

**ISLE OF MAN
FINANCIAL SERVICES AUTHORITY**

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QUARTERLY LENDING STATISTICS

Deposit Takers (Banks)

Class 1(1)

31 March 2019

Data for 31 March 2019

Data encapsulates business held in the Isle of Man offices only of licensed deposit takers (“banks”) holding Class 1(1) permissions. Where applicable, the data is expressed in £’millions. The data is taken from lending returns submitted to the Authority by banks. At the time of the data, one bank incorporated in the Isle of Man also operated overseas branches; the data excludes business undertaken in these branches.

The Isle of Man’s Alternative Banking Regime came into force on 1 August 2016. At the reporting date, no Class 1(2) banks had been licenced and there is one Class 1(3) rep offices that has been licenced.

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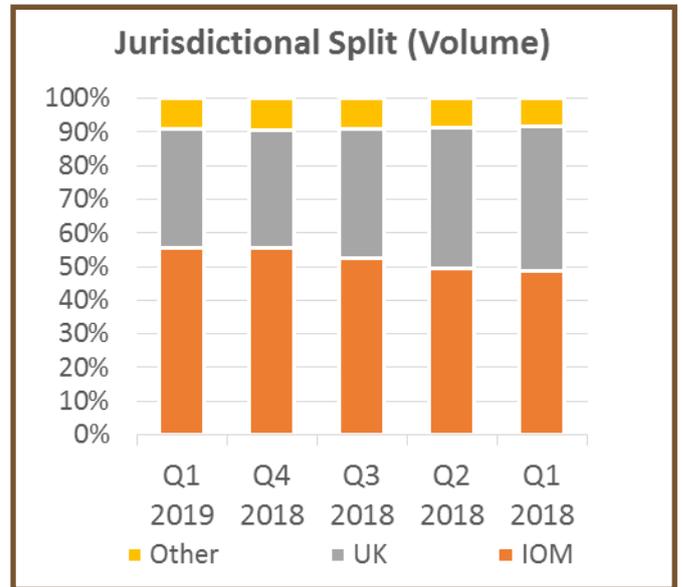
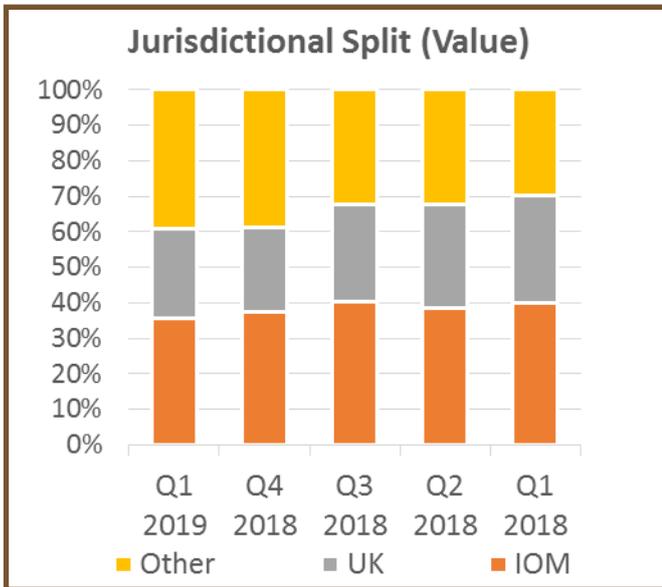
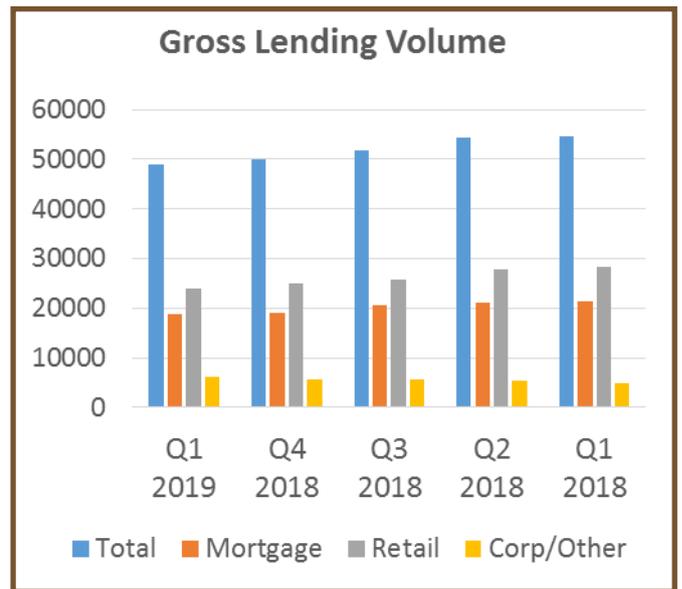
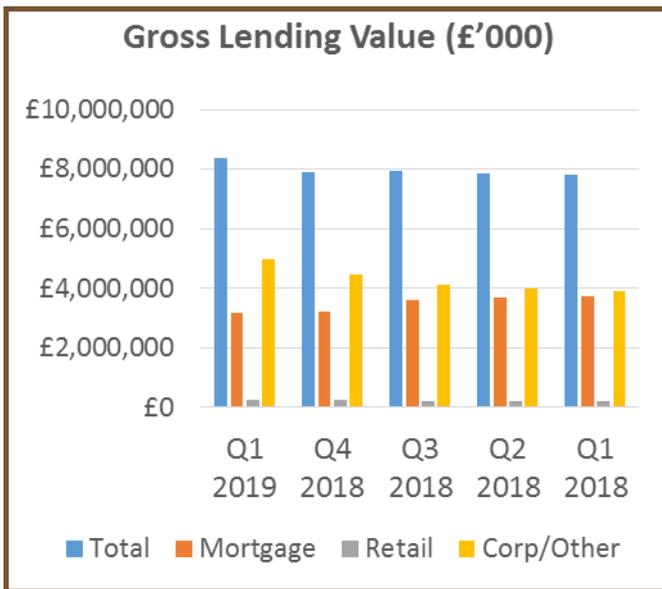
Website: www.iomfsa.im

1. Summary

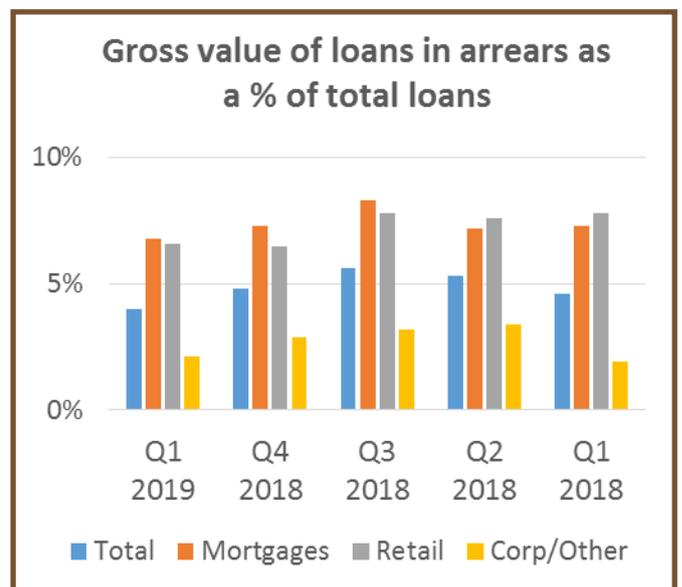
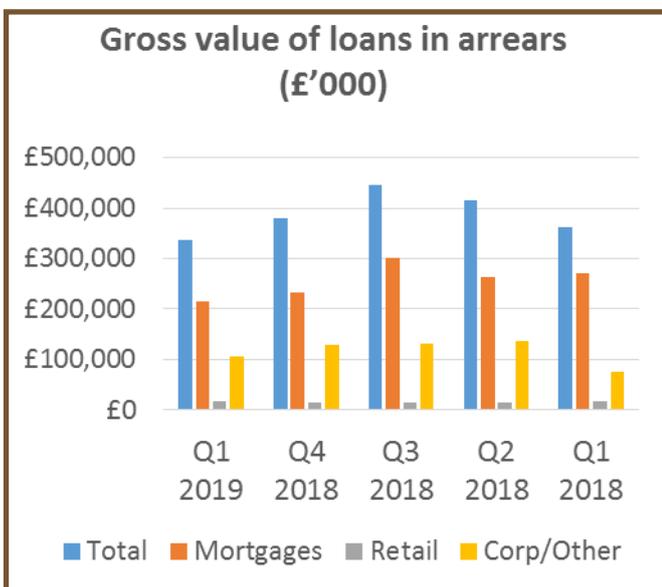
1a. Commentary

- Total gross lending increased by 5.6% to £8.1b; this is the highest level since December 2010. As per previous quarters, the increase is being driven by corporate lending.
- Gross mortgage lending stabilised, reducing by a more modest 1.5% in the quarter to £3.16bn.
- New Isle of Man mortgage lending decreased in the quarter to £42.3m. This is 23.6% lower than the previous quarter and 7.3% lower than the same period in 2018. Historically the first quarter in the year has the lowest value of new mortgage lending.
- Corporate lending continues to be the largest lending type, by value, having overtaken residential mortgage lending in Q4 2018.
- In line with previous quarters, three banks are responsible for almost three quarters of new IOM mortgage lending.
- Gross retail lending increased by 3.4% to £255m. We continue to see movements in the sector analysis as a result of this reclassification and efforts by other banks to continue to enhance the quality of their lending data.
- The gross value of loans in arrears continued to reduce and is 6.7% lower than the same period in 2018. The reduction is mainly as a result of reduced mortgage arrears.

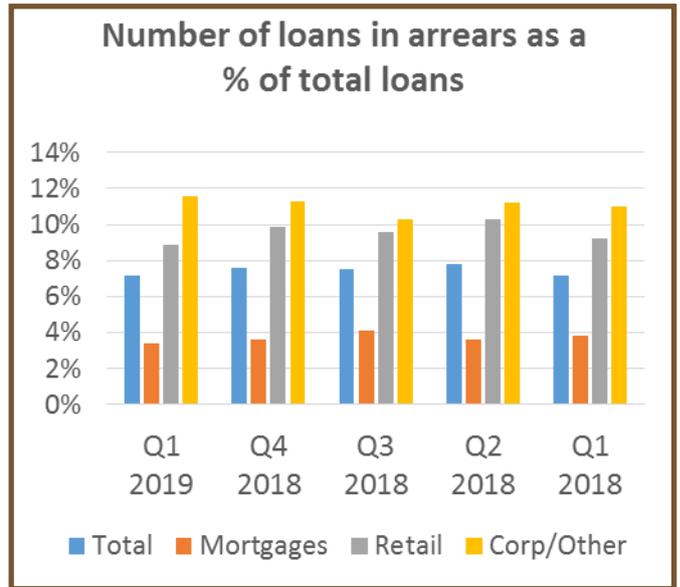
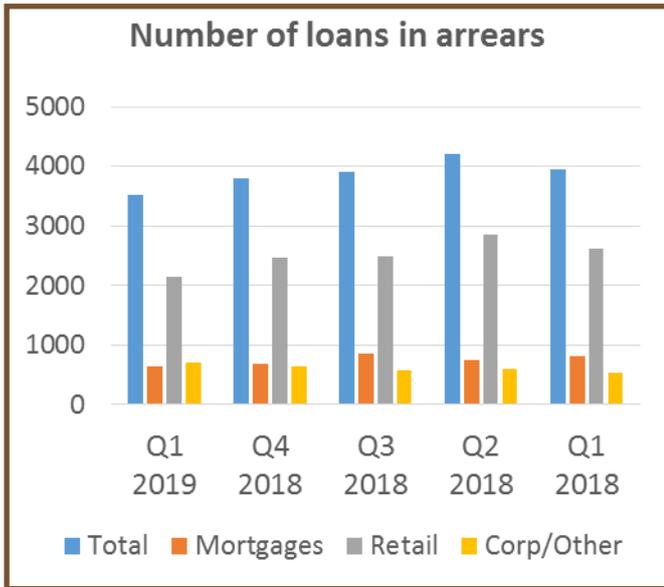
1b. Overall Trends (including geographical spread)



1c. Loan arrears, including loans classified as “past due” (more than 90 days in arrears)

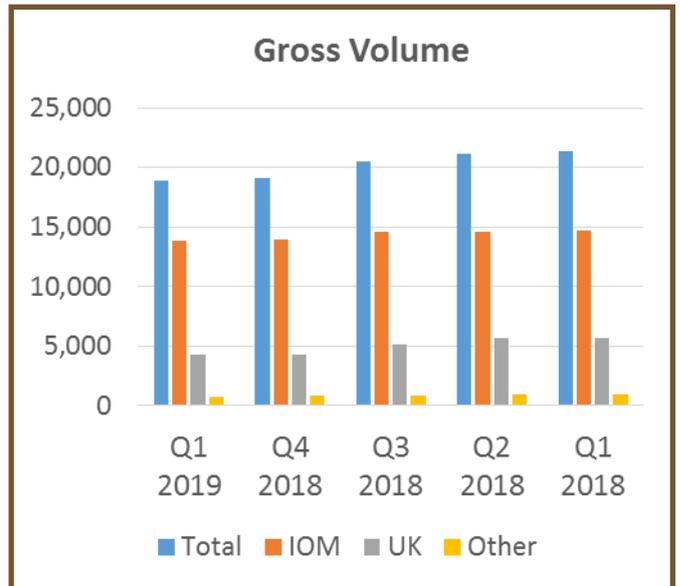
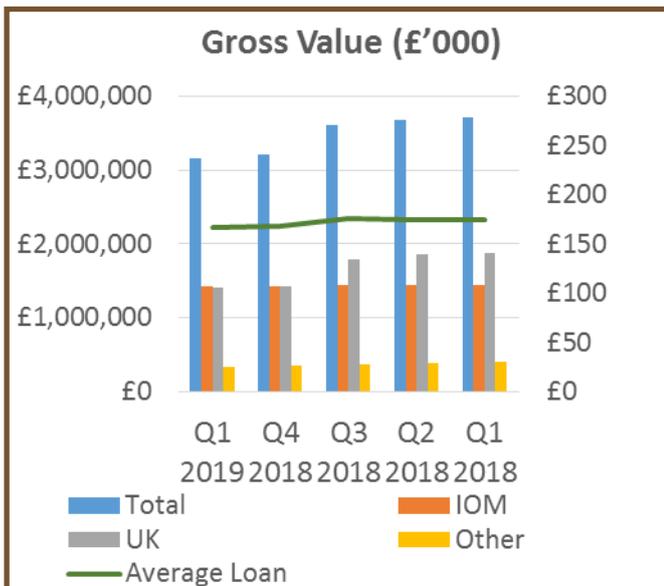


Data for 31 March 2019

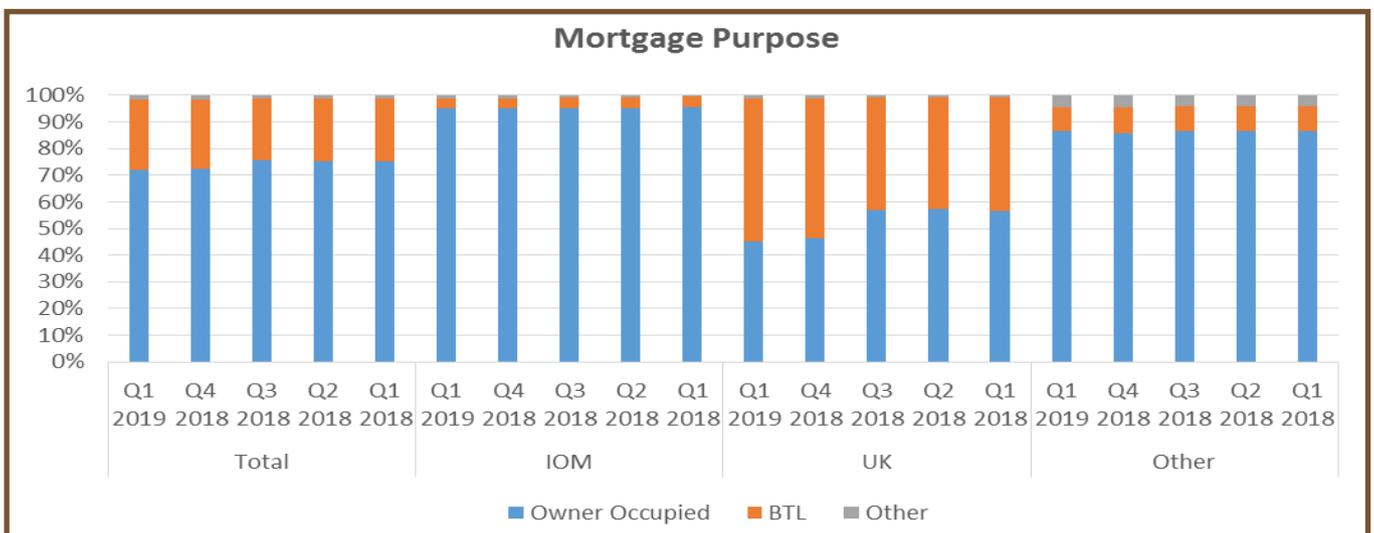


2. Mortgage lending

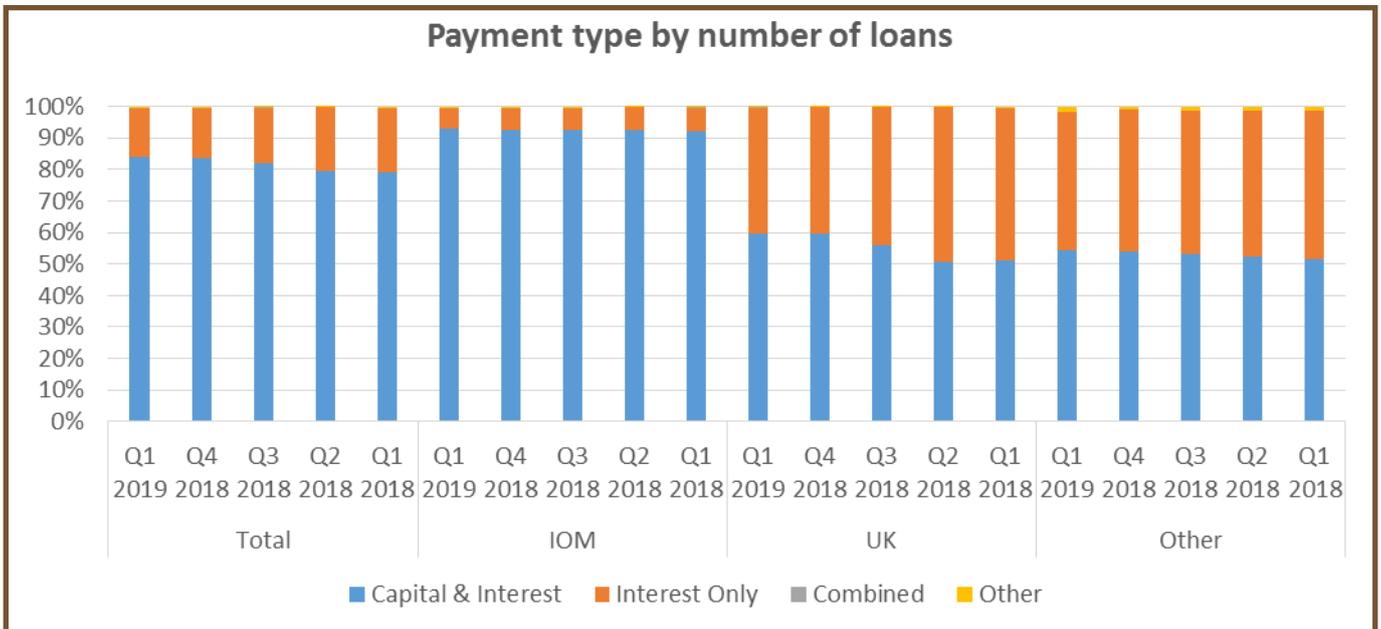
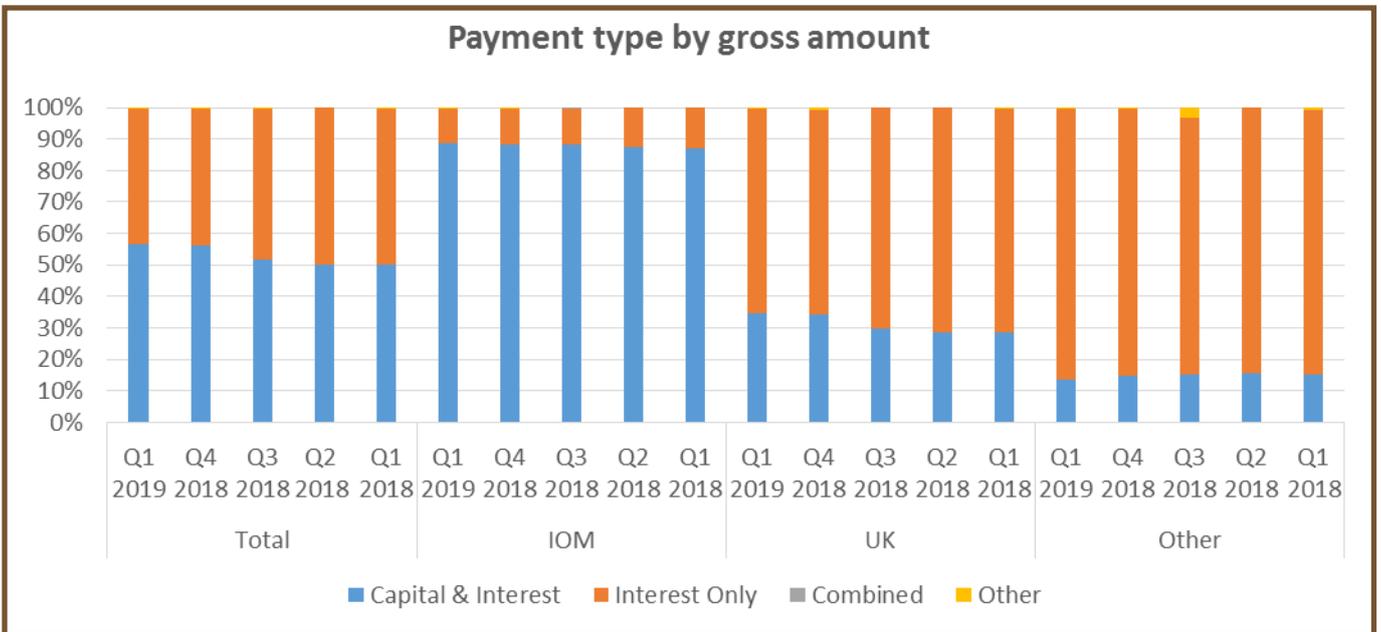
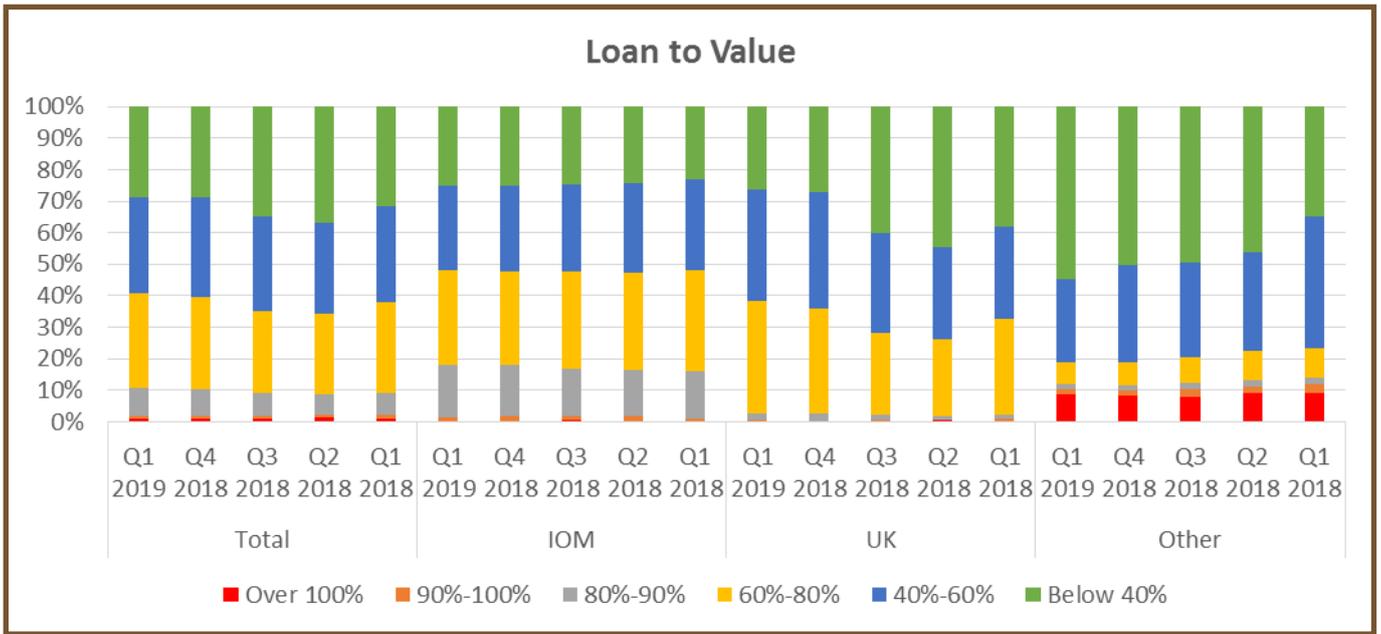
2a. Overall Trends (including geographical spread)



2b. Analysis by mortgage purpose, LTV and type (including geographical spread)

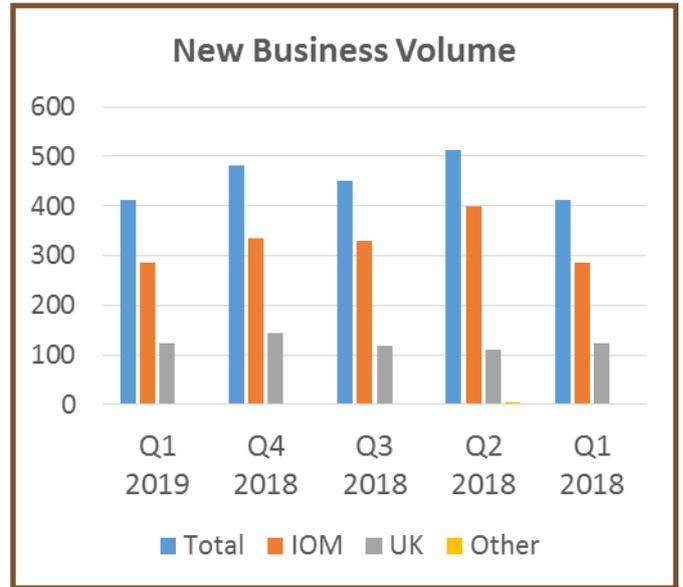
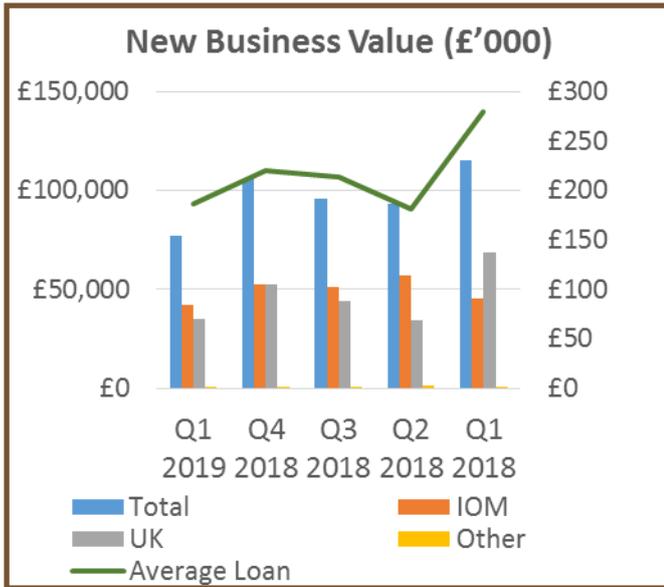


Data for 31 March 2019



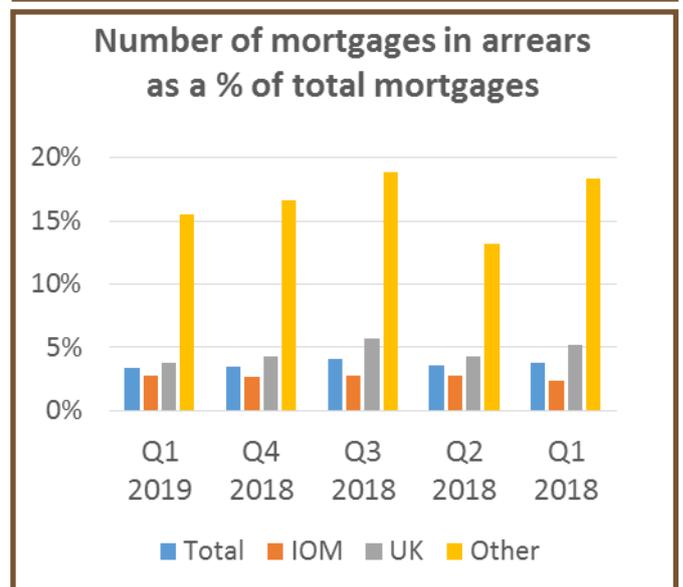
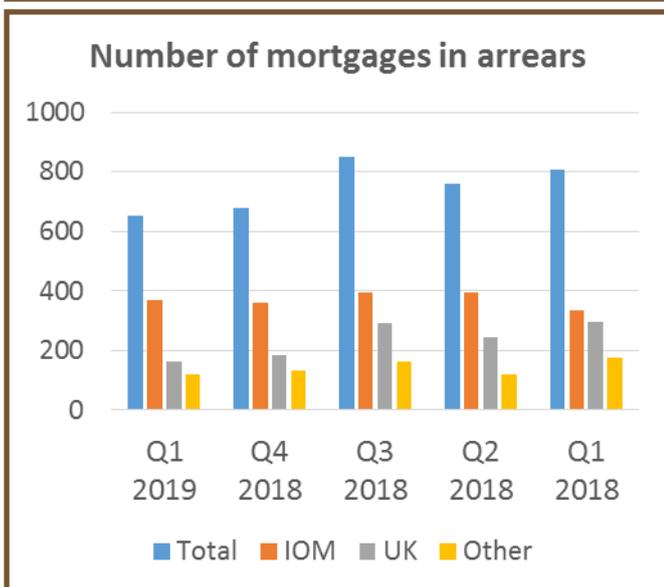
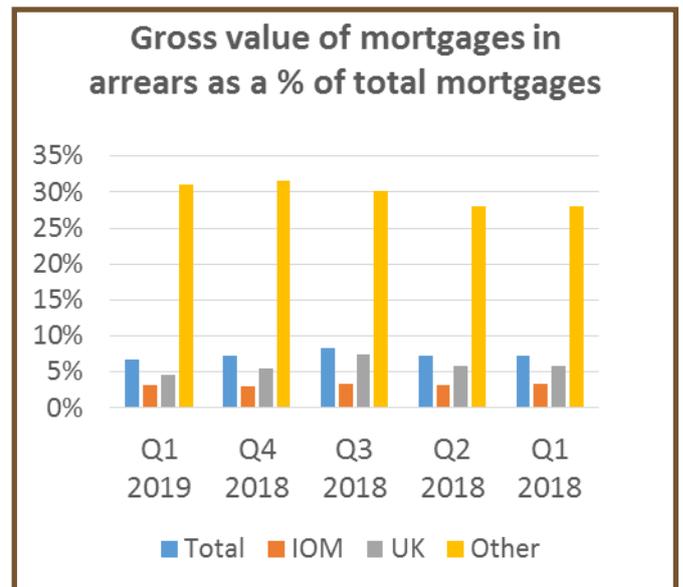
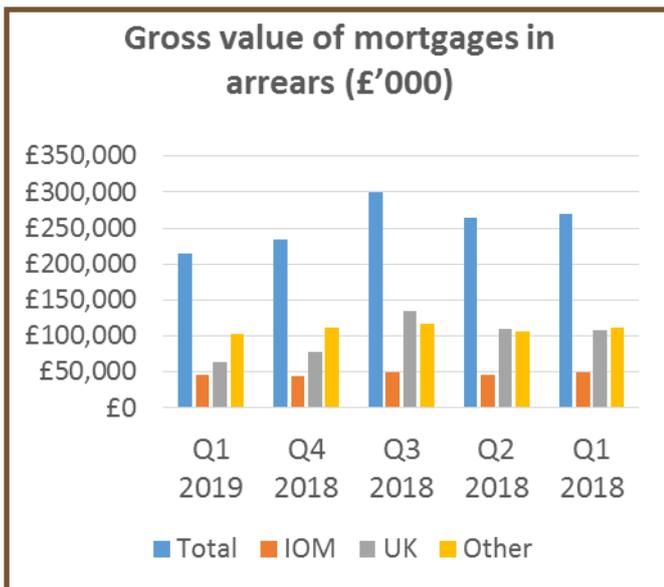
Data for 31 March 2019

2c. New mortgage business

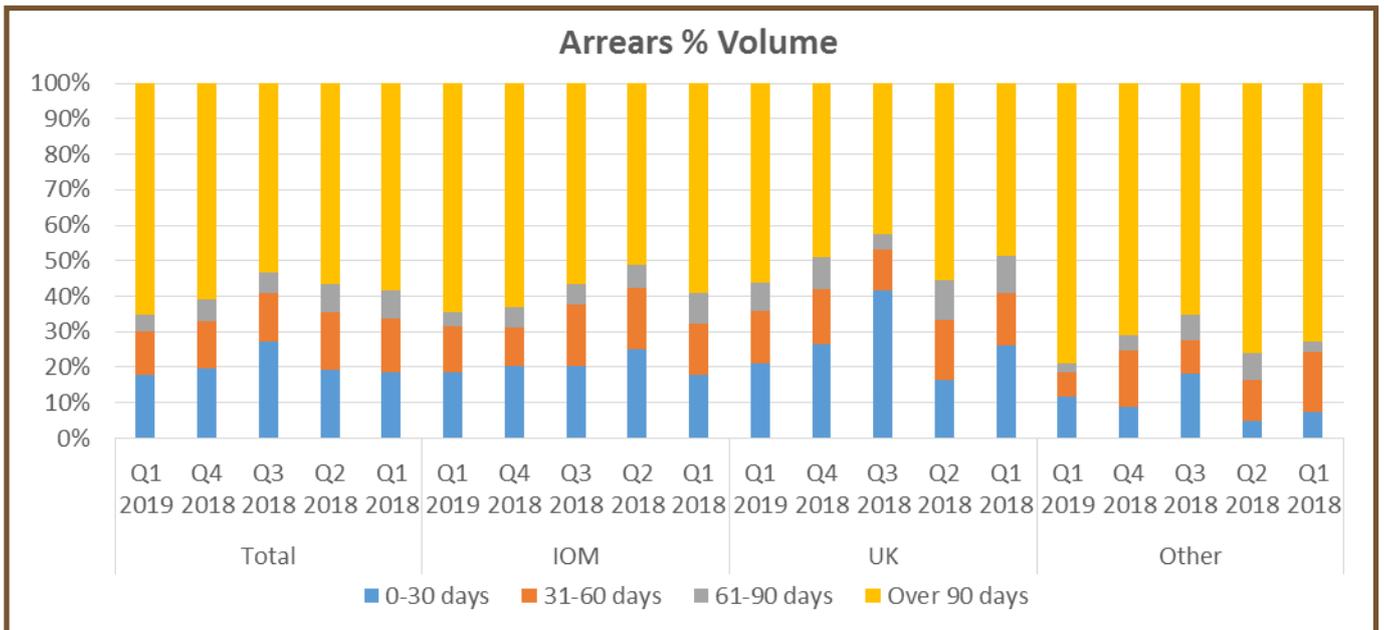
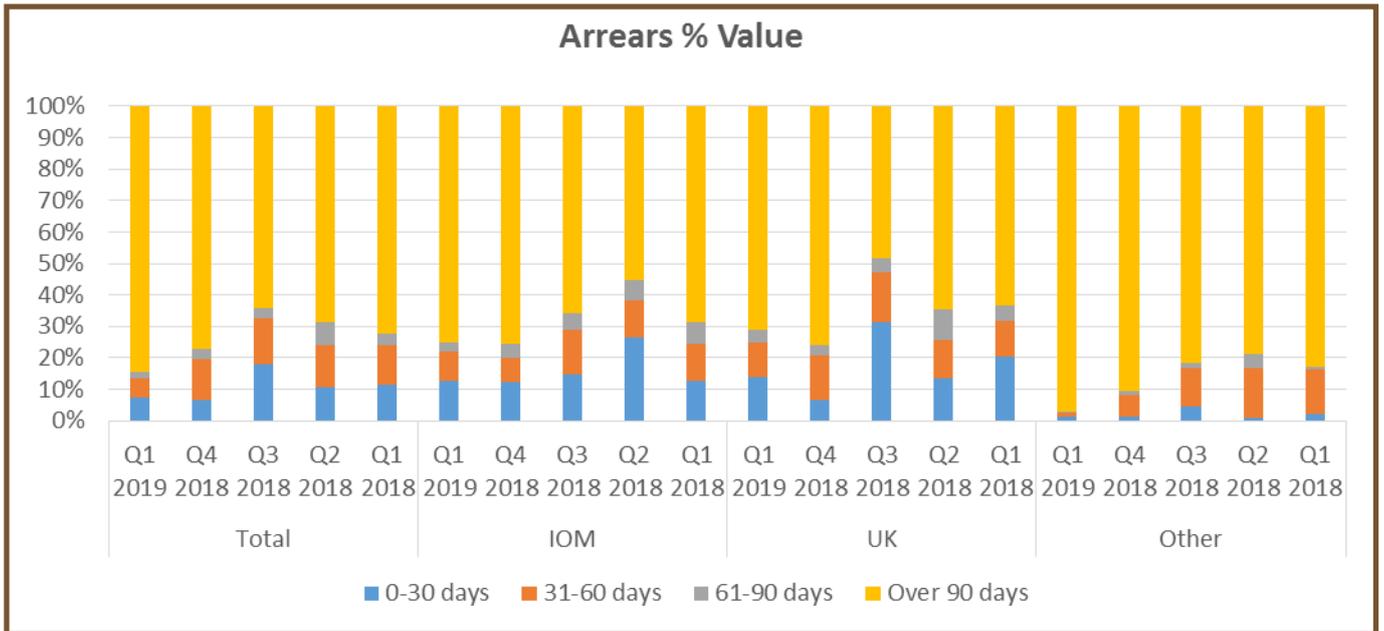


2d. Mortgage arrears, including loans classified as “past due” (more than 90 days in arrears)

The data below is for *all* mortgages in arrears (i.e. one payment or more has been missed)

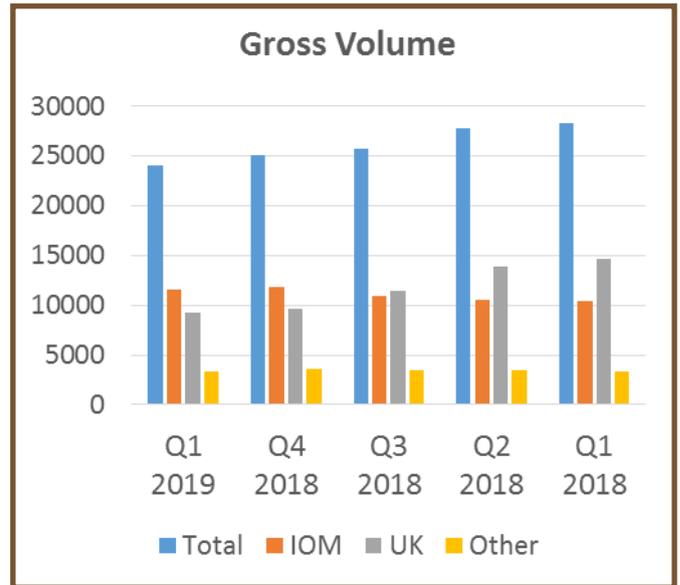
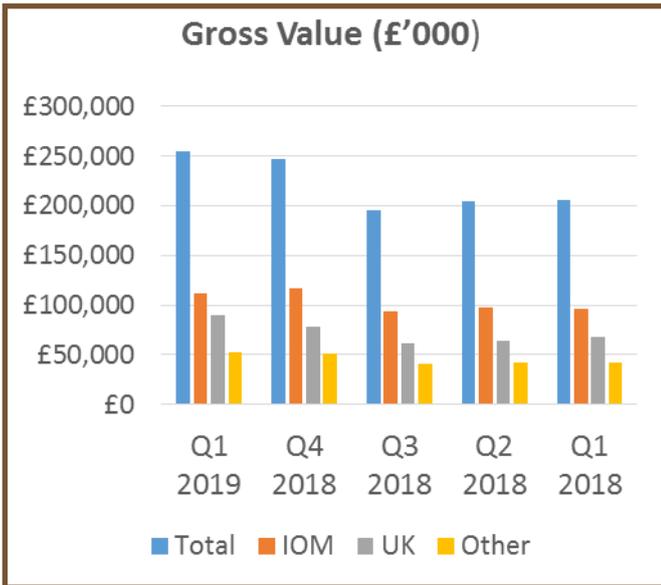


Data for 31 March 2019



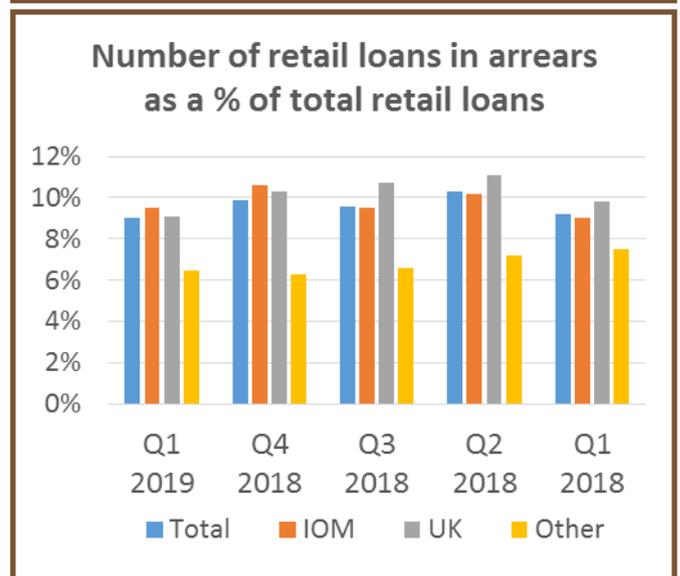
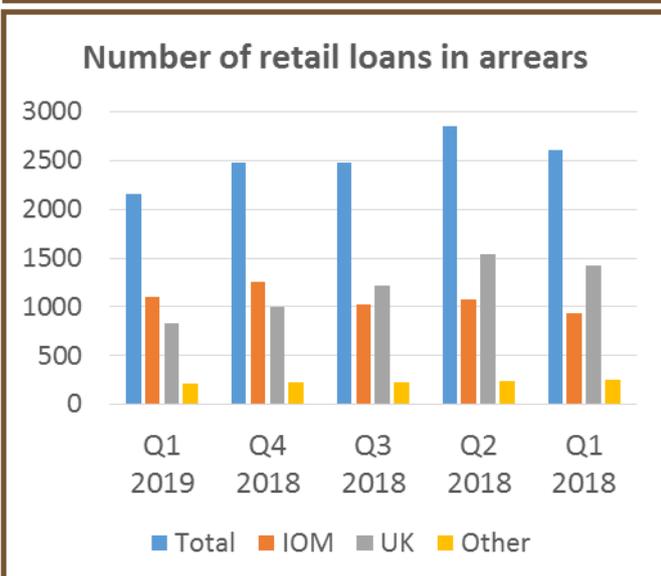
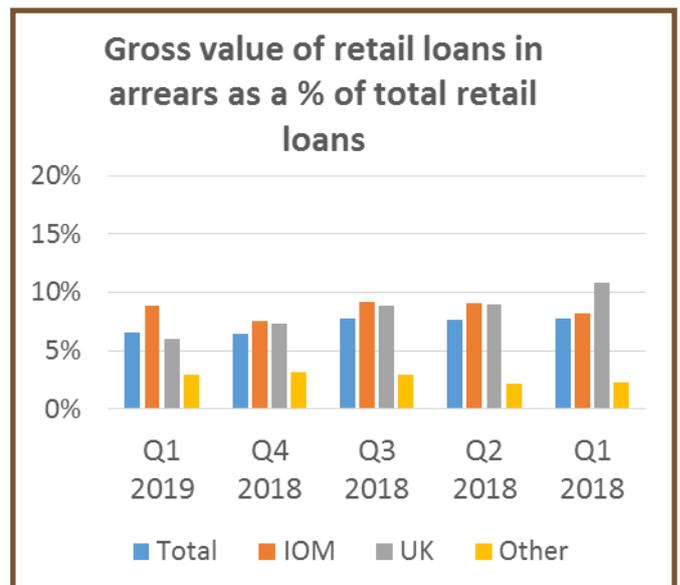
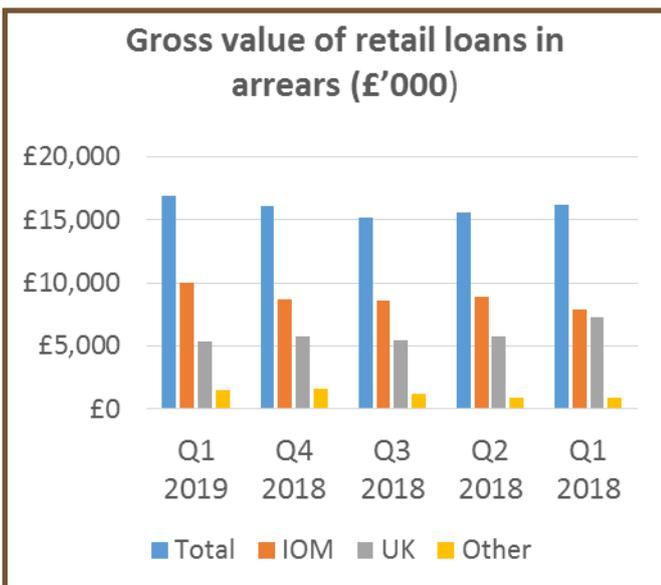
3. Retail lending

3a. Overall Trends (including geographical spread)



3b. Retail loan arrears, including loans classified as “past due” (more than 90 days in arrears)

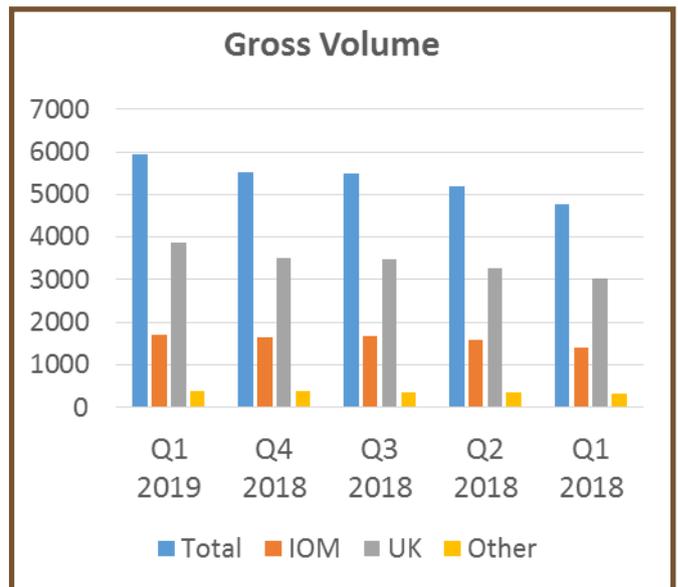
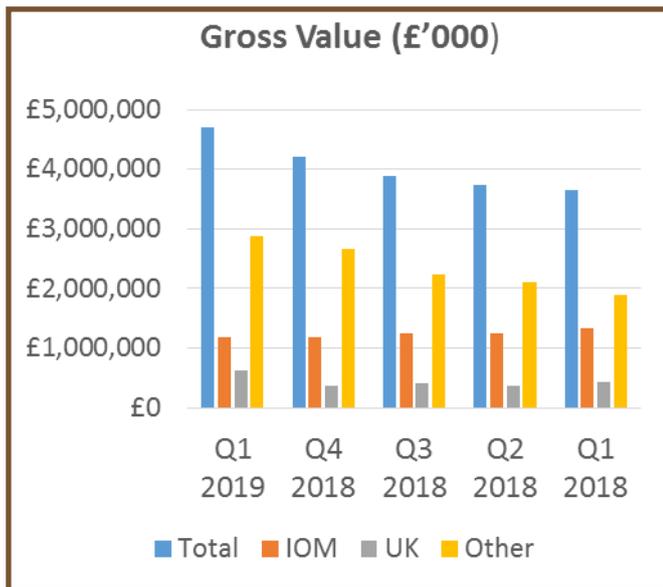
The data below is for **all** retail loans in arrears (i.e. one payment or more has been missed).



Data for 31 March 2019

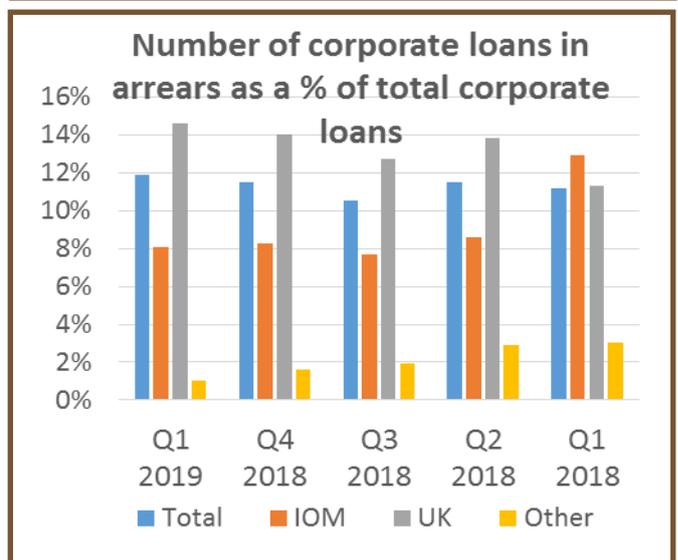
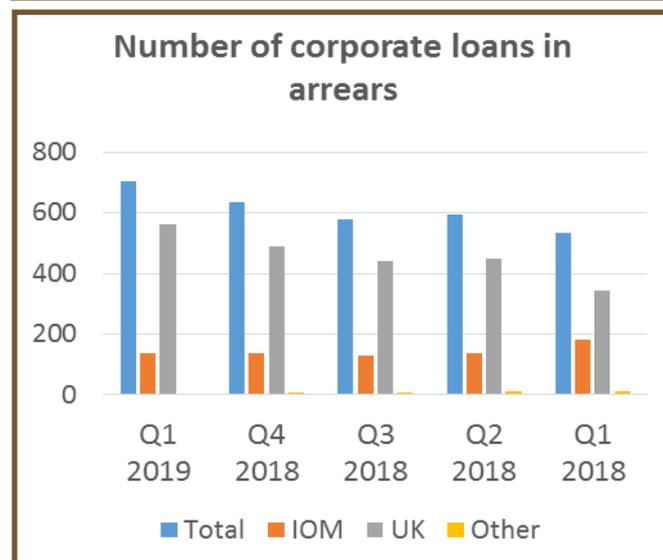
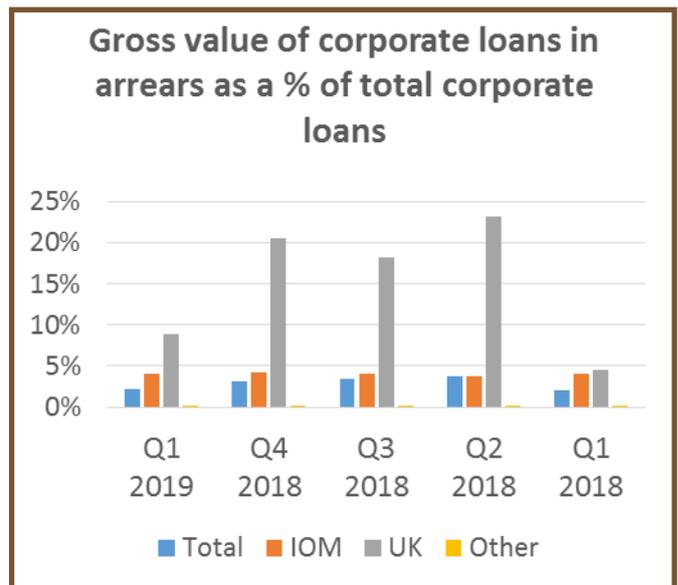
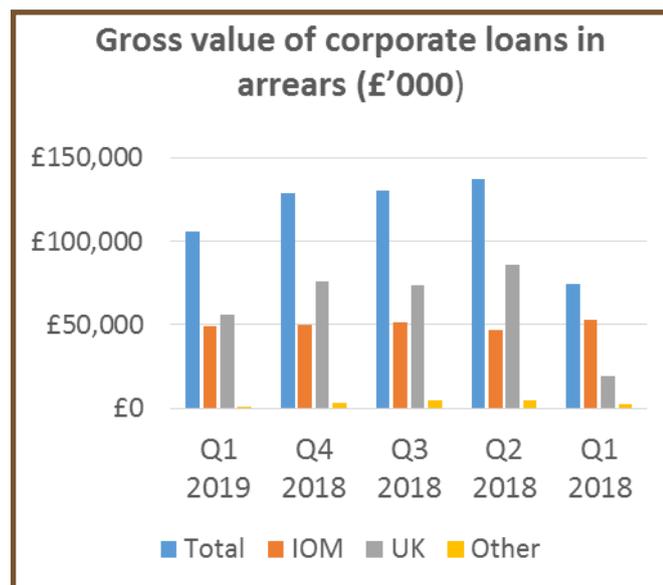
4. Corporate / other lending

4a. Overall Trends (including geographical spread): corporate lending only



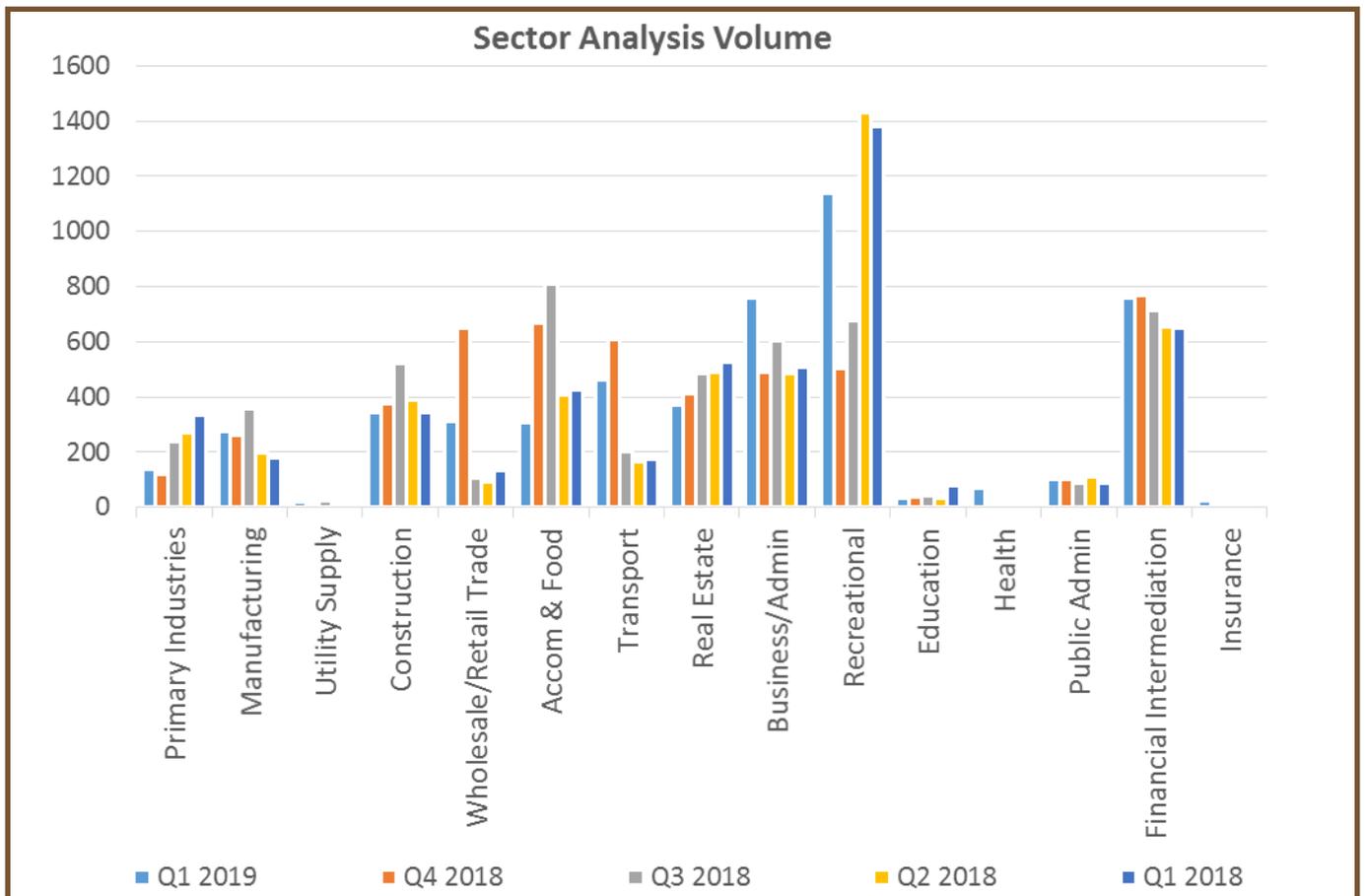
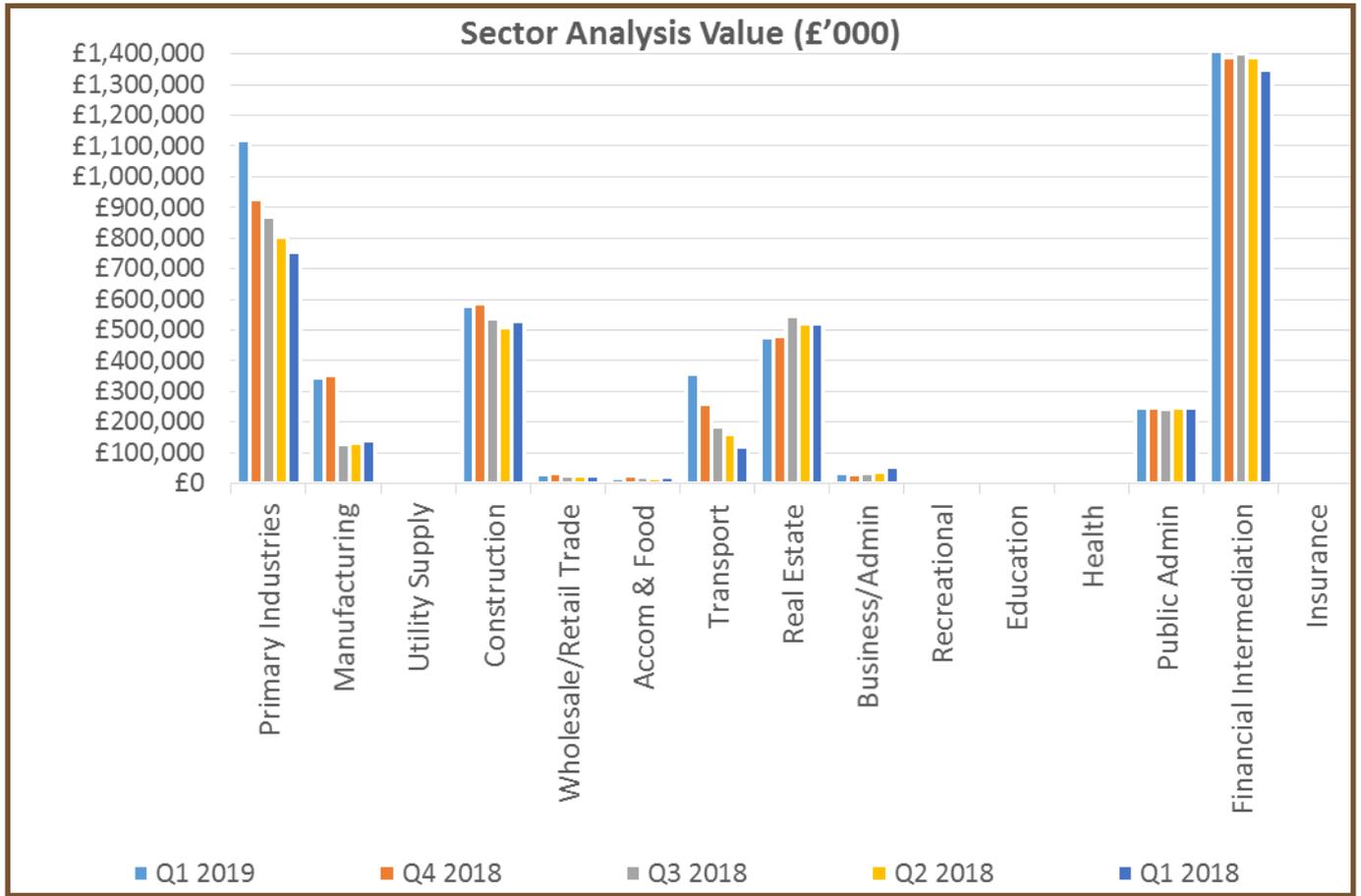
4b. Corporate loan arrears, including loans classified as “past due” (more than 90 days in arrears)

The data below is for **all** corporate loans in arrears (i.e. one payment or more has been missed).



Data for 31 March 2019

4c. Corporate and other loans: sectoral analysis



Data for 31 March 2019