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# MORTGAGE LENDERS & ADMINISTRATORS RETURN ('MLAR')

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MLAR

|       |                                  | 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:                  |                           |            |              |  |              |                           |              |  |
|       | Loans to customers               |                           |            | A2.4         | Creditors                              |              |                           |              |  |
| 44.7  | Charles                          |                           |            | 42.5         | American felling describes             |              |                           |              |  |
| A1.7  | Stocks                           | ·                         |            | A2.5         | Amounts falling due within one ye      | ear          |                           |              |  |
| A1.8  | Debtors                          |                           |            | A2.6         | Amounts falling due after more th      | nan one year |                           |              |  |
|       |                                  |                           |            |              |  |              |                           |              |  |
| A1.9  | Investments                      |                           |            | A2.7         | Other liabilities                      |              |                           |              |  |
|       |                                  |                           |            |              |  |              |                           |              |  |
| A1.10 | Cash at bank and in hand         |                           |            | A2.8         | TOTAL LIABILITIES                      |              |                           |              |  |
| A1.11 | Other current assets             |                           |            |              |  |              |                           |              |  |
|       |                                  |                           |            |              |  |              |                           |              |  |
|       |                                  |                           |            |              |  |              |                           |              |  |
| A1.12 | TOTAL ASSETS                     |                           |            |              |  |              |                           |              |  |
|       |                                  |                           |            |              |  |              |                           |              |  |
|       |                                  | Unsecuritised balances    |            |              | Securitised balances                   |              |                           |              |  |
|       |                                  | Gross balances            | Provisions | Net balances |  | ovisions     | Non recourse              | Net balances |  |
| А3    | Analysis of loans to customers   |                           |            |              |  |              | finance                   |              |  |
| A3.1  | Residential loans to individuals |                           |            |              |  |              |                           |              |  |
| A3.2  | Regulated                        |                           |            |              |  |              |                           |              |  |
|       | ·0                               |                           | -          | -            |  | _            |                           |              |  |
| A3.3  | Non regulated                    |                           |            |              |  |              |                           |              |  |
|       |                                  |                           |            |              |  |              |                           |              |  |
| A3.4  | Other secured loans              |                           |            |              |  |              |                           |              |  |
| A3.5  | Other loans                      |                           | . <u> </u> |              |  |              |                           |              |  |
|       |                                  |                           |            |              |  |              |                           |              |  |
| A3.6  | All loans to customers           |                           |            |              |  |              |                           |              |  |

(£000s)

BALANCE SHEET

| В0    |   | Financial year-to-date is | months (ie 3, 6, 9 or 12) |      |                                  | Provisions balance         | Write offs                   | Provisions charge            | Provisions balance |
|-------|---|---------------------------|---------------------------|------|----------------------------------|----------------------------|------------------------------|------------------------------|--------------------|
|       |   |                           |                           |      |                                  | at start of financial year | in financial year<br>to date | in financial year to<br>date | at period end      |
| B1    | Summary Profit & Loss Account                   |                           |                           | B2   | Provisional analysis             | ,                          |                              |                              |                    |
|       | Income  |                           |                           |      |                                  |                            |                              |                              |                    |
| B1.1  | Gross profit on non-financial activities        |                           |                           | B2.1 | Residential loans to individuals |                            |                              |                              |                    |
| B1.2  | Interest receivable                             |                           |                           | B2.2 | Regulated                        | <del></del>                |                              |                              |                    |
| 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                  |                           |                           |      |                                  |                            |                              |                              |                    |
| B1.7  | Other income                                    |                           |                           | B2.6 | All loans to customers           |                            |                              |                              |                    |
| B1.8  | TOTAL income                                    |                           |                           |      |                                  |                            |                              |                              |                    |
|       | Expenditure                                     |                           |                           |      |                                  |                            |                              |                              |                    |
| 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                                  |                           |                           |      |                                  |                            |                              |                              |                    |
| B1.15 | OPERATING PROFIT (= B1.8 – B1.14)               |                           |                           |      |                                  |                            |                              |                              |                    |
| B1.16 | Provisions                                      |                           |                           |      |                                  |                            |                              |                              |                    |
| B1.17 | Taxation  |                           |                           |      |                                  |                            |                              |                              |                    |
| B1.18 | Minority interests                              |                           |                           |      |                                  |                            |                              |                              |                    |
| B1.19 | PROFIT FOR THE FINANCIAL PERIOD (= B1.15 – B1.1 | 6 - B1.17 - B1.18)        |                           |      |                                  |                            |                              |                              |                    |
| B1.20 | Dividends paid and proposed                     |                           |                           |      |                                  |                            |                              |                              |                    |

B1.21

Retained profit for the financial period (= B1.19 - B1.20)

| С     | CAPITAL                         | (£000s)                |       |  |   |   |  |
|-------|---------------------------------|------------------------|-------|--|---|---|--|
|       | CAPITAL RESOURCES               | Balance at quarter end |       | CAPITAL REQUIREMENTS                                   | Balance at quarter end                              | Balance at quai                                   | rter end                               |
| C1    | Eligible capital                |                        | C4    | For a lender, or an adn                                | ninistrator 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 requ               | uirement  |   |  |
| C1.3a | Subordinated loans              |                        | C4.3  | Add: undrawn commitments and hon<br>unreleased amounts | ne reversion  |   |  |
| C1.4  | General provisions              |                        | C4.4  | Less: Intangible assets                                |   |   |  |
| C1.5  | Other eligible Capital          |                        | C4.5  | Total adjusted assets                                  |   |   | (=C4.2 – C4.2a + C4.3 – C4.4)          |
| C1.6  | Total eligible Capital          |                        | C4.6  | CAPITAL REQUIREMENT:                                   |   |   |  |
|       |                                 |                        |       | a) Minimum   |   |   | Reflecting minimum capital of £100,000 |
| C2    | Deductions from capital         |                        |       | b) 1% of C4.5  |   |   | 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)                                  |   |   |  |
| C2.3a | Subordinated loan restriction   |                        |       | e) Requirement (higher of a) and d))                   |   |   |  |
| C2.4  | Other deductions                |                        |       |  |   |   |  |
| C2.5  | Total deductions                |                        | C5    | For an administrator not having adm                    | ninistered assets on its balance sheet              |   |  |
|       |                                 |                        |       |  | Latest financial year<br>ending / /                 | Estimated current<br>financial year<br>ending / / |  |
| СЗ    | CAPITAL RESOURCES CALCULATION   |                        |       |  |   |   |  |
| 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 |                        | C5.3  | Relevant adjustments                                   |   |   |  |
|       |                                 |                        | C5.4  | Total relevant income                                  |   | (=  | C5.2 – C5.3)                           |
|       |                                 |                        | C5.5  | CAPITAL REQUIREMENT:                                   |   |   |  |
|       |                                 |                        |       | a) Minimum   |   | R   | eflecting minimum capital of £100,000  |
|       |                                 |                        |       | b) 10% of C5.4   |   | U   | sing income based measure              |
|       |                                 |                        |       | c) Requirement (higher of a) and b)                    |   |   |  |
|       |                                 |                        |       | ſ  |   |   |  |
|       |                                 |                        |       |  |   |   |  |

D(1) LENDING: Business flows & rates (£000's)

|                     |  | Balance at<br>end of previous<br>quarter        | Advances<br>made in quarter         | Repayment of principal | Write offs<br>in quarter | Other debits/<br>(credits) and<br>transfers (net) | Balance at<br>end of<br>quarter (a)        | Of which: Loans excluding        | Overdrafts   | Overdrafts Aggregate of                                 |                   |
|---------------------|--|---|-------------------------------------|------------------------|--------------------------|---|--|----------------------------------|--------------|---|-------------------|
| D1                  | Loans: Advances/Repayments   |   |                                     |                        |                          |   |  | overdrafts                       | Overdians    | credit limits   |                   |
| D1.1                | Residential lending to individuals   |   |                                     |                        |                          |   |  |                                  |              |   |                   |
| D1.2                | Regulated  |   |                                     |                        |                          | ·   | <del></del>                                |                                  |              | <del></del>   |                   |
| D1.3                | Non regulated  |   |                                     |                        |                          | ·   | <del></del>                                |                                  |              | <del></del>   |                   |
|                     | Other secured loans  |   |                                     |                        |                          |   |  |                                  |              |   |                   |
| D1.4                |  |   |                                     |                        |                          |   | a) Column 6 = Col 1 + Col                  | 2 - Col 3 - Col 4 + Col 5        |              |   |                   |
|                     | TOTAL Secured loans  | Transactions in quarter inclu<br>Loans acquired | uded in D1 [column 5]<br>Loans sold | Loans securitised      | Other                    | Total (b)   | Balance at end qua<br>assets subject to no |                                  |              |   |                   |
| D2                  | Loans: Book movements  |   |                                     |                        |                          |   |  |                                  |              |   |                   |
| D2.1                | Residential lending to individuals:  |   |                                     |                        |                          |   |  |                                  |              |   |                   |
| D2.2                | Regulated  | <u> </u>  |                                     |                        |                          |   |  |                                  |              |   |                   |
| D2.3                | Non regulated  |   |                                     |                        |                          |   |  |                                  |              |   |                   |
|                     | Other secured loans  |   |                                     |                        |                          | (b) D1 column [5] = D2[Col 1 - Co                 | 12 Col 2 + Col 6)                          |                                  |              |   |                   |
|                     | TOTAL Secured loans  | Balances at end of quarter TOTAL                | Of which at:                        |                        | Of which at:             | (b) D1 Column (5) = D2(Col 1 * CC                 | 37 2 - CO1 3 + CO1 4)                      |                                  |              | nd of quarter (to 2 decimal p<br>nominal annual rate on | aces)             |
|                     |  |   |                                     |                        |                          |   |  | 40/                              |              |   | balances at       |
|                     |  | £000s   | Fixed rates                         | Variable rates         | less than 2%             | 2 < 3%<br>above BBR                               | 3 < 4%<br>above BBR                        | 4% or more                       | all balances | balances at<br>Fixed rates                              |                   |
| D3                  | Loans: Interest rates  | £000s   | Fixed rates                         | £000s                  | above BBR<br>£000s       | 2 < 3%<br>above BBR<br>£000s                      | 3 < 4%<br>above BBR<br>£000s               | 4% or more<br>above BBR<br>£000s | all balances | Fixed rates<br>%  | variable rat<br>% |
| D3<br>D3.1          | Loans: Interest rates Residential loans to individuals   | £000s   |                                     |                        | above BBR                | above BBR   | above BBR                                  | above BBR                        |              | Fixed rates   | variable rat      |
|                     |  | £000s   |                                     |                        | above BBR                | above BBR   | above BBR                                  | above BBR                        |              | Fixed rates   | variable rat      |
| D3.1                | Residential loans to individuals  Total book   | £000s   |                                     |                        | above BBR                | above BBR   | above BBR                                  | above BBR                        |              | Fixed rates   | variable rat      |
| D3.1                | Residential loans to individuals  Total book  Advances in quarter  | £000s   |                                     |                        | above BBR                | above BBR   | above BBR                                  | above BBR                        |              | Fixed rates   | variable rat      |
| D3.1<br>D3.2        | Residential loans to individuals  Total book  Advances in quarter  | E000s   |                                     |                        | above BBR                | above BBR   | above BBR                                  | above BBR                        |              | Fixed rates   | variable rat      |
| D3.1<br>D3.2        | Residential loans to individuals  Total book  Advances in quarter  Residential loans to individuals: Non regulated  Total book   | E000s   |                                     |                        | above BBR                | above BBR   | above BBR                                  | above BBR                        |              | Fixed rates   | variable rat      |
| D3.1 D3.2 D3.3 D3.4 | Residential loans to individuals  Total book    Advances in quarter    Residential loans to individuals: Non regulated  Total book    Advances in quarter                        | £000s   |                                     |                        | above BBR                | above BBR   | above BBR                                  | above BBR                        |              | Fixed rates   | variable rat      |
| D3.1 D3.2 D3.3 D3.4 | Residential loans to individuals  Total book    Advances in quarter    Residential loans to individuals: Non regulated  Total book    Advances in quarter    Other secured loans | £000s   |                                     |                        | above BBR                | above BBR   | above BBR                                  | above BBR                        |              | Fixed rates   | variable rat      |

| D(2) | LENDING: Business flows & rates    |  |  | (£000's)                 |                              |  | D(2)                                      |
|------|------------------------------------|--|--|--------------------------|------------------------------|--|---|
|      |                                    | Commitments outstanding at end of previous quarter | Commitments made since end of previous quarter | Cancellations in quarter | Advances made in quarter (a) | Other debits/(credits) and transfers (net) | Commitments outstanding at end of quarter |
| D4   | Loans: Commitments                 |  |  |                          |                              |  |   |
|      | Residential lending to individuals |  |  |                          |                              |  |   |
| D4.1 | Regulated<br>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 LT < = 75% Over 75 | V<br>5 < = 90% | Over 90 < = 95% | Over 95% |                 |              |                         | Gross advances in quarter: (amo | unt) by LTV<br>Over 75 < = 90% | Over 90 < = 95% | Over 95% |
|-------------------|-------------------------|---|----------------|-----------------|----------|-----------------|--------------|-------------------------|---------------------------------|--------------------------------|-----------------|----------|
| E1 SINGLE Inc     | come multiple           |   |                |                 |          | E2              | JOINT Income | e multiple              |                                 |                                |                 |          |
| Regulated<br>E1.1 | Less than 2.50          |   |                |                 |          | E2.1            | Regulated    | 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              |                         |   |                |                 |          | E2.7            |              |                         |                                 |                                |                 |          |
| E1.7a             | of which: Not evidenced |   |                |                 |          | E2.7a           |              | of which: Not evidenced |                                 |                                |                 |          |
| L1.78             | TOTAL                   |   |                |                 |          | L2.7a           |              | TOTAL                   | -                               |                                |                 |          |
| Non Regul         |                         |   |                |                 |          |                 | Non Regulate |                         |                                 |                                |                 |          |
| E1.8              | Less than 2.50          |   |                |                 |          | E2.8            | Non Regulate | 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             |                         |   |                |                 |          | E2.14           |              |                         |                                 |                                |                 |          |
| E1.14a            | of which: Not evidenced |   |                |                 |          | E2.14a          |              | of which: Not evidenced |                                 |                                |                 |          |
| 11.140            | TOTAL                   |   |                |                 |          | 22.140          |              | TOTAL                   |                                 |                                |                 |          |
| All Loans         | TOTAL                   |   |                |                 |          |                 | All Loans    | TOTAL                   | -                               |                                |                 |          |
| 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             |                         |   |                |                 |          | E2 24           |              |                         |                                 |                                |                 |          |
| E1.21<br>E1.21a   | of which: Not evidenced |   |                |                 |          | E2.21<br>E2.21a |              | of which: Not evidenced |                                 |                                |                 |          |
| E1.219            | TOTAL                   |   |                |                 |          | EZ.213          |              | TOTAL                   |                                 |                                |                 |          |
|                   | TUTAL                   |   |                |                 |          |                 |              | IUIAL                   | -                               |                                |                 |          |

| E(2) | RESIDENTIAL LOANS TO INDIVIDUALS: Nature of loan and purpose | (£000's | 's) | E(2) |
|------|--|---------|-----|------|
|      |  |         |     | •    |

|              |   | Regulated loans |                           |        | Non regulated | loans          |            |                | All loans   |                           |              |                |        |
|--------------|---|-----------------|---------------------------|--------|---------------|----------------|------------|----------------|-------------|---------------------------|--------------|----------------|--------|
|              |   | Gross advances  | Gross advances in quarter |        | nding         | Gross advances | in quarter | Balances outst | anding      | Gross advances in quarter |              | Balances outst | anding |
|              |   | Number          | Amount                    | Number | Amount        | Number         | Amount     | Number         | Amount      | Number                    | Amount       | Number         | Amount |
| E3           | By credit history   |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E3.1         | Impaired credit history   |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E3.2         | Other   |                 |                           |        |               |                |            |                |             |                           | <del>-</del> |                |        |
| E3.3         | TOTAL   |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E4           | By payment type   |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E4.1         | Repayment (capital & interest)  |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E4.2         | Interest only   |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E4.3         | Combined  |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E4.4         | Other   |                 |                           |        |               |                |            | -              |             | -                         |              |                |        |
| E4.5         | TOTAL   |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E5           | By drawing facility   |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E5.1         | Loans with extra drawing facility:<br>a) Loans including unused facility: |                 |                           |        |               |                |            |                |             |                           |              |                |        |
|              | b) Unused facility  |                 |                           |        |               |                |            |                |             |                           |              |                |        |
|              | c) net loans (a - b)  |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E5.2         | Loans with no extra drawing facility                                      |                 |                           |        |               |                |            |                | - <u></u>   |                           |              |                |        |
| E5.3         | TOTAL   |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E6           | By purpose  |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E6.1         | House Purchase:<br>a) FTB's<br>Owner occupation<br>b) Other               |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E6.2         | Buy to let  |                 |                           |        |               |                |            |                | <del></del> | -                         |              | -              | E6.2   |
| E6.3         | Further Advance   |                 |                           |        |               |                |            |                |             | -                         |              |                |        |
| E6.4         | Remortgage:   |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E6.5<br>E6.6 | Own borrowers<br>Lifetime Mortgage<br>From other lenders                  |                 |                           |        |               |                |            |                |             |                           |              |                | E6.6   |
| E6.7         | Other   |                 |                           |        |               |                |            |                |             |                           |              |                |        |
| E6.8         | TOTAL   |                 |                           |        |               |                |            |                |             |                           |              |                |        |

|                 |   |        |   |                     |                                    |  |                     | Performance of current arrears |
|-----------------|---|--------|---|---------------------|------------------------------------|--|---------------------|--------------------------------|
|                 |   | Number | ore serious) arrears band in qua<br>Amount of arrears | Balance outstanding | Position on all arrears cas Number | Ses at end of quarter  Amount in arrears | Balance outstanding | cases during the quarter       |
| Arrears categor | risation  |        |   |                     |                                    |  |                     |                                |
| 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                                     |        |   |                     |                                    |  | <del>-</del>        |                                |
| F1.6            | In possession                                   | -      |   |                     |                                    | _  | <del>-</del>        |                                |
| F1.7            | TOTAL   |        |   |                     |                                    |  |                     |                                |
| F2              | Residential loans to individuals: Non regulated |        |   |                     |                                    | <u> </u>                                 |                     |                                |
| F2.1            | 1.5 < 2.5%                                      |        |   |                     |                                    |  |                     |                                |
| F2.2            | 2.5 < 5%  |        |   |                     |                                    |  |                     |                                |
| F2.3            | 5.0 < 7.5%                                      |        |   |                     |                                    |  | <u> </u>            |                                |
| F2.4            | 7.5 < 10%                                       |        |   |                     |                                    | _  |                     |                                |
| F2.5            | 10% or more                                     |        |   |                     |                                    |  | <u> </u>            |                                |
| F2.6            | In possession                                   |        |   |                     | -                                  | _  | <u> </u>            |                                |
|                 |   |        |   |                     |                                    | 1  |                     |                                |
| F2.7            | TOTAL   |        |   |                     |                                    | <u> </u>                                 |                     |                                |
| F3              | Residential loans to individuals: All loans     |        |   |                     |                                    |  |                     |                                |
| F3.1            | 1.5 < 2.5%                                      | ·      |   |                     | -                                  | _  | <del>-</del>        | <del></del>                    |
| F3.2            | 2.5 < 5%  |        |   |                     |                                    | _  | <del>-</del>        | <del></del>                    |
| F3.3            | 5.0 < 7.5%                                      |        |   |                     |                                    | _  | <del>-</del>        |                                |
| F3.4            | 7.5 < 10%                                       |        |   | <del></del>         | -                                  | -  | <del></del>         |                                |
| F3.5            | 10% or more                                     |        |   | <del></del>         | -                                  | -  | <del></del>         |                                |
| F3.6            | In possession                                   |        |   |                     |                                    |  |                     |                                |
| F3.7            | TOTAL   |        |   |                     |                                    |  |                     |                                |
|                 |   |        |   |                     |                                    |  |                     |                                |

| F(2) | LENDING: Arrears analysis | (£000's) | F(2) |
|------|---------------------------|----------|------|
|      |                           |          |      |

|  | Cases entering higher (ie                                   | Cases entering higher (ie more serious) arrears band in quarter |                           |                                  | Position on all arrears cases at end of quarter |                     |                               | Performance of current arrears                                       |                           |  |
|--|---|---|---------------------------|----------------------------------|---|---------------------|-------------------------------|--|---------------------------|--|
|  | Number  | Amount of arrears   | Balance outstanding       | Number                           | Amount in arrears                               | Balance outstanding |                               |  |                           |  |
| Arrears categorisation by type of loan   |   |   |                           |                                  |   |                     |                               |  |                           |  |
| 4 Other secured loans  |   |   |                           |                                  |   |                     |                               |  |                           |  |
| 4.1 1.5 < 2.5%   |   |   |                           |                                  |   |                     |                               |  |                           |  |
| 4.2 2.5 < 5%   |   | _   | _                         |                                  |   |                     |                               |  |                           |  |
| 4.3 5.0 < 7.5%   |   | _   |                           |                                  | _   | <u> </u>            |                               | •  |                           |  |
| 4.4 7.5 < 10%  |   | _   |                           |                                  | _   | <u> </u>            |                               | •  |                           |  |
| 1.5 10% or more  |   | _   |                           |                                  | _   |                     |                               | •  |                           |  |
| 4.6 In possession  |   | _   |                           |                                  | _   |                     |                               | <u>.</u>   |                           |  |
| 4.7 TOTAL  |   |   |                           |                                  |   |                     |                               |  |                           |  |
|  |   |   |                           |                                  |   |                     |                               |  |                           |  |
| 5 Arrears management   | Those cases no longer re                                    | ported (ie not included in F1 to F                              | 4.7)                      |                                  |   |                     | Arrears cases re              | eported in F1 to F4.7  | at end quarter            |  |
| 5 Arrears management   | _   |   | 4.7)                      | Capitalisation of arrears        | cases in quarter                                |                     |                               |  |                           |  |
| 5 Arrears management   | Those cases no longer re  Possession sales during a  Number |   | 4.7)  Balance outstanding | Capitalisation of arrears Number | cases in quarter  Amount of arrears             | Balance outstanding |                               | eported in F1 to F4.7  s for which there is a  A formal  arrangement |                           |  |
| ·  | Possession sales during o                                   |   |                           |                                  |   | Balance outstanding | Number of case<br>A temporary | s for which there is a<br>A formal                                   | n place:<br>No concession |  |
| 5.1 Residential loans to individuals:  | Possession sales during o                                   |   |                           |                                  |   | Balance outstanding | Number of case<br>A temporary | s for which there is a<br>A formal                                   | n place:<br>No concession |  |
| 5.1 Residential loans to individuals: 5.2 Regulated  | Possession sales during o                                   |   |                           |                                  |   | Balance outstanding | Number of case<br>A temporary | s for which there is a<br>A formal                                   | n place:<br>No concession |  |
| 5 Arrears management  5.1 Residential loans to individuals: 5.2 Regulated 5.3 Non regulated  Total | Possession sales during o                                   |   |                           |                                  |   | Balance outstanding | Number of case<br>A temporary | s for which there is a<br>A formal                                   | n place:<br>No concession |  |
| 5.1 Residential loans to individuals: 5.2 Regulated 5.3 Non regulated Total                        | Possession sales during o                                   |   |                           |                                  |   | Balance outstanding | Number of case<br>A temporary | s for which there is a<br>A formal                                   | n place:<br>No concession |  |
| 5.1 Residential loans to individuals: 5.2 Regulated 5.3 Non regulated                              | Possession sales during o                                   |   |                           |                                  |   | Balance outstanding | Number of case<br>A temporary | s for which there is a<br>A formal                                   | n place:<br>No concession |  |

| G(1) | MORTGAG | E ADMINISTRATION: Business Profile  |                                  |                     | (£000's)  |   |                                  |                     | G         | G(1) |
|------|---------|---|----------------------------------|---------------------|-----------|---|----------------------------------|---------------------|-----------|------|
|      | 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  | -                                |                     |           | _ |                                  |                     |           |      |
|      |         | b) Other firms  | -                                |                     |           | _ |                                  |                     |           |      |
|      |         | c) SPVs   |                                  |                     |           | = |                                  |                     |           |      |
|      |         | d) Total  |                                  |                     |           | ] |                                  |                     |           |      |
|      | G1.2    | Balance outstanding on loans administered for:  |                                  |                     |           |   |                                  |                     |           |      |
|      |         | a) Firms with a mortgage lender's permission  |                                  |                     | _         | _ |                                  | -                   |           |      |
|      |         | b) Other firms  |                                  |                     |           | _ |                                  | -                   |           |      |
|      |         | c) SPVs   | -                                | · -                 | <u> </u>  | _ | -                                | -                   |           |      |
|      |         | d) Total  |                                  |                     |           | ] |                                  |                     |           |      |

| G(2) | MORIGAGE ADMINISTRATION: Busin  | ess Profile |                                  |                                     |                           | (±000's)                     |                    |   |
|------|---|-------------|----------------------------------|-------------------------------------|---------------------------|------------------------------|--------------------|---|
|      |   |             | Residential loans to individ     | uals administered for third parties |                           |                              |                    |   |
| G2   | G2 Lenders for whom mortgage administration was being carried out at end of quarter |             | Details of lender                |                                     | Balances outstanding at e | nd of quarter                |                    | Administrator Status                                    |
|      |   |             | Firm reference<br>(if available) | Name of firm                        | Regulated loans<br>£000s  | Non regulated loans<br>£000s | All loans<br>£000s | Indicate whether<br>acting as "Principal"<br>or "Other" |
| G2.1 | Firms with a mortgage   | 1           |                                  |                                     |                           |                              |                    | or other  |
|      | lenders permission:   | 2           |                                  |                                     |                           |                              |                    |   |
|      | [top 5 only]  | 3           |                                  |                                     |                           |                              |                    |   |
|      |   | 4           |                                  |                                     |                           |                              |                    |   |
|      |   | 5           | _                                |                                     | <del></del>               |                              |                    |   |
| G2.2 | Other firms:  | 1           |                                  |                                     |                           |                              |                    |   |
|      | [top 5 only]  | 2           |                                  |                                     |                           |                              |                    |   |
|      |   | 3           |                                  | _                                   |                           |                              |                    |   |
|      |   | 4           |                                  |                                     |                           | -                            |                    |   |
|      |   | 5           | -                                |                                     |                           |                              |                    |   |
| G2.3 | SPVs:   | 1           |                                  |                                     |                           |                              |                    |   |
|      | [top 5 only ]   | 2           | -                                |                                     |                           |                              |                    |   |
|      |   | 3           | <del></del>                      |                                     | <u> </u>                  |                              |                    | ·   |

|      |   | Cases entering higher (ie more serious) arrears band in quarter<br>Number Amount of arrears |          | Position on all arrears cases at end of que<br>Balance outstanding Number |   | f quarter<br>Amount in arrears | Balance outstanding | Performance of current arrears<br>cases during the quarter<br>% |
|------|---|---|----------|---|---|--------------------------------|---------------------|---|
|      | s categorisation<br>e of loan                   |   |          |   |   |                                |                     | 70  |
| H1   | Residential loans to individuals: Regulated     |   |          |   |   |                                |                     |   |
| H1.1 | 1.5 < 2.5%                                      |   |          |   |   |                                |                     |   |
| H1.2 | 2.5 < 5%  |   | <u> </u> |   |   |                                |                     |   |
| 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   |   |          |   |   |                                |                     |   |
| Н3   | 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   |   |          |   |   |                                |                     |   |

| by type | of loan                           |  |                                 |                           |                   |   |                           |                         |                              |
|---------|-----------------------------------|--|---------------------------------|---------------------------|-------------------|---|---------------------------|-------------------------|------------------------------|
| H4      | [Other secured loans]             | [Not relevant to this analysis of arream 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 F1 to F4.7 at end quarter |                           |                         |                              |
|         |                                   | Possession sales during quarter  |                                 | Capitalisation of arrears |                   |   |                           | which there is a place: |                              |
|         |                                   | Number   | Balance outstanding             | Number                    | Amount of arrears | Balance outstanding                                 | A temporary<br>concession | A formal<br>arrangement | No concession<br>arrangement |
|         |                                   |  |                                 |                           |                   |   |                           |                         |                              |
| H5.1    | Residential loans to individuals: |  |                                 |                           |                   |   |                           |                         |                              |
| H5.2    | Regulated                         |  |                                 |                           |                   |   |                           |                         |                              |
| H5.3    | Non regulated                     |  |                                 |                           | _                 | -   |                           |                         |                              |
|         | TOTAL                             |  |                                 |                           |                   |   |                           |                         |                              |
|         |                                   |  |                                 |                           |                   |   |                           |                         |                              |

H(1)

H(2) MORTGAGE ADMINISTRATION: Arrears analysis

| 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

FEE TARIFF MEASURES

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.

K1.4

K1.5

K1.6

K1.7

K1.8

Business transfer: acquisitions

SRB agreements at end of quarter

SRB agreements arranged for unauthorised persons

Business transfer: sales

Other

|      |  | Regulate<br>Number | ed<br>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                                   |                    |              |
|      | Sales: analysed by provider fees charged               |                    |              |
| K2.5 | Over £1000   |                    |              |
| K2.6 | Under £1000  |                    |              |
| K2.7 | Average fees charged                                   |                    |              |
|      | 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 %)                    |                    |              |

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

|      | Total agreements<br>terminated         | Agreements<br>Terminated by<br>Firm | Agreements<br>Terminated by<br>Seller |        |           |        |
|------|--|-------------------------------------|---------------------------------------|--------|-----------|--------|
| K3.1 | < 12 Months                            |                                     |                                       |        |           |        |
| K3.2 | 12 – 36 Months                         |                                     |                                       |        |           |        |
| K3.3 | 36 – 60 Months                         |                                     |                                       |        |           |        |
| K3.4 | 60 – 72 Months                         |                                     |                                       |        |           |        |
| КЗ.5 | > 72 Months                            |                                     |                                       |        |           |        |
| КЗ.6 | Avg Duration of Agreement              |                                     |                                       |        |           |        |
|      |  |                                     |                                       |        |           |        |
|      | Total Sales (Transfers & Disposals)    | Transfers<br>Number                 | Amount                                | Number | Disposals | Amount |
|      | . otal acida ( . a.io.cia di arapadan) |                                     |                                       |        |           |        |
| K3.7 | Original SRB values                    |                                     |                                       |        |           |        |
| K3.8 | Current SRB book values                |                                     |                                       |        |           |        |
| K3.9 | Acutal disposal/transfer values        |                                     |                                       |        |           |        |

## 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            | <del></del> - | <del></del>       |                |
| K4.7 | All cases              |               |                   |                |

### 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 |   | 1                      | 1                                     |  |  |  |  |  |  |
| K5.5 |   | 2                      | 2                                     |  |  |  |  |  |  |
| K5.6 |   | 3                      | 3                                     |  |  |  |  |  |  |
| K5.7 |   | 4                      | 4                                     |  |  |  |  |  |  |
| K5.8 |   | 5                      | 5                                     |  |  |  |  |  |  |

#### MLAR L - Credit risk

|   | Part 1  | A<br>Exposure value<br>(Balance sheet) | B<br>Credit risk<br>mitigation | C<br>Other value<br>Adjustments | D<br>Risk weighted<br>exposure amount | E<br>Capital<br>Requirement                  |   | F<br>Individual impairment<br>Balance | G<br>Collective impairment<br>Balance            |   |
|---|---|--|--------------------------------|---------------------------------|---------------------------------------|--|---|---------------------------------------|--|---|
|   | Loans/exposures not securitised                                   |  |                                |                                 |                                       |  |   |                                       |  |   |
|   | Loans with mortgages on residential property                      |  |                                |                                 |                                       |  |   |                                       |  |   |
|   | Loans with mortgages on commercial property Other loans           |  |                                |                                 |                                       |  |   |                                       | +  |   |
|   | Collective investment undertakings                                |  |                                |                                 |                                       |  |   |                                       |  |   |
|   | Loans/exposures securitised                                       |  | 7                              |                                 |                                       |  | Ì                                       |                                       |  |   |
|   | Securitisations (originated only)                                 |  | _                              |                                 |                                       |  |   |                                       |  |   |
|   | Total exposure value  |  | ]                              |                                 |                                       |  |   |                                       |  |   |
|   | Total credit risk requirement                                     |  |                                |                                 |                                       |  |   |                                       |  |   |
|   |   |  |                                |                                 |                                       |  |   |                                       |  |   |
|   | Part 2  |  |                                |                                 |                                       |  |   |                                       |  |   |
|   |   | A<br>Exposure value                    |                                |                                 | D<br>Risk weighted                    | E<br>Capital                                 |   | F<br>Individual impairment            | G<br>Collective impairment                       |   |
|   |   | (Balance sheet)                        |                                |                                 | exposure amount                       | Requirement                                  |   | Balance                               | Balance  |   |
|   | Memo items  |  |                                |                                 |                                       |  | •                                       |                                       |  |   |
|   | Past due items on loans with mortgages on residential property    |  | ]                              |                                 |                                       |  |   |                                       | <del>                                     </del> |   |
|   | Past due items on loans with mortgages on commerical property     |  | ]                              |                                 |                                       |  |   |                                       |  |   |
| 0 | Past due items on other loans                                     |  | ]                              |                                 |                                       |  |   |                                       |  |   |
| 1 | Buy-to-let mortgages on residential property                      |  | ]                              |                                 |                                       |  |   |                                       |  |   |
| 2 | Buy-to-let mortgages on commercial property                       |  | ]                              |                                 |                                       |  |   |                                       |  |   |
| 3 | Second charge mortgages on residential property                   |  | <u>-</u><br>]                  |                                 |                                       |  |   |                                       |  |   |
| 4 | Second charge mortgages on commercial property                    |  | <u>.</u><br>]                  |                                 |                                       | <u> </u>                                     |   |                                       |  |   |
|   | Part 3  |  | _                              |                                 |                                       | <u>.                                    </u> | ı                                       |                                       |  |   |
| 5 | Securitisations – Transaction level information where the firm is | s the originator                       |                                |                                 |                                       |  |   |                                       |  |   |
|   | A   | В                                      | С                              | D                               | E                                     | F  | G H                                     | J                                     | К  | L |
|   | Programme Name  | Origin                                 | nators Interest (ie amount ret | tained)                         | Investors' in                         | terest (ie amount purchased                  | by investors) Capital rec<br>before sec |                                       | irement after securitisation                     |   |
|   |   | Senior                                 | Mezzanine                      | Equity                          | Senior                                | Mezzanine                                    | Equity                                  | Based on                              | risk weights Significant risk<br>transfer add-or |   |
|   | 1   | <u> </u>                               |                                |                                 |                                       |  |   |                                       |  |   |
|   |   |  |                                |                                 |                                       |  |   |                                       |  |   |
|   |   |  |                                |                                 |                                       |  |   |                                       |  |   |

Memo items

#### MLAR M

Liquidity Questionnaire

#### Part 1 - Adequacy of liquidity resources

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)

2 State the value of liquid resources that you hold as of the reporting date

#### Part 2 - Systems and controls

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, ot ensure you maintain adequate levels of liquidity resources?

#### Part 3 - Stress testing

- 4 Do you consider institution specific and market wide stresses and their impact upon your assets?
- 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

- 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?
- 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?
- Does the governing body/senior management approve stress levels and contingency funding plans?

| Α | В   |
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