

Form IO

Further analysis of loans and advances to UK individuals

Loans and advances

This form provides further analysis of sterling and euro items within item 29DB3A4 on Form BE including loans where the reporting group holds only a second or subsequent charge on a security. The Bank of England publishes the data in a monthly statistical release on lending to individuals.

This form should be completed only by those institutions specifically asked to do so by the Bank of England. The current guideline for inclusion in the sample of reporting institutions is:

Outstanding sterling other loans and advances greater than £100mn.

Breakdown of lending, by type

Where applicable, reporters are required to provide a breakdown of box items by lending type. For such box items, a description of these types can be found below.

Other mortgages are second and subsequent charge loans secured on residential property or land only. Exclude any loans secured on property other than residential property or land.

Motor finance products are products that are only used for the purchase of a motor vehicle. These products include PCP, financial leasing and hire purchase.

Personal loans are fixed-rate unsecured loan products which can be used for various purposes.

Other advances are any lending included on Form IO that is not elsewhere covered; this may include loan products for employees.

Where the type of lending cannot be identified, the lending should be entered within the relevant **unanalysed** box item.

Item no	Further analysis of loans and advances to UK individuals
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XFKF0	Amount outstanding at previous reporting date
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Added o/a Stats
Notice 2012/01

Include here the amount outstanding at the previous month-end (as would have been reported under item XFKF).

XFKF1	Gross new lending in the month
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Updated o/a Stats
Notice 2012/01

Updated o/a
Stats Notice
2012/02

Updated o/a Stats
Notice 2013/05

Enter under this item all gross loans and advances to individuals not covered elsewhere. This should include any amounts added to the customer balance during the reporting period, such as capitalised interest, fees charged etc. When an existing borrower increases the value of an existing personal loan, only the additional amount of lending should be included as gross new lending. There are three possible ways of reporting this item . ~~Where reporting according to the form definitions will be difficult, we are willing to discuss alternative methods of reporting.~~

We ask reporting institutions to contact the Bank of England in cases where they have difficulty in reporting gross lending according to the form definitions.

These are as follows:

1. Provide comprehensive data on all gross loans and advances not covered elsewhere (this is the expected option).
2. If it is not possible to provide comprehensive data, this item should cover gross new lending for identifiable sub-classes of personal lending, for example centralised lending schemes, once agreement has been given by the Bank.
3. Finally, if no gross new lending can be identified please leave this box blank once agreement has been given by the Bank.

XFKF1A-E

See '**Breakdown of lending, by type**' for definitions of the breakdowns within this box.

Added o/a Stats
Notice 2017/04

XFKF2

Net loan sales (-), purchases (+) and other transfers during the month

Only loan sales or purchases that affect the value of BE29DB3A4 should be included here; securitisations where the loans continue to be reported on balance sheet (as per section 3(g) of the General Notes and Definitions) should not be reported in this item.

XFKF2A-E

See '**Breakdown of lending, by type**' for definitions of the breakdowns within this box.

Added o/a Stats
Notice 2017/04

XFKF5

Repayments during the month

Added o/a Stats
Notice 2012/01

Include here all repayments of other loans and advances not covered elsewhere. Where data relate to repayments of loans where interest has been included in the outstanding balance (i.e. capitalised), this repayment of interest will also need to be included in this item.

Updated o/a
Stats Notice
2012/02

~~Repayments data are to be provided on a best endeavours basis. Where reporting according to the form definitions will be difficult, we are willing to discuss alternative methods of reporting.~~

Updated o/a Stats
Notice 2013/05

We ask reporting institutions to contact the Bank of England in cases where they have difficulty in reporting repayments according to the form definitions.

XFKF5A-E

See '**Breakdown of lending, by type**' for definitions of the breakdowns within this box.

Added o/a Stats
Notice 2017/04

XFKF7

Other adjustments to the amount outstanding: reductions (-) and increases (+)

Added o/a Stats
Notice 2012/01

Include under this item all changes to the amount outstanding which are not included elsewhere. ~~(e.g. interest charged during the month less interest received (where interest has not been capitalised), all fees charged, write-offs, and other adjustments, such as repayments related to dormant accounts). Reductions should be reported as negative figures and increases as positive figures. It should be understood that a degree of estimation in completing item XFKF7 is acceptable within the statistical context for which~~

Updated o/a
Stats Notice
2012/05

Updated o/a Stats
Notice 2013/05

~~the information is required~~

XFKF67A

Of which: amounts written off during the month

Added o/a Stats
Notice 2012/01

Updated o/a
Stats Notice
2012/05

Record all write-offs of other loans and advances not covered elsewhere during the reporting period (note: this does not just relate specifically to the lending in item XFKF1 in the same reporting period but to all other loans and advances not covered elsewhere). **Write-offs should be reported here net of recoveries and other write-ons** in line with Form WO definitions and these write-offs should also be reported on Form WO (item 1JB). Write-offs reported here should **reduce** the amounts outstanding reported on all relevant forms; conversely, recoveries and other write-ons would **increase** the amounts outstanding. Write-offs should be reported here as a negative number, and write-ons as a positive number.

XFKF

Amount outstanding at current reporting date

Include here the amount outstanding of loans and advances to individuals at the current month-end **but exclude all overdrafts**. Item XFKF is the sum of items XFKF0, XFKF1, XFKF2 and XFKF7, *minus* items XFKF5 and XFKF6. This item should equal item XFKF0 in the following month's Form IO.

XFKFOA

~~Amount outstanding at current reporting date (of which: Other mortgages)~~

Added o/a Stats
Notice 2012/01

Updated o/a
Stats Notice
2012/05

~~Include here the amount outstanding of second and subsequent charge loans secured on residential property or land only. Exclude any loans secured on property other than residential property or land (e.g. car loans). Item XFKFOA is a subset of XFKF, and should therefore always be smaller than XFKF.~~

XFKFA-E

See '**Breakdown of lending, by type**' for definitions of the breakdowns within this box.

Added o/a Stats
Notice 2017/04

XFKF8

~~Net provision charge for bad and doubtful debts: net unsecured loans and advances~~

Added o/a Stats
Notice 2012/01

Added o/a Stats
Notice 2012/05

Enter here the P&L charge for bad debt provisions against unsecured loans and advances not covered elsewhere less the corresponding releases and recoveries made during the period. Net provisions are defined as provisions made against impaired financial assets, including interest, less releases and recoveries. The definitions for Form PL provide further guidance to the provision process (see item 20 and the appendix of the definitions for further information) and the definitions for Form BE provide further guidance on definitions for net other unsecured loans.