Sup 16 Ann 19 AR

MORTGAGE LENDERS & ADMINISTRATORS RETURN ('MLAR')

Summary of Contents	Table
Balance Sheet	Α
Profit & Loss Account	В
Capital	С
Lending - Business flows & rates	D
Residential Lending to individuals - New business profile	Е
Lending - Arrears analysis	F
Mortgage administration - Business profile	G
Mortgage administration - Arrears analysis	Н
Fee tariff measures	J
Sale & Rent Back (SRB Business)	K

		Balance at end of qua	nrter					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		-		A2.3	Provisions for liabilities and	charges		
A1.5	Current assets:				712.0	1 TOVISIONS FOR HUDSHINGS CITY	onargos		-
A1.6	Loans to customers		-		A2.4	Creditors			
A1.7	Stocks		-		A2.5	Amounts falling due with	in one year		-
A1.8	Debtors		-		A2.6	Amounts falling due afte	r more than one year		
A1.9	Investments		-		A2.7	Other liabilities			- 1
A1.10	Cash at bank and in hand		-		A2.8	TOTAL LIABILITIES			
A1.11	Other current assets		- 1						
A1.12	TOTAL ASSETS								
		Unsecuritised balanc	oe.			Securitised balances			
		Gross balances	Provisions	Net balances		Gross balances	Provisions	Non recourse finance	Net balances
А3	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								

All loans to customers

A3.6

В0		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 balanc at period end
B1	Summary Profit & Loss Account				B2	Provisions analysis	financial year	year to date	year to date	
	Income									
B1.1	Gross profit on non-financial activities				B2.1	Residential loans to individuals				
B1.2	Interest receivable		<u>-</u>		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				D 2.0	, in loans to casternors				
B1.8	TOTAL Income									
	Expenditure									
B1.9	Staff costs		<u>-</u>							
B1.10	Fees and commissions payable		<u>-</u>							
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 - B1.16 - B1.17 - B1.18)								
B1.20	Dividends paid and proposed									
B1.21	Retained profit for the financial period (= B1.19	- B1.20)								

	CAPITAL RESOURCES	Balance at quarter end		CAPITAL REQUIREMENTS			
21	Eligible capital		C4	For a lender, or an administrato	or with administered asso Balance at	ets on its balance sheet.	
21.1	Reserves				quarter end		
1.2	Interim profits		C4.1	Asset based measure:			
21.3	Issued capital		24.2	Total assets			
21.4	General Provisions		24.3	Undrawn commitments			
21.5	Other eligible capital		C4.4	Intangible assets			
21.6	Total Eligible Capital		C4.5	Total adjusted assets		(= C4.2 + C4.3 - C4.4)	
		C	24.6	CAPITAL REQUIREMENT:			
				a) Minimum	100	reflecting minimum capita	al of £100,000
				b) 1% of C4.5		using asset based measu	ure
2	Deductions from capital			c) Actual requirement		being the higher of a) and	d b)
2.1	Investments in own shares						
2.2	Intangible assets		C5	For an administrator not baying	n administered assets an	ita balansa abast	
2.3	Interim net losses		<i>J</i> :3	For an administrator not having			
2.4	Other deductions				Latest financial year ending / /	Estimated current financial year ending / /	
2.5	Total Deductions		C5.1	Income based measure :			
			25.2	Total income			
23	CAPITAL RESOURCES (= C1.6 - C2.5)		25.3	Relevant adjustments			
		(C5.4	Total relevant income			(= C5.2 - C5.3)
			C5.5	CAPITAL REQUIREMENT:			(-33.2 33.5)
				a) Minimum	100	100	reflecting minimum capital of £100,0
				b) 10% of C5.4			using income based measure
				c) Actual requirement			being the higher of a) and b)

D(1) LENDING : Business flows & rate	es .	(£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					_					
D1.2	Non regulated					_				_	
D1.3	Other secured loans					_					
D1.4	TOTAL Secured loans										
					<u></u>		a) Column 6 = Col 1 +	Col 2 - Col 3 - Col 4 + Col 5	<u>-</u>		
		Transactions in	quarter included	d in D1 [column 5]			Balance at end	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	-			_		<u> </u>		_			
D2.2	Non regulated				-	_		_			
D2.3	Other secured loans					ī ————		- -			
D2.4	TOTAL Secured loans										
						(b) D1 column [5] = D2	2[Col 1 - Col 2 - Col 3 + Co	i 4]			
		Balances at end									(to 2 decimal places)
		TOTAL £000s	Of which at : Fixed rates	Variable rates	Of which at :	2 < 3%	3 < 4%	4% or more	Weighted avera	age nominal ann balances at	ual rate on balances at
D3	Loans: Interest rates				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	I									
D3.3	Total book										
D3.4	Advances in quarter			<u> </u>					<u></u>		
	Other secured loans:						T				
D3.5	Total book										
D3.6	Advances in quarter										
	All secured loans:										
D3.7	Total book										
D3.8						-					

)(2)	LENDING	:	Business	flows
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(£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
04	Loans: Commitments						
	Residential lending to individuals						
04.1	Regulated						
	a) House purchase						
	b) Remortgage						
	c) Other						
	d) TOTAL						
04.2	Non regulated						
	a) House purchase						
	b) Remortgage						
	c) Other						
	d) TOTAL						
04.3	Other secured loans						
04.4	TOTAL Secured loans						

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

		Gross advances	in quarter : (amount	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		<u> </u>			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		<u> </u>			E2.17	2.50 < 2.75		<u> </u>		
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				

E(2)

		Regulated	l loans			Non regulated loans						All loans			
		Gross adv	vances in quarter	Balances	outstanding	_	Gross adv	vances in quarter	Balances	outstanding	Gro	oss adv	ances in quarter	Balances	outstanding
E3	By credit history	Number	Amount	Number	Amount		Number	Amount	Number	Amount	Nui	mber	Amount	Number	Amount
E3.1	Impaired credit history					_					_				
E3.2	Other					_					_				
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														
E6.1	House Purchase: Owner occupation a) FTB's					_									
	b) Other					_									
E6.2	Buy to let					_									E6
E6.3	Further Advance Remortgage:					_									
E6.4						_									
E6.5	From other lenders			-		_					_				
E6.6	Lifetime Mortgage			-		_					_				E6
E6.7	Other					_									
E6.8	TOTAL														

		Cases entering hig	gher (ie more serious)	arrears band in quarte	Position on all a	rrears 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 t	ype of loan							%
F1	Residential loans to individuals: Re	gulated						70
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: No	n 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							

F(2) LENDING: Arrears analysis	(£000s)		F(2)
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		Cases entering hig	gher (ie more serious)	arrears band in quarter	Position on all ar	rears cases at end of q	Performance of current arrears					
Arre	ears categorisation	Number	Amount of arrears	Balance outstanding	Number	Amount of arrears	Balance outstanding	cases o	luring the quart	er		
by t	ype of loan								%			
F4	Other secured loans								70			
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 lor	nger reported (ie not in	ncluded in F1 to F4.7)				Arrears cases	reported in F1	to F4.7 at end quarter		
		Possession sales of	luring quarter		Capitalisation of	arrears cases in quarte	r	Number of cases for which there is in place:				
		Number		Balance outstanding	Number		Balance outstanding	A temporary	A formal	No concession		
	Residential loans to individuals	s:						concession	arrangement	arrangement		
F5.1	Regulated				_							
F5.2	Non regulated											
F5.3	Total											
F5.4	Other secured loans											
F5.5	TOTAL											

(£000s)

G(1)

G(1) MORTGAGE ADMINISTRATION: Business profile

c) SPVs

d) Total

Residential loans to individuals administered for third parties

G2	Lenders for whom mortgage admi		on Details of lender		Balances outstanding	g at end of quarter		Administrator Status
			FSA firm reference (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						

		Cases entering hig	her (ie more serious)	arrears band in quarter	Position on all arrea	ars 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	gulated						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	n 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							
НЗ	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							

(£000s)

H(2) MORTGAGE ADMINISTRATION: Arrears analysis

H5.3

Total

H(2)

J FEE TARIFF MEASURES J

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

		Number	Regulated 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 persons		

K SALE & RENT BACK (SRB) BUSINESS

Number 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 %)

SALE & RENT BACK (SRB) BUSINESS

K3 SRB agreements terminated	or transferred in the quarter:
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	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		

		Trar	nsfers	Dispo	sals
	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				

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

Regulated Cases in arrears at end quarter Amount Annual Number of arrears 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	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:
K5.4 K5.5	` ,	
	<u>1:</u>	<u>1:</u>
K5.5	1: 2:	1: 2: