

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

				A2.8	TOTAL LIABILITIES
					<input style="width: 100px; height: 20px;" type="text"/>

Unsecured balances

Gross balances Provisions Net balances

Securitized balances

Gross balances Provisions Non recourse finance Net balances

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	<input style="width: 70px; height: 25px;" type="text"/>	<input style="width: 70px; height: 25px;" type="text"/>	<input style="width: 70px; height: 25px;" type="text"/>	<input style="width: 70px; height: 25px;" type="text"/>	<input style="width: 70px; height: 25px;" type="text"/>	<input style="width: 70px; height: 25px;" type="text"/>

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)				
			Provisions balance at start of financial year	Write offs in financial year to date	Provisions charge in financial year to date	Provisions balance at period end
B1	Summary Profit & Loss Account					
	<u>Income</u>					
B1.1	Gross profit on non-financial activities	_____				
B1.2	Interest receivable	_____				
B1.3	Interest payable	_____				
B1.4	Net interest receivable	_____				
B1.5	Fees and commissions receivable	_____				
B1.6	Profits on dealing investments	_____				
B1.7	Other income	_____				
B1.8	TOTAL Income	<input type="text"/>				
	<u>Expenditure</u>					
B1.9	Staff costs	_____				
B1.10	Fees and commissions payable	_____				
B1.11	Occupancy	_____				
B1.12	Other operating expenses	_____				
B1.13	Other expenses	_____				
B1.14	Total Expenses	<input type="text"/>				
B1.15	OPERATING PROFIT (= B1.8 - B1.14)	<input type="text"/>				
B1.16	Provisions	_____				
B1.17	Taxation	_____				
B1.18	Minority interests	_____				
B1.19	PROFIT FOR THE FINANCIAL PERIOD (= B1.15 - B1.16 - B1.17 - B1.18)	<input type="text"/>				
B1.20	Dividends paid and proposed	_____				
B1.21	Retained profit for the financial period (= B1.19 - B1.20)	_____				
B2	Provisions analysis					
B2.1	Residential loans to individuals					
B2.2	Regulated	_____	_____	_____	_____	_____
B2.3	Non regulated	_____	_____	_____	_____	_____
B2.4	Other secured loans	_____	_____	_____	_____	_____
B2.5	Other loans	_____	_____	_____	_____	_____
B2.6	All loans to customers		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

CAPITAL REQUIREMENTS			
C4	For a lender, or an administrator with administered assets on its balance sheet.		
		<i>Balance at quarter end</i>	
C4.1	Asset based measure:		
C4.2	Total assets	_____	
C4.3	Undrawn commitments	_____	
C4.4	Intangible assets	_____	
C4.5	Total adjusted assets	<input type="text"/>	(= C4.2 + C4.3 - C4.4)
C4.6	CAPITAL REQUIREMENT:		
	a) Minimum	_____ 100	reflecting minimum capital of £100,000
	b) 1% of C4.5	_____	using asset based measure
	c) Actual requirement	<input type="text"/>	being the higher of a) and b)
C5	For an administrator not having administered assets on its balance sheet.		
		<i>Latest financial year ending / /</i>	<i>Estimated current financial year ending / /</i>
C5.1	Income based measure :		
C5.2	Total income	_____	_____
C5.3	Relevant adjustments	_____	_____
C5.4	Total relevant income	<input type="text"/>	<input type="text"/> (= C5.2 - C5.3)
C5.5	CAPITAL REQUIREMENT:		
	a) Minimum	_____ 100	_____ 100 reflecting minimum capital of £100,000
	b) 10% of C5.4	_____	_____ using income based measure
	c) Actual requirement	<input type="text"/>	<input type="text"/> being the higher of a) and b)

	<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

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

		<= 75 %	Over 75 <= 90 %	Over 90 <= 95 %	Over 95 %
E2	JOINT income multiple				
	Regulated				
E2.1	Less than 2.00	_____	_____	_____	_____
E2.2	2.00 < 2.50	_____	_____	_____	_____
E2.3	2.50 < 2.75	_____	_____	_____	_____
E2.4	2.75 < 3.00	_____	_____	_____	_____
E2.5	3.00 or over	_____	_____	_____	_____
E2.6	Other	_____	_____	_____	_____
E2.7	TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
E2.7a	of which: Not evidenced	_____	_____	_____	_____
	Non Regulated				
E2.8	Less than 2.00	_____	_____	_____	_____
E2.9	2.00 < 2.50	_____	_____	_____	_____
E2.10	2.50 < 2.75	_____	_____	_____	_____
E2.11	2.75 < 3.00	_____	_____	_____	_____
E2.12	3.00 or over	_____	_____	_____	_____
E2.13	Other	_____	_____	_____	_____
E2.14	TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
E2.14a	of which: Not evidenced	_____	_____	_____	_____
	All Loans				
E2.15	Less than 2.00	_____	_____	_____	_____
E2.16	2.00 < 2.50	_____	_____	_____	_____
E2.17	2.50 < 2.75	_____	_____	_____	_____
E2.18	2.75 < 3.00	_____	_____	_____	_____
E2.19	3.00 or over	_____	_____	_____	_____
E2.20	Other	_____	_____	_____	_____
E2.21	TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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	<u>Details of lender</u>		<u>Balances outstanding at end of quarter</u>			<u>Administrator Status</u>
		<i>FSA firm reference (if available)</i>	<i>Name of firm</i>	<i>Regulated loans £000's</i>	<i>Non regulated loans £000's</i>	<i>All loans £000's</i>	<i>Indicate whether acting as "Principal" or "Other"</i>
G2.1	Firms with a mortgage lenders permission : [top 5 only]	1	.....	.....	.....	.....	.....
		2	.....	.....	.....	.....	.....
		3	.....	.....	.....	.....	.....
		4	.....	.....	.....	.....	.....
		5	.....	.....	.....	.....	.....
G2.2	Other firms : [top 5 only]	1	.....	.....	.....	.....	.....
		2	.....	.....	.....	.....	.....
		3	.....	.....	.....	.....	.....
		4	.....	.....	.....	.....	.....
		5	.....	.....	.....	.....	.....
G2.3	SPVs: [top 5 only]	1	.....	.....	.....	.....	.....
		2	.....	.....	.....	.....	.....
		3	.....	.....	.....	.....	.....
		4	.....	.....	.....	.....	.....
		5	.....	.....	.....	.....	.....

Arrears categorisation by type of loan	<u>Cases entering higher (ie more serious) arrears band in quarter</u>			<u>Position on all arrears cases at end of quarter</u>			<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>	%
H1 Residential loans to individuals: Regulated							
H1.1 1.5 < 2.5 %							
H1.2 2.5 < 5 %							
H1.3 5.0 < 7.5 %							
H1.4 7.5 < 10 %							
H1.5 10% or more							
H1.6 In possession							
H1.7 TOTAL							
H2 Residential loans to individuals: Non regulated							
H2.1 1.5 < 2.5 %							
H2.2 2.5 < 5 %							
H2.3 5.0 < 7.5 %							
H2.4 7.5 < 10 %							
H2.5 10% or more							
H2.6 In possession							
H2.7 TOTAL							
H3 Residential loans to individuals: All loans							
H3.1 1.5 < 2.5 %							
H3.2 2.5 < 5 %							
H3.3 5.0 < 7.5 %							
H3.4 7.5 < 10 %							
H3.5 10% or more							
H3.6 In possession							
H3.7 TOTAL							

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

Notes: a), b) Details of the particular measure to be used are found in the MLAR guidance notes

It should be noted that the definitions of these measures 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.