

**ISLE OF MAN
FINANCIAL SERVICES AUTHORITY**

Lught-Reill Shirveishyn Argidoll Ellan Vannin

LENDING STATISTICS

Deposit Takers (Banks)

Class 1(1) & 1(2)

30 June 2022

Data for 30 June 2022

Data encapsulates business held in the Isle of Man offices only of licensed deposit takers (“banks”) holding Class 1(1) and Class 1(2) 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. Amounts shown may not add due to rounding.

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.

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1. Reconciliation of high level lending data to prudential returns

The data below is taken from the lending return SR-5A and reconciled to balance sheet data in prudential return form SR-1A. 'Other lending' includes lending to other non-bank group entities, sovereigns and public sector entities.

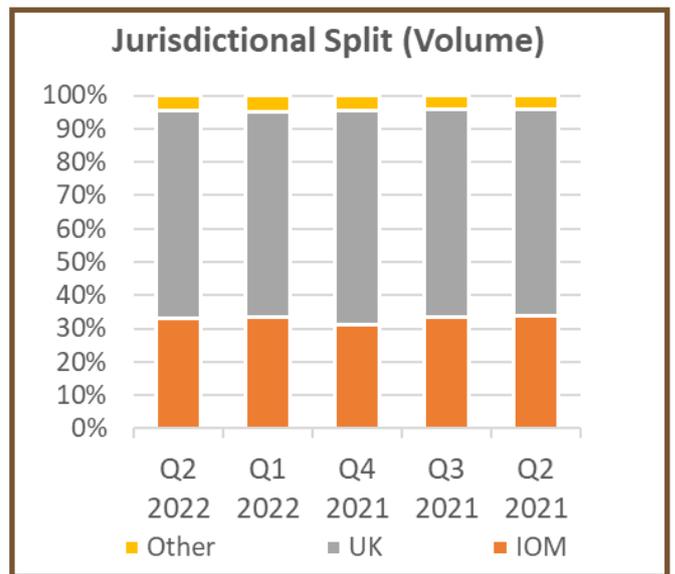
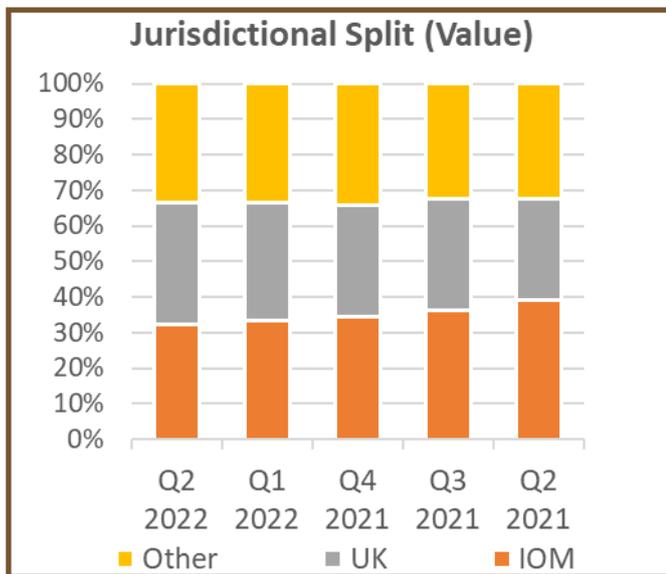
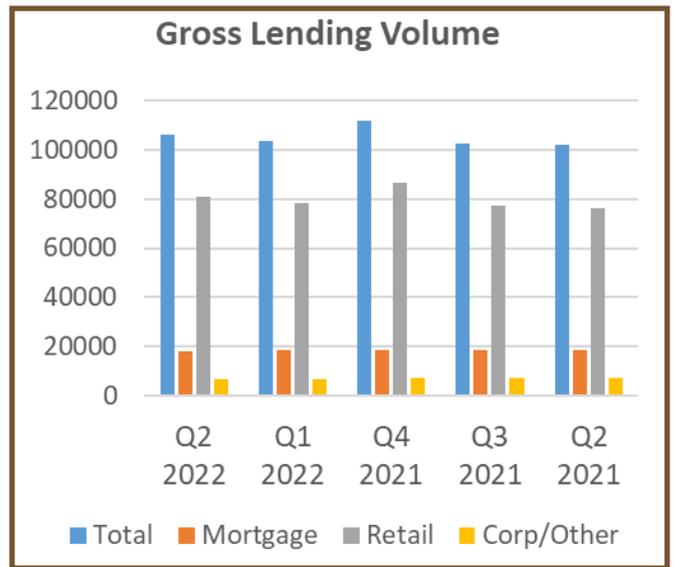
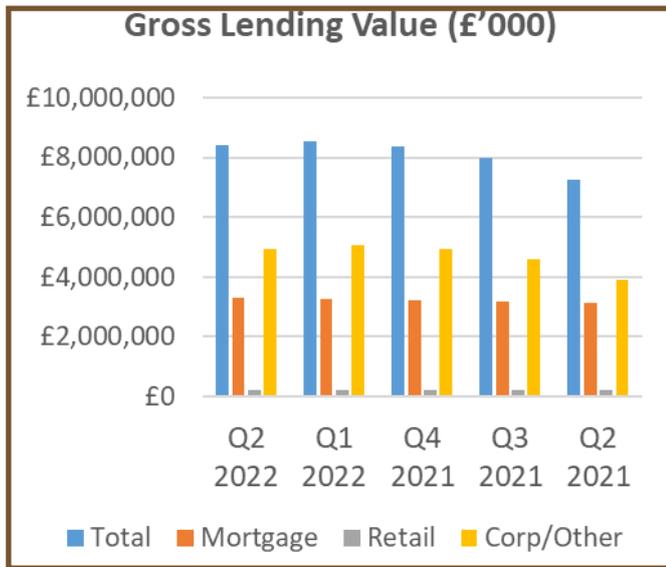
£'m	Gross value (per SR-5A)	Less Impairment (per SR-5A)	Book value (per SR-5A)	Book value as reported in SR- 1A	Difference (see notes)
LOANS REPORTED AS NOT PAST DUE					
Residential mortgages	3,184	(2)	3,182	3,182	0
Retail lending	180	(1)	179	179	0
Corporate lending	4,551	(3)	4,548	4,254	294
Other lending	246	(0)	246	540	(294)
Total not past due (A)	8,162	(7)	8,155	8,156	(1)
LOANS REPORTED AS PAST DUE					
Residential mortgages	104	(7)	97	N/A	
Retail lending	15	(7)	8	N/A	
Corporate lending	153	(56)	97	N/A	
Other lending	0	(0)	0	N/A	
Total past due (B)	272	(70)	202	192	10
ALL LOANS					
All loans (A+B)	8,434	(77)	8,357	8,348	9

Note: Amounts above may not add up due to rounding

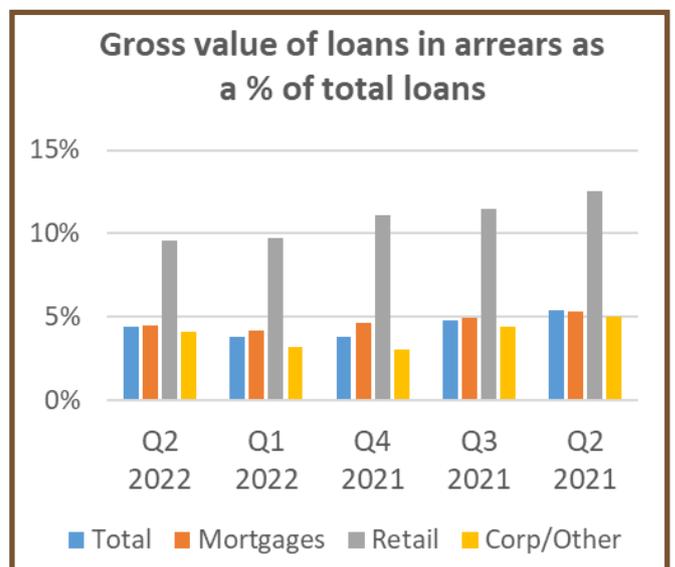
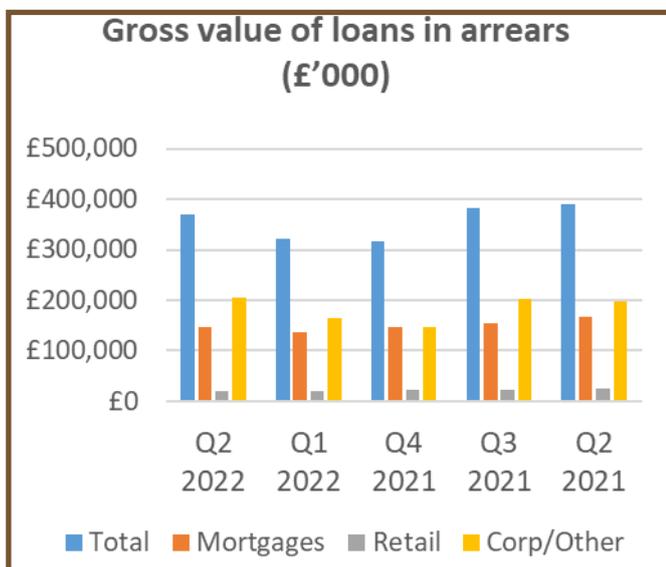
¹ Corporate and other loans were reported in different buckets by some banks in the lending returns compared to the prudential returns – these issues are being addressed through ongoing data quality checks by the Authority for subsequent returns.

² Within Corporate and other loans, some loans have been reported as past due in the lending returns, but not past due in Form SR-1A

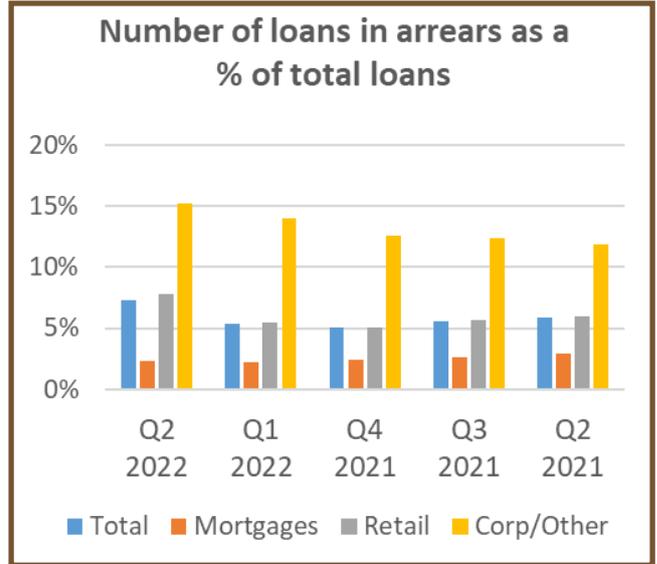
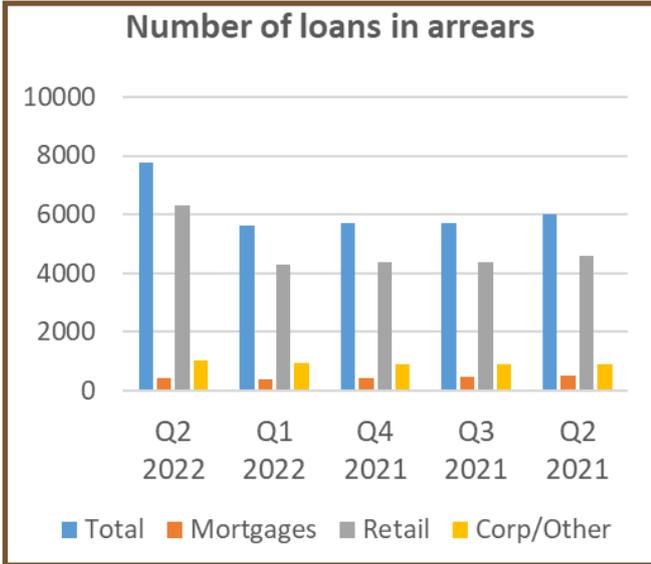
2b. Overall Trends (including geographical spread)



2c. Loan arrears, including loans classified as "past due" (more than 90 days in arrears)

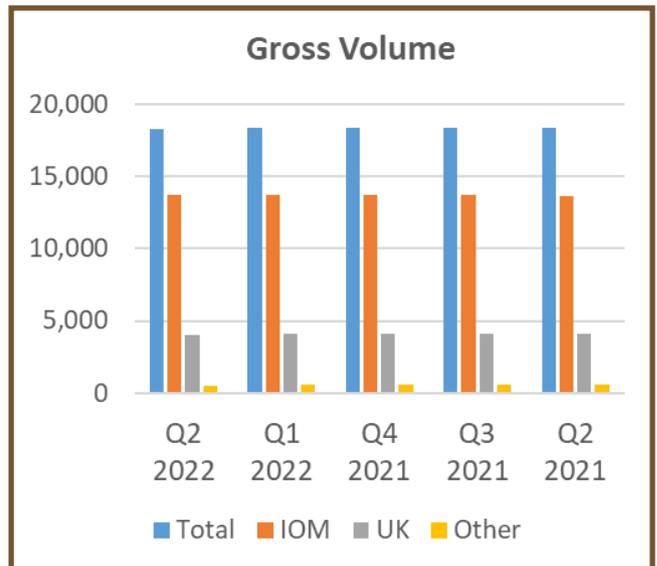
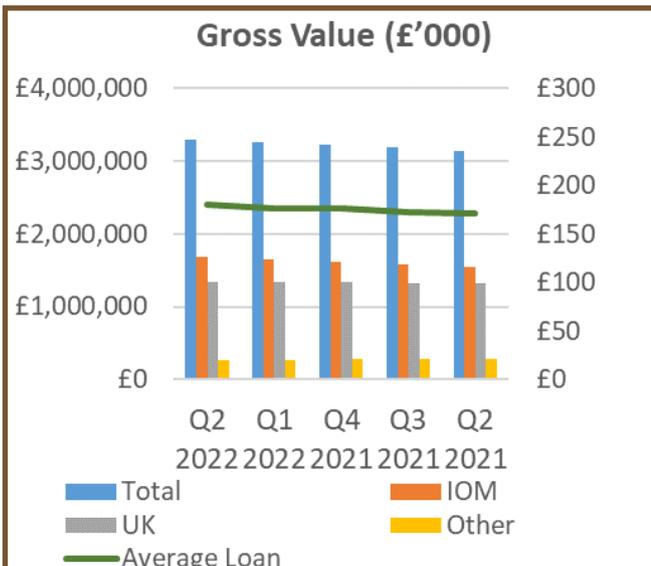


Data for 30 June 2022



3. Mortgage lending

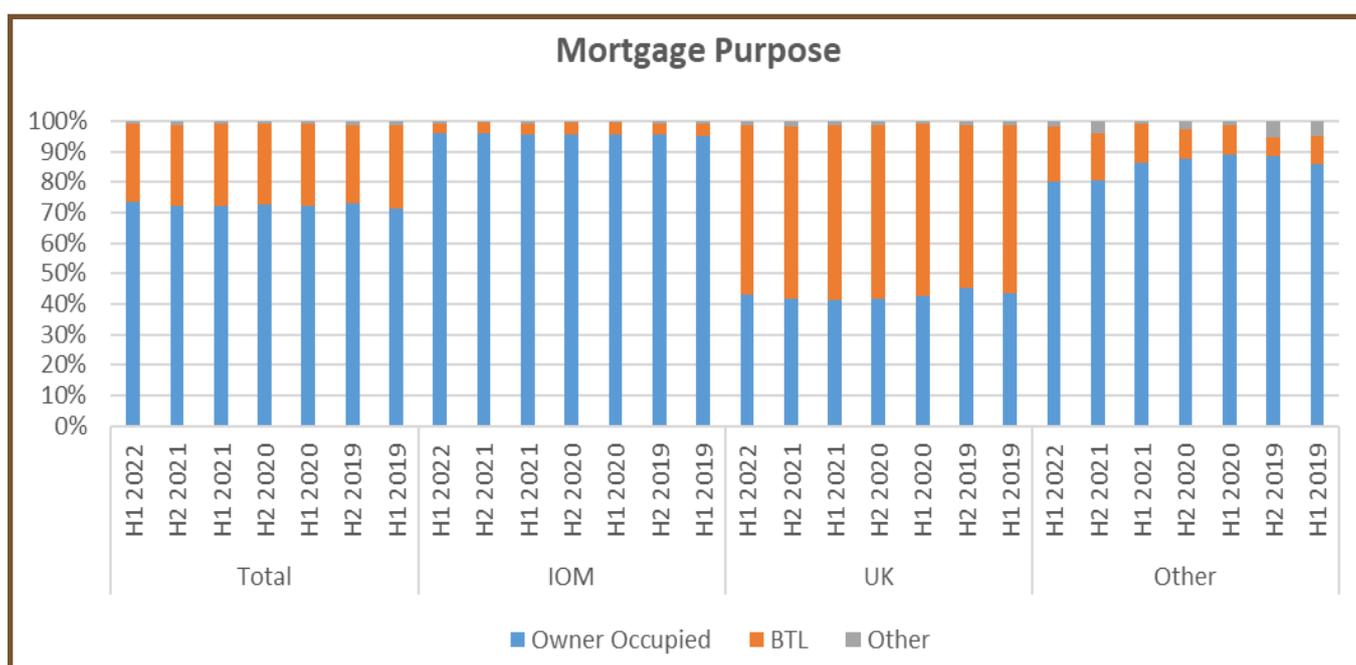
3a. Overall Trends (including geographical spread)



Detailed data as at 30 June 2022:-

	Gross value (per SR-5A) £'m	Less Impairment (per SR-5A) £'m	Book value (per SR-5A) £'m	Number of loans	Average gross mortgage value (rounded to nearest thousand)
MORTGAGES REPORTED AS NOT PAST DUE					
Isle of Man	1,664	(1)	1,663	13,552	123,000
UK	1,314	(1)	1,313	3,983	330,000
Other	206	(0)	206	484	426,000
Total	3,184	(2)	3,182	18,019	177,000
MORTGAGES REPORTED AS PAST DUE					
Isle of Man	19	(2)	18	141	135,000
UK	20	(1)	19	54	377,000
Other	65	(5)	59	46	1,406,000
Total	104	(7)	97	241	432,000
ALL MORTGAGES					
Isle of Man	1,683	(2)	1,681	13,693	123,000
UK	1,335	(2)	1,333	4,037	331,000
Other	271	(6)	265	530	511,000
Total	3,288	(10)	3,278	18,260	180,000

Note: Amounts above may not up add due to rounding

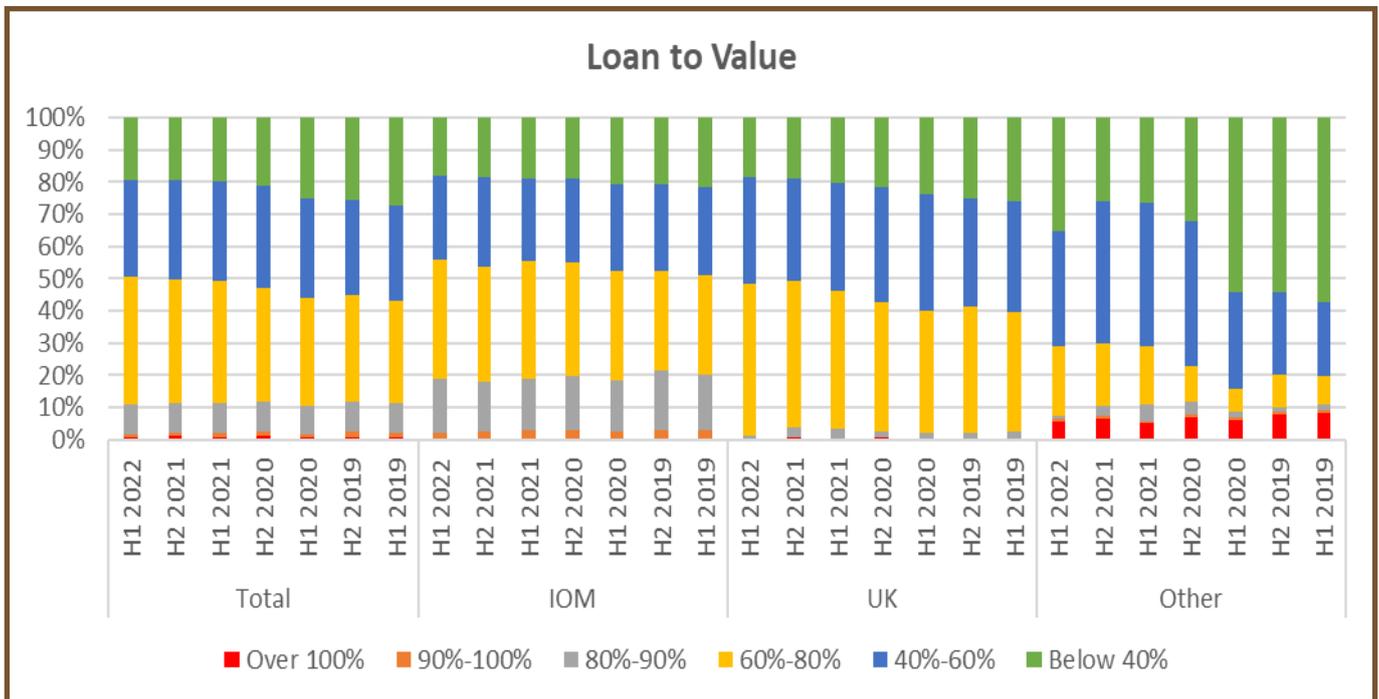
3b. Analysis by mortgage purpose, LTV and type (including geographical spread)

Data for 30 June 2022

Detailed data as at 30 June 2022:-

	Owner occupied gross value £'m	Buy to let gross value £'m	Other gross value £'m	Total gross value £'m	% that is owner occupied by value (%)
Isle of Man	1,617	52	14	1,682	96.1
UK	576	741	18	1,335	43.1
Other	217	49	5	271	80.1
Total	2,410	841	37	3,288	73.3

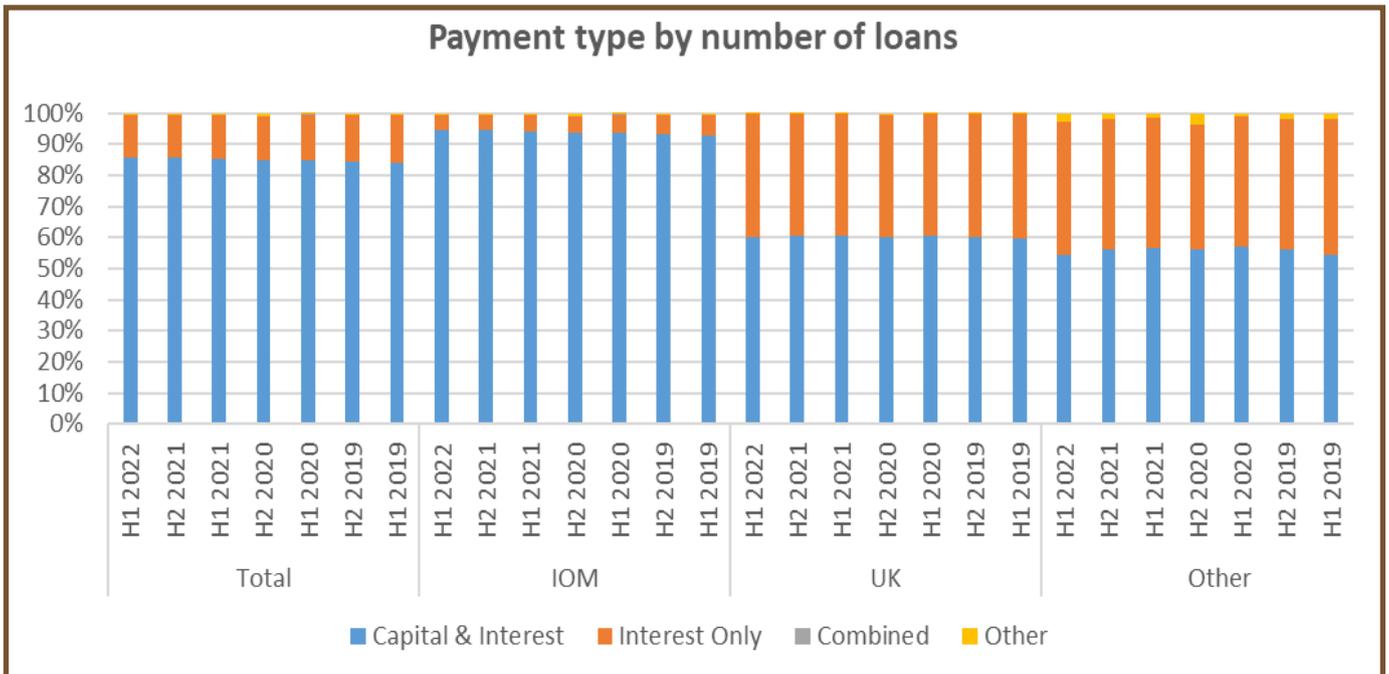
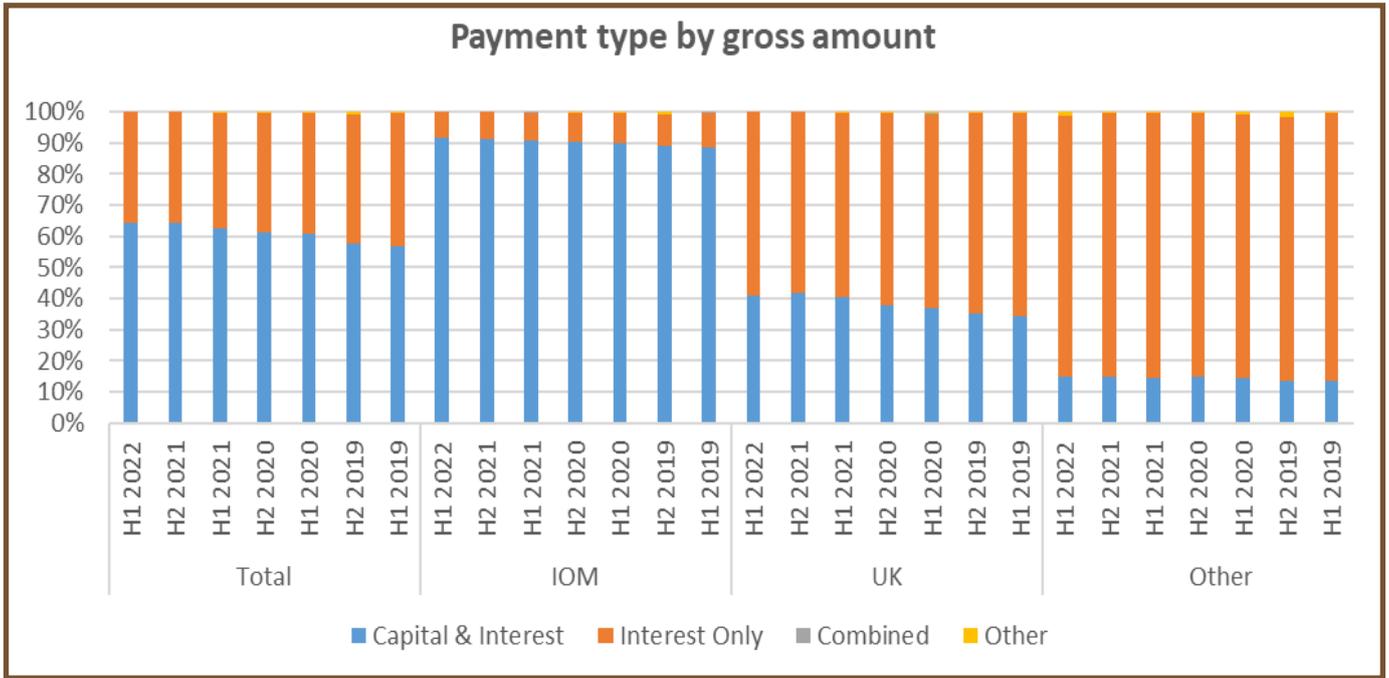
Note: Amounts above may not add up due to rounding



Detailed data as at 30 June 2022:-

LTV range	Over 100%	90%-100%	80%-90%	60%-80%	40%-60%	Below 40%
	% (by value)					
Isle of Man	0.3	2.0	16.8	36.9	26.0	18.1
UK	0.1	0.1	1.2	46.9	33.5	18.3
Other	5.6	0.8	0.8	21.8	35.7	35.3
Total	0.6	1.1	9.1	39.7	29.8	19.6

Note: Amounts above may not add up due to rounding



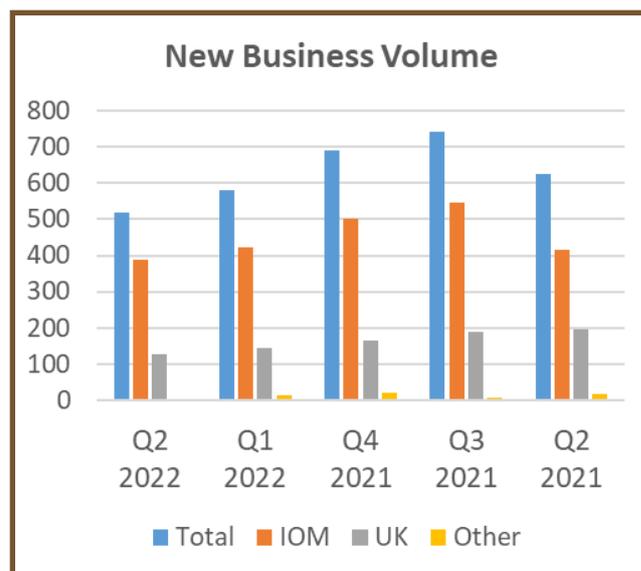
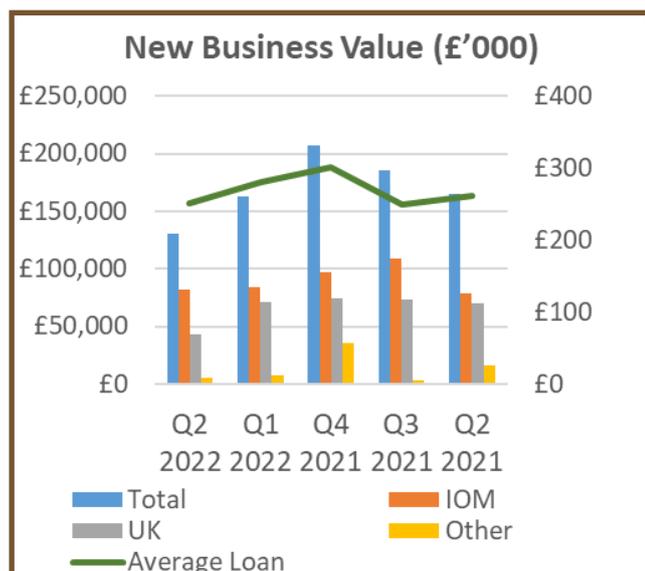
Detailed data as at 30 June 2022:-

	Capital & interest gross value £'m	Interest only gross value £'m	Other gross value £'m	Total gross value £'m	% that is capital & interest by value (%)	% that is interest only by value (%)
Isle of Man	1,542	126	14	1,682	91.6	7.5
UK	542	787	6	1,335	40.6	58.9
Other	40	224	6	271	14.9	82.8
Total	2,124	1,137	25	3,288	64.6	35.6

Note: Amounts above may not add up due to rounding

Data for 30 June 2022

3c. New mortgage business

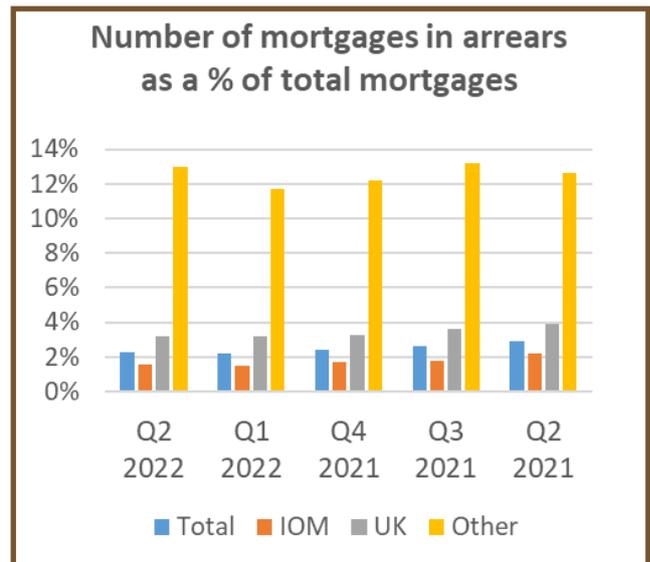
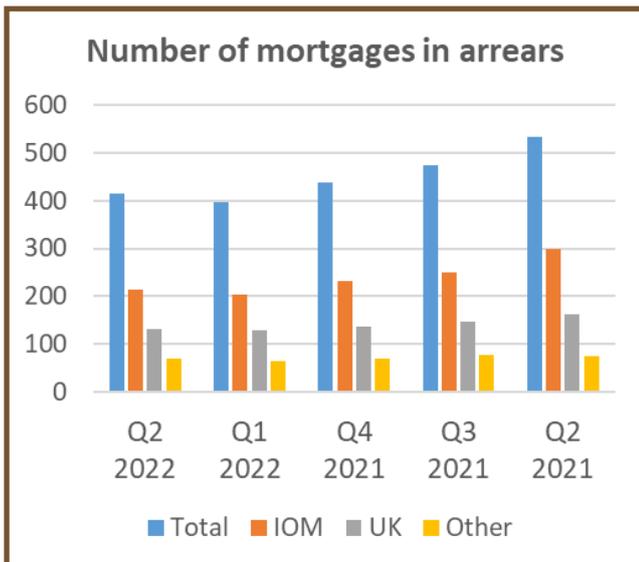
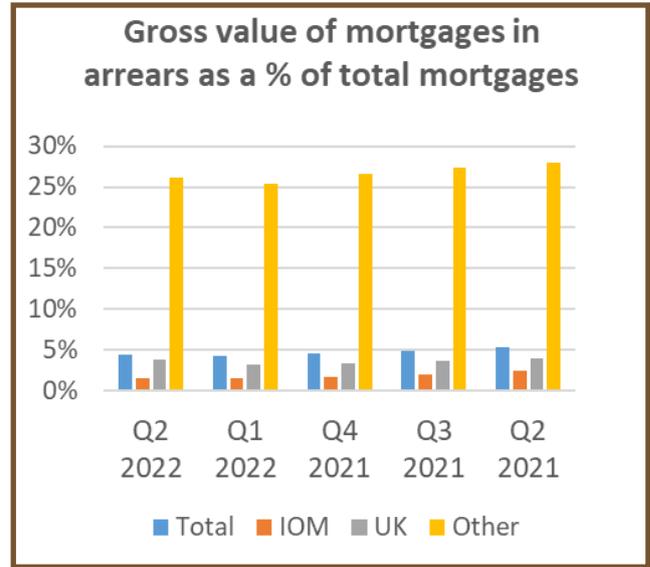
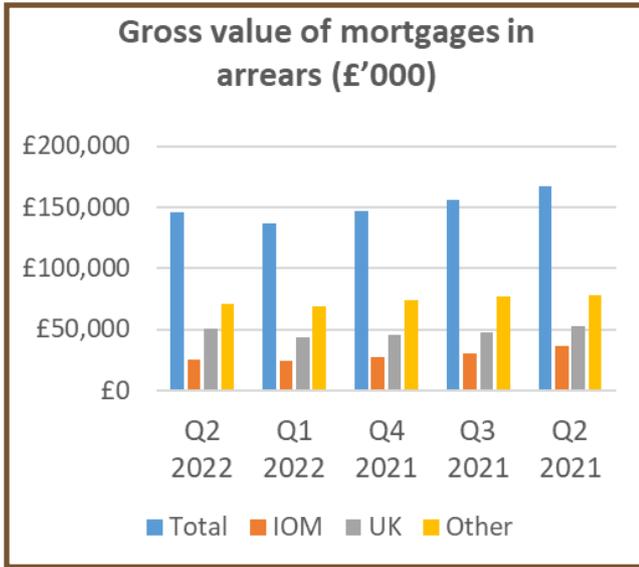


The data below shows the gross value and number of residential mortgages advanced (drawn down) for the past 7 quarters by location of property:-

	Qtr end Dec'20	Qtr end Mar'21	Qtr end June'21	Qtr end Sep'21	Qtr end Dec'21	Qtr end Mar'22	Qtr end June'22
Isle of Man—gross value £'m	94.7	54.2	78.7	108.4	97.1	83.8	82.0
Isle of Man – number	489	295	414	545	503	422	387
Isle of Man – average value (nearest thousand)	194,000	184,000	190,000	199,000	193,000	199,000	212,000
UK – gross value £'m	50.5	89.6	70.2	73.0	74.2	71.3	42.8
UK – number	132	198	194	190	166	145	128
UK – average value (nearest thousand)	382,000	453,000	362,000	384,000	447,000	492,000	334,000
Other—gross value £'m	14.4	10.2	16.3	3.8	36.0	7.8	5.3
Other—number	12	19	17	7	21	13	4
Other—average value (nearest thousand)	1,203,000	537,000	957,000	541,000	1,717,000	599,000	1,315,000

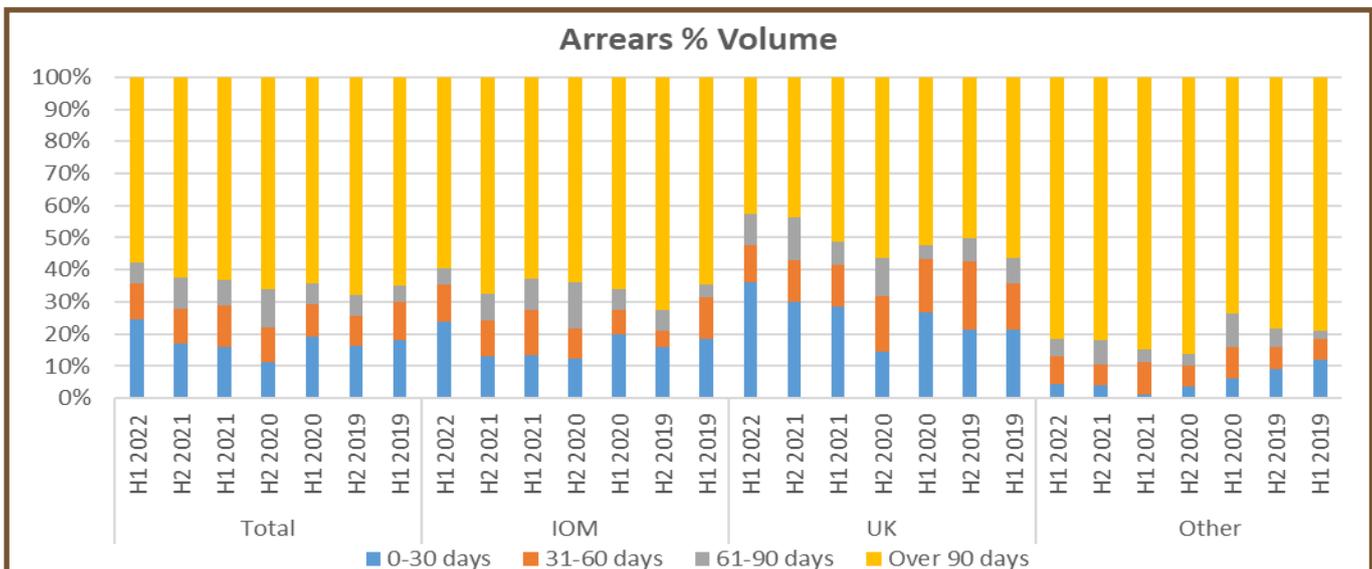
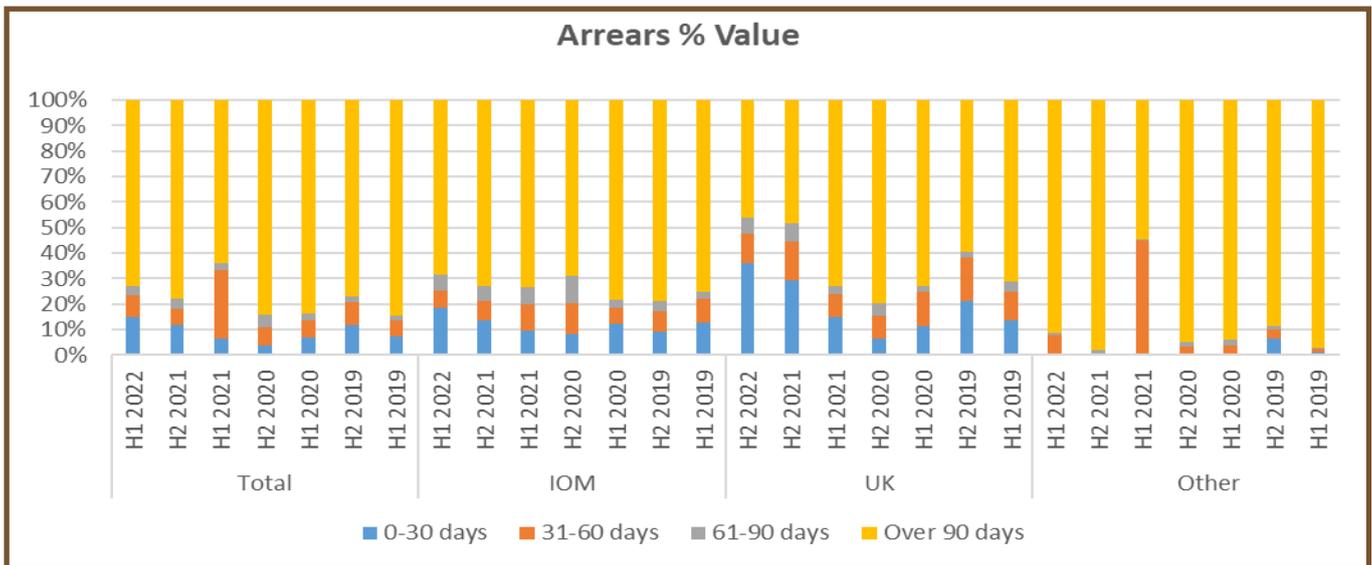
3d. Mortgage arrears, including loans classified as “past due” (more than 90 days in arrears)

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



Detailed data:-

	Dec'20	Mar'21	June '21	Sep'21	Dec'21	Mar'22	June '22
Gross value of mortgages in arrears as a % of total mortgage stock							
Isle of Man: all	2.7%	2.5%	2.4%	1.9%	1.7%	1.5%	1.5%
UK: all	5.4%	4.3%	4.0%	3.6%	3.4%	3.2%	3.8%
Other: all	32.2%	31.0%	28.0%	27.4%	26.6%	25.4%	26.2%
Mortgages in arrears as a % of total mortgage stock by number							
Isle of Man: all	2.5%	2.2%	2.2%	1.8%	1.7%	1.5%	1.6%
UK: all	4.2%	3.5%	3.9%	3.6%	3.3%	3.2%	3.2%
Other: all	16.7%	13.2%	12.6%	13.2%	12.2%	11.7%	13.0%
Value of arrears as a % of gross value of mortgages in arrears							
Isle of Man: all	5.1%	6.5%	6.4%	5.5%	7.0%	9.0%	9.9%
UK: all	9.4%	10.6%	7.4%	9.8%	5.0%	7.6%	7.2%
Other: all	5.0%	4.9%	3.9%	3.8%	4.0%	4.4%	4.2%



Data for 30 June 2022

Detailed data as at 30 June 2022:-

	0-30 days	31-60 days	61-90 days	Over 90 days	All arrears
<i>Isle of Man</i>					
Arrears value £'m	0.02	0.32	0.01	2.1	2.5
Gross value of arrears £'m	2.9	2.1	0.8	19.1	24.9
Number of accounts in arrears	37	26	11	141	215
<i>UK</i>					
UK – arrears value £'m	0.2	0.38	1.0	2.1	3.6
UK – gross value of loans in arrears £'m	9.0	17.6	3.4	20.4	50.4
UK – number of accounts in arrears	32	31	14	54	131
<i>Other</i>					
Other – arrears value £'m	0.00	0.5	0.00	2.5	3.0
Other – gross value of loans in arrears £'m	0.5	4.5	1.4	64.7	71.0
Other – number of accounts in arrears	4	14	5	46	69

Note: Amounts above may not add up due to rounding

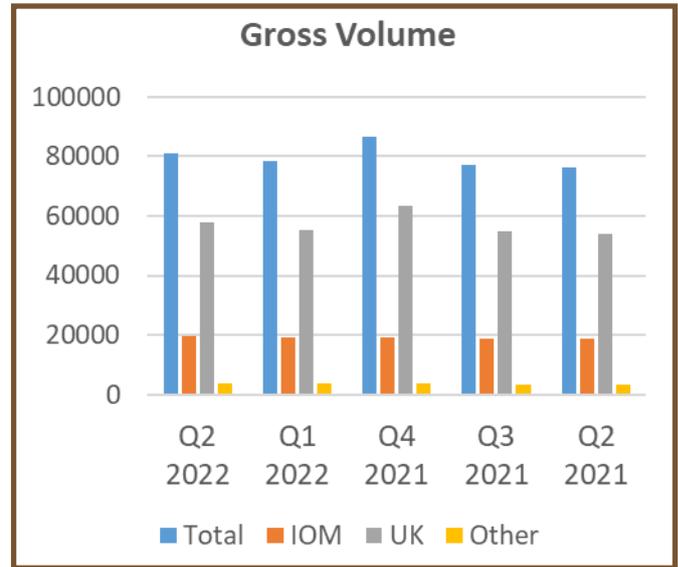
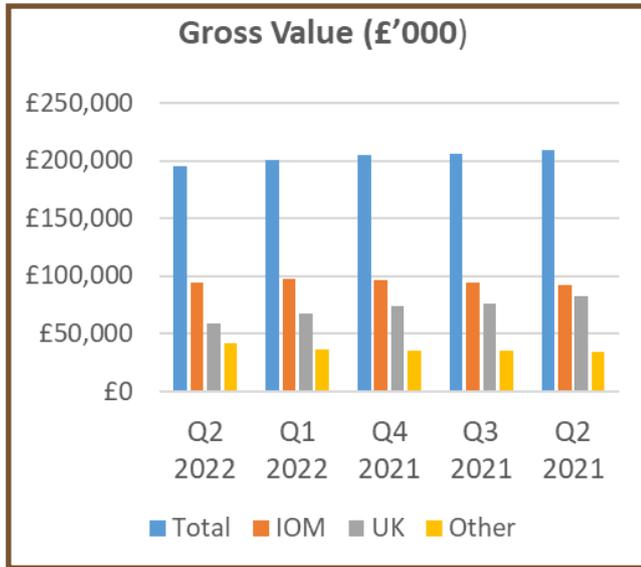
3e. Impairment - past due mortgages only (those mortgages classified as more than 90 days in arrears)

The data below is in respect of those mortgages classified as past due only (more than 90 days in arrears).

	Dec'20	Mar'21	June '21	Sep '21	Dec'21	Mar'22	June '22
Impairment charge as % of gross past due loans							
Isle of Man	18.1%	18.2%	12.9%	13.9%	14.4%	10.6%	11.2%
UK	4.8%	6.7%	7.7%	9.7%	10.5%	9.9%	9.3%
Other	11.4%	19.5%	24.5%	12.4%	13.2%	11.8%	8.8%
Past due mortgages as a % of total mortgage stock by value							
Isle of Man	2.0%	1.8%	1.7%	1.4%	1.2%	1.2%	1.1%
UK	4.0%	3.2%	2.7%	1.7%	1.6%	1.5%	1.5%
Other	31.0%	16.9%	13.8%	26.8%	24.3%	23.9%	23.9%
Past due mortgages as a % of total mortgage stock by number							
Isle of Man	1.5%	1.4%	1.4%	1.2%	1.0%	1.0%	1.0%
UK	2.3%	1.8%	1.9%	1.6%	1.4%	1.4%	1.3%
Other	14.3%	11.2%	9.7%	10.8%	9.9%	9.0%	8.7%

4. Retail lending

4a. Overall Trends (including geographical spread)



Detailed data as at 30 June 2022:-

	Gross value (per SR-5A) £'m	Less Impairment (per SR-5A) £'m	Book value (per SR-5A) £'m	Number of loans	Average gross loan value (rounded to nearest thousand)
RETAIL LOANS REPORTED AS NOT PAST DUE					
Isle of Man	88	(1)	87	19,109	5,000
UK	51	(0)	51	55,948	1,000
Other	42	(0)	41	3,572	12,000
Total	180	(1)	179	78,629	2,000
RETAIL LOANS REPORTED AS PAST DUE					
Isle of Man	6	(3)	3	581	11,000
UK	8	(3)	5	1,729	5,000
Other	1	(0)	0	64	8,000
Total	15	(7)	8	2,374	6,000
ALL RETAIL LOANS					
Isle of Man	94	(4)	90	19,690	5,000
UK	59	(3)	56	57,677	1,000
Other	42	(0)	42	3,636	12,000
Total	195	(8)	187	81,003	2,000

Note: Amounts above may not add up due to rounding

4b. Secured vs unsecured retail lending (excludes past due loans): as at 30 June 2022

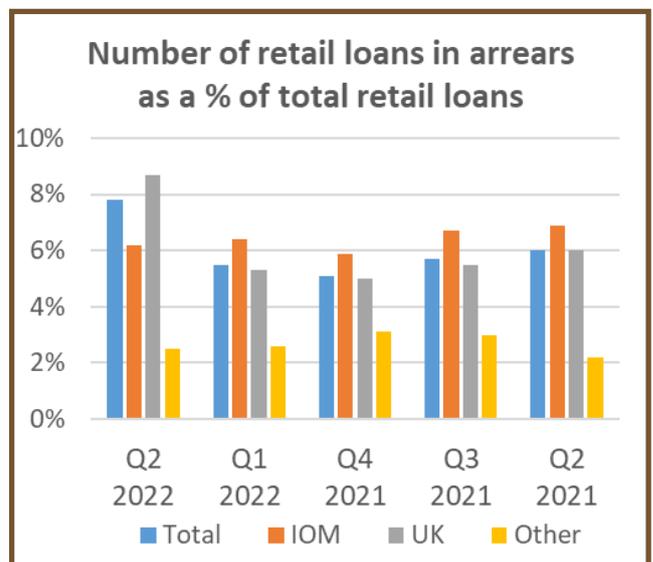
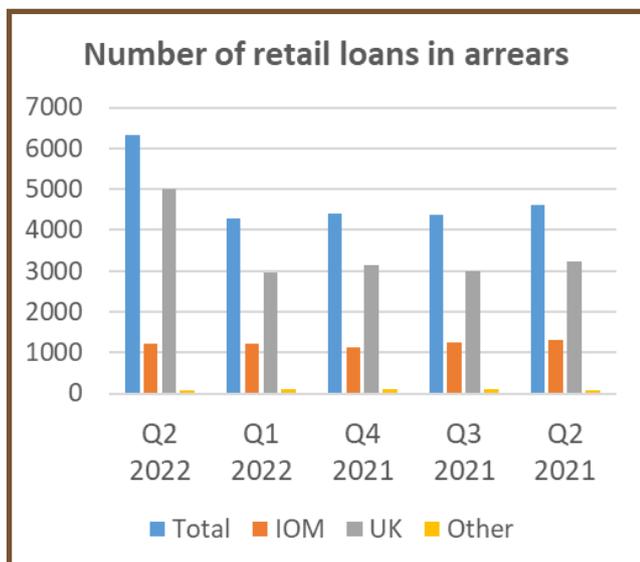
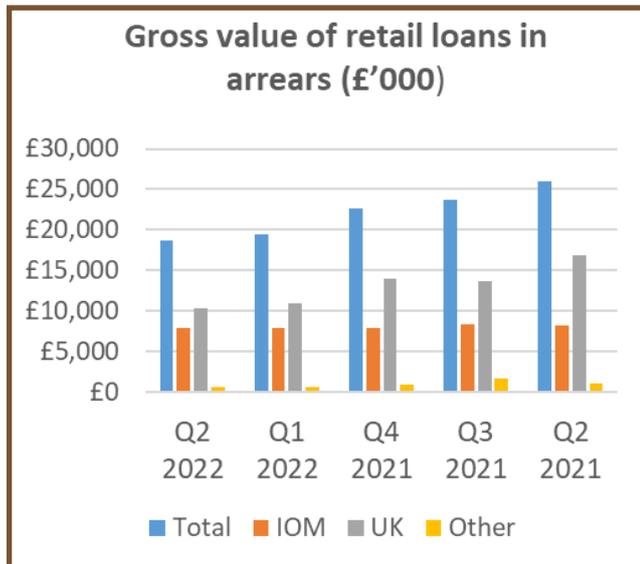
Note that this data is not consistent with that in table 4a, and appears to exclude past due retail loans.

	Secured lending gross value £'m	Unsecured lending gross value £'m	Total lending gross value £'m	% of retail lending that is secured (by value)
Isle of Man	45	49	94	47.8%
UK	68	2	70	97.4%
Other	31	1	32	95.6%
Total	144	52	196	73.3%

Note: Amounts above may not add up due to rounding

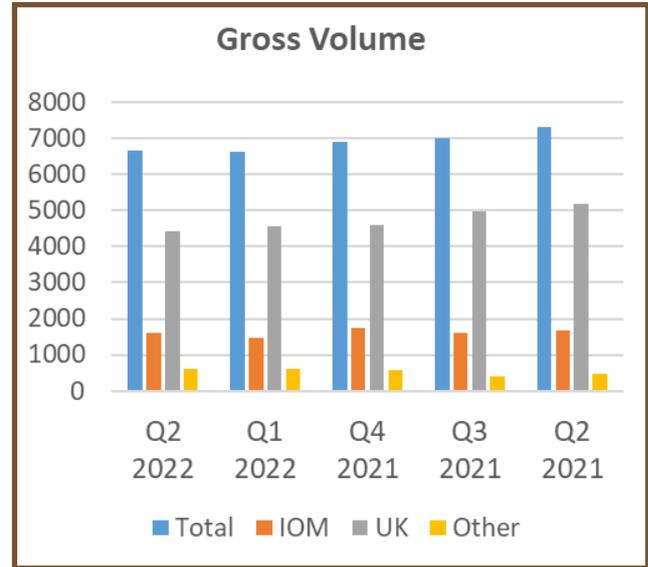
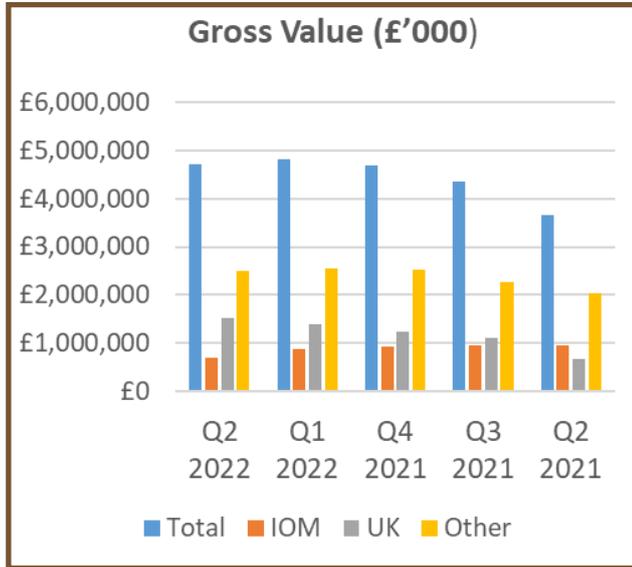
4c. Retail loan arrears, including loans classified as “past due” (more than 90 days in arrears)

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



5. Corporate / other lending

5a. Overall Trends (including geographical spread): corporate lending only



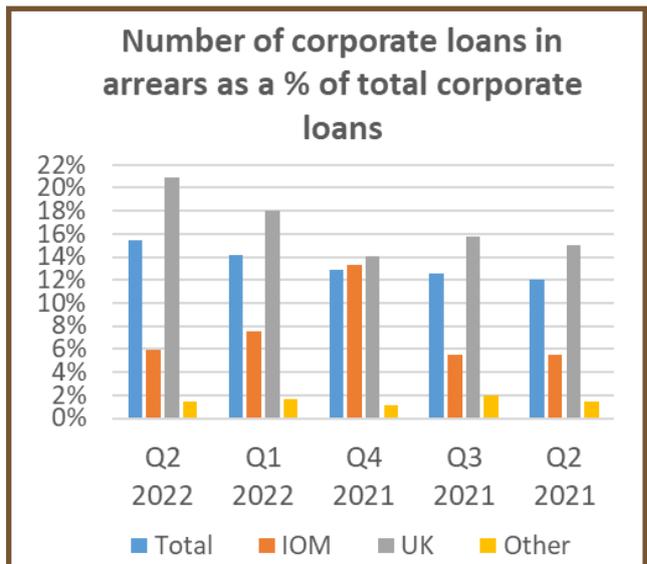
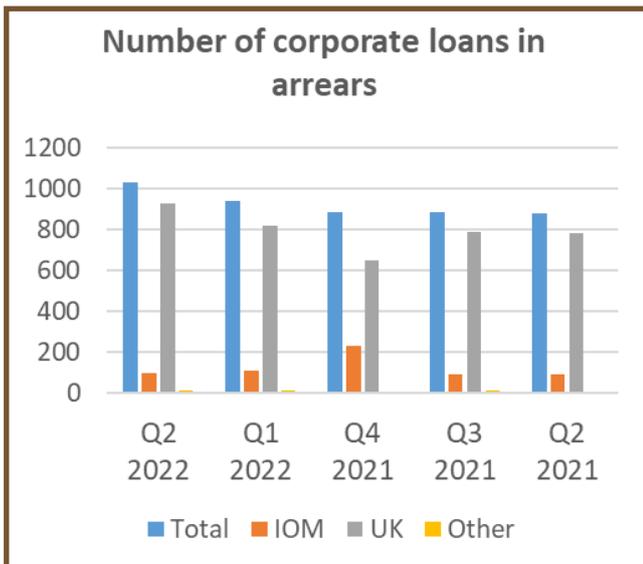
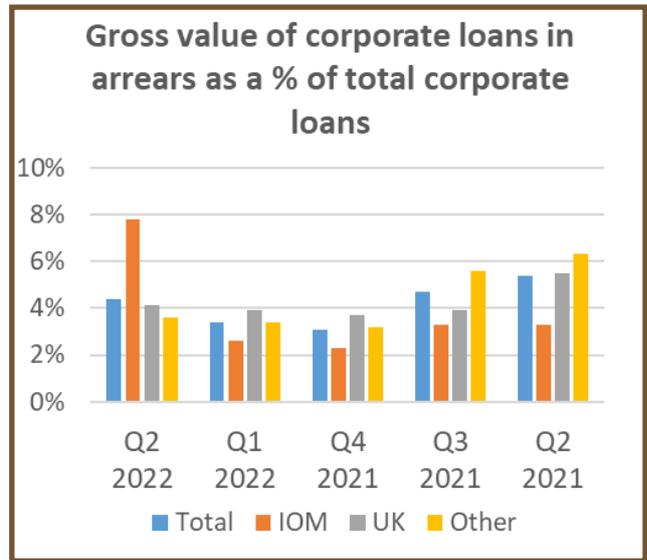
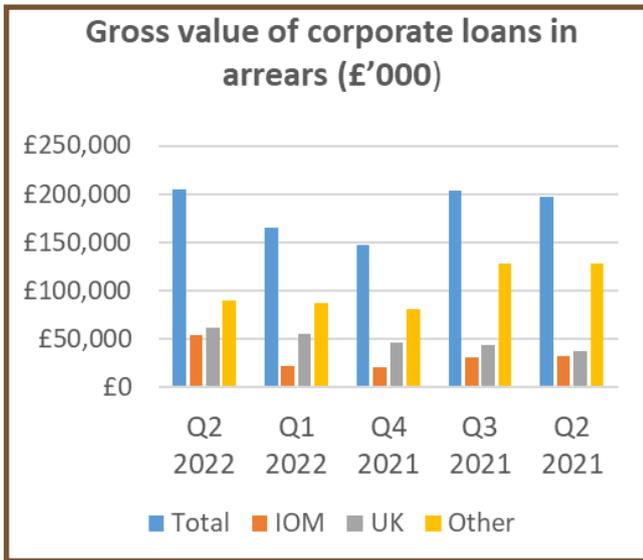
Detailed data as at 30 June 2022:-

	Gross value (per SR-5A) £'m	Less Impairment (per SR-5A) £'m	Book value (per SR-5A) £'m	Number of loans
CORPORATE LOANS REPORTED AS NOT PAST DUE				
Isle of Man	676	(3)	672	1,558
UK	1,460	(0)	1,460	3,783
Other	2,416	(0)	2,416	605
Total	4,551	(3)	4,548	5,946
CORPORATE LOANS REPORTED AS PAST DUE				
Isle of Man	12	(0)	12	43
UK	51	(22)	29	646
Other	90	(33)	56	7
Total	153	(56)	97	696
ALL CORPORATE LOANS				
Isle of Man	688	(4)	684	1,601
UK	1,511	(22)	1,488	4,429
Other	2,506	(33)	2,472	612
Total	4,704	(59)	4,645	6,642

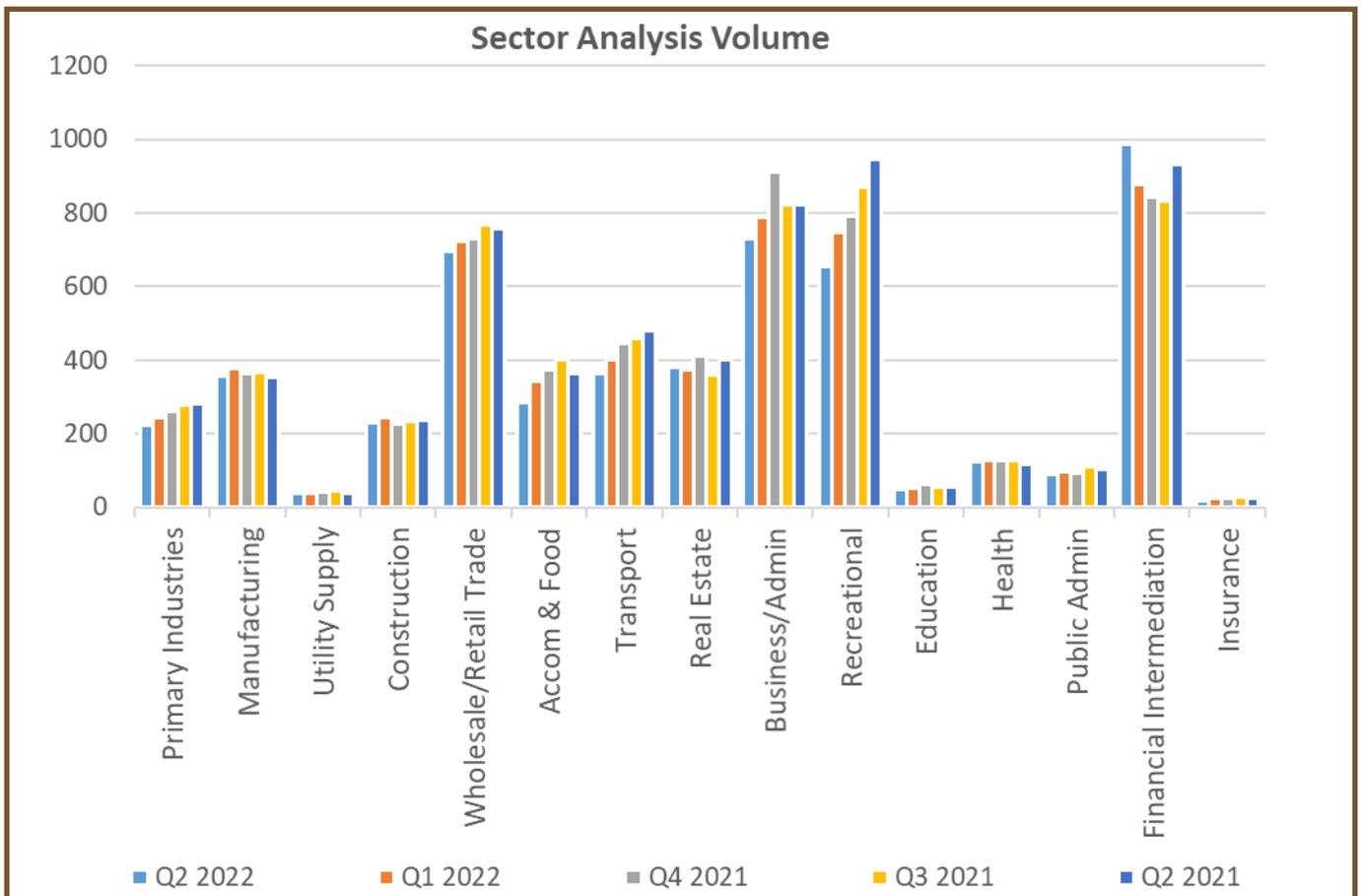
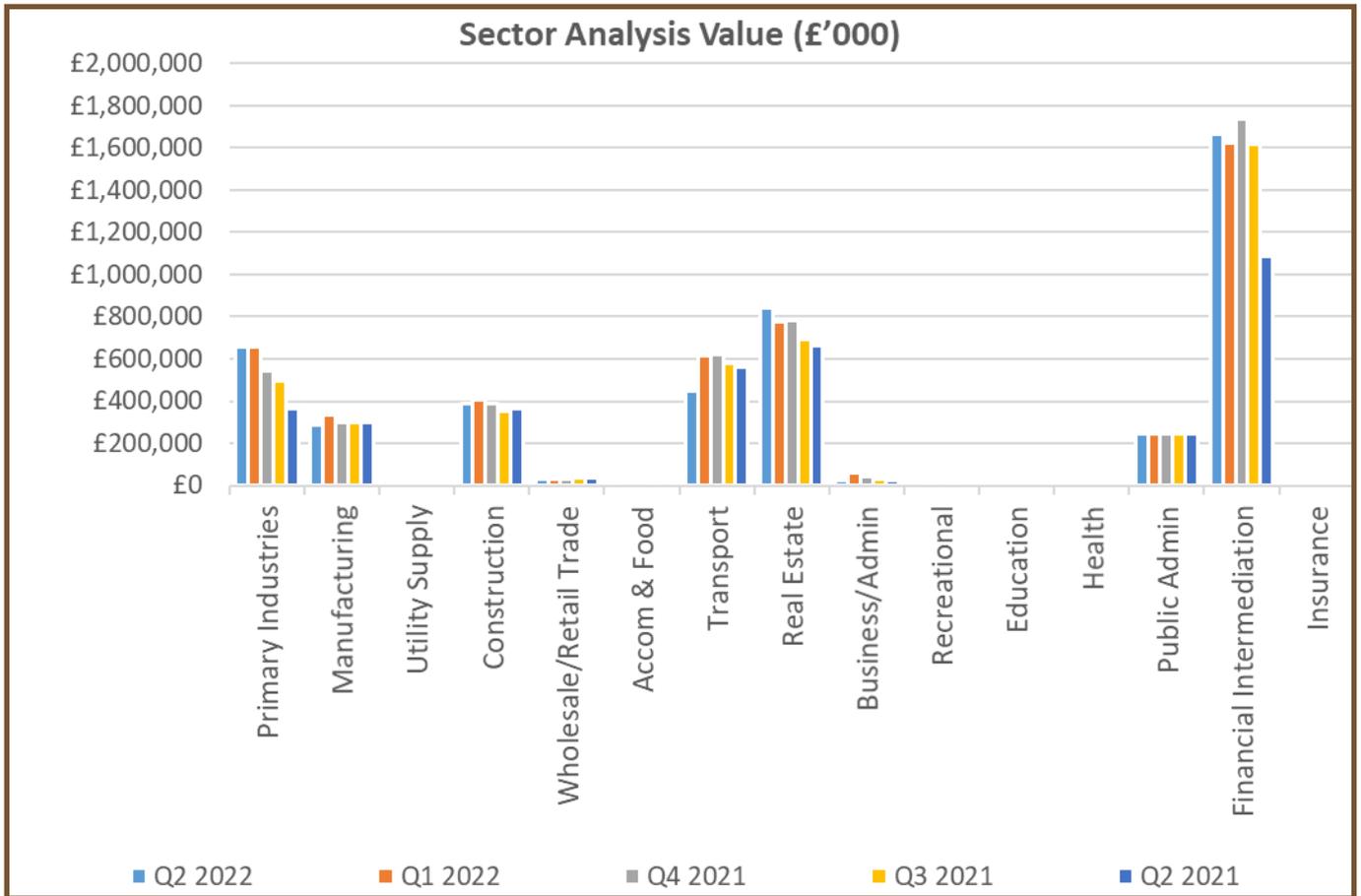
Note: Amounts above may not add up due to rounding

5b. 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).



5c. Corporate and other loans: sectoral analysis



Data for 30 June 2022