

**MORTGAGE LENDERS & ADMINISTRATORS RETURN ('MLAR')**

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		<i>Balance at end of quarter</i>			<i>Balance at end of quarter</i>
<b>A1</b>	<b>Assets</b>			<b>A2</b>	<b>Liabilities</b>
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	<b>TOTAL ASSETS</b>			A2.7	Other liabilities
					_____
				A2.8	<b>TOTAL LIABILITIES</b>
					<input style="width: 100px; height: 20px;" type="text"/>

***Unsecuritised balances***

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	<i>Gross balances</i>	<i>Provisions</i>	<i>Net balances</i>
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***Securitised balances***

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	<i>Gross balances</i>	<i>Provisions</i>	<i>Non recourse finance</i>	<i>Net balances</i>
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**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	<b>All loans to customers</b>	<input style="width: 80px; height: 25px;" type="text"/>	<input style="width: 80px; height: 25px;" type="text"/>	<input style="width: 80px; height: 25px;" type="text"/>	<input style="width: 80px; height: 25px;" type="text"/>	<input style="width: 80px; height: 25px;" type="text"/>	<input style="width: 80px; height: 25px;" type="text"/>

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

**B PROFIT AND LOSS ACCOUNT**

(£000s)

**B**

B0	<i>Financial year -to-date is</i> <input type="text"/> <i>months (ie 3,6,9 or 12)</i>	<i>Provisions balance at start of financial year</i>	<i>Write offs in financial year to date</i>	<i>Provisions charge in financial year to date</i>	<i>Provisions balance at period end</i>
<b>B1 Summary Profit &amp; Loss Account</b>		<b>B2 Provisions analysis</b>			
<u>Income</u>					
B1.1 Gross profit on non-financial activities	_____	B2.1 Residential loans to individuals			
B1.2 Interest receivable	_____	B2.2 Regulated	_____	_____	_____
B1.3 Interest payable	_____	B2.3 Non regulated	_____	_____	_____
B1.4 Net interest receivable	_____	B2.4 Other secured loans	_____	_____	_____
B1.5 Fees and commissions receivable	_____	B2.5 Other loans	_____	_____	_____
B1.6 Profits on dealing investments	_____	B2.6 All loans to customers	<input type="text"/>	<input type="text"/>	<input type="text"/>
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)	_____				

CAPITAL RESOURCES		Balance at quarter end
<b>C1 Eligible capital</b>		
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"/>
<b>C2 Deductions from capital</b>		
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"/>
<b>C3 CAPITAL RESOURCES (= C1.6 - C2.5)</b>		<input type="text"/>

CAPITAL REQUIREMENTS			
<b>C4 For a lender, or an administrator with administered assets on its balance sheet.</b>			
		<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)
<b>C5 For an administrator not having administered assets on its balance sheet.</b>			
		<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>
<b>D4 Loans: Commitments</b>						
Residential lending to individuals						
<b>D4.1 Regulated</b>						
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"/>
<b>D4.2 Non regulated</b>						
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"/>
<b>D4.3 Other secured loans</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>D4.4 TOTAL Secured loans</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

Gross advances in quarter : (amount) by LTV

Gross advances in quarter : (amount) by LTV

E1 SINGLE income multiple		<= 75 %	Over 75 <= 90 %	Over 90 <= 95 %	Over 95 %
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	.....	.....	.....	.....

E2 JOINT income multiple		<= 75 %	Over 75 <= 90 %	Over 90 <= 95 %	Over 95 %
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>			<u>Performance of current arrears cases during the quarter</u>
	Number	Amount of arrears	Balance outstanding	Number	Amount of arrears	Balance outstanding	%
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	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	.....	.....	.....	.....	.....

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							



<b>J1</b>	<b>Fee tariff measures by regulated activity:</b>	<b>FSA measure (a)</b>	<b>FOS measure (b)</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.

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**K SALE & RENT BACK (SRB) BUSINESS**

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		Number	Regulated	Amount
K1	<b>Overall business summary</b> (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 persons	_____		_____



**K SALE & RENT BACK (SRB) BUSINESS**

		Regulated	
		Number	Amount
K2	<b>New business in Quarter</b>		
	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		<input type="text"/>
	Sales : analysed by provider fees charged		
K2.5	Over £1000	_____	_____
K2.6	Under £1000	_____	_____
K2.7	Average fees charged		<input type="text"/>
	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 %)		<input type="text"/>

**SALE & RENT BACK (SRB) BUSINESS**

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

	Total agreements terminated	Agreements Terminated by Firm	Agreements Terminated by Seller
K3.1	< 12 Months	_____	_____
K3.2	12 - 36 Months	_____	_____
K3.3	36 - 60 Months	_____	_____
K3.4	60 - 72 Months	_____	_____
K3.5	> 72 Months	_____	_____
K3.6	Avg Duration of Agreement	<input type="text"/>	<input type="text"/>

	Total Sales (Transfers & Disposals)	Transfers		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**

		<b>Regulated</b>		
		<b>Cases in arrears at end quarter</b>		
<b>Arrears categorisation</b>		<b>Number</b>	<b>Amount of arrears</b>	<b>Annual rentals</b>
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**

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**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: _____