Gross advances in quarter : (amount) by LTV			
		< = 75 %	*Over 75 < = 90 %*	*Over 90 < = 95 %*	*Over 95 %*
E1	**SINGLE income multiple**				
	Regulated				
E1.1	Less than 2.50	MLA_E_1_1A	MLA_E_1_1B	MLA_E_1_1C	MLA_E_1_1D
E1.2	2.50 < 3.00	MLA_E_1_2A	MLA_E_1_2B	MLA_E_1_2C	MLA_E_1_2D
E1.3	3.00 < 3.50	MLA_E_1_3A	MLA_E_1_3B	MLA_E_1_3C	MLA_E_1_3D
E1.4	3.50 < 4.00	MLA_E_1_4A	MLA_E_1_4B	MLA_E_1_4C	MLA_E_1_4D
E1.5	4.00 or over	MLA_E_1_5A	MLA_E_1_5B	MLA_E_1_5C	MLA_E_1_5D
E1.6	Other	MLA_E_1_6A	MLA_E_1_6B	MLA_E_1_6C	MLA_E_1_6D
E1.7	TOTAL	MLA_E_1_7A	MLA_E_1_7B	MLA_E_1_7C	MLA_E_1_7D
E1.7a	of which: Not evidenced	MLA_E_1_71A	MLA_E_1_71B	MLA_E_1_71C	MLA_E_1_71D
	Non Regulated				
E1.8	Less than 2.50	MLA_E_1_8A	MLA_E_1_8B	MLA_E_1_8C	MLA_E_1_8D
E1.9	2.50 < 3.00	MLA_E_1_9A	MLA_E_1_9B	MLA_E_1_9C	MLA_E_1_9D
E1.10	3.00 < 3.50	MLA_E_1_10A	MLA_E_1_10B	MLA_E_1_10C	MLA_E_1_10D
E1.11	3.50 < 4.00	MLA_E_1_11A	MLA_E_1_11B	MLA_E_1_11C	MLA_E_1_11D
E1.12	4.00 or over	MLA_E_1_12A	MLA_E_1_12B	MLA_E_1_12C	MLA_E_1_12D
E1.13	Other	MLA_E_1_13A	MLA_E_1_13B	MLA_E_1_13C	MLA_E_1_13D
E1.14	TOTAL	MLA_E_1_14A	MLA_E_1_14B	MLA_E_1_14C	MLA_E_1_14D
E1.14a	of which: Not evidenced	MLA_E_1_141A	MLA_E_1_141B	MLA_E_1_141C	MLA_E_1_141D
	All Loans				
E1.15	Less than 2.50	MLA_E_1_15A	MLA_E_1_15B	MLA_E_1_15C	MLA_E_1_15D
E1.16	2.50 < 3.00	MLA_E_1_16A	MLA_E_1_16B	MLA_E_1_16C	MLA_E_1_16D
E1.17	3.00 < 3.50	MLA_E_1_17A	MLA_E_1_17B	MLA_E_1_17C	MLA_E_1_17D
E1.18	3.50 < 4.00	MLA_E_1_18A	MLA_E_1_18B	MLA_E_1_18C	MLA_E_1_18D
E1.19	4.00 or over	MLA_E_1_19A	MLA_E_1_19B	MLA_E_1_19C	MLA_E_1_19D
E1.20	Other	MLA_E_1_20A	MLA_E_1_20B	MLA_E_1_20C	MLA_E_1_20D
E1.21	TOTAL	MLA_E_1_21A	MLA_E_1_21B	MLA_E_1_21C	MLA_E_1_21D
E1.21a	of which: Not evidenced	MLA_E_1_211A	MLA_E_1_211B	MLA_E_1_211C	MLA_E_1_211D

		Gross advances in quarter : (amount) by LTV			
		< = 75 %	*Over 75 < = 90 %*	*Over 90 < = 95 %*	*Over 95 %*
E2	**JOINT income multiple**				
	Regulated				
E2.1	Less than 2.00	MLA_E_2_1A	MLA_E_2_1B	MLA_E_2_1C	MLA_E_2_1D
E2.2	2.00 < 2.50	MLA_E_2_2A	MLA_E_2_2B	MLA_E_2_2C	MLA_E_2_2D
E2.3	2.50 < 2.75	MLA_E_2_3A	MLA_E_2_3B	MLA_E_2_3C	MLA_E_2_3D
E2.4	2.75 < 3.00	MLA_E_2_4A	MLA_E_2_4B	MLA_E_2_4C	MLA_E_2_4D
E2.5	3.00 or over	MLA_E_2_5A	MLA_E_2_5B	MLA_E_2_5C	MLA_E_2_5D
E2.6	Other	MLA_E_2_6A	MLA_E_2_6B	MLA_E_2_6C	MLA_E_2_6D
E2.7	TOTAL	MLA_E_2_7A	MLA_E_2_7B	MLA_E_2_7C	MLA_E_2_7D
E2.7a	of which: Not evidenced	MLA_E_2_71A	MLA_E_2_71B	MLA_E_2_71C	MLA_E_2_71D
	Non Regulated				
E2.8	Less than 2.00	MLA_E_2_8A	MLA_E_2_8B	MLA_E_2_8C	MLA_E_2_8D
E2.9	2.00 < 2.50	MLA_E_2_9A	MLA_E_2_9B	MLA_E_2_9C	MLA_E_2_9D
E2.10	2.50 < 2.75	MLA_E_2_10A	MLA_E_2_10B	MLA_E_2_10C	MLA_E_2_10D
E2.11	2.75 < 3.00	MLA_E_2_11A	MLA_E_2_11B	MLA_E_2_11C	MLA_E_2_11D
E2.12	3.00 or over	MLA_E_2_12A	MLA_E_2_12B	MLA_E_2_12C	MLA_E_2_12D
E2.13	Other	MLA_E_2_13A	MLA_E_2_13B	MLA_E_2_13C	MLA_E_2_13D
E2.14	TOTAL	MLA_E_2_14A	MLA_E_2_14B	MLA_E_2_14C	MLA_E_2_14D
E2.14a	of which: Not evidenced	MLA_E_2_141A	MLA_E_2_141B	MLA_E_2_141C	MLA_E_2_141D
	All Loans				
E2.15	Less than 2.00	MLA_E_2_15A	MLA_E_2_15B	MLA_E_2_15C	MLA_E_2_15D
E2.16	2.00 < 2.50	MLA_E_2_16A	MLA_E_2_16B	MLA_E_2_16C	MLA_E_2_16D
E2.17	2.50 < 2.75	MLA_E_2_17A	MLA_E_2_17B	MLA_E_2_17C	MLA_E_2_17D
E2.18	2.75 < 3.00	MLA_E_2_18A	MLA_E_2_18B	MLA_E_2_18C	MLA_E_2_18D
E2.19	3.00 or over	MLA_E_2_19A	MLA_E_2_19B	MLA_E_2_19C	MLA_E_2_19D
E2.20	Other	MLA_E_2_20A	MLA_E_2_20B	MLA_E_2_20C	MLA_E_2_20D
E2.21	TOTAL	MLA_E_2_21A	MLA_E_2_21B	MLA_E_2_21C	MLA_E_2_21D
E2.21a	of which: Not evidenced	MLA_E_2_211A	MLA_E_2_211B	MLA_E_2_211C	MLA_E_2_211D

E(2) RESIDENTIAL LOANS TO INDIVIDUALS: Nature of loan and purpose (£000s) E(2)

		Regulated loans				**Non regulated loans**				**All loans**				
		Gross advances in quarter		***Balances outstanding***		***Gross advances in quarter***		***Balances outstanding***		***Gross advances in quarter***		***Balances outstanding***		
		Number	***Amount***	***Number***	***Amount***	***Number***	***Amount***	***Number***	***Amount***	***Number***	***Amount***	***Number***	***Amount***	
E3	**By credit history**													
E3.1	Impaired credit history	MLA_E_3_1A	MLA_E_3_1B	MLA_E_3_1C	MLA_E_3_1D	MLA_E_3_1E	MLA_E_3_1F			MLA_E_3_1I	MLA_E_3_1J			
E3.2	Other	MLA_E_3_2A	MLA_E_3_2B	MLA_E_3_2C	MLA_E_3_2D	MLA_E_3_2E	MLA_E_3_2F			MLA_E_3_2I	MLA_E_3_2J			
E3.3	TOTAL	MLA_E_3_3A	MLA_E_3_3B	MLA_E_3_3C	MLA_E_3_3D	MLA_E_3_3E	MLA_E_3_3F			MLA_E_3_3I	MLA_E_3_3J			
E4	**By payment type**													
E4.1	Repayment (capital & interest)	MLA_E_4_1A	MLA_E_4_1B	MLA_E_4_1C	MLA_E_4_1D	MLA_E_4_1E	MLA_E_4_1F	MLA_E_4_1G	MLA_E_4_1H	MLA_E_4_1I	MLA_E_4_1J	MLA_E_4_1K	MLA_E_4_1L	
E4.2	Interest only	MLA_E_4_2A	MLA_E_4_2B	MLA_E_4_2C	MLA_E_4_2D	MLA_E_4_2E	MLA_E_4_2F	MLA_E_4_2G	MLA_E_4_2H	MLA_E_4_2I	MLA_E_4_2J	MLA_E_4_2K	MLA_E_4_2L	
E4.3	Combined	MLA_E_4_3A	MLA_E_4_3B	MLA_E_4_3C	MLA_E_4_3D	MLA_E_4_3E	MLA_E_4_3F	MLA_E_4_3G	MLA_E_4_3H	MLA_E_4_3I	MLA_E_4_3J	MLA_E_4_3K	MLA_E_4_3L	
E4.4	Other	MLA_E_4_4A	MLA_E_4_4B	MLA_E_4_4C	MLA_E_4_4D	MLA_E_4_4E	MLA_E_4_4F	MLA_E_4_4G	MLA_E_4_4H	MLA_E_4_4I	MLA_E_4_4J	MLA_E_4_4K	MLA_E_4_4L	
E4.5	TOTAL	MLA_E_4_5A	MLA_E_4_5B	MLA_E_4_5C	MLA_E_4_5D	MLA_E_4_5E	MLA_E_4_5F	MLA_E_4_5G	MLA_E_4_5H	MLA_E_4_5I	MLA_E_4_5J	MLA_E_4_5K	MLA_E_4_5L	
E5	**By drawing facility**													
E5.1	Loans with extra drawing facility :													
	a) Loans including unused facility	MLA_E_5_11A	MLA_E_5_11B	MLA_E_5_11C	MLA_E_5_11D	MLA_E_5_11E	MLA_E_5_11F	MLA_E_5_11G	MLA_E_5_11H	MLA_E_5_11I	MLA_E_5_11J	MLA_E_5_11K	MLA_E_5_11L	
	b) Unused facility		MLA_E_5_12B		MLA_E_5_12D		MLA_E_5_12F		MLA_E_5_12H		MLA_E_5_12J		MLA_E_5_12L	
	c) Net loans (a - b)		MLA_E_5_13B		MLA_E_5_13D		MLA_E_5_13F		MLA_E_5_13H		MLA_E_5_13J		MLA_E_5_13L	
E5.2	Loans with no extra drawing facility	MLA_E_5_2A	MLA_E_5_2B	MLA_E_5_2C	MLA_E_5_2D	MLA_E_5_2E	MLA_E_5_2F	MLA_E_5_2G	MLA_E_5_2H	MLA_E_5_2I	MLA_E_5_2J	MLA_E_5_2K	MLA_E_5_2L	
E5.3	TOTAL	MLA_E_5_3A	MLA_E_5_3B	MLA_E_5_3C	MLA_E_5_3D	MLA_E_5_3E	MLA_E_5_3F	MLA_E_5_3G	MLA_E_5_3H	MLA_E_5_3I	MLA_E_5_3J	MLA_E_5_3K	MLA_E_5_3L	
E6	**By purpose**													
E6.1	House Purchase: Owner occupation a) FTB's	MLA_E_6_11A	MLA_E_6_11B	MLA_E_6_11C	MLA_E_6_11D	MLA_E_6_11E	MLA_E_6_11F			MLA_E_6_11I	MLA_E_6_11J			
	b) Other	MLA_E_6_12A	MLA_E_6_12B	MLA_E_6_12C	MLA_E_6_12D	MLA_E_6_12E	MLA_E_6_12F			MLA_E_6_12I	MLA_E_6_12J			
E6.2	Buy to let	MLA_E_6_2A	MLA_E_6_2B	MLA_E_6_2C	MLA_E_6_2D	MLA_E_6_2E	MLA_E_6_2F	MLA_E_6_2G	MLA_E_6_2H	MLA_E_6_2I	MLA_E_6_2J	MLA_E_6_2K	MLA_E_6_2L	E6.2
E6.3	Further Advance	MLA_E_6_3A	MLA_E_6_3B	MLA_E_6_3C	MLA_E_6_3D	MLA_E_6_3E	MLA_E_6_3F			MLA_E_6_3I	MLA_E_6_3J			
	Remortgage:													
E6.4	Own borrowers	MLA_E_6_4A	MLA_E_6_4B	MLA_E_6_4C	MLA_E_6_4D	MLA_E_6_4E	MLA_E_6_4F			MLA_E_6_4I	MLA_E_6_4J			
E6.5	From other lenders	MLA_E_6_5A	MLA_E_6_5B	MLA_E_6_5C	MLA_E_6_5D	MLA_E_6_5E	MLA_E_6_5F			MLA_E_6_5I	MLA_E_6_5J			
E6.6	Lifetime Mortgage	MLA_E_6_6A	MLA_E_6_6B	MLA_E_6_6C	MLA_E_6_6D	MLA_E_6_6E	MLA_E_6_6F	MLA_E_6_6G	MLA_E_6_6H	MLA_E_6_6I	MLA_E_6_6J	MLA_E_6_6K	MLA_E_6_6L	E6.6
E6.7	Other	MLA_E_6_7A	MLA_E_6_7B	MLA_E_6_7C	MLA_E_6_7D	MLA_E_6_7E	MLA_E_6_7F			MLA_E_6_7I	MLA_E_6_7J			
E6.8	TOTAL	MLA_E_6_8A	MLA_E_6_8B	MLA_E_6_8C	MLA_E_6_8D	MLA_E_6_8E	MLA_E_6_8F			MLA_E_6_8I	MLA_E_6_8J			

F(1) LENDING: Arrears analysis (£000s) F(1)

Arrears categorisation by type of loan		Cases entering higher (ie more serious) arrears band in quarter: Number	Amount of arrears	Balance outstanding	Position on all arrears cases at end of quarter: Number	Amount of arrears	Balance outstanding	Performance of current arrears cases during the quarter %
F1	Residential loans to individuals: Regulated							
F1.1	1.5 < 2.5 %	MLA_F_1_1A	MLA_F_1_1B	MLA_F_1_1C	MLA_F_1_1D	MLA_F_1_1E	MLA_F_1_1F	MLA_F_1_1G
F1.2	2.5 < 5 %	MLA_F_1_2A	MLA_F_1_2B	MLA_F_1_2C	MLA_F_1_2D	MLA_F_1_2E	MLA_F_1_2F	MLA_F_1_2G
F1.3	5.0 < 7.5 %	MLA_F_1_3A	MLA_F_1_3B	MLA_F_1_3C	MLA_F_1_3D	MLA_F_1_3E	MLA_F_1_3F	MLA_F_1_3G
F1.4	7.5 < 10 %	MLA_F_1_4A	MLA_F_1_4B	MLA_F_1_4C	MLA_F_1_4D	MLA_F_1_4E	MLA_F_1_4F	MLA_F_1_4G
F1.5	10% or more	MLA_F_1_5A	MLA_F_1_5B	MLA_F_1_5C	MLA_F_1_5D	MLA_F_1_5E	MLA_F_1_5F	MLA_F_1_5G
F1.6	In possession	MLA_F_1_6A	MLA_F_1_6B	MLA_F_1_6C	MLA_F_1_6D	MLA_F_1_6E	MLA_F_1_6F	MLA_F_1_6G
F1.7	TOTAL	MLA_F_1_7A	MLA_F_1_7B	MLA_F_1_7C	MLA_F_1_7D	MLA_F_1_7E	MLA_F_1_7F	MLA_F_1_7G
F2	Residential loans to individuals: Non regulated							
F2.1	1.5 < 2.5 %	MLA_F_2_1A	MLA_F_2_1B	MLA_F_2_1C	MLA_F_2_1D	MLA_F_2_1E	MLA_F_2_1F	MLA_F_2_1G
F2.2	2.5 < 5 %	MLA_F_2_2A	MLA_F_2_2B	MLA_F_2_2C	MLA_F_2_2D	MLA_F_2_2E	MLA_F_2_2F	MLA_F_2_2G
F2.3	5.0 < 7.5 %	MLA_F_2_3A	MLA_F_2_3B	MLA_F_2_3C	MLA_F_2_3D	MLA_F_2_3E	MLA_F_2_3F	MLA_F_2_3G
F2.4	7.5 < 10 %	MLA_F_2_4A	MLA_F_2_4B	MLA_F_2_4C	MLA_F_2_4D	MLA_F_2_4E	MLA_F_2_4F	MLA_F_2_4G
F2.5	10% or more	MLA_F_2_5A	MLA_F_2_5B	MLA_F_2_5C	MLA_F_2_5D	MLA_F_2_5E	MLA_F_2_5F	MLA_F_2_5G
F2.6	In possession	MLA_F_2_6A	MLA_F_2_6B	MLA_F_2_6C	MLA_F_2_6D	MLA_F_2_6E	MLA_F_2_6F	MLA_F_2_6G
F2.7	TOTAL	MLA_F_2_7A	MLA_F_2_7B	MLA_F_2_7C	MLA_F_2_7D	MLA_F_2_7E	MLA_F_2_7F	MLA_F_2_7G
F3	Residential loans to individuals: All loans							
F3.1	1.5 < 2.5 %	MLA_F_3_1A	MLA_F_3_1B	MLA_F_3_1C	MLA_F_3_1D	MLA_F_3_1E	MLA_F_3_1F	MLA_F_3_1G
F3.2	2.5 < 5 %	MLA_F_3_2A	MLA_F_3_2B	MLA_F_3_2C	MLA_F_3_2D	MLA_F_3_2E	MLA_F_3_2F	MLA_F_3_2G
F3.3	5.0 < 7.5 %	MLA_F_3_3A	MLA_F_3_3B	MLA_F_3_3C	MLA_F_3_3D	MLA_F_3_3E	MLA_F_3_3F	MLA_F_3_3G
F3.4	7.5 < 10 %	MLA_F_3_4A	MLA_F_3_4B	MLA_F_3_4C	MLA_F_3_4D	MLA_F_3_4E	MLA_F_3_4F	MLA_F_3_4G
F3.5	10% or more	MLA_F_3_5A	MLA_F_3_5B	MLA_F_3_5C	MLA_F_3_5D	MLA_F_3_5E	MLA_F_3_5F	MLA_F_3_5G
F3.6	In possession	MLA_F_3_6A	MLA_F_3_6B	MLA_F_3_6C	MLA_F_3_6D	MLA_F_3_6E	MLA_F_3_6F	MLA_F_3_6G
F3.7	TOTAL	MLA_F_3_7A	MLA_F_3_7B	MLA_F_3_7C	MLA_F_3_7D	MLA_F_3_7E	MLA_F_3_7F	MLA_F_3_7G

F(2) LENDING: Arrears analysis (£000s) F(2)

Arrears categorisation by type of loan		*Cases entering higher (ie more serious) arrears band in quarter* Number	Amount of arrears	Balance outstanding	*Position on all arrears cases at end of quarter* Number	Amount of arrears	Balance outstanding	*Performance of current arrears cases during the quarter* %
F4	Other secured loans							
F4.1	1.5 < 2.5 %	MLA_F_4_1A	MLA_F_4_1B	MLA_F_4_1C	MLA_F_4_1D	MLA_F_4_1E	MLA_F_4_1F	MLA_F_4_1G
F4.2	2.5 < 5 %	MLA_F_4_2A	MLA_F_4_2B	MLA_F_4_2C	MLA_F_4_2D	MLA_F_4_2E	MLA_F_4_2F	MLA_F_4_2G
F4.3	5.0 < 7.5 %	MLA_F_4_3A	MLA_F_4_3B	MLA_F_4_3C	MLA_F_4_3D	MLA_F_4_3E	MLA_F_4_3F	MLA_F_4_3G
F4.4	7.5 < 10 %	MLA_F_4_4A	MLA_F_4_4B	MLA_F_4_4C	MLA_F_4_4D	MLA_F_4_4E	MLA_F_4_4F	MLA_F_4_4G
F4.5	10% or more	MLA_F_4_5A	MLA_F_4_5B	MLA_F_4_5C	MLA_F_4_5D	MLA_F_4_5E	MLA_F_4_5F	MLA_F_4_5G
F4.6	In possession	MLA_F_4_6A	MLA_F_4_6B	MLA_F_4_6C	MLA_F_4_6D	MLA_F_4_6E	MLA_F_4_6F	MLA_F_4_6G
F4.7	TOTAL	MLA_F_4_7A	MLA_F_4_7B	MLA_F_4_7C	MLA_F_4_7D	MLA_F_4_7E	MLA_F_4_7F	MLA_F_4_7G

F5 Arrears management

Those cases no longer reported (ie not included in F1 to F4.7)

Arrears cases reported in F1 to F4.7 at end quarter

		Possession sales during quarter Number	Balance outstanding	*Capitalisation of arrears cases in quarter* Number	Amount of arrears	Balance outstanding	*Number of cases for which there is in place:* A temporary concession	A formal arrangement	No concession arrangement
	Residential loans to individuals :								
F5.1	Regulated	MLA_F_5_1A	MLA_F_5_1C	MLA_F_5_1D	MLA_F_5_1E	MLA_F_5_1F	MLA_F_5_1G	MLA_F_5_1H	MLA_F_5_1I
F5.2	Non regulated	MLA_F_5_2A	MLA_F_5_2C	MLA_F_5_2D	MLA_F_5_2E	MLA_F_5_2F	MLA_F_5_2G	MLA_F_5_2H	MLA_F_5_2I
F5.3	Total	MLA_F_5_3A	MLA_F_5_3C	MLA_F_5_3D	MLA_F_5_3E	MLA_F_5_3F	MLA_F_5_3G	MLA_F_5_3H	MLA_F_5_3I
F5.4	Other secured loans	MLA_F_5_4A	MLA_F_5_4C	MLA_F_5_4D	MLA_F_5_4E	MLA_F_5_4F	MLA_F_5_4G	MLA_F_5_4H	MLA_F_5_4I
F5.5	TOTAL	MLA_F_5_5A	MLA_F_5_5C	MLA_F_5_5D	MLA_F_5_5E	MLA_F_5_5F	MLA_F_5_5G	MLA_F_5_5H	MLA_F_5_5I

G(1) MORTGAGE ADMINISTRATION: Business profile (£000s) G(1)

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			***Residential loans to individuals***		
	Regulated loans	***Non regulated loans***	***All loans***	***Regulated loans***	***Non regulated loans***	***All loans***
G1.1 Number of loans administered for :						
a) Firms with a mortgage lender's permission	MLA_G_1_11A	MLA_G_1_11B	MLA_G_1_11C	MLA_G_1_11D	MLA_G_1_11E	MLA_G_1_11F
b) Other firms	MLA_G_1_12A	MLA_G_1_12B	MLA_G_1_12C	MLA_G_1_12D	MLA_G_1_12E	MLA_G_1_12F
c) SPVs	MLA_G_1_13A	MLA_G_1_13B	MLA_G_1_13C	MLA_G_1_13D	MLA_G_1_13E	MLA_G_1_13F
d) Total	MLA_G_1_14A	MLA_G_1_14B	MLA_G_1_14C	MLA_G_1_14D	MLA_G_1_14E	MLA_G_1_14F
G1.2 Balance outstanding on loans administered for :						
a) Firms with a mortgage lender's permission	MLA_G_1_21A	MLA_G_1_21B	MLA_G_1_21C	MLA_G_1_21D	MLA_G_1_21E	MLA_G_1_21F
b) Other firms	MLA_G_1_22A	MLA_G_1_22B	MLA_G_1_22C	MLA_G_1_22D	MLA_G_1_22E	MLA_G_1_22F
c) SPVs	MLA_G_1_23A	MLA_G_1_23B	MLA_G_1_23C	MLA_G_1_23D	MLA_G_1_23E	MLA_G_1_23F
d) Total	MLA_G_1_24A	MLA_G_1_24B	MLA_G_1_24C	MLA_G_1_24D	MLA_G_1_24E	MLA_G_1_24F

				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**
				FSA 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	1							
	lenders permission :	2							
	[*top 5 only*]	3							
		4							
		5							
G2.2	Other firms :	1							
	[*top 5 only*]	2							
		3							
		4							
		5							
G2.3	SPVs:	1							
	[*top 5 only*]	2							
		3							
		4							
		5							

H(1) MORTGAGE ADMINISTRATION: Arrears analysis (£000s)

Arrears categorisation by type of loan		*Cases entering higher (ie more serious) arrears band in quarter*			*Position on all arrears cases at end of quarter*			*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 %	MLA_H_1_1A	MLA_H_1_1B	MLA_H_1_1C	MLA_H_1_1D	MLA_H_1_1E	MLA_H_1_1F	MLA_H_1_1G
H1.2	2.5 < 5 %	MLA_H_1_2A	MLA_H_1_2B	MLA_H_1_2C	MLA_H_1_2D	MLA_H_1_2E	MLA_H_1_2F	MLA_H_1_2G
H1.3	5.0 < 7.5 %	MLA_H_1_3A	MLA_H_1_3B	MLA_H_1_3C	MLA_H_1_3D	MLA_H_1_3E	MLA_H_1_3F	MLA_H_1_3G
H1.4	7.5 < 10 %	MLA_H_1_4A	MLA_H_1_4B	MLA_H_1_4C	MLA_H_1_4D	MLA_H_1_4E	MLA_H_1_4F	MLA_H_1_4G
H1.5	10% or more	MLA_H_1_5A	MLA_H_1_5B	MLA_H_1_5C	MLA_H_1_5D	MLA_H_1_5E	MLA_H_1_5F	MLA_H_1_5G
H1.6	In possession	MLA_H_1_6A	MLA_H_1_6B	MLA_H_1_6C	MLA_H_1_6D	MLA_H_1_6E	MLA_H_1_6F	MLA_H_1_6G
H1.7	TOTAL	MLA_H_1_7A	MLA_H_1_7B	MLA_H_1_7C	MLA_H_1_7D	MLA_H_1_7E	MLA_H_1_7F	MLA_H_1_7G
H2	Residential loans to individuals: Non regulated							
H2.1	1.5 < 2.5 %	MLA_H_2_1A	MLA_H_2_1B	MLA_H_2_1C	MLA_H_2_1D	MLA_H_2_1E	MLA_H_2_1F	MLA_H_2_1G
H2.2	2.5 < 5 %	MLA_H_2_2A	MLA_H_2_2B	MLA_H_2_2C	MLA_H_2_2D	MLA_H_2_2E	MLA_H_2_2F	MLA_H_2_2G
H2.3	5.0 < 7.5 %	MLA_H_2_3A	MLA_H_2_3B	MLA_H_2_3C	MLA_H_2_3D	MLA_H_2_3E	MLA_H_2_3F	MLA_H_2_3G
H2.4	7.5 < 10 %	MLA_H_2_4A	MLA_H_2_4B	MLA_H_2_4C	MLA_H_2_4D	MLA_H_2_4E	MLA_H_2_4F	MLA_H_2_4G
H2.5	10% or more	MLA_H_2_5A	MLA_H_2_5B	MLA_H_2_5C	MLA_H_2_5D	MLA_H_2_5E	MLA_H_2_5F	MLA_H_2_5G
H2.6	In possession	MLA_H_2_6A	MLA_H_2_6B	MLA_H_2_6C	MLA_H_2_6D	MLA_H_2_6E	MLA_H_2_6F	MLA_H_2_6G
H2.7	TOTAL	MLA_H_2_7A	MLA_H_2_7B	MLA_H_2_7C	MLA_H_2_7D	MLA_H_2_7E	MLA_H_2_7F	MLA_H_2_7G
H3	Residential loans to individuals: All loans							
H3.1	1.5 < 2.5 %	MLA_H_3_1A	MLA_H_3_1B	MLA_H_3_1C	MLA_H_3_1D	MLA_H_3_1E	MLA_H_3_1F	MLA_H_3_1G
H3.2	2.5 < 5 %	MLA_H_3_2A	MLA_H_3_2B	MLA_H_3_2C	MLA_H_3_2D	MLA_H_3_2E	MLA_H_3_2F	MLA_H_3_2G
H3.3	5.0 < 7.5 %	MLA_H_3_3A	MLA_H_3_3B	MLA_H_3_3C	MLA_H_3_3D	MLA_H_3_3F	MLA_H_3_3F	MLA_H_3_3G
H3.4	7.5 < 10 %	MLA_H_3_4A	MLA_H_3_4B	MLA_H_3_4C	MLA_H_3_4D	MLA_H_3_4E	MLA_H_3_4F	MLA_H_3_4G
H3.5	10% or more	MLA_H_3_5A	MLA_H_3_5B	MLA_H_3_5C	MLA_H_3_5D	MLA_H_3_5E	MLA_H_3_5F	MLA_H_3_5G
H3.6	In possession	MLA_H_3_6A	MLA_H_3_6B	MLA_H_3_6C	MLA_H_3_6D	MLA_H_3_6E	MLA_H_3_6F	MLA_H_3_6G
H3.7	TOTAL	MLA_H_3_7A	MLA_H_3_7B	MLA_H_3_7C	MLA_H_3_7D	MLA_H_3_7E	MLA_H_3_7F	MLA_H_3_7G

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].

		Those cases no longer reported (ie not included in H1 to H3.7)					Arrears cases reported in H1 to H3.7 at end quarter		
H5	**Arrears management**	*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*
	Residential loans to individuals :								
H5.1	Regulated	MLA_H_5_1A	MLA_H_5_1C	MLA_H_5_1D	MLA_H_5_1E	MLA_H_5_1F	MLA_H_5_1G	MLA_H_5_1H	MLA_H_5_1I
H5.2	Non regulated	MLA_H_5_2A	MLA_H_5_2C	MLA_H_5_2D	MLA_H_5_2E	MLA_H_5_2F	MLA_H_5_2G	MLA_H_5_2H	MLA_H_5_2I
H5.3	Total	MLA_H_5_3A	MLA_H_5_3C	MLA_H_5_3D	MLA_H_5_3E	MLA_H_5_3F	MLA_H_5_3G	MLA_H_5_3H	MLA_H_5_3I

J1	Fee tariff measures by regulated activity:	FSA 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.