

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 | | | | | | | | | |

| | 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 | | | | | | |

| | 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 | | | | | | | | | | |

| | A | B | C | D | E | F |
|--|--|--|--------------------------|--------------------------|---|---|
| Loans: commitments | 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 House purchase | | | | | | |
| 6 Remortgage | | | | | | |
| 8 Other | | | | | | |
| 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-G1 Second Charge Mortgage Administration – Business profile

Second or subsequent charge mortgage contracts administered at end of quarter

As Principal administrator As Other administrator

| | | | |
|----------|--|----------------------|----------------------|
| <u>1</u> | <u>Total number of residential loans to individuals administered</u> | <input type="text"/> | <input type="text"/> |
|----------|--|----------------------|----------------------|

| | | | |
|----------|--|----------------------|----------------------|
| <u>2</u> | <u>Total balance outstanding on all residential loans to individuals administered (£000's)</u> | <input type="text"/> | <input type="text"/> |
|----------|--|----------------------|----------------------|

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

| | | 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> | | | | | | 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"/> | | | | | | |
| Arrears management | | A | | B | | C | | D | | E | | F | | G | | H | |
| | | <i>Those cases no longer reported (ie not included in 1 to 7)</i> | | | | <i>Arrears cases reported in 1 to 7</i> | | | | | | | | | | | |
| | | <u>Possession sales during quarter</u> | | | | <u>Capitalisation of arrears cases in 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"/> | |