

MORTGAGE LENDERS & ADMINISTRATORS RETURN ('MLAR')

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		<i>Balance at end of quarter</i>			<i>Balance at end of quarter</i>
A1	Assets		A2	Liabilities	
A1.1	Fixed assets		A2.1	Shareholders' funds	_____
A1.2	Intangible assets	_____	A2.2	Minority interests	_____
A1.3	Tangible assets	_____	A2.3	Provisions for liabilities and charges	_____
A1.4	Investments	_____	A2.4	Creditors	
A1.5	Current assets:		A2.5	Amounts falling due within one year	_____
A1.6	Loans to customers	_____	A2.6	Amounts falling due after more than one year	_____
A1.7	Stocks	_____	A2.7	Other liabilities	_____
A1.8	Debtors	_____	A2.8	TOTAL LIABILITIES	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
A1.9	Investments	_____			
A1.10	Cash at bank and in hand	_____			
A1.11	Other current assets	_____			
A1.12	TOTAL ASSETS	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>			

Unsecuritised balances

<i>Gross balances</i>	<i>Provisions</i>	<i>Net balances</i>
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Securitised balances

<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	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>

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

B PROFIT AND LOSS ACCOUNT

(£000s)

B

B0	<i>Financial year -to-date is</i>	<input type="text"/> <i>months (ie 3,6,9 or 12)</i>	B2	<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>
B1 Summary Profit & Loss Account			B2 Provisions 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"/>	<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)							

CAPITAL RESOURCES		
		<i>Balance at quarter end</i>
C1 Eligible capital		
C1.1 Reserves		_____
C1.2 Interim profits		_____
C1.3 Issued capital		_____
C1.4 General Provisions		_____
C1.5 Other eligible capital		_____
C1.6 Total Eligible Capital		<input type="text"/>
C2 Deductions from capital		
C2.1 Investments in own shares		_____
C2.2 Intangible assets		_____
C2.3 Interim net losses		_____
C2.4 Other deductions		_____
C2.5 Total Deductions		<input type="text"/>
C3 CAPITAL RESOURCES (= C1.6 - C2.5)		<input type="text"/>

CAPITAL REQUIREMENTS			
C4 For a lender, or an administrator with administered assets on its balance sheet.			
<i>Balance at quarter end</i>			
C4.1 Asset based measure:			
C4.2 Total assets		_____	
C4.3 Undrawn commitments		_____	
C4.4 Intangible assets		_____	
C4.5 Total adjusted assets		<input type="text"/>	(= 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		<input type="text"/>	being the higher of a) and b)
C5 For an administrator not having administered assets on its balance sheet.			
		<i>Latest financial year ending / /</i>	<i>Estimated current financial year ending / /</i>
C5.1 Income based measure :			
C5.2 Total income		_____	_____
C5.3 Relevant adjustments		_____	_____
C5.4 Total relevant income		<input type="text"/>	<input type="text"/> (= C5.2 - C5.3)
C5.5 CAPITAL REQUIREMENT:			
a) Minimum		_____ 100	_____ 100 reflecting minimum capital of £100,00
b) 10% of C5.4		_____	_____ using income based measure
c) Actual requirement		<input type="text"/>	<input type="text"/> being the higher of a) and b)

D(1) LENDING : Business flows & rates

(£000's)

D(1)

	<i>Balance at end of previous quarter</i>	<i>Advances made in quarter</i>	<i>Repayment of principal</i>	<i>Write offs in quarter</i>	<i>Other debits/ (credits) and transfers (net)</i>	<i>Balance at end of quarter (a)</i>	<i>Of which: Loans excluding overdrafts</i>	<i>Overdrafts</i>	<i>Overdrafts Aggregate of credit limits</i>
D1 Loans: Advances/Repayments									
D1.1 Residential lending to individuals :									
D1.2 Regulated									
D1.3 Non regulated									
Other secured loans									
D1.4									

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

TOTAL Secured loans

Transactions in quarter included in D1 [column 5]

Balance at end quarter on loan assets subject to non-recourse funding

Loans acquired Loans sold Loans securitised Other Total (b)

D2 Loans: Book movements

D2.1 Residential lending to individuals :

D2.2 Regulated

D2.3 Non regulated

 Other secured loans

D2.4

TOTAL Secured loans

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		
	£000s	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
		£000s	£000s	£000s	£000s	£000s	£000s	%	%	%

D3 Loans: Interest rates

regulated

D3.1 Residential loans to individuals: Re

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

 All secured loans:

D3.7

D3.8 Total book

 Advances in quarter

	<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

E1 SINGLE income multiple		< = 75 %	Over 75 <= 90 %	Over 90 <= 95 %	Over 95 %
Regulated					
E1.1	Less than 2.50				
E1.2	2.50 < 3.00				
E1.3	3.00 < 3.50				
E1.4	3.50 < 4.00				
E1.5	4.00 or over				
E1.6	Other				
E1.7					
E1.7a	TOTAL of which: Not evidenced				
Non Regulated					
E1.8	Less than 2.50				
E1.9	2.50 < 3.00				
E1.10	3.00 < 3.50				
E1.11	3.50 < 4.00				
E1.12	4.00 or over				
E1.13	Other				
E1.14					
E1.14a	TOTAL of which: Not evidenced				
All Loans					
E1.15	Less than 2.50				
E1.16	2.50 < 3.00				
E1.17	3.00 < 3.50				
E1.18	3.50 < 4.00				
E1.19	4.00 or over				
E1.20	Other				
E1.21					
E1.21a	TOTAL of which: Not evidenced				

E2 JOINT income multiple		< = 75 %	Over 75 <= 90 %	Over 90 <= 95 %	Over 95 %
Regulated					
E2.1	Less than 2.00				
E2.2	2.00 < 2.50				
E2.3	2.50 < 2.75				
E2.4	2.75 < 3.00				
E2.5	3.00 or over				
E2.6	Other				
E2.7					
E2.7a	TOTAL of which: Not evidenced				
Non Regulated					
E2.8	Less than 2.00				
E2.9	2.00 < 2.50				
E2.10	2.50 < 2.75				
E2.11	2.75 < 3.00				
E2.12	3.00 or over				
E2.13	Other				
E2.14					
E2.14a	TOTAL of which: Not evidenced				
All Loans					
E2.15	Less than 2.00				
E2.16	2.00 < 2.50				
E2.17	2.50 < 2.75				
E2.18	2.75 < 3.00				
E2.19	3.00 or over				
E2.20	Other				
E2.21					
E2.21a	TOTAL of which: Not evidenced				

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	
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 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

Regulated loans Non regulated loans All loans

Residential loans to individuals

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 firms

--	--	--

--	--	--

c) SPVs

--	--	--

--	--	--

d) Total

--	--	--

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G1.2 Balance outstanding on loans administered for :

a) Firms with a mortgage lender's permission

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--	--	--

b) Other firms

--	--	--

--	--	--

c) SPVs

--	--	--

--	--	--

d) Total

--	--	--

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Residential loans to individuals administered for third parties

G2 Lenders 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 £000's</i>	<i>Non regulated loans £000's</i>	<i>All loans £000's</i>	<i>Indicate whether acting as "Principal" or "Other"</i>
G2.1	Firms with a mortgage lenders permission : [top 5 only]	1					
		2					
		3					
		4					
		5					
G2.2	Other firms : [top 5 only]	1					
		2					
		3					
		4					
		5					
G2.3	SPVs: [top 5 only]	1					
		2					
		3					
		4					
		5					

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	%
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							
H2.1	1.5 < 2.5 %							
H2.2	2.5 < 5 %							
H2.3	5.0 < 7.5 %							
H2.4	7.5 < 10 %							
H2.5	10% or more							
H2.6	In possession							
H2.7	TOTAL							
H3	Residential loans to individuals: All loans							
H3.1	1.5 < 2.5 %							
H3.2	2.5 < 5 %							
H3.3	5.0 < 7.5 %							
H3.4	7.5 < 10 %							
H3.5	10% or more							
H3.6	In possession							
H3.7	TOTAL							

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].

H5 Arrears management

Those cases no longer reported (ie not included in H1 to H3.7)

Arrears cases reported in H1 to H3.7 at end quarter

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

H5.1 Residential loans to individuals :

H5.2 Regulated

H5.3 Non regulated

Total

J1	Fee tariff measures by regulated activity:	FCA 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.

K SALE & RENT BACK (SRB) BUSINESS

		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

		Regulated	
		Number	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)	Transfers		Disposals	
		Number	Amount	Number	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**

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

K5.4 Firm Ref Number (FRN)
1: _____

Number of SRB agreements administered
1: _____

K5.5 2: _____

2: _____

K5.6 3: _____

3: _____

K5.7 4: _____

4: _____

K5.8 5: _____

5: _____