MORTGAGE LENDERS & ADMINISTRATORS RETURN ('MLAR')

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A BALANCE SHEET

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		Balance at end of quarter			Balance at end of quarter
A1	Assets		A2	Liabilities	
A1.1	Fixed assets		A2.1	Shareholders' funds	
A1.2	Intangible assets				
A1.3	Tangible assets		A2.2	Minority interests	
A1.4	Investments		A2.3	Provisions for liabilities and charges	
A1.5	Current assets:		A2.3	FIGUISIONS IOF HADINGES AND Charges	
A1.6	Loans to customers		A2.4	Creditors	
A1.7	Stocks		A2.5	Amounts falling due within one year	
A1.8	Debtors		A2.6	Amounts falling due after more than 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	
			et balances	Gross balances Provisions	Non recourse Net balances finance
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				

B PROFIT AND LOSS ACCOUNT

B0	Fi	nancial year -to-date is	months (ie 3,6,9 or 12)			Provisions balance at start of	Write offs in financial	Provisions charge in financial	Provisions balance at period end
B1	Summary Profit & Loss Account			B2	Provisions analysis	financial year	year to date	year to date	
B1.1	Gross profit on non-financial activities			B2.1	Residential loans to individuals				
B1.2	Interest receivable			B2.2	Regulated				
B1.3	Interest payable			B2.3	Non regulated				
B1.4	Net interest receivable			B2.4	Other secured loans				
B1.5	Fees and commissions receivable			B2.5	Other loans				
B1.6	Profits on dealing investments			B2 6	All loans to customers				
B1.7	Other income			D2.0					
B1.8	TOTAL Income								
	Expenditure								
B1.9	Staff costs								
B1.10) Fees and commissions payable								
B1.11	1 Occupancy								
B1.12	2 Other operating expenses								
B1.13	3 Other expenses								
B1.14	4 Total Expenses								
B1.15	5 OPERATING PROFIT (= B1.8 - B1.14)								
B1.16	6 Provisions								
B1.17	7 Taxation								
B1.18	3 Minority interests								
B1.19	9 PROFIT FOR THE FINANCIAL PERIOD (= B1.15 -	- B1.16 - B1.17 - B1.18)							
B1.20) Dividends paid and proposed								
B1.21	1 Retained profit for the financial period (= B1.19 - B	1.20)							

C CAPITAL

(£000s)

being the higher of a) and b)

	CAPITAL RESOURCES	Balance at quarter end	CAPITAL REQUIREMENTS					
C1	Eligible capital	C4	For a lender, or an administrator with administered assets on its balance sheet. Balance at					
C1.1	Reserves			quarter end				
C1.2	Interim profits	C4.1	Asset based measure:					
C1.3	Issued capital	C4.2	2 Total assets					
C1.4	General Provisions	C4.3	3 Undrawn commitments					
C1.5	Other eligible capital	C4.4	Intangible assets					
C1.6	Total Eligible Capital	C4.5	5 Total adjusted assets		(= C4.2 + C4.3 - C4.4)			
		C4.6	6 CAPITAL REQUIREMENT:					
			a) Minimum	100	reflecting minimum capit	al of £100,000		
			b) 1% of C4.5		using asset based meas	ure		
C2	Deductions from capital		c) Actual requirement		being the higher of a) an	d b)		
C2.1	Investments in own shares							
C2.2	Intangible assets							
C2.3	Interim net losses	C5	For an administrator not havi	-				
C2.4	Other deductions			Latest financial year ending / /	Estimated current financial year ending / /			
C2.5	Total Deductions	C5.1	Income based measure :					
		C5.2	2 Total income					
C3	CAPITAL RESOURCES (= C1.6 - C2.5)	C5.3	8 Relevant adjustments					
		C5.4	Total relevant income			(= C5.2 - C5.3)		
		C5.5	5 CAPITAL REQUIREMENT:					
			a) Minimum	100	100	reflecting minimum capital of £100,00		
			b) 10% of C5.4			using income based measure		

c) Actual requirement

D(1) LENDING : Business flows & rate	S	(£000's)								D(1)
		Balance at end of previous quarter	Advances made in quarter	Repayment of principal	Write offs in quarter	Other debits/ (credits) and transfers (net)	Balance at end of quarter (a)	Of which: Loans excluding overdrafts	Overdrafts	Overdrafts Aggregate credit limits	
D1	Loans: Advances/Repayments										
	Residential lending to individuals :										
D1.1	Regulated										
D1.2	Ū.										
D1.3	Other secured loans						 1 [
D1.4	TOTAL Secured loans										
		Transsations in	auartar includes	d in Dd Ioolumn El			-	Col 2 - Col 3 - Col 4 + Col 5			
			-	d in D1 [column 5]	• "		-	quarter on loan			
50		Loans acquired	Loans sold	Loans securitised	Other	Total (b)	assets subject	to non-recourse fun	ding		
D2	Loans: Book movements										
D2.1	Residential lending to individuals : Regulated										
D2.2	Non regulated							-			
D2.3	Other secured loans							-			
D2.4	TOTAL Secured loans										
						(b) D1 column [5] = D2	2[Col 1 - Col 2 - Col 3 + Co	1 4]			
Balances a											(to 2 decimal places)
		TOTAL £000s	Of which at : Fixed rates	Variable rates	Of which at : less than 2%	2 < 3%	3 < 4%	4% or more	Weighted aver all balances	age nominal ann balances at	ual rate on balances at
D3	Loans: Interest rates	20000			above BBR	above BBR	above BBR	above BBR		fixed rates	variable rates
	Residential loans to individuals: Regulated		£000s	£000s	£000s	£000s	£000s	£000s	%	%	%
D3.1	Total book										
D3.2	Advances in quarter						<u> </u>				
	Residential loans to individuals: Non Regulated										
D3.3	Total book										
D3.4	Advances in quarter										
	Other secured loans:										
D3.5											
D3.6	Advances in quarter			-	<u>.</u>	-, F		-		·	
	·		-								
	All secured loans:									·	
D3.7	All secured loans: Total book										

D(2) LENDING : Business	flows	(£000's)										
		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												
	a) House purchase												
	b) Remortgage												
	c) Other												
	d) TOTAL												
D4.2	Non regulated												
	a) House purchase												
	b) Remortgage												
	c) Other		. <u></u>										
	d) TOTAL												
D4.3	Other secured loans												
D4.4	TOTAL Secured loans												

a) Entries should agree with relevant items in Column 2 of D1.

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E(1) RESIDENTIAL LOANS TO INDIVIDUALS: Income Multiple & LTV

		Gross advances	in quarter : (amoun	t) by LTV		-		Gross advances	in quarter : (amount) by LTV	
E1	SINGLE income multiple	< = 75 %	Over 75 < = 90 %	Over 90 < = 95 %	Over 95 %	E2	JOINT income multiple	< = 75 %	Over 75 < = 90 %	Over 90 < = 95 %	Over 95 %
E1.1	Regulated 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	TOTAL					E2.7	TOTAL				
E1.7a	of which: Not evidenced					E2.7a	of which: Not evidenced				
E1.8	Non Regulated Less than 2.50					E2.8	Non Regulated 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	TOTAL					E2.14	TOTAL				
E1.14a	of which: Not evidenced					E2.14a	of which: Not evidenced				
E1.15	All Loans Less than 2.50					E2.15	All Loans 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	TOTAL					E2.21	TOTAL				
E1.21a	of which: Not evidenced					E2.21a	of which: Not evidenced				

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	Regulated	d Ioans			Non regulated loans			regulated loans		All loan	S		
	Gross ad	vances in quarter	Balances	outstanding		Gross adv	vances in quarter	Balances	outstanding	Gross a	dvances in quarter	Balances	outstanding
E3 By credit history	Number	Amount	Number	Amount		Number	Amount	Number	Amount	Numbe	Amount	Number	Amount
E3.1 Impaired credit history													
E3.2 Other							·						
] [·									I	
E3.3 TOTAL												I.	
E4 By payment type													
E4.1 Repayment (capital & interest)			<u></u>										·
E4.2 Interest only		<u> </u>											<u></u>
E4.3 Combined													
E4.4 Other													
E4.5 TOTAL													
E5 By drawing facility													
E5.1 Loans with extra drawing facility : a) Loans including unused facility													
b) Unused facility											_	_	_
c) Net loans (a - b)													
E5.2 Loans with no extra drawing facility			-										
E5.3 TOTAL		I] [<u> </u>	[I [
E6 By purpose													
House Purchase: E6.1 Owner occupation a) FTB's												_	
b) Other	_				_							_	
E6.2 Buy to let													
E6.3 Further Advance													
Remortgage:							·						
E6.4 Own borrowers			<u></u>										
E6.5 From other lenders			·										
E6.6 Lifetime Mortgage													· . <u></u>
E6.7 Other			·				·						
500 TOTH													
E6.8 TOTAL			[[J	

F(1) LENDING:	Arrears	analysis
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	Cases entering higher (ie more serious) arrears band in quarter Position on all arrears cases at end of quarter					Performance of current arrears		
	ears categorisation type of loan	Number	Amount of arrears	Balance outstanding	Number	Amount of arrears	Balance outstanding	cases during the quarter
F1	Residential loans to individuals: R	egulated						%
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: N	on 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: A	ll Ioans						
F3.1	1.5 < 2.5 %							
F3.2	2.5 < 5 %							. <u> </u>
F3.3	5.0 < 7.5 %							. <u> </u>
F3.4	7.5 < 10 %							
F3.5	10% or more							
F3.6	In possession							
F3.7	TOTAL							

F(2) LENDING: Arrears analysis

	Cases entering higher (ie more serious) arrears band in quarter			Position on all arr	Position on all arrears cases at end of quarter				Performance of current arrears		
Arrears categorisation		Number	Amount of arrears	Balance outstanding	Number	Amount of arrears	Balance outstanding	cases	during the quart	er	
by t	ype of loan								%		
F4	Other secured loans								,,		
F4.1	1.5 < 2.5 %										
F4.2	2.5 < 5 %										
F4.3	5.0 < 7.5 %					<u> </u>					
F4.4	7.5 < 10 %										
F4.5	10% or more										
F4.6	In possession										
F4.7	TOTAL										
F5	Arrears management	Those cases no lon	nger reported (ie not ir	cluded in F1 to F4.7)				Arrears cas	es reported in F1	to F4.7 at end quarter	
		Possession sales o	luring quarter		Capitalisation of a	rrears cases in quarte	r	Number of cases for which there is in place:			
		Number		Balance outstanding	Number	Amount of arrears	Balance outstanding	A temporary		No concession	
F5.1	Residential loans to individuals Regulated	: 						concession	arrangement	arrangement	
F5.2	Non regulated										
F5.3	Total										
F5.4	Other secured loans										
F5.5	TOTAL										

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 table H in your capacity as a loan administrator. 							
G1	Mortgage contracts administered at end of quarter:	As PRINCIPAL admi	nistrator		As OTHER administ	rator		
		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							
	d) Total							

Residential loans to individuals administered for third parties

G2 Lenders for whom mortgage administration

	was being carried out at end of quarter		Details of lender		Balances outstanding	Administrator Status		
			FSA firm reference (if available)	e Name of firm	Regulated loans £000's	Non regulated loans £000's	All Ioans £000's	Indicate whether acting as "Principal" or "Other"
G2.1	Firms with a mortgage	1						
	lenders permission :	2						
	[top 5 only]	3						
		4						
		5						
G2.2	Other firms :	1						
	[top 5 only]	2						
		3						
		4						
		5						
G2.3	SPVs:	1						
	[top 5 only]	2						
		3						
		4						
		5						

H(1) MORTGAGE ADMINISTRATION: Arrears analysis

		Cases entering	g higher (ie more serious)	arrears band in quarter	Position on all	arrears cases at end of q	Performance of current arrears		
Arr	ears categorisation	Number	Amount of arrears	Balance outstanding	Number	Amount of arrears	Balance outstanding	cases during the quarter	
by f	ype of loan							%	
H1	Residential loans to individuals: F	Regulated						70	
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: N	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: A	All loans							
H3.1	1.5 < 2.5 %								
H3.2	2.5 < 5 %								
H3.3	5.0 < 7.5 %								
H3.4	7.5 < 10 %								
H3.5	10% or more								
H3.6	In possession								
H3.7	TOTAL								

Arrears categorisation by type of loan

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H4 [Other secured loans]

[Not relevant to this analysis of arrears by Loan Administrators, but structure maintained as per table F in order to make use of the same guidance notes].

H5	Arrears management	Those cases no longer reported (ie not included in H1 to H3.7)						Arrears cases reported in H1 to H3.7 at end quarter			
		Possession sales during quarter			Capitalisation of an	Number of cases for which there is in place:					
		Number	Balance outstanding		Number	Amount of arrears	Balance outstanding	A temporary concession	A formal arrangement	No concession arrangement	
	Residential loans to individuals	:							anangenene		
H5.1	Regulated										
H5.2	Non regulated										
H5.3	Total										

J FEE TARIFF MEASURES

J1	Fee tariff measures by regulated activity:	FSA measure (a)	FOS measure (b)
J1.1	Mortgage lending activity:		
J1.2	Mortgage administration activity:		
J1.3	Total for these activities:		

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

It should be noted that the definitions of these measures may change from time to time, and therefore the current definitions must be established by reference to the guidance notes which provide details of where such definitions are to be found in the website version of the Handbook.