

MORTGAGE LENDERS & ADMINISTRATORS RETURN ('MLAR')

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MLAR

A

BALANCE SHEET

(£000s)

A

*Balance at end of quarter**Balance at end of quarter*

A1	Assets		A2	Liabilities	
A1.1	Fixed assets		A2.1	Shareholders' funds	_____
A1.2	Intangible assets	_____			
A1.3	Tangible assets	_____	A2.2	Minority interests	_____
A1.4	Investments	_____	A2.3	Provisions for liabilities and charges	_____
A1.5	Current assets:		A2.4	Creditors	
	Loans to customers	_____	A2.5	Amounts falling due within one year	_____
A1.7	Stocks	_____	A2.6	Amounts falling due after more than one year	_____
A1.8	Debtors	_____	A2.7	Other liabilities	_____
A1.9	Investments	_____			
A1.10	Cash at bank and in hand	_____	A2.8	TOTAL LIABILITIES	
A1.11	Other current assets	_____			
A1.12	TOTAL ASSETS				

Unsecured balancesSecuritized balances

<i>Gross balances</i>	<i>Provisions</i>	<i>Net balances</i>	<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	All loans to customers					

NB: A3.6[col 3] + A3.6[col 7] = A1.6

B0		<u>Financial year-to-date is</u>	<input type="text"/>	<u>months (ie 3, 6, 9 or 12)</u>					
B1					<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>	
Summary Profit & Loss Account					Provisional analysis				
<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"/>
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 (**£000s**)

		<i>Balance at quarter end</i>			<i>Balance at quarter end</i>	<i>Balance at quarter end</i>
	CAPITAL RESOURCES			CAPITAL REQUIREMENTS		
C1	Eligible capital	_____	C4	For a lender, or an administrator with administered assets on its balance sheet.		
C1.1	Reserves	_____		Assets based measure:		
C1.2	Interim Profits	_____	C4.2	Total assets	_____	
C1.3	Issued Capital	_____	C4.2a	Less: assets subject to credit risk requirement	_____	
C1.3a	Subordinated loans	_____		Add: undrawn commitments and home reversion unreleased amounts	_____	
C1.4	General provisions	_____	C4.3	Less: Intangible assets	_____	
C1.5	Other eligible Capital	_____	C4.4	Total adjusted assets	_____	(=C4.2 – C4.2a + C4.3 – C4.4)
C1.6	Total eligible Capital	<input style="width: 100px; height: 20px;" type="text"/>	C4.5	CAPITAL REQUIREMENT:		
			a) Minimum	_____		Reflecting minimum capital of £100,000
C2	Deductions from capital		b) 1% of C4.5	_____	<input style="width: 100px; height: 20px;" type="text"/>	Using flat rate measure
C2.1	Investments in own shares	_____				
C2.2	Intangible assets	_____	c) Credit risk requirement	_____		
C2.3	Interim net losses	_____	d) Total of b) and c)		<input style="width: 100px; height: 20px;" type="text"/>	
C2.3a	Subordinated loan restriction	_____	e) Requirement (higher of a) and d))		<input style="width: 100px; height: 20px;" type="text"/>	
C2.4	Other deductions	_____				
C2.5	Total deductions	<input style="width: 100px; height: 20px;" type="text"/>	C5	For an administrator not having administered assets on its balance sheet		
C3	CAPITAL RESOURCES CALCULATION				<i>Latest financial year ending / /</i>	<i>Estimated current financial year ending / /</i>
C3.1	CAPITAL RESOURCES	_____ (C1.6 – C2.5)		Income based measure:		
C3.2	LESS: CAPITAL RESOURCES	_____	C5.2	Total income	_____	_____
C3.3	SURPLUS/ (DEFICIT) OF RESOURCES	<input style="width: 100px; height: 20px;" type="text"/>	C5.3	Relevant adjustments	_____	_____
			C5.4	Total relevant income	<input style="width: 100px; height: 20px;" type="text"/>	<input style="width: 100px; height: 20px;" type="text"/> (=C5.2 – C5.3)
			C5.5	CAPITAL REQUIREMENT:		
			a) Minimum	_____	_____	Reflecting minimum capital of £100,000
			b) 10% of C5.4	_____	_____	Using income based measure
			c) Requirement (higher of a) and b)	<input style="width: 100px; height: 20px;" type="text"/>	<input style="width: 100px; height: 20px;" type="text"/>	
				<input style="width: 100px; height: 20px;" type="text"/>	<input style="width: 100px; height: 20px;" type="text"/>	

		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:		Overdrafts	
								Loans excluding overdrafts	Overdrafts	Aggregate of credit limits	
D1	Loans: Advances/Repayments										
D1.1	Residential lending to individuals										
D1.2	Regulated										
D1.3	Non regulated										
D1.4	Other secured loans										
	TOTAL Secured loans										
		<u>Transactions in quarter included in D1 [column 5]</u>					<u>Balance at end quarter on loan assets subject to non-recourse funding</u>				
		<i>Loans acquired</i>	<i>Loans sold</i>	<i>Loans securitised</i>	<i>Other</i>	<i>Total (b)</i>					
D2	Loans: Book movements										
D2.1	Residential lending to individuals:										
D2.2	Regulated										
D2.3	Non regulated										
	Other secured loans										
	TOTAL Secured loans										
		<u>Balances at end of quarter</u>					<u>Interest rates at end of quarter (to 2 decimal places)</u>				
		<u>TOTAL £000s</u>	<u>Of which at: Fixed rates</u>	<u>Variable rates</u>	<u>Of which at: less than 2% above BBR</u>	<u>2 < 3% above BBR</u>	<u>3 < 4% above BBR</u>	<u>4% or more above BBR</u>	<u>all balances</u>	<u>balances at Fixed rates</u>	<u>balances at variable rates</u>
			<u>£000s</u>	<u>£000s</u>	<u>£000s</u>	<u>£000s</u>	<u>£000s</u>	<u>£000s</u>	<u>%</u>	<u>%</u>	<u>%</u>
D3	Loans: Interest rates										
D3.1	Residential loans to individuals										
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										
D3.7	All secured loans:										
D3.8	Total book Advances in quarter										

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

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

	<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	Loans: Commitments					
	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						Gross advances in quarter: (amount) by LTV			
		<= 75%	Over 75 <= 90%	Over 90 <= 95%	Over 95%			<= 75%	Over 75 <= 90%	Over 90 <= 95%	Over 95%
E1	SINGLE Income multiple					E2	JOINT Income multiple				
	Regulated						Regulated				
E1.1	Less than 2.50	_____	_____	_____	_____	E2.1	Less than 2.00	_____	_____	_____	_____
E1.2	2.50 < 3.00	_____	_____	_____	_____	E2.2	2.00 < 2.50	_____	_____	_____	_____
E1.3	3.00 < 3.50	_____	_____	_____	_____	E2.3	2.50 < 2.75	_____	_____	_____	_____
E1.4	3.50 < 4.00	_____	_____	_____	_____	E2.4	2.75 < 3.00	_____	_____	_____	_____
E1.5	4.00 or over	_____	_____	_____	_____	E2.5	3.00 or over	_____	_____	_____	_____
E1.6	Other	_____	_____	_____	_____	E2.6	Other	_____	_____	_____	_____
E1.7		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	E2.7		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
E1.7a	of which: Not evidenced	_____	_____	_____	_____	E2.7a	of which: Not evidenced	_____	_____	_____	_____
	TOTAL	_____	_____	_____	_____		TOTAL	_____	_____	_____	_____
	Non Regulated						Non Regulated				
E1.8	Less than 2.50	_____	_____	_____	_____	E2.8	Less than 2.00	_____	_____	_____	_____
E1.9	2.50 < 3.00	_____	_____	_____	_____	E2.9	2.00 < 2.50	_____	_____	_____	_____
E1.10	3.00 < 3.50	_____	_____	_____	_____	E2.10	2.50 < 2.75	_____	_____	_____	_____
E1.11	3.50 < 4.00	_____	_____	_____	_____	E2.11	2.75 < 3.00	_____	_____	_____	_____
E1.12	4.00 or over	_____	_____	_____	_____	E2.12	3.00 or over	_____	_____	_____	_____
E1.13	Other	_____	_____	_____	_____	E2.13	Other	_____	_____	_____	_____
E1.14		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	E2.14		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
E1.14a	of which: Not evidenced	_____	_____	_____	_____	E2.14a	of which: Not evidenced	_____	_____	_____	_____
	TOTAL	_____	_____	_____	_____		TOTAL	_____	_____	_____	_____
	All Loans						All Loans				
E1.15	Less than 2.50	_____	_____	_____	_____	E2.15	Less than 2.00	_____	_____	_____	_____
E1.16	2.50 < 3.00	_____	_____	_____	_____	E2.16	2.00 < 2.50	_____	_____	_____	_____
E1.17	3.00 < 3.50	_____	_____	_____	_____	E2.17	2.50 < 2.75	_____	_____	_____	_____
E1.18	3.50 < 4.00	_____	_____	_____	_____	E2.18	2.75 < 3.00	_____	_____	_____	_____
E1.19	4.00 or over	_____	_____	_____	_____	E2.19	3.00 or over	_____	_____	_____	_____
E1.20	Other	_____	_____	_____	_____	E2.20	Other	_____	_____	_____	_____
E1.21		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	E2.21		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
E1.21a	of which: Not evidenced	_____	_____	_____	_____	E2.21a	of which: Not evidenced	_____	_____	_____	_____
	TOTAL	_____	_____	_____	_____		TOTAL	_____	_____	_____	_____

		<u>Cases entering higher (ie more serious) arrears band in quarter</u>			<u>Position on all arrears cases at end of quarter</u>			<i>Performance of current arrears cases during the quarter</i>
		<i>Number</i>	<i>Amount of arrears</i>	<i>Balance outstanding</i>	<i>Number</i>	<i>Amount in arrears</i>	<i>Balance outstanding</i>	
Arrears categorisation by type of loan								%
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 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 the 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*

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--	--	--

b) *Other persons (but not special purpose vehicles - see c) below)*

--	--	--

--	--	--

c) *Special purpose vehicles*

--	--	--

--	--	--

d) Total

--	--	--

--	--	--

G1.2

Balance outstanding on loans administered for:

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

--	--	--

--	--	--

b) *Other persons (but not special purpose vehicles - see c) below)*

--	--	--

--	--	--

c) *Special purpose vehicles*

--	--	--

--	--	--

d) Total

--	--	--

--	--	--

Residential loans to individuals administered for third parties

G2	Persons for whom mortgage administration was being carried out at end of quarter	<u>Details of lender</u>		<u>Balances outstanding at end of quarter</u>			<u>Administrator Status</u>
		<i>Firm reference (if available)</i>	<i>Name of firm</i>	<i>Regulated loans £000s</i>	<i>Non regulated loans £000s</i>	<i>All loans £000s</i>	<i>Indicate whether acting as "Principal" or "Other"</i>
G2.1	<i>Firms with a mortgage lenders permission :</i>	1					
	<i>[top 5 only]</i>	2					
		3					
		4					
		5					
G2.2	<i>Other persons (but not special purpose vehicles - see G.2.3 below):</i>	1					
	<i>[top 5 only]</i>	2					
		3					
		4					
		5					
G2.3	<i>Special purpose vehicles :</i>	1					
	<i>[top 5 only]</i>	2					
		3					
		4					
		5					

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 in 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							
H2.2 1.5 < 2.5%							
H2.3 2.5 < 5%							
H2.4 5.0 < 7.5%							
H2.5 7.5 < 10%							
H2.6 10% or more							
H2.7 In possession							
H2.8 TOTAL							
H3 Residential loans to individuals: All loans							
H2.2 1.5 < 2.5%							
H2.3 2.5 < 5%							
H2.4 5.0 < 7.5%							
H2.5 7.5 < 10%							
H2.6 10% or more							
H2.7 In possession							
H2.8 TOTAL							

J1	Fee tariff measures by regulated activity:	FCA measure (a)	FOS measure (b)
J1.1	Mortgage lending activity:	<input type="text"/>	<input type="text"/>
J1.2	Mortgage administration activity:	<input type="text"/>	<input type="text"/>
J1.3	Total for these activities:	<input type="text"/>	<input type="text"/>

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 can 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.

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

		Number	Regulated	Amount
K1	Overall business summary (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

		Number	Regulated	Amount
K2	New business in Quarter			
	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)	Number	Transfers	Amount	Number	Disposals	Amount
K3.7	Original SRB values	_____		_____	_____		_____
K3.8	Current SRB book values	_____		_____	_____		_____
K3.9	Actual disposal/transfer values	_____		_____	_____		_____

SALE & RENT BACK (SRB) BUSINESS

K4 SRB agreements at end of quarter: cases 10% or more in arrears

		Regulated		
		Cases in arrears at end quarter		
		Number	Amount of arrears	Annual rentals
Arrears categorisation				
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

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

	Firm: Ref Number (FRN)	Number of SRB agreements administered
K5.4	<u>1</u>	<u>1</u>
K5.5	<u>2</u>	<u>2</u>
K5.6	<u>3</u>	<u>3</u>
K5.7	<u>4</u>	<u>4</u>
K5.8	<u>5</u>	<u>5</u>

MLAR L – Credit risk

										Memo items		
										F	G	
										Individual impairment	Collective impairment	
										Balance	Balance	
Part 1												
Loans/exposures not securitised												
1	Loans with mortgages on residential property											
2	Loans with mortgages on commercial property											
3	Other loans											
4	Collective investment undertakings											
Loans/exposures securitised												
5	Securitisations (originated only)											
6	Total exposure value											
7	Total credit risk requirement											

										F	G
										Individual impairment	Collective impairment
										Balance	Balance
Part 2											
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											
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 (ie amount retained)			Investors' interest (ie amount purchased by investors)			Capital requirement before securitisation	Capital requirement after securitisation			Total
	Senior	Mezzanine	Equity	Senior	Mezzanine	Equity		Based on risk weights	Significant risk transfer add-on		
1											
...											
n											
16	Total requirement after securitisation										

MLAR M

Liquidity Questionnaire

Part 1 – Adequacy of liquidity resources

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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)	If no or not applicable, please explain (max 400 chars)
2	State the value of liquid resources that you hold as of the reporting date	

Part 2 – Systems 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, or 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 your 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 levels and contingency funding plans?	