

**ISLE OF MAN
FINANCIAL SERVICES AUTHORITY**

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QUARTERLY LENDING STATISTICS

Deposit Takers (Banks)

Class 1(1)

31 December 2019

Data for 31 December 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, one Class 1(3) rep office bank was licensed and one Class 1(2) bank was licensed, subject to specific conditions.

Contents

1. Summary	3
2. Mortgage lending	5
3. Retail lending	9
4. Corporate / other lending	10

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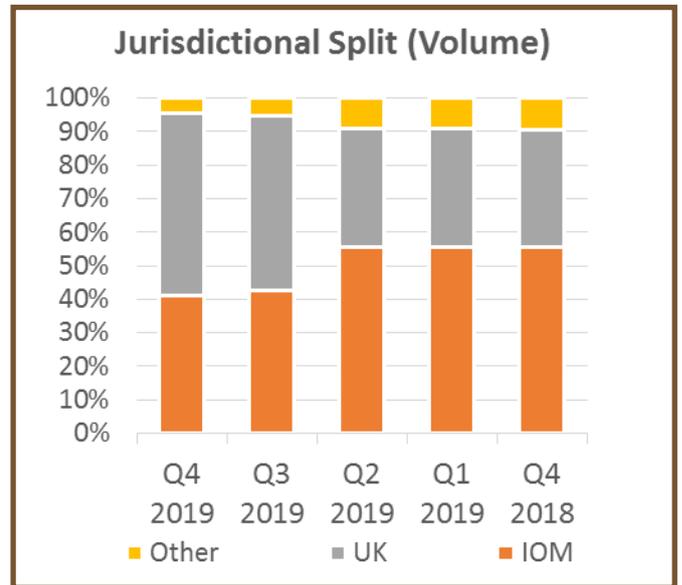
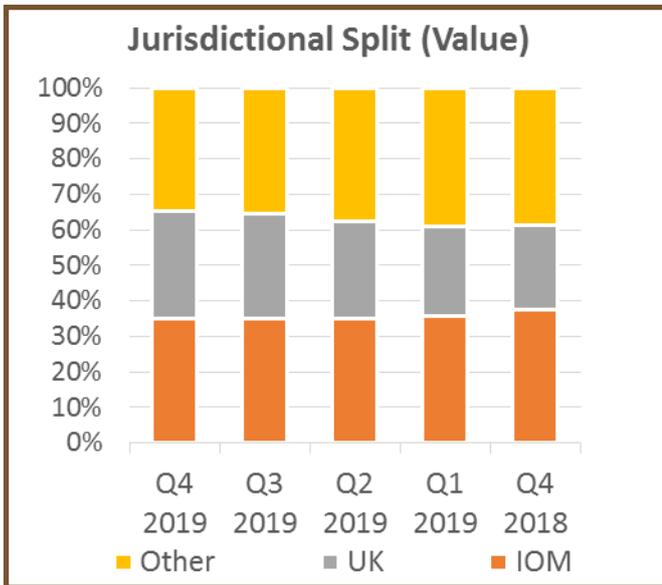
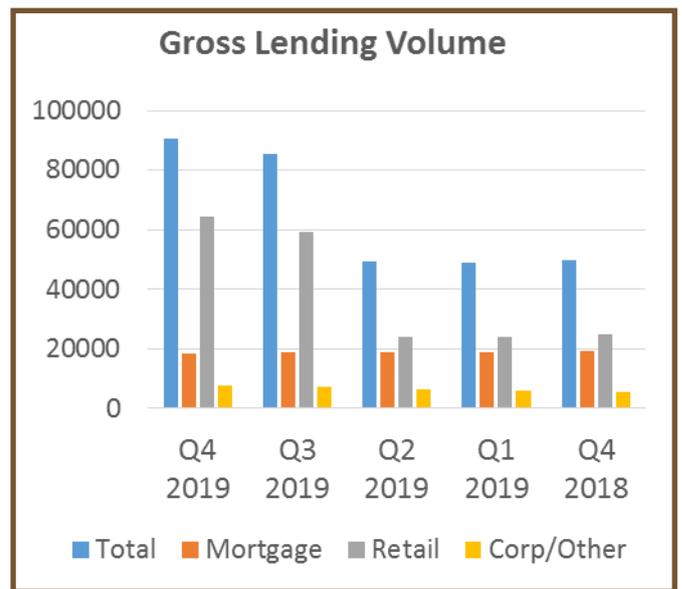
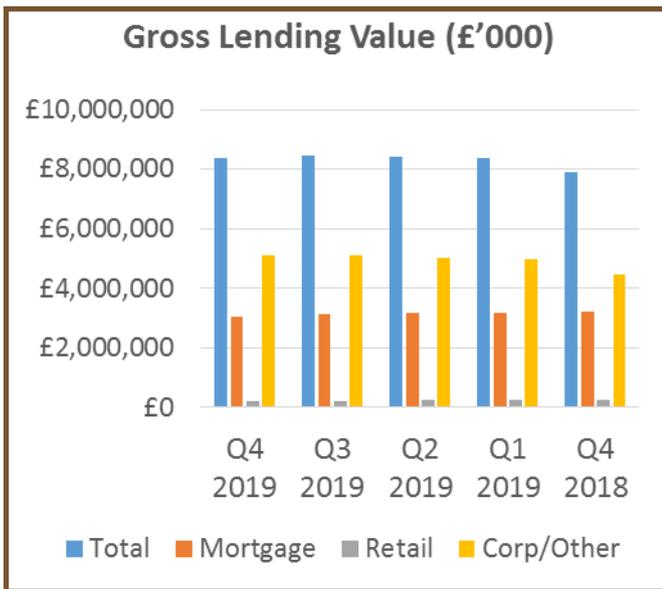
Website: www.iomfsa.im

1. Summary

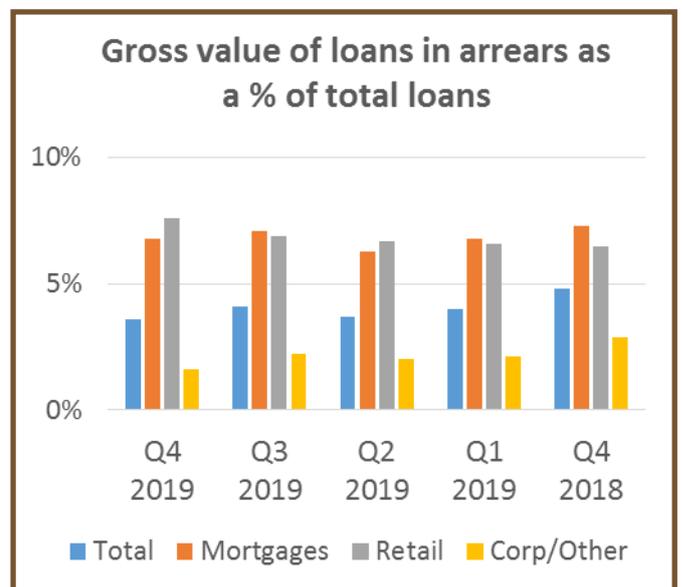
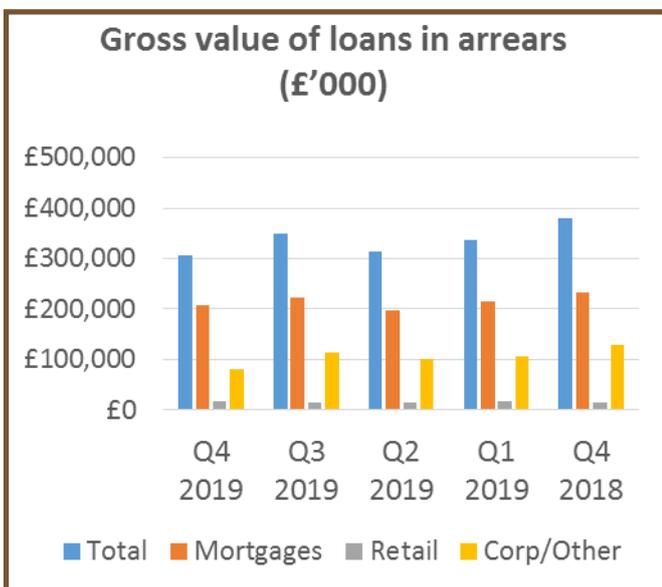
1a. Commentary

- Total gross lending decreased slightly, with a 0.7% decrease to £8.39bn. The decrease was driven by a 2.3% decrease in gross mortgage lending.
- As per the above, gross mortgage lending continued to decrease, reducing in the quarter to £3.06bn.
- New Isle of Man mortgage lending decreased in the quarter to £50.6m. This is 12.4% lower than the previous quarter and 3.2% lower than the same period in 2018.
- Corporate lending continues to be the largest lending type, by value, having overtaken residential mortgage lending in Q4 2018.
- Similar to Q3 2019, four banks hold a market share of new business in excess of 14.5% each.
- Gross retail lending increased slightly by 1.1% to £221m. This is the first increase since Q1 2019.
- Having increased in the last quarter, the gross value of loans in arrears has decreased, reflecting the broader decreases seen since the end of 2018. Gross arrears were down by 12.8% compared to the previous quarter and 19.5% lower than the same period in 2018. The one notable exception is Retail arrears, which are 12% higher than the previous quarter. Increases were noted in the Isle of Man (+12.4%) and UK (+41.7%).

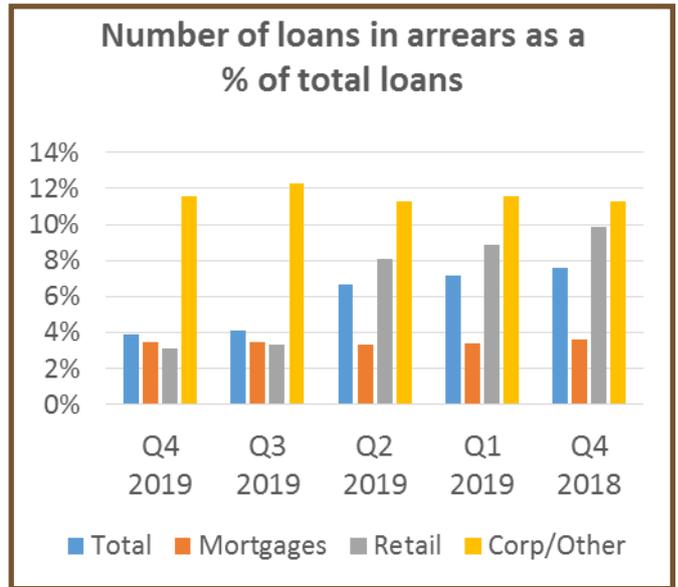
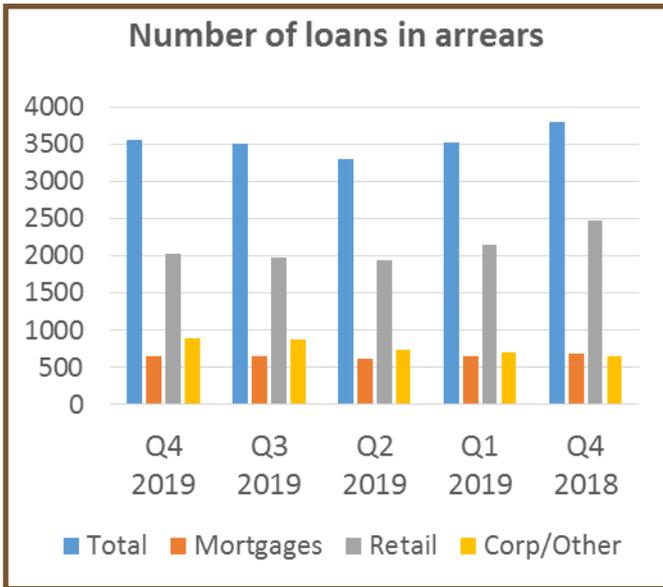
1b. Overall Trends (including geographical spread)



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

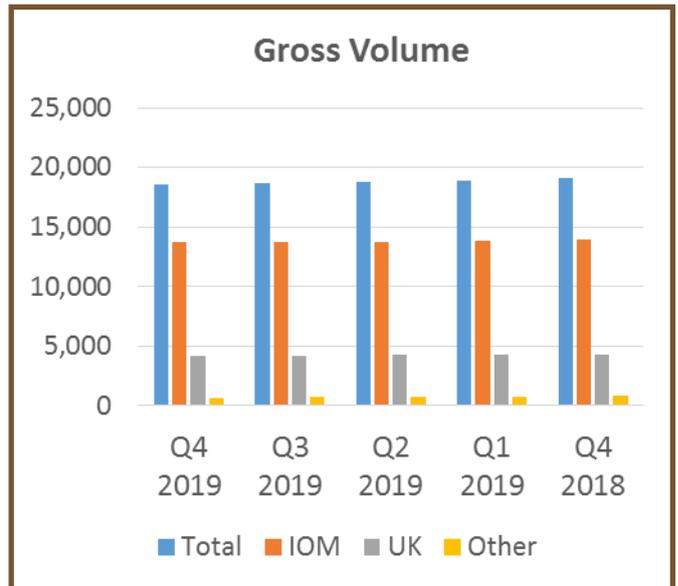
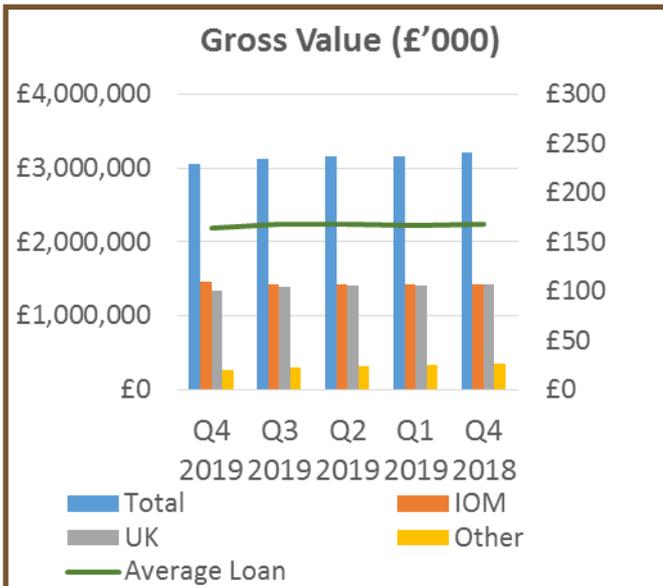


Data for 31 December 2019

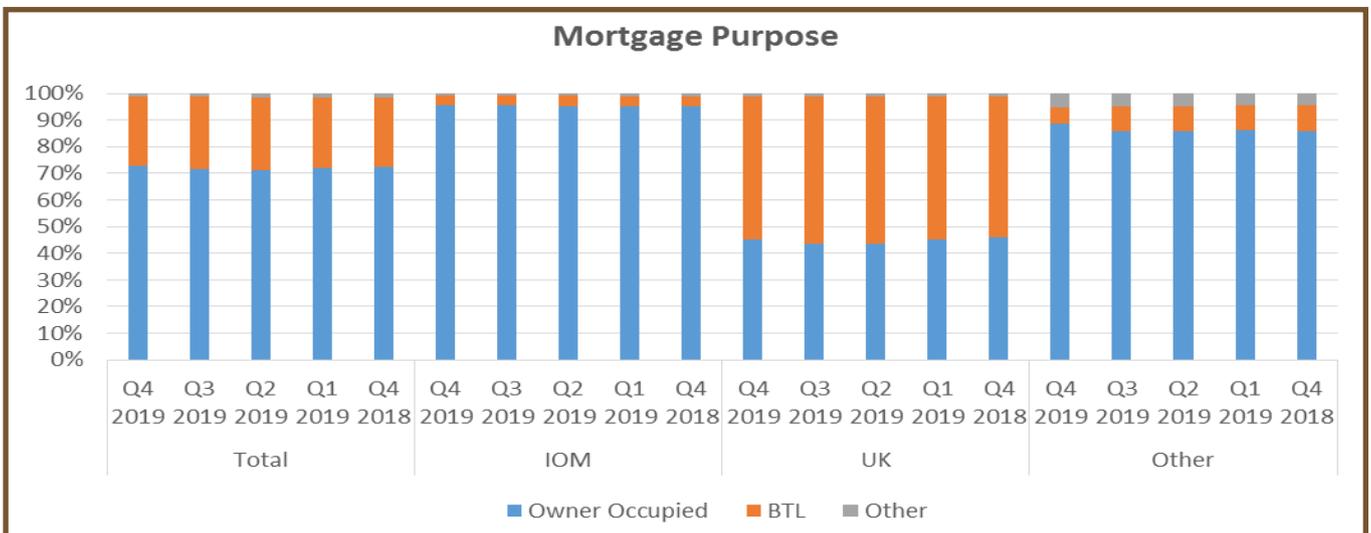


2. Mortgage lending

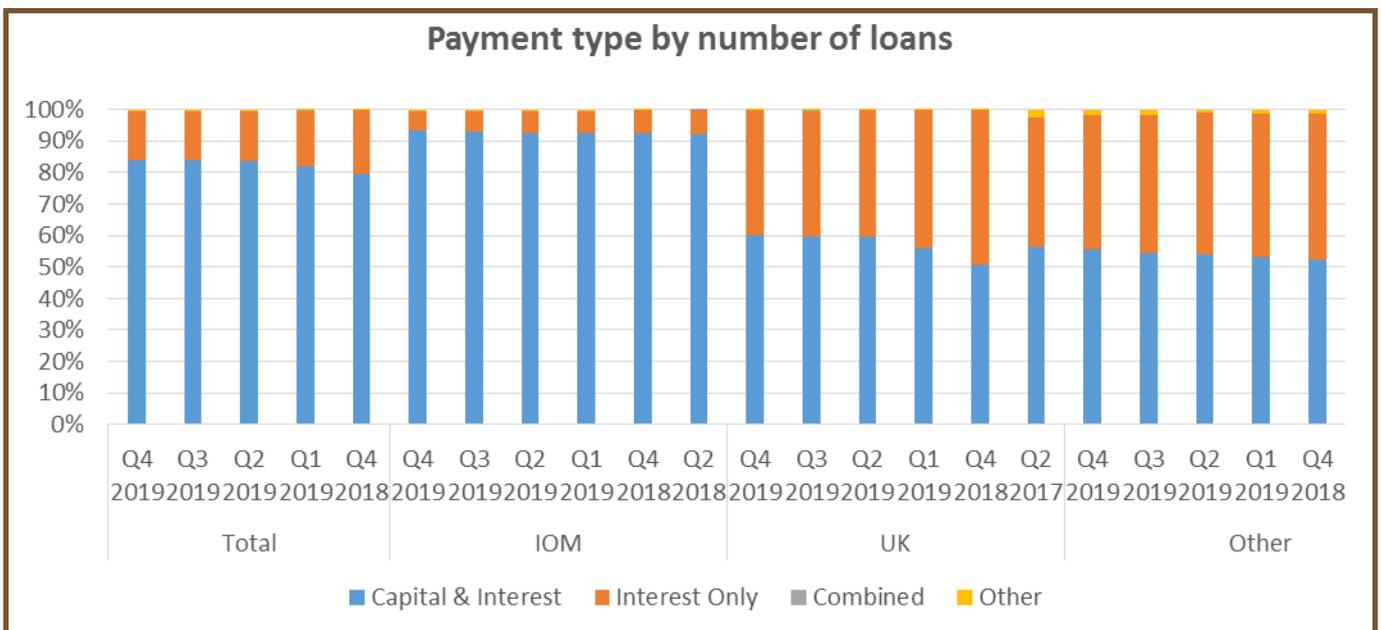
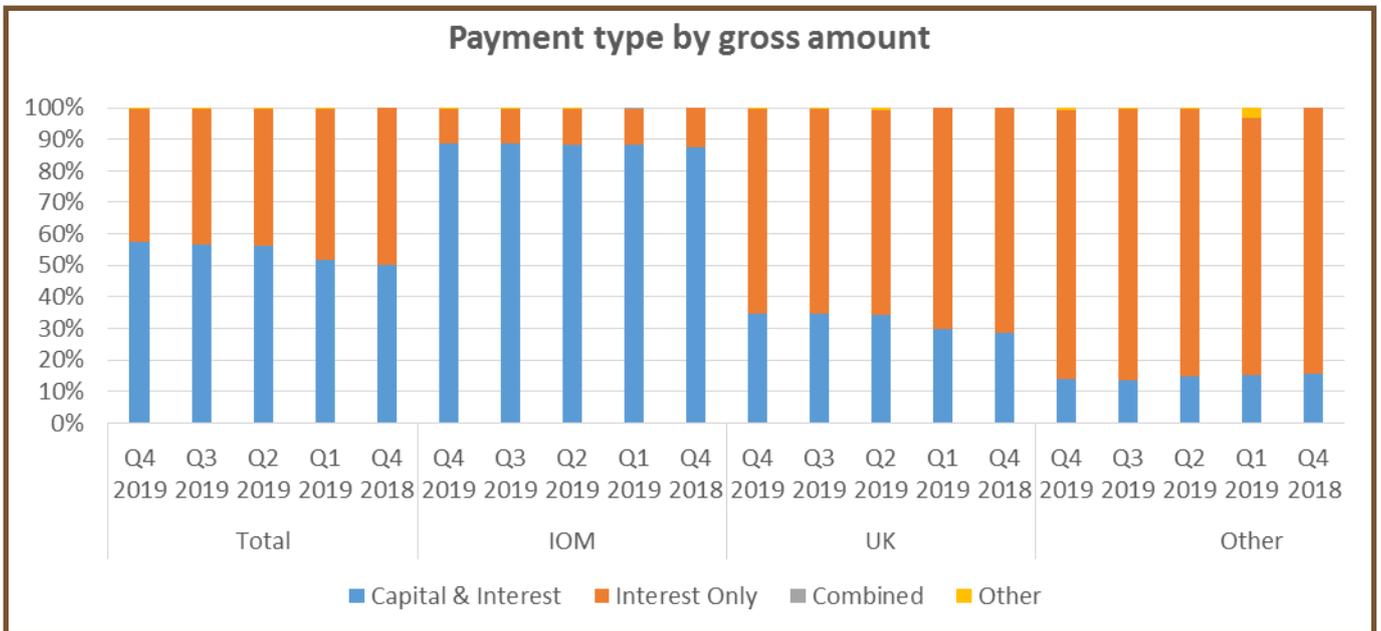
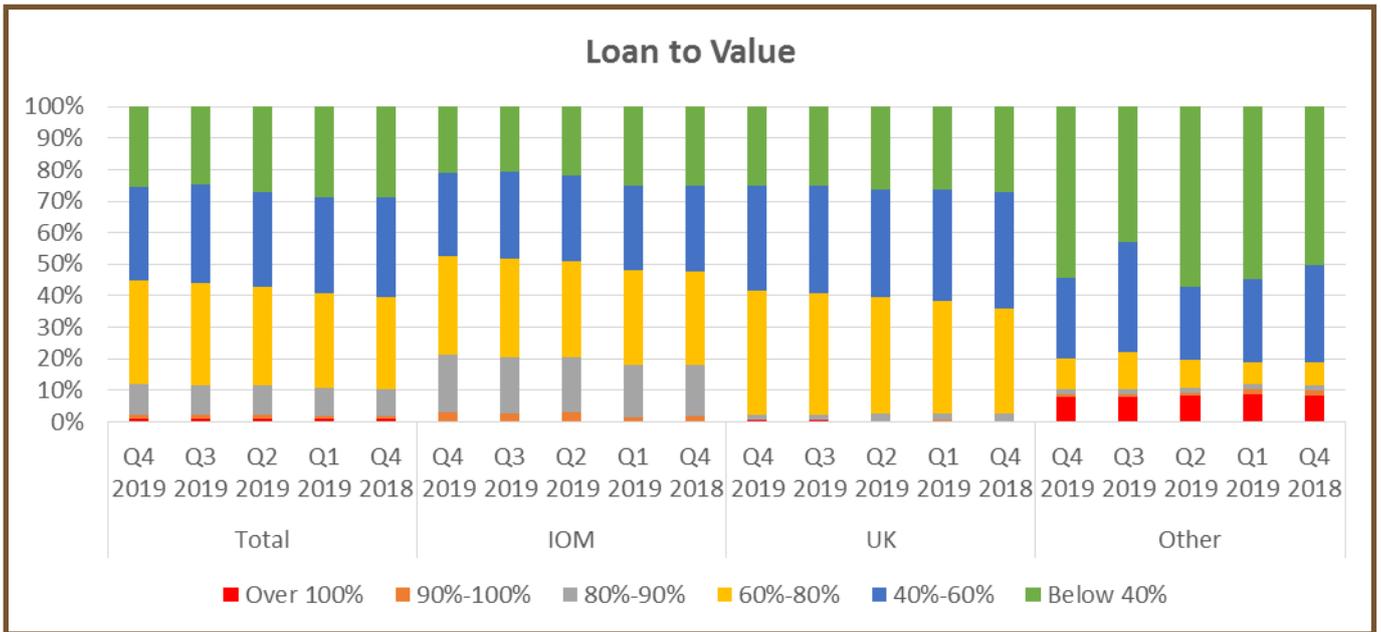
2a. Overall Trends (including geographical spread)



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

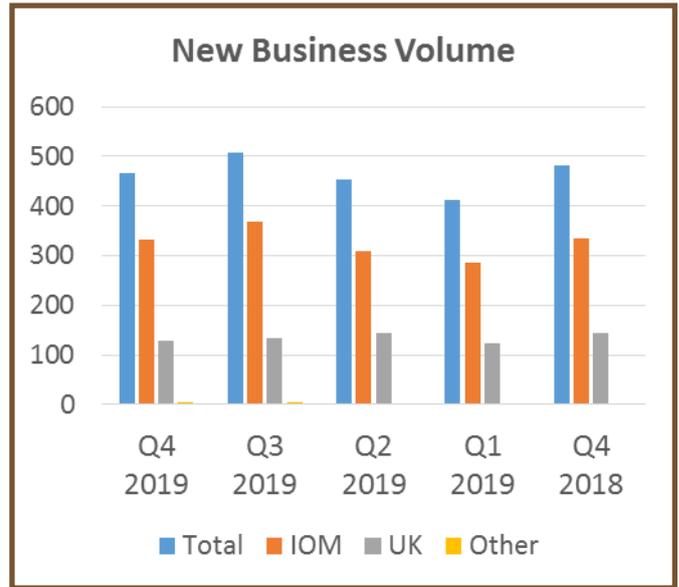
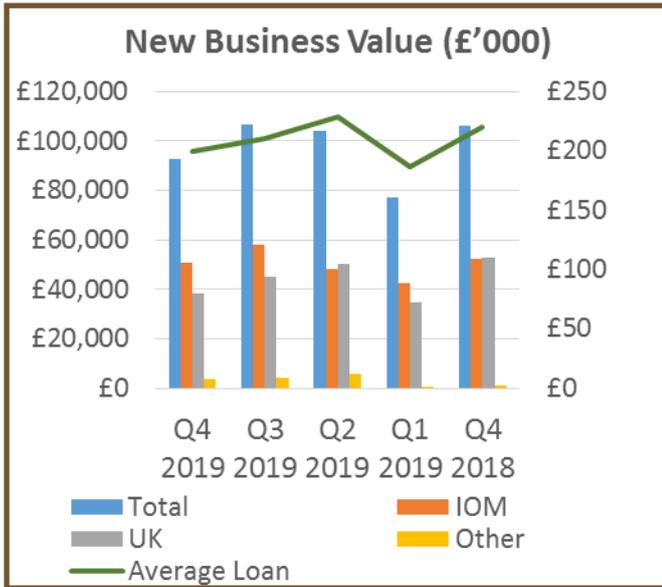


Data for 31 December 2019



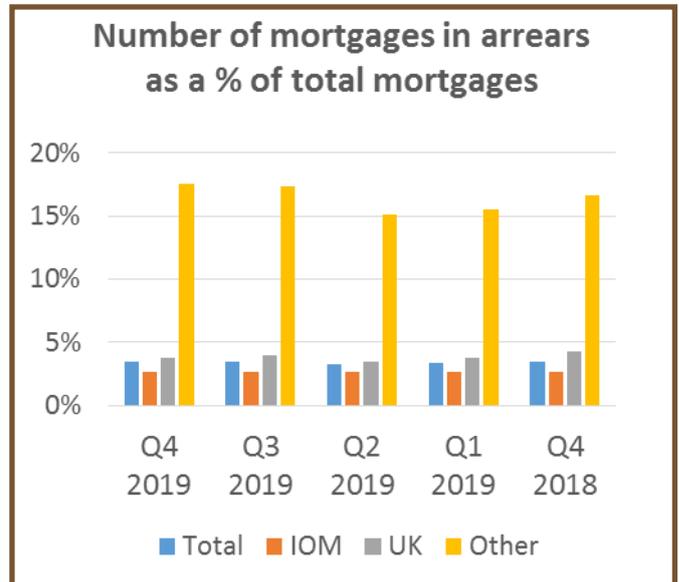
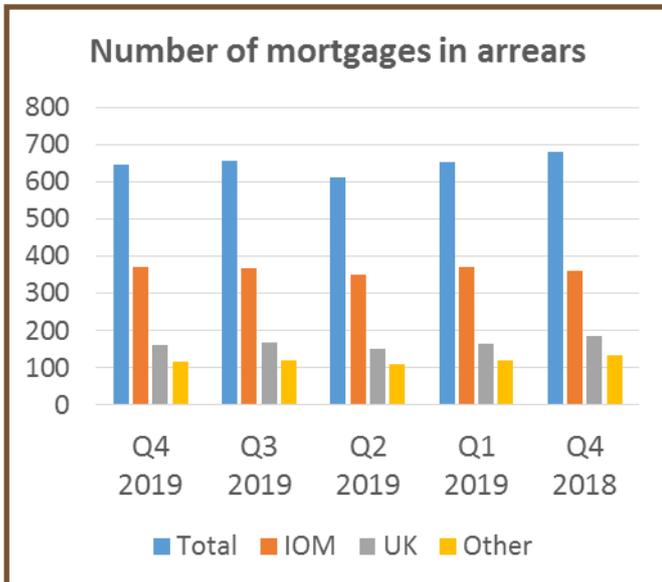
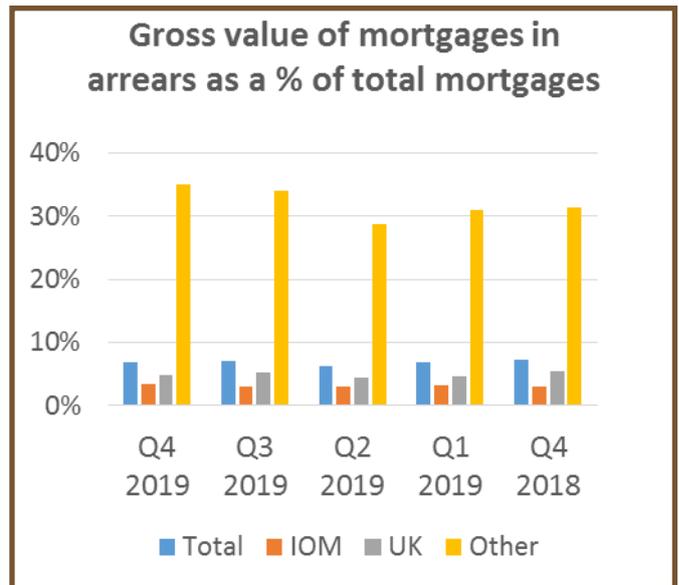
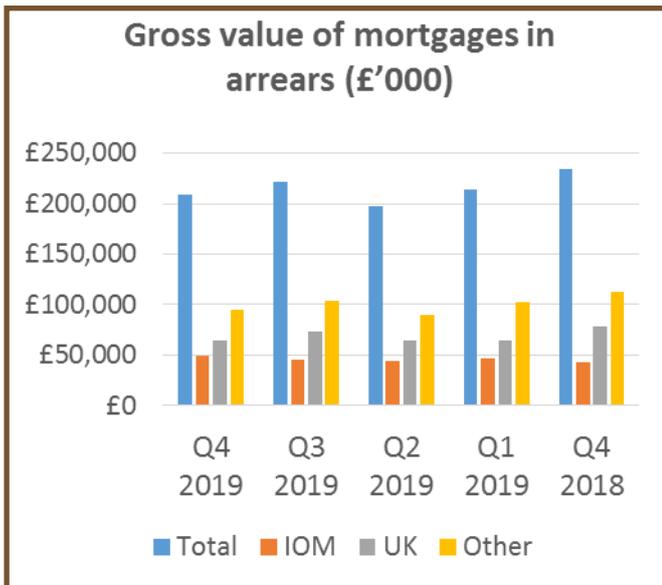
Data for 31 December 2019

2c. New mortgage business

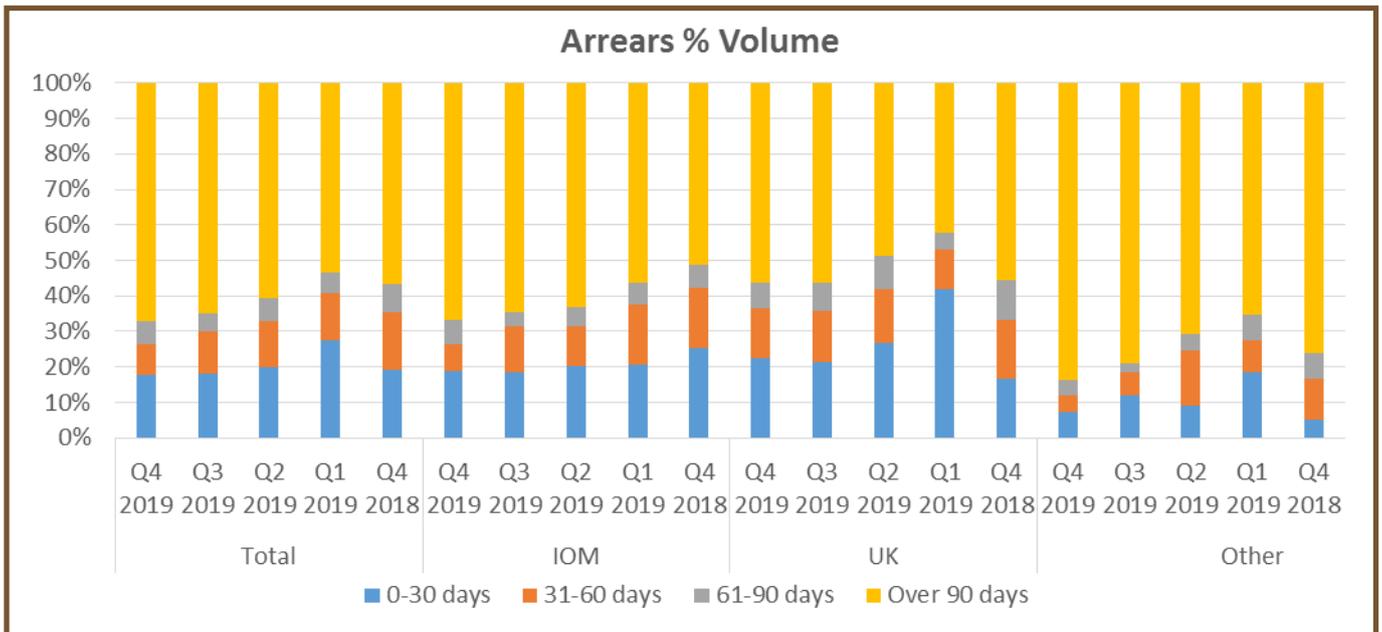
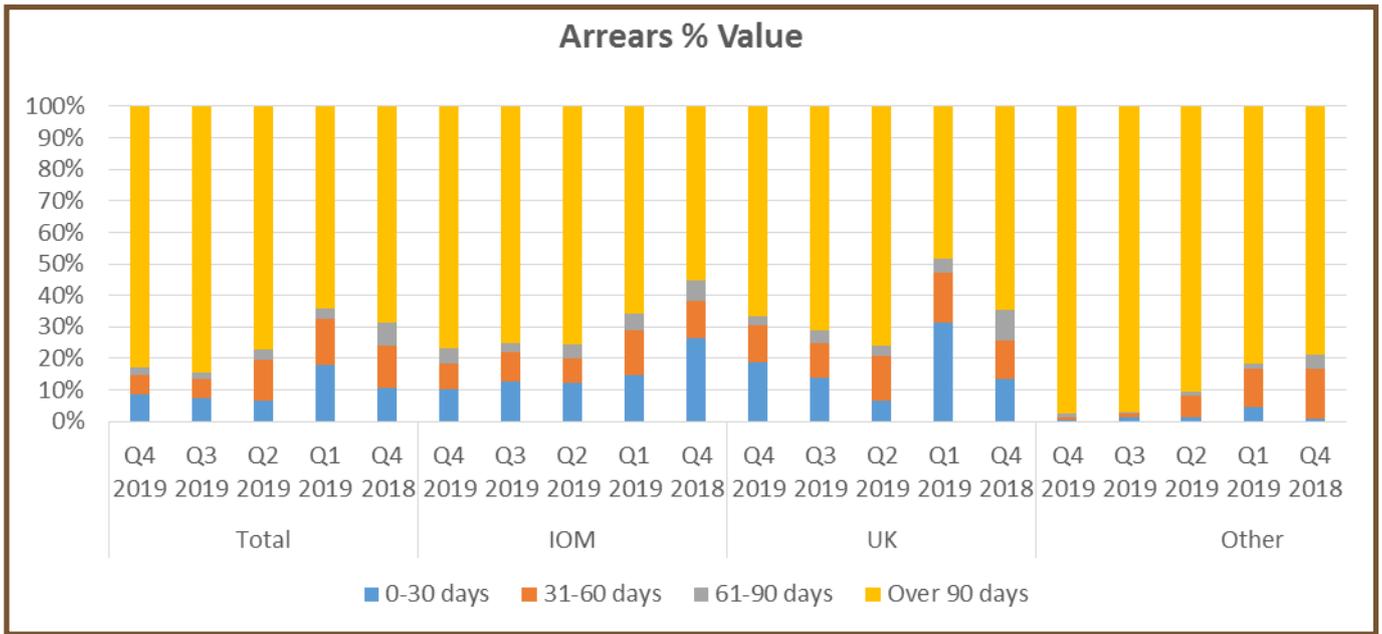


2d. Mortgage arrears, including loans classified as “past due” (more than 90 days in arrears)

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

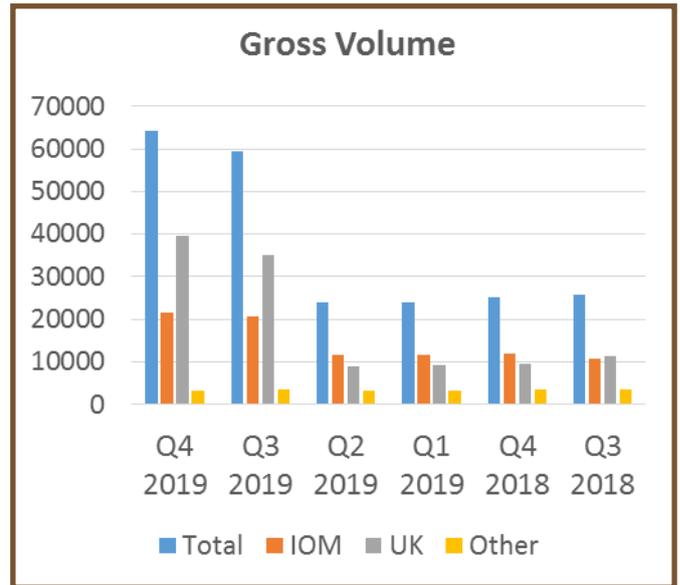
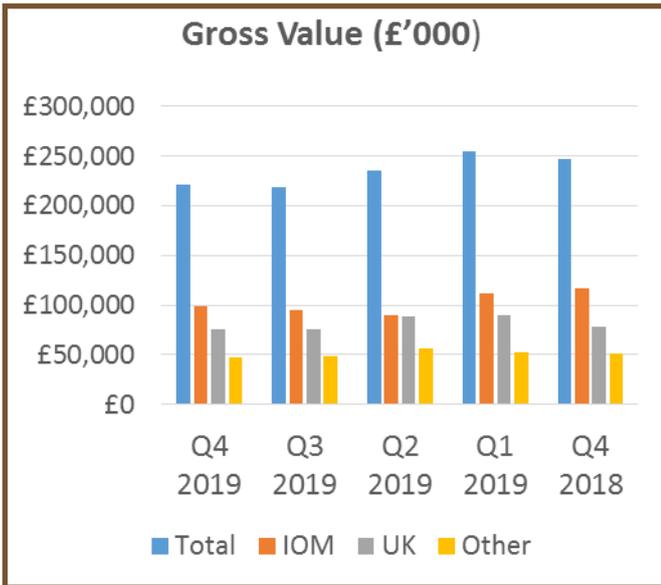


Data for 31 December 2019



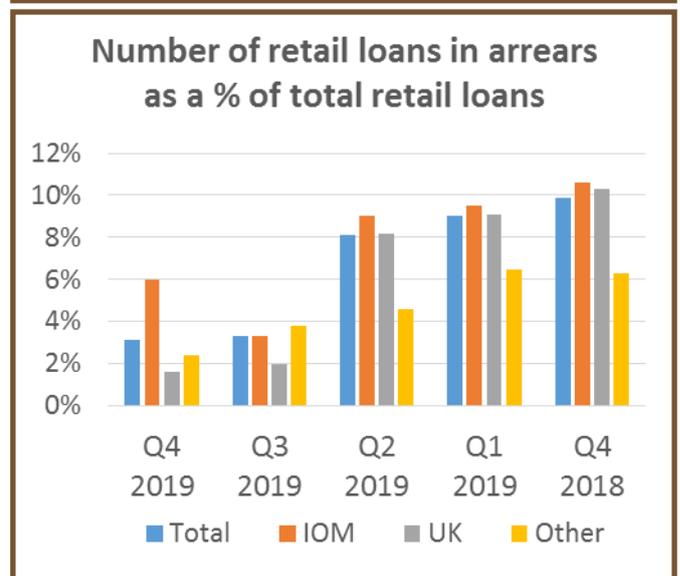
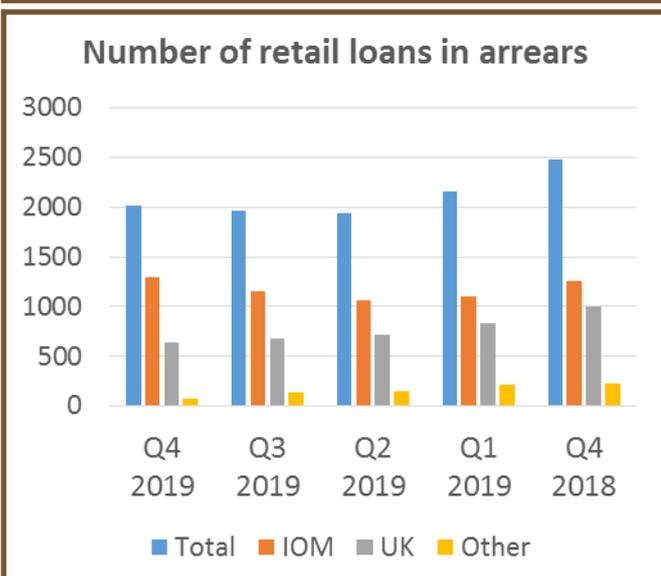
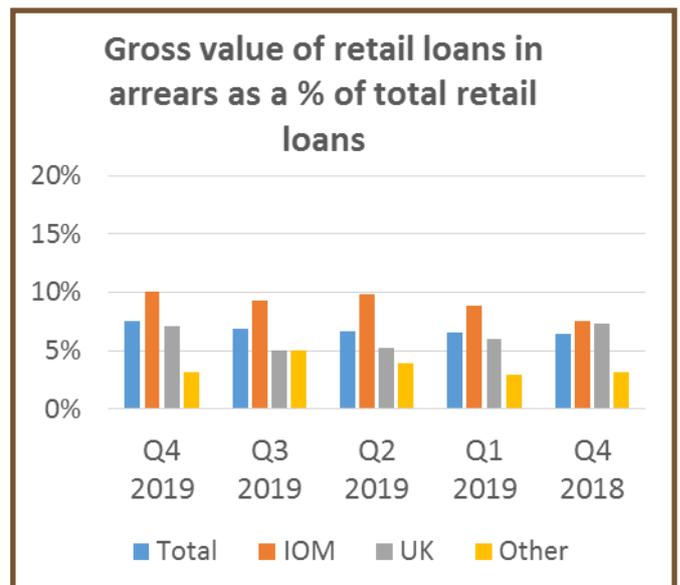
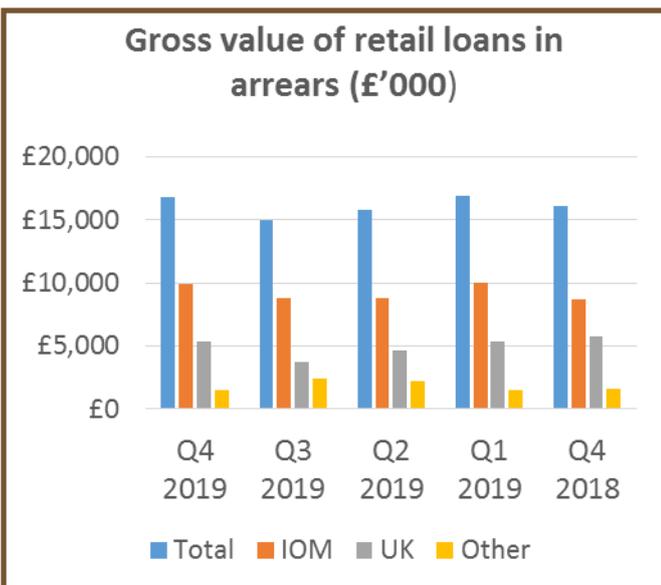
3. Retail lending

3a. Overall Trends (including geographical spread)



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

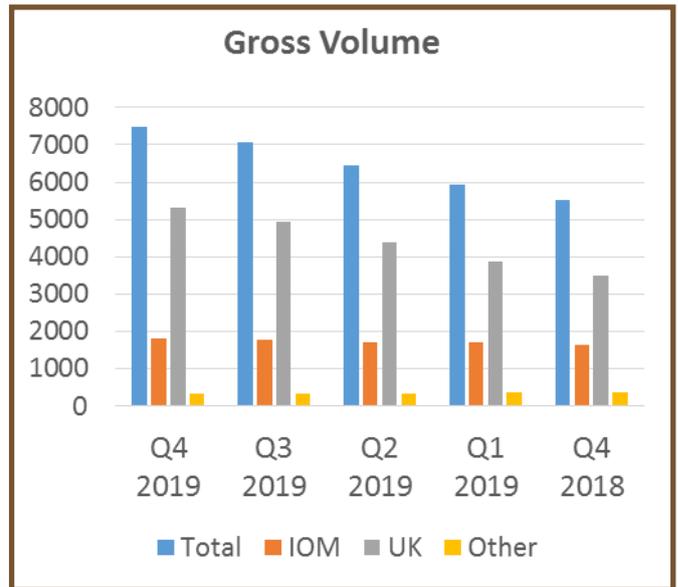
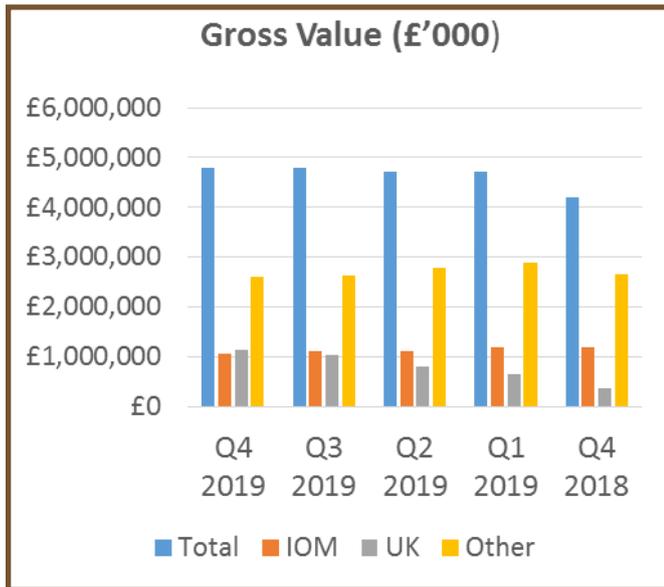
The data below is for **all** retail loans in arrears (i.e. one payment or more has been missed).



Data for 31 December 2019

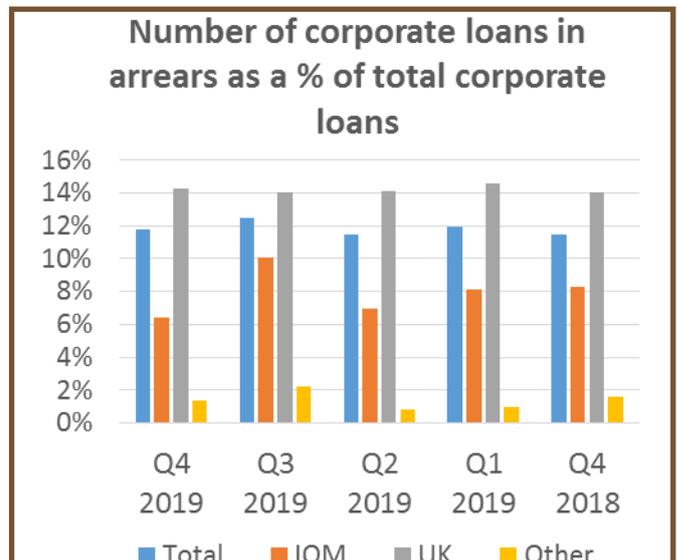
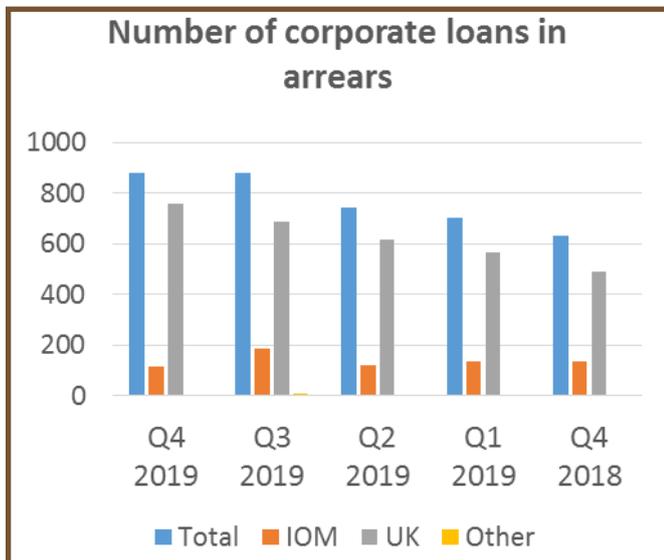
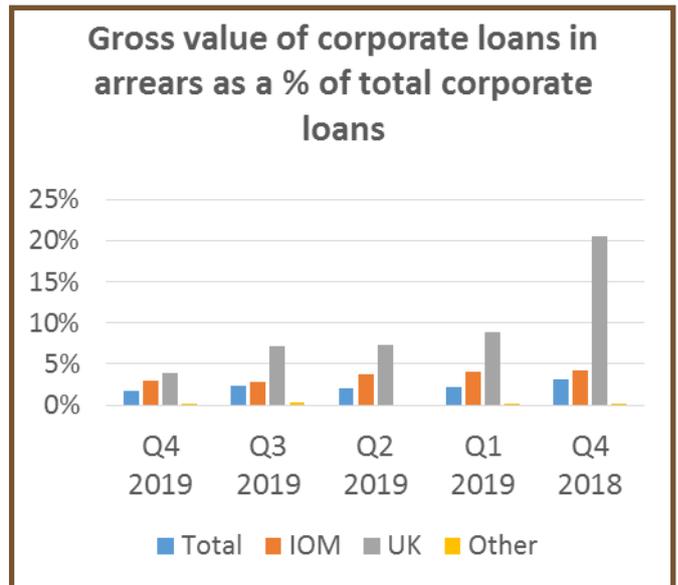
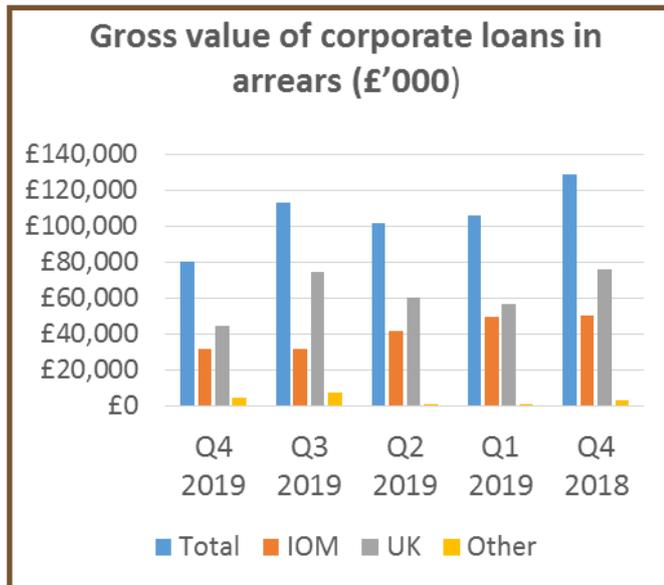
4. Corporate / other lending

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



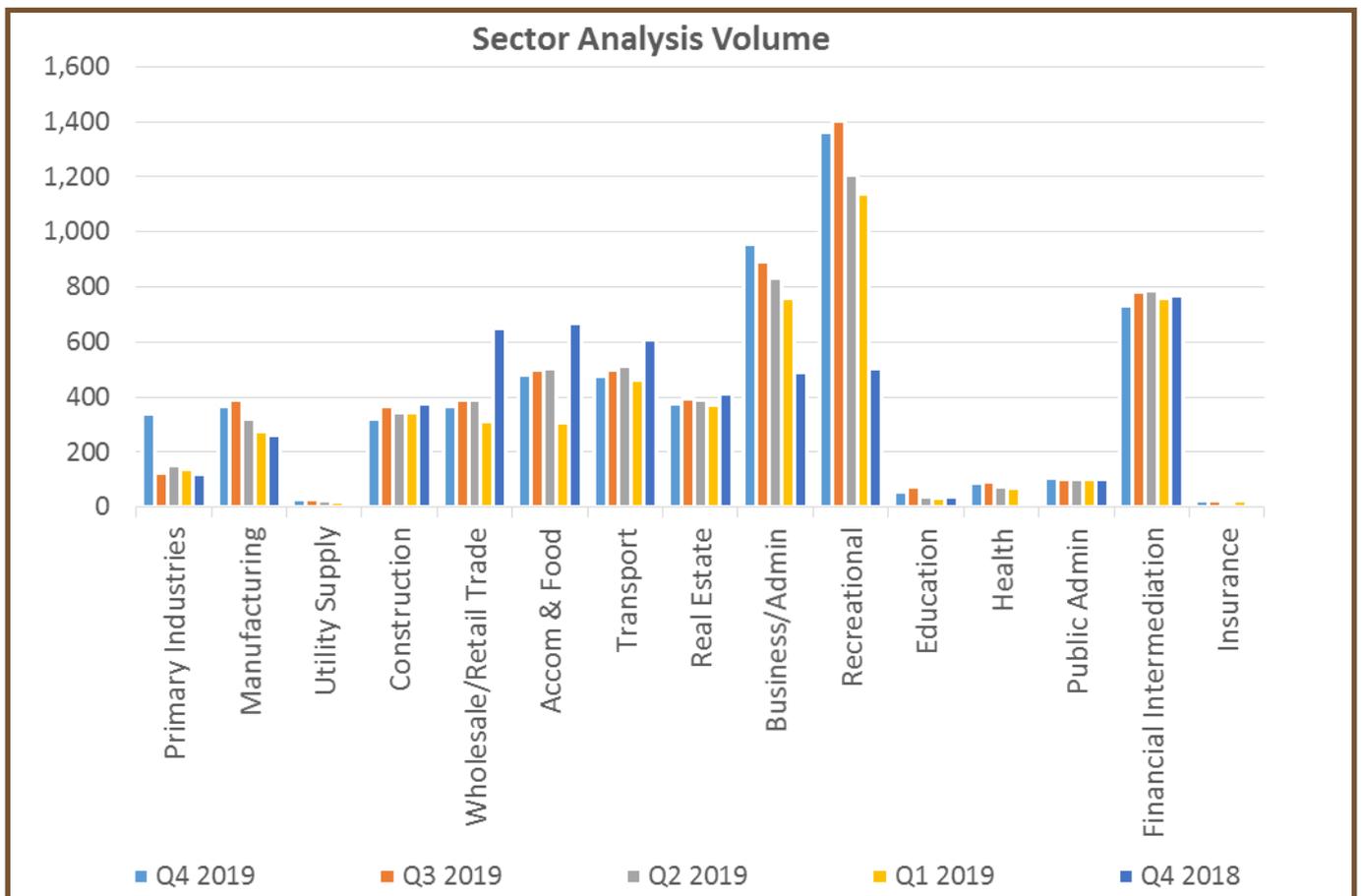
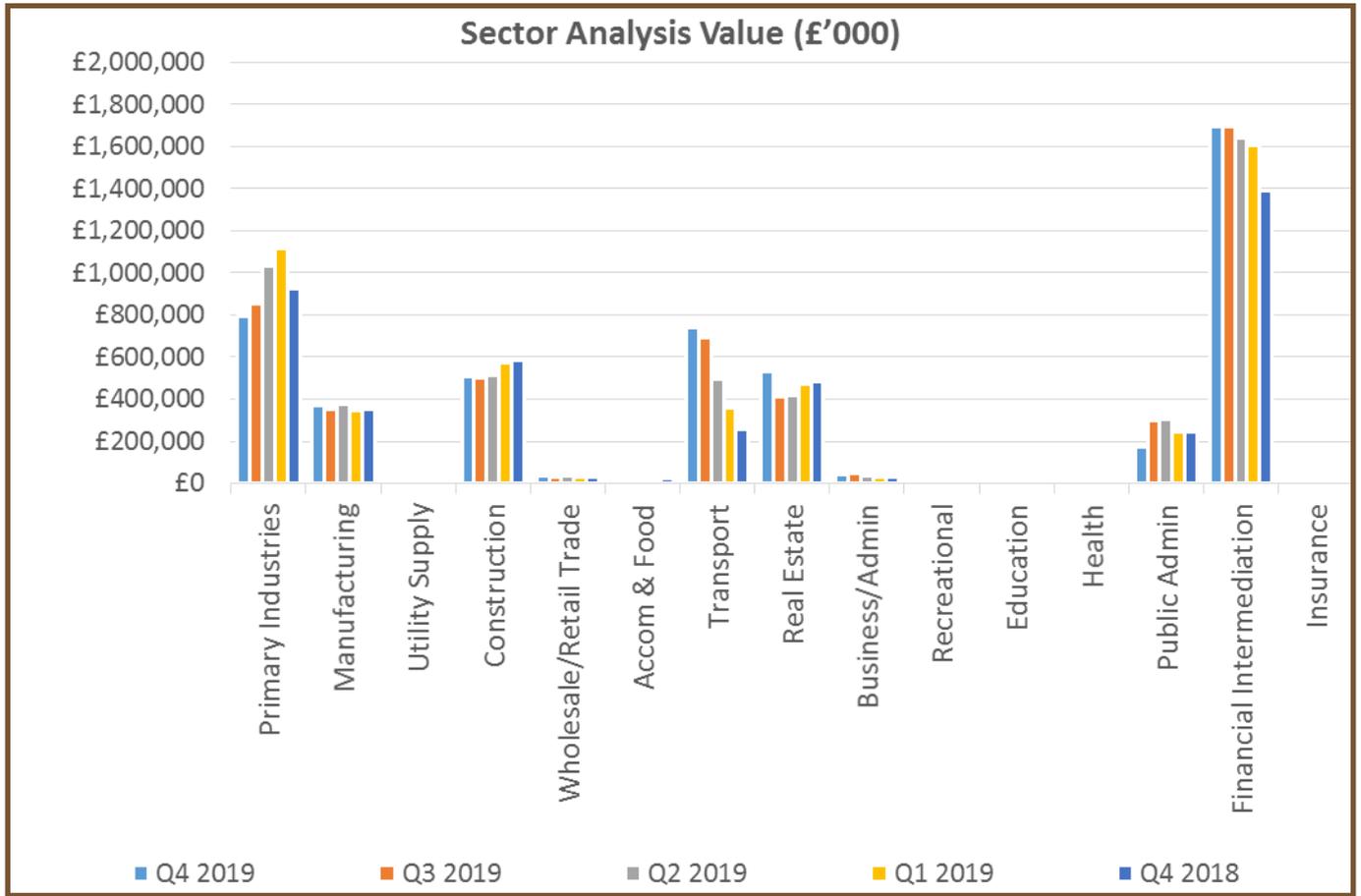
4b. Corporate loan arrears, including loans classified as “past due” (more than 90 days in arrears)

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



Data for 31 December 2019

4c. Corporate and other loans: sectoral analysis



Data for 31 December 2019