MORTGAGE LENDERS & ADMINISTRATORS RETURN ('MLAR')

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A BALANCE SHEET

(£000s)

		Balance at end of qua	rter					Balance at end of qua	rter
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				40.0				
A1.5	Current assets:				A2.3	Provisions for liabilities and	d charges		-
A1.6	Loans to customers				A2.4	Creditors			
A1.7	Stocks				A2.5	Amounts falling due wi	thin one year		-
A1.8	Debtors				A2.6	Amounts falling due af	ter 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 balance	26			Securitised balances			
		Gross balances	Provisions	Net 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								

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

A3.6 All loans to customers

B PROFIT AND LOSS ACCOUNT

(£000s)

B0	F	Financial 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								J
B1.8	TOTAL Income								
	Expenditure								
B1.9	Staff costs								
B1.10) Fees and commissions payable								
B1.11	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	8 Provisions								
B1.17	7 Taxation								
B1.18	3 Minority interests								
B1.19	9 PROFIT FOR THE FINANCIAL PERIOD (= B1.15	5 - B1.16 - B1.17 - B1.18)							
B1.20) Dividends paid and proposed								
B1.21	Retained profit for the financial period (= B1.19 - E	31.20)							

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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 administrat	or with administered ass Balance at	ets on its balance sheet.	
C1.1	Reserves			quarter end		
C1.2	Interim profits	C4.1	Asset based measure:			
C1.3	Issued capital	C4.2	Total assets			
C1.4	General Provisions	C4.3	Undrawn commitments			
C1.5	Other eligible capital	C4.4	Intangible assets			
C1.6	Total Eligible Capital	C4.5	Total adjusted assets		(= C4.2 + C4.3 - C4.4)	
		C4.6	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	C5	For an administrator not bayin	a administered space as	, ita balanga abaat	
C2.3	Interim net losses		For an administrator not havin			
C2.4	Other deductions			Latest financial year ending / /	Estimated current financial year ending / /	
C2.5	Total Deductions	C5.1	Income based measure :			
		C5.2	Total income			
C3	CAPITAL RESOURCES (= C1.6 - C2.5)	C5.3	Relevant adjustments			
		C5.4	Total relevant income			(= C5.2 - C5.3)
		C5.5	CAPITAL REQUIREMENT:			
			a) Minimum	100	100	reflecting minimum capital of £100,00
			b) 10% of C5.4			using income based measure

c) Actual requirement

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	of
D1	Loans: Advances/Repayments		-		-						
	Residential lending to individuals :										
D1.1	Regulated			· · · · · · · · · · · · · · · · · · ·		·	<u></u>				
D1.2	Non regulated	·		·							
D1.3	Other secured loans										
D1.4	TOTAL Secured loans										
							a) Column 6 = Col 1 + 0	Col 2 - Col 3 - Col 4 + Col 5			
		Transactions in	quarter included	in D1 [column 5]	Balance at end qu			quarter on loan			
		Loans acquired	Loans sold	Loans securitised	Other	Total (b)	assets subject	to non-recourse fun	ding		
D2	Loans: Book movements										
	Residential lending to individuals :										
D2.1	Regulated			<u></u>			<u></u>				
D2.2	Non regulated			· ·		·					
D2.3	Other secured loans			ii		i	i	l			
D2.4	TOTAL Secured loans										
						(b) D1 column [5] = D2	2[Col 1 - Col 2 - Col 3 + Col	4]			
		Balances at end of TOTAL			Of which at :						(to 2 decimal places)
		£000s	Of which at : Fixed rates	Variable rates	less than 2%	2 < 3%	3 < 4%	4% or more	all balances	ge nominal ann balances at	balances at
D3	Loans: Interest rates		£000s	£000s	above BBR £000s	above BBR £000s	above BBR £000s	above BBR £000s	%	fixed rates %	variable rates %
	Residential loans to individuals: Regulated		20005		20005	20005	20005	20005	<i>7</i> 0	70	70
D3.1	Total book										
D3.2	Advances in quarter						. <u>.</u>				
	Residential loans to individuals: Non Regulated	l									
D3.3	Total book										
D3.4	Advances in quarter										
	Other secured loans:			, ₍			۰				
D3.5	Total book										
D3.6	Advances in quarter					<u></u>					
	All secured loans:										
D3.7	Total book										
D3.8	Advances in quarter										

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												
	d) TOTAL												
D4.3	Other secured loans												
D4.4	TOTAL Secured loans												

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

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

	Gross advances in quarter : (amount) by LTV					_		Gross advances	in quarter : (amoun	t) by LTV	
E1 3	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	a 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 loans				Non regulated loans				_	All loans				
	Gross ad	vances in quarter	Balances	outstanding		Gross ad	vances in quarter	Balances	outstanding	_	Gross ad	vances in quarter	Balances outstanding	
E3 By credit history	Number	Amount	Number	Amount		Number	Amount	Number	Amount		Number	Amount	Number	Amount
E3.1 Impaired credit history														
E3.2 Other		·					·							
				·	7									
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 : a) Loans including unused facility										_				
b) Unused facility										_				
c) Net loans (a - b)														
E5.2 Loans with no extra drawing facility										_				
E5.3 TOTAL]				
E6 By purpose														
House Purchase: E6.1 Owner occupation a) FTB's														
b) Other														
E6.2 Buy to let														
E6.3 Further Advance Remortgage:				- <u></u>	_					-				
E6.4 Own borrowers														
E6.5 From other lenders				·										
E6.6 Lifetime Mortgage														
E6.7 Other		·			_					-		·		
E6.8 TOTAL														

F(1)	LENDING:	Arrears	analysis
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		Cases entering	g higher (ie more serious)	arrears band in quarter	Position on all	arrears cases at end of q	uarter	Performance of current arrears		
	ears categorisation	Number	Amount of arrears	Balance outstanding	Number	Amount of arrears	Balance outstanding	cases during the quarter		
by t	ype of loan							%		
F1	Residential loans to individuals: Re	egulated								
F1.1	1.5 < 2.5 %									
F1.2	2.5 < 5 %									
F1.3	5.0 < 7.5 %									
F1.4	7.5 < 10 %			. <u> </u>						
F1.5	10% or more									
F1.6	In possession									
F1.7	TOTAL									
F2	Residential loans to individuals: No	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: Al	l 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									

F(2) LENDING: Arrears analysis

		Cases entering hid	aher (ie more serious)	arrears band in quarter	Position on all ar	rears cases at end of q	uarter	Performance of current arrears			
	ears categorisation	Number	Amount of arrears	Balance outstanding	Number	•	Balance outstanding	cases	during the quart	er	
by	type of loan								%		
F4	Other secured loans										
F4.1	1.5 < 2.5 %										
F4.2	2.5 < 5 %										
F4.3	5.0 < 7.5 %										
F4.4	7.5 < 10 %										
F4.5	10% or more										
F4.6	In possession										
F4.7	TOTAL										
F5	Arrears management	Those cases no lo	nger reported (ie not ir	ncluded in F1 to F4.7)				Arrears cases	s reported in F1	to F4.7 at end quarter	
		Possession sales	during quarter		Capitalisation of	arrears cases in quarte	Number of cases for which there is in place:				
		Number		Balance outstanding	Number	Amount of arrears	Balance outstanding	A temporary	A formal	No concession	
	Residential loans to individuals	:						concession	arrangement	arrangement	
F5.1	Regulated		-								
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 adm 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 ta			o not have any off-baland	ce		
G1	Mortgage contracts administered at end of quarter:	As PRINCIPAL admin	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	. <u></u>					
	b) Other firms		·			- <u> </u>	
	c) SPVs					<u> </u>	
	d) Total						

G2 Lenders for whom mortgage administration

	gage aa						
	was being carried out at end of quarte	Details of lender		Balances outstanding	g at end of quarter		Administrator Status
		FSA firm referenc (if available)	e Name of firm	Regulated loans £000's	Non regulated loans £000's	All loans £000's	Indicate whether acting as "Principal" or "Other"
G2.1	Firms with a mortgage 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 higher (ie more serious) arrears band in quarte	or	6

		Cases entering high	gher (ie more serious)	arrears band in quarter	Position on all ar	rrears cases at end of q	uarter	Performance of current arrears
Arre	ears categorisation	Number	Amount of arrears	Balance outstanding	Number	Amount of arrears	Balance outstanding	cases during the quarter
by t	ype of loan							%
H1	Residential loans to individuals: Re	egulated						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: No	on 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						

110.4	4.5.05%					
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								
[Other secured loans]	[Not relevant to this analysis of arrears by	y Loan Administrators, but structure	e maintained as per ta	ble F in order to make us	e of the same guidance r	otes].		
Arrears management	Those cases no longer reported (ie no	ot included in H1 to H3.7)				Arrears cases	reported in H1	to H3.7 at end quarter
	Possession sales during quarter		Capitalisation of a	arrears cases in quarter		Number of cas	ses for which th	ere 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 :

H4

H5

H5.1	Regulated	 	 	 	 	
H5.2	Non regulated	 	 	 	 	
H5.3	Total					٦

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.

K SALE & RENT BACK (SRB) BUSINESS

		Regulated Number	Amount
K1	Overall business summary (opening & closing stocks with key transactions)		
K1.1	SRB agreements at start of quarter		
K1.2	New sales in quarter		
K1.3	Disposals in quarter		
K1.4	Business transfer: acquisitions		
K1.5	Business transfer: sales		
K1.6	Other		
K1.7	SRB agreements at end of quarter		
K1.8	SRB agreements arranged for unauthorised person		

K SALE & RENT BACK (SRB) BUSINESS

		Regulated Number	Amount
К2	New business in Quarter		
	Sales : analysed by discount on open market value (OMV)		
K2.1	0% – 30%		
K2.2	30% – 40%		
K2.3	> 40%		
K2.4	Weighted average of all sales		
	Sales : analysed by provider fees charged		
K2.5	Over £1000		
K2.6	Under £1000		
K2.7	Weighted average fees charged		
	Sales : analysed by annual rent as % sale value		
K2.8	Average annual rent per month		
K2.9	Average rental yield		

SALE & RENT BACK (SRB) BUSINESS

K3 SRB agreements terminated or transferred in the quarter:

		Agreements Terminated by Firm	Agreements Terminated by Seller	
K3.1	< 12 Months			
K3.2	12 - 36 Months			
K3.3	36 - 60 Months			
K3.4	60 - 72 Months			
K3.5	> 72 Months			
K3.6	Avg Duration of Agreement			

	Transfers			Disposals	
	Total Sales (Transfers & Disposals)	Number	Amount	Number	Amount
K3.7	Original SRB values				
K3.8	Current SRB book values				
K3.9	Actual disposal/transfer values				

SALE & RENT BACK (SRB) BUSINESS

K4 SRB agreements at end of quarter: cases 10% or more in arrears

		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			
K4.7	All cases			

SALE & RENT BACK (SRB) BUSINESS

- K5 SRB administrators
- K5.1 Regulated SRB agreements administered
- K5.2 Number of SRB agreements administered
- K5.3 Number of SRB agreements administered for other firms

Number of SRB agreements administered for other firms - top 5 firms

	Firm Ref Number (FRN)	Number of SRB agreements administered
K5.4	1:	<u>1:</u>
K5.5	2:	<u>2:</u>
K5.6	3:	<u>3:</u>
K5.7	4:	4:
K5.8	5:	5: