

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			
A1.9	Investments								
A1.10	Cash at bank and in hand								
A1.11	Other current assets								
A1.12	TOTAL ASSETS								
		<i>Unsecuritised balances</i>					<i>Securitised balances</i>		
		<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>	
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

B PROFIT AND LOSS ACCOUNT**(£000s)****B**

B0		Financial year -to-date is <input type="text"/> months (ie 3,6,9 or 12)				
			<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"/>
B1.7	Other income	_____			<input type="text"/>	<input type="text"/>
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		CAPITAL REQUIREMENTS	
		<i>Balance at quarter end</i>	
C1 Eligible capital		C4 For a lender, or an administrator with administered assets on its balance sheet.	
	<i>Balance at quarter end</i>		<i>Balance at quarter end</i>
C1.1 Reserves	_____	C4.1 Asset based measure:	
C1.2 Interim profits	_____	C4.2 Total assets	_____
C1.3 Issued capital	_____	C4.3 Undrawn commitments	_____
C1.4 General Provisions	_____	C4.4 Intangible assets	_____
C1.5 Other eligible capital	_____	C4.5 Total adjusted assets	<input type="text"/> (= C4.2 + C4.3 - C4.4)
C1.6 Total Eligible Capital	<input type="text"/>	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)
C2 Deductions from capital		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>
C2.1 Investments in own shares	_____	C5.1 Income based measure :	
C2.2 Intangible assets	_____	C5.2 Total income	_____
C2.3 Interim net losses	_____	C5.3 Relevant adjustments	_____
C2.4 Other deductions	_____	C5.4 Total relevant income	<input type="text"/> (= C5.2 - C5.3)
C2.5 Total Deductions	<input type="text"/>	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"/> being the higher of a) and b)
C3 CAPITAL RESOURCES (= C1.6 - C2.5)	<input type="text"/>		

	<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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
D4.2 Non regulated						
a) House purchase	_____	_____	_____	_____	_____	_____
b) Remortgage	_____	_____	_____	_____	_____	_____
c) Other	_____	_____	_____	_____	_____	_____
d) TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
D4.3 Other secured loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
D4.4 TOTAL Secured loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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 %
E1.1	Regulated 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	TOTAL				
E1.7a	of which: Not evidenced				
E1.8	Non Regulated 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	TOTAL				
E1.14a	of which: Not evidenced				
E1.15	All Loans 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	TOTAL				
E1.21a	of which: Not evidenced				

E2 JOINT income multiple		<= 75 %	Over 75 <= 90 %	Over 90 <= 95 %	Over 95 %
E2.1	Regulated 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	TOTAL				
E2.7a	of which: Not evidenced				
E2.8	Non Regulated 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	TOTAL				
E2.14a	of which: Not evidenced				
E2.15	All Loans 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	TOTAL				
E2.21a	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>			<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 of arrears</i>	<i>Balance outstanding</i>	%
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							

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
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

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.

K SALE & RENT BACK (SRB) BUSINESS

		Regulated Number	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 person	_____	_____

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	Weighted average of all sales	<input type="text"/>	<input type="text"/>
	Sales : analysed by provider fees charged		
K2.5	Over £1000	_____	_____
K2.6	Under £1000	_____	_____
K2.7	Weighted average fees charged	<input type="text"/>	<input type="text"/>
	Sales : analysed by annual rent as % sale value		
K2.8	Average annual rent per month	_____	_____
K2.9	Average rental yield	_____	_____

SALE & RENT BACK (SRB) BUSINESS

K3 **SRB agreements terminated or transferred in the quarter:**

		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 Number	Amount	Disposals 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

		<u>Regulated</u>	Cases in arrears at end quarter	
Arrears categorisation		Number	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			

SALE & RENT BACK (SRB) BUSINESS

K5 SRB administrators

K5.1 Regulated SRB agreements administered

K5.2 Number of 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	1: _____	1: _____
K5.5	2: _____	2: _____
K5.6	3: _____	3: _____
K5.7	4: _____	4: _____
K5.8	5: _____	5: _____