

MLA-A4 Analysis of second charge loans to customers

	A	B	C	D	E	F	G
	Unsecuritised balances			Securitised balances			
	Gross balances	Provisions	Net balances	Gross balances	Provisions	Non recourse finance	Net balances
Residential loans to individuals, of which							
1 Second (or subsequent) charge	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

MLA-D1 Second Charge Lending - Business flows & rates

	A	B	C	D	E	F	G	H	I
Loans: Advances/ Repayments	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	Of which: Loans excluding overdrafts	Overdrafts	Overdrafts: Aggregate of credit limits
Residential loans to individuals, of which									
1 Second (or subsequent) charge									

Loans: Book movements	Transactions in quarter included in 1E					Balance at end of quarter on loan assets subject to non-recourse funding
	Loans acquired	Loans sold	Loans securitised	Other	Total	
Residential loans to individuals, of which						
2 Second (or subsequent) charge						

Loans: Interest rates	A	B	C	D	E	F	G	H	I	J
	Balances at end of quarter						Interest rates at end of quarter (to 2 decimal places)			
	TOTAL	Of which at:		Of which at:			Weighted average nominal annual rate on:			
	Fixed rates	Variable rates	Less than 2% above BBR	2 < 3% above BBR	3 < 4% above BBR	4% or more above BBR	All balances	Balances at fixed rates	Balances at variable rates	
(£000's)	(£000's)	(£000's)	(£000's)	(£000's)	(£000's)	(£000's)	(£000's)	%	%	%
Second (or subsequent) charge										
3 Total book										
4 Advances in quarter										

Loans: commitments	A	B	C	D	E	F
	Commitments outstanding at end of previous quarter	Commitments made since end of previous quarter	Cancellations in quarter	Advances made in quarter	Other debits/ (credits) and transfers (net)	Commitments outstanding at end of quarter
Residential loans to individuals, of which						
Second (or subsequent) charge						
5 New loan						
6 Remortgage						
7 Total						

MLA-E1 Second Charge Lending - Loans to Individuals

		A	B	C	D
Income Multiple & LTV		Gross advances in quarter : (amount) by LTV			
		< = 75 %	Over 75 < = 90 %	Over 90 < = 95 %	Over 95 %
SINGLE income multiple					
1	Second (or subsequent) charge mortgages Less than 2.50	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	2.50 < 3.00	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	3.00 < 3.50	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	3.50 < 4.00	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5	4.00 or over	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6	Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7	TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
8	of which: Not evidenced	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

		A	B	C	D
JOINT income multiple					
9	Second (or subsequent) charge mortgages Less than 2.00	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
10	2.00 < 2.50	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
11	2.50 < 2.75	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
12	2.75 < 3.00	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
13	3.00 or over	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
14	Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
15	TOTAL second (or subsequent) charge	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
16	of which: Not evidenced	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

		A		B		C		D	
Nature of loan and purpose		Gross advances in quarter		Balances outstanding					
Second or subsequent charge mortgage		Number	Amount	Number	Amount				
By credit history									
17	Impaired credit history	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
18	Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
19	TOTAL second (or subsequent) charge	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
By payment type									
20	Repayment (capital & interest)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
21	Interest only	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
22	Combined	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
23	Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
24	TOTAL second (or subsequent) charge	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				

By drawing facility

Loans with extra drawing facility :

25 (a) Loans including unused facility				
26 (b) Unused facility				
27 (c) Net loans (a - b)				
28 Loans with no extra drawing facility				
29 TOTAL second (or subsequent) charge				

By purpose

House Purchase:

30 Home improvement				
31 Debt consolidation				
32 Home improvement and debt consolidation				
33 Other				
34 TOTAL second (or subsequent) charge				

MLA-F1 Second Charge Lending - Arrears analysis

		A	B	C	D	E	F	G		
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	%		
Second (or subsequent) charge										
1	1.5 < 2.5 %									
2	2.5 < 5 %									
3	5.0 < 7.5 %									
4	7.5 < 10 %									
5	10% or more									
6	In possession									
7	TOTAL									
Arrears management		A	B		C	D	E	F	G	H
		<i>Those cases no longer reported (ie not included in 1-7)</i>			<u>Capitalisation of arrears cases in quarter</u>			<u>Arrears cases reported in F1a</u>		
		<u>Possession sales during quarter</u>			Number	Amount of arrears	Balance outstanding	<u>Number of cases for which there is in place:</u>		
		Number	Balance outstanding		Number	Amount of arrears	Balance outstanding	A temporary concession	A formal arrangement	No concession arrangement
8	Residential loans to individuals, of which Second (or subsequent) charge									

MLA-H1 Second Charge Mortgage Administration - Arrears analysis (£000s)

		A	B	C							G
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				
Second (or subsequent) charge mortgages											
1	1.5 < 2.5 %	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				<input type="text"/>
2	2.5 < 5 %	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				<input type="text"/>
3	5.0 < 7.5 %	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				<input type="text"/>
4	7.5 < 10 %	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				<input type="text"/>
5	10% or more	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				<input type="text"/>
6	In possession	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				<input type="text"/>
7	TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				<input type="text"/>
		A	B		C	D	E	F	G	H	
Arrears management		<i>Those cases no longer reported (ie not included in 1 to 7)</i>			<u>Capitalisation of arrears cases in quarter</u>			<i>Arrears cases reported in 1 to 7</i>			
		<u>Possession sales during quarter</u>					<u>Number of cases for which there is in place:</u>				
		Number	Balance outstanding		Number	Amount of arrears	Balance outstanding	A temporary concession	A formal arrangement	No concession arrangement	
8	Residential loans to individuals, of which Second (or subsequent) charge	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	