



**ISLE OF MAN
FINANCIAL SERVICES AUTHORITY**

Lught-Reill Shirveishyn Argidoil Ellan Vannin

LENDING STATISTICS

Deposit Takers (Banks)

Class 1(1) & 1(2)

30 June 2025

Data for 30 June 2025

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, two banks incorporated in the Isle of Man also operate 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.

Some of the data has been impacted by intra group movements in Q3 2024.

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Date issued: September 2025

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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	3,020	(1)	3,019	3,019	0
Retail lending	360	(0)	360	360	0
Corporate lending	5,376	(1)	5,375	5,375	0
Other lending	1,068	(0)	1,068	1,068	0
Total not past due (A)	9,824	(2)	9,822	9,822	0
LOANS REPORTED AS PAST DUE					
Residential mortgages	74	(10)	64	N/A	
Retail lending	16	(6)	11	N/A	
Corporate lending	138	(59)	79	N/A	
Other lending	0	(0)	0	N/A	
Total past due (B)	228	(75)	153	153	0
ALL LOANS					
All loans (A+B)	10,052	(77)	9,975	9,975	0

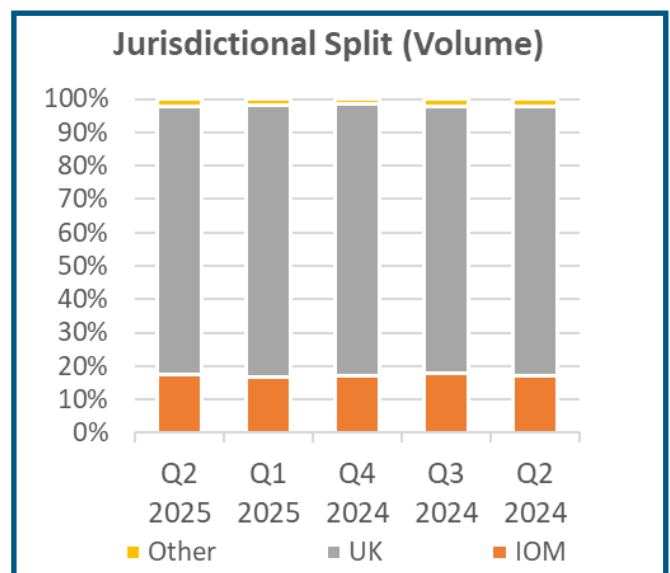
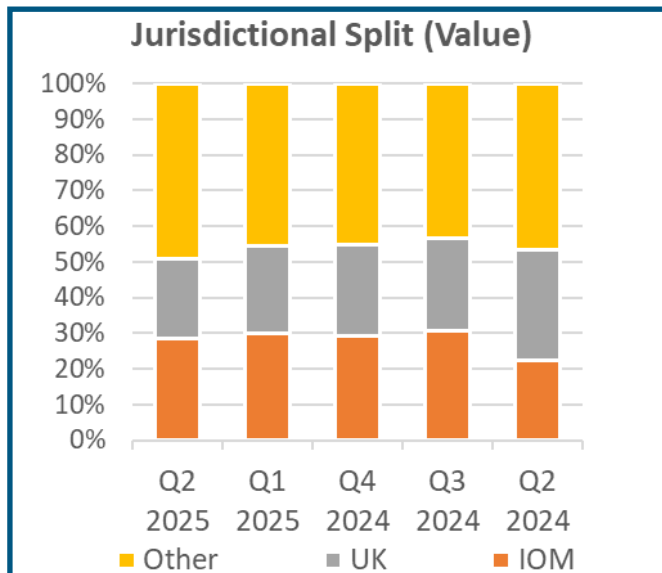
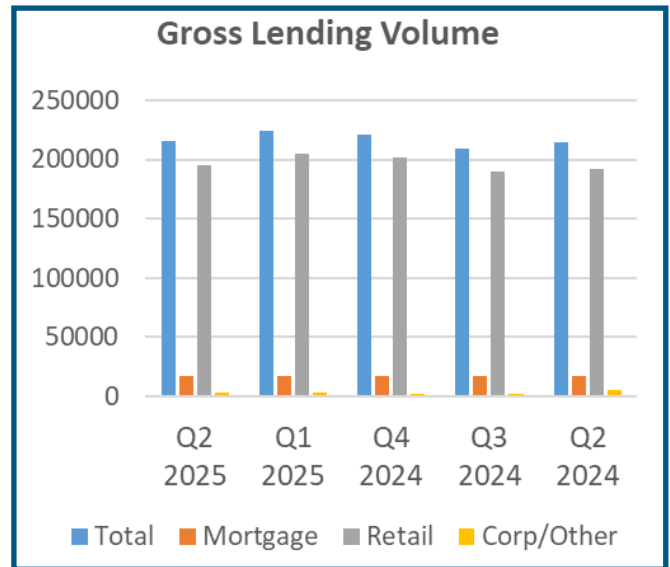
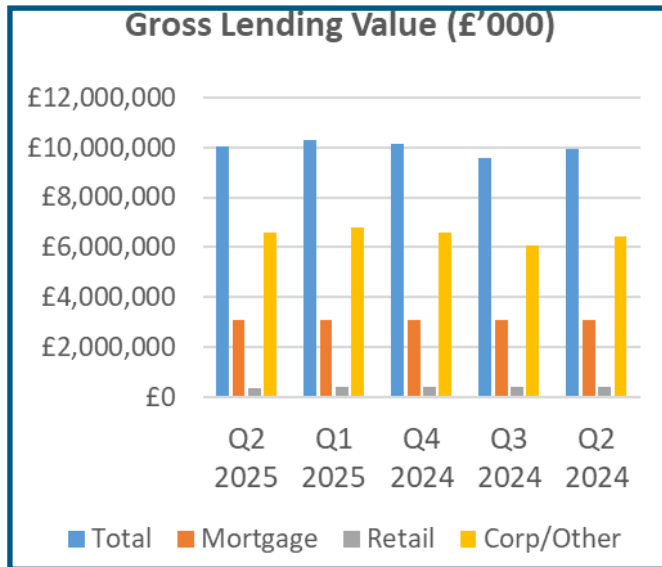
Note: Amounts above may not add up due to rounding

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.

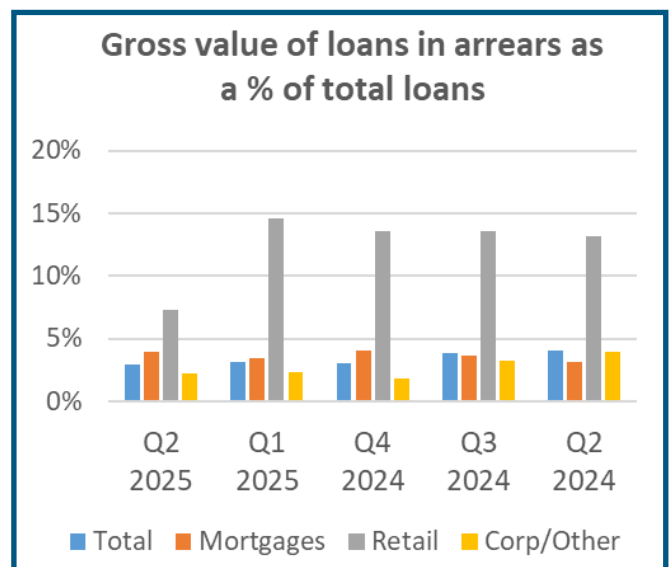
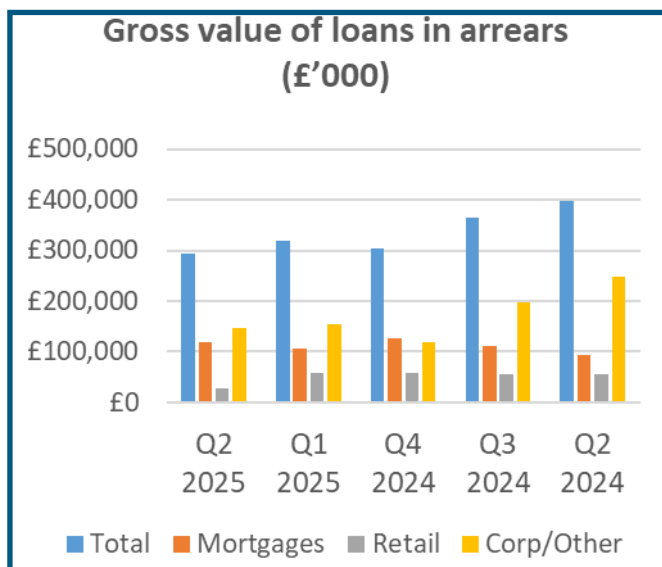
² Within Corporate and other loans, in some quarters some loans may be reported as past due in the lending returns, but not past due in Form SR-1A

2. Summary

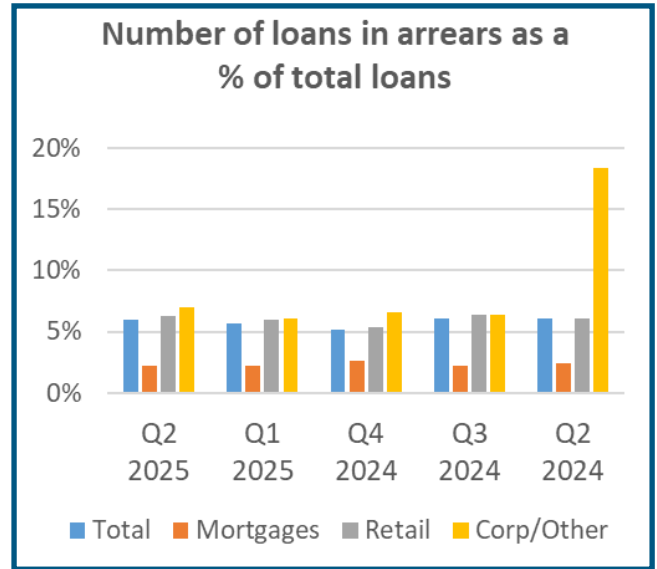
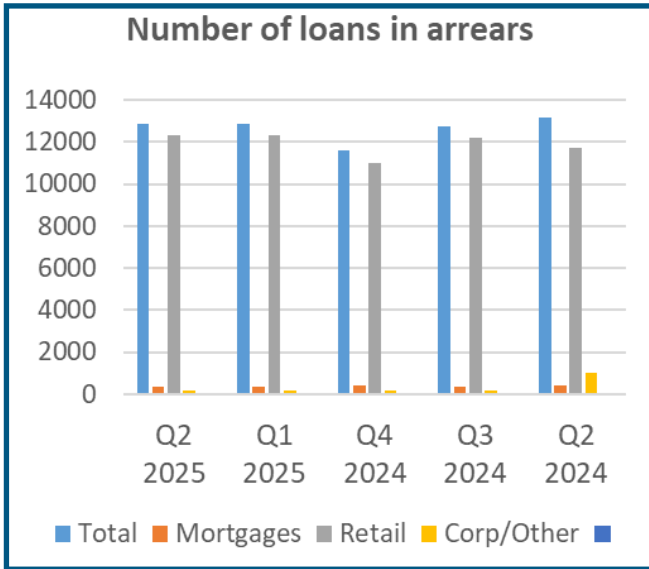
2a. Overall Trends (including geographical spread)



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

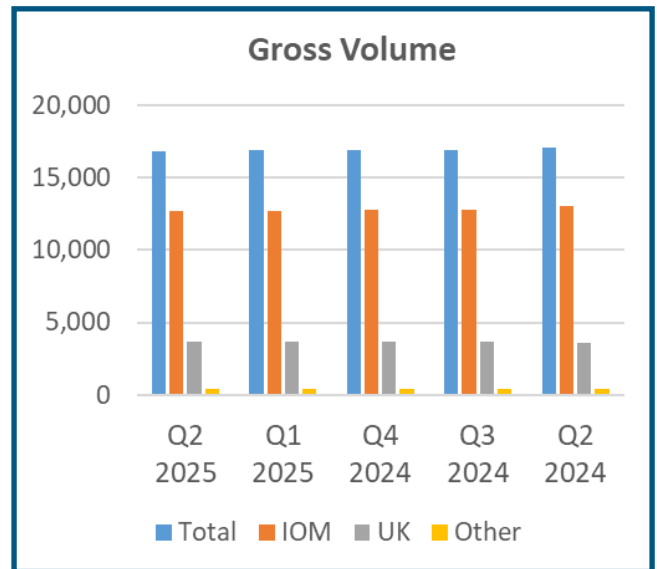
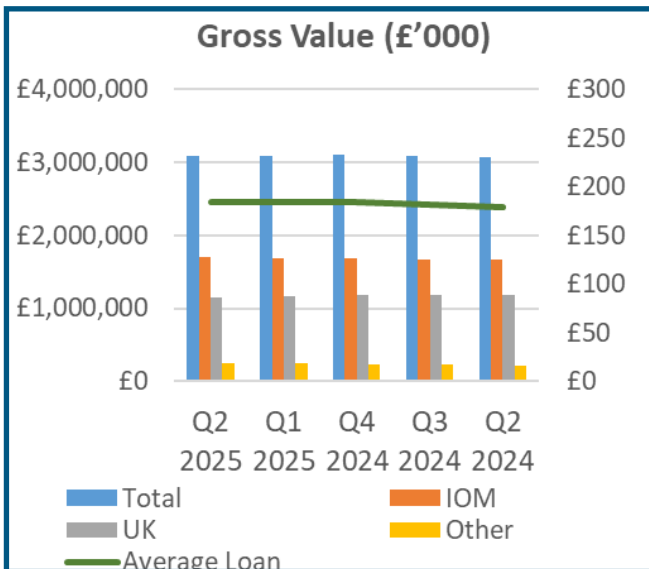


Data for 30 June 2025



3. Mortgage lending

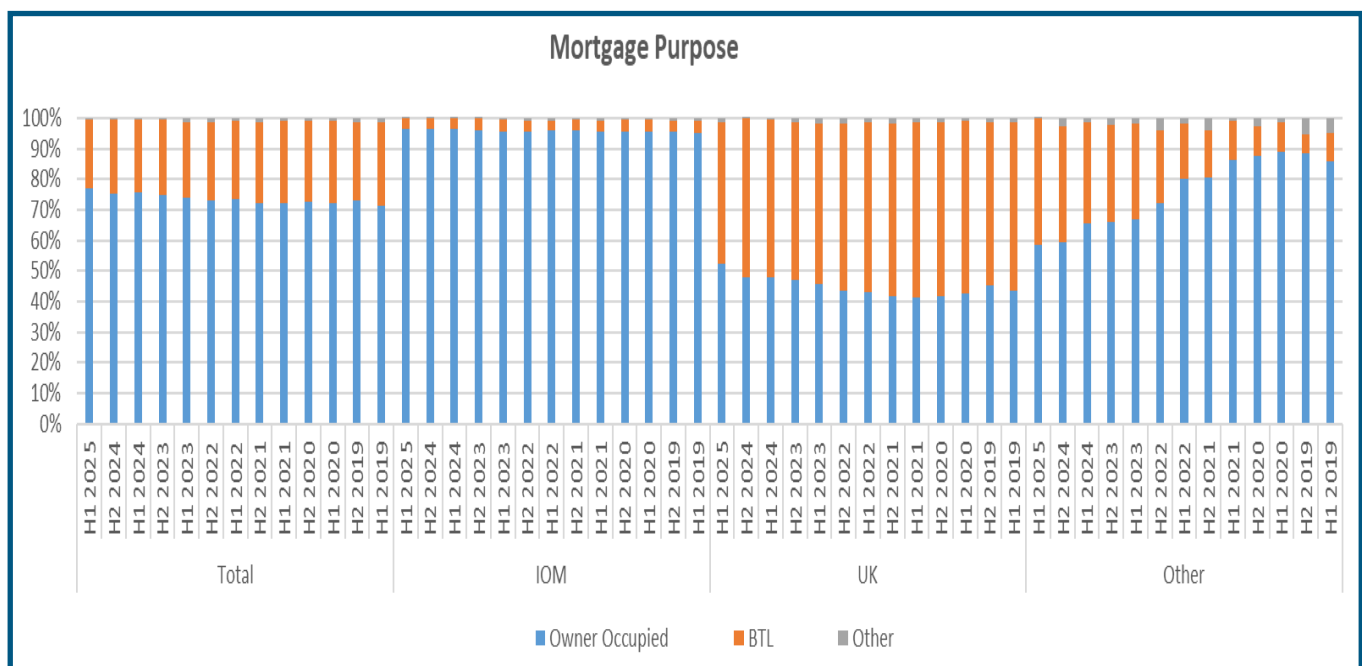
3a. Overall Trends (including geographical spread)



Detailed data as at 30 June 2025:-

	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	1,685	(0)	1,685	12,592	134,000
UK	1,107	(0)	1,107	3,529	314,000
Other	229	(0)	229	428	535,000
Total	3,020	(1)	3,019	16,549	183,000
MORTGAGES REPORTED AS PAST DUE					
Isle of Man	13	(1)	12	103	129,000
UK	49	(5)	44	113	438,000
Other	11	(4)	7	25	439,000
Total	74	(10)	64	241	306,000
ALL MORTGAGES					
Isle of Man	1,698	(1)	1,697	12,695	134,000
UK	1,156	(5)	1,151	3,642	317,000
Other	240	(4)	236	453	530,000
Total	3,094	(11)	3,083	16,790	184,000

Note: Amounts above may not up add due to rounding

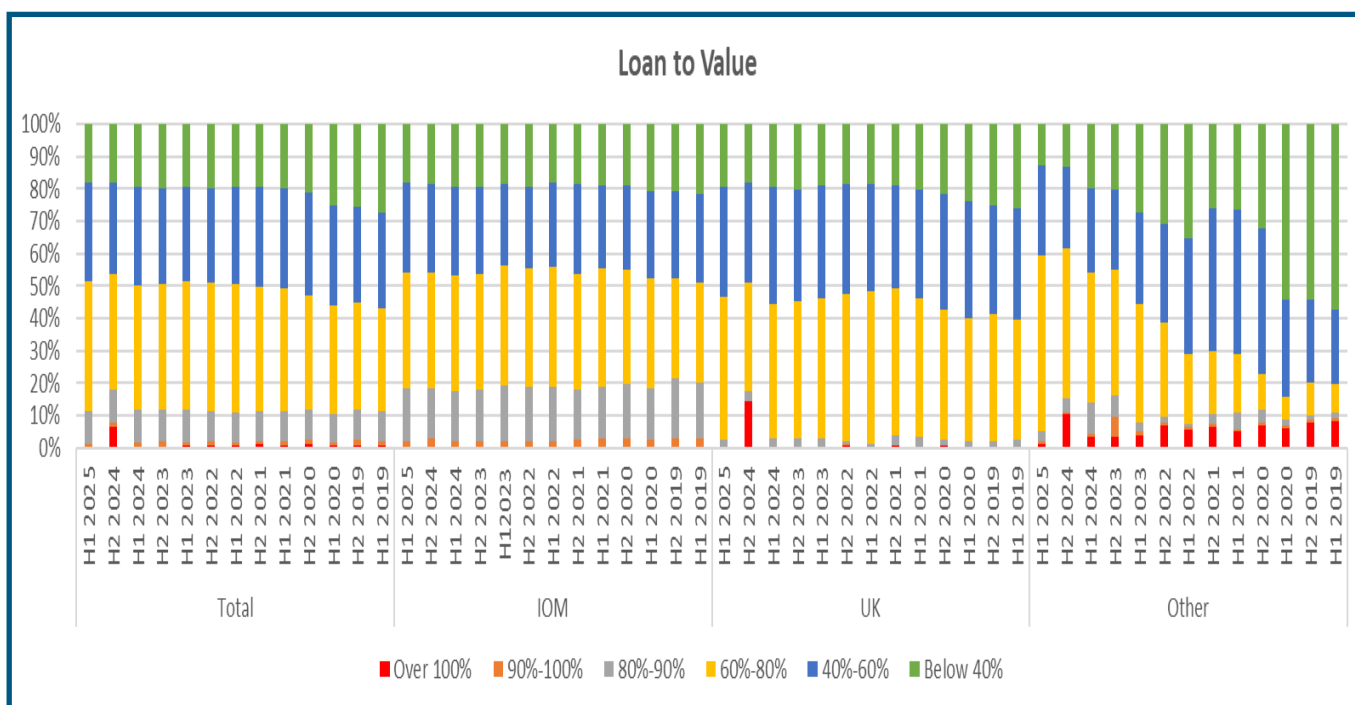
3b. Analysis by mortgage purpose, LTV and type (including geographical spread)

Data for 30 June 2025

Detailed data as at 30 June 2025:-

	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	1,637	60	1	1,698	96.4
UK	603	540	13	1,156	52.2
Other	140	99	1	240	58.3
Total	2,380	699	15	3,094	76.9

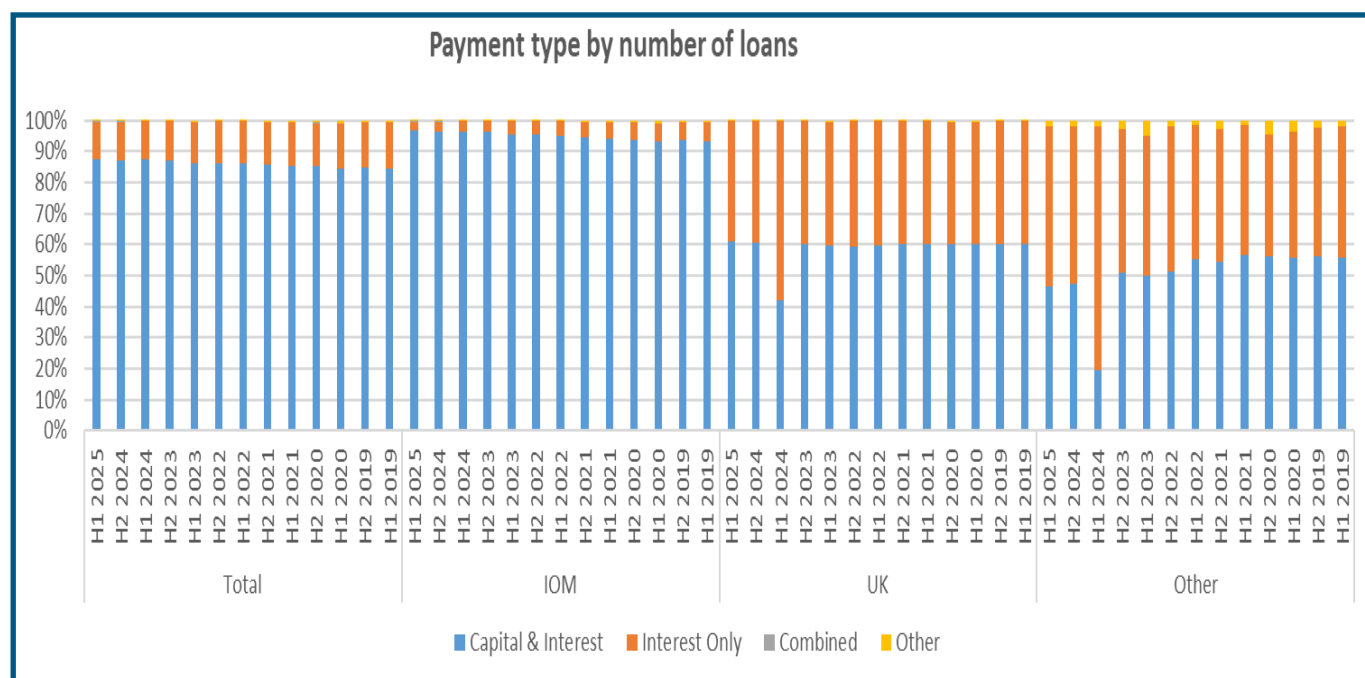
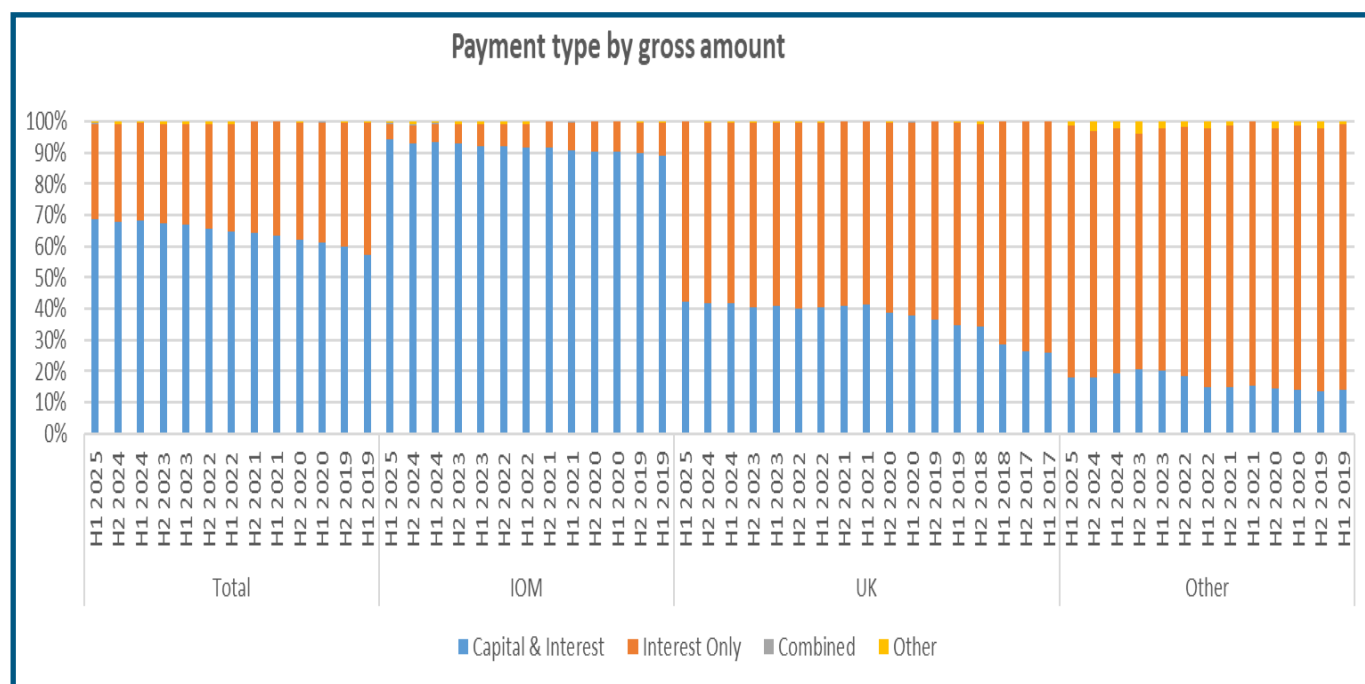
Note: Amounts above may not add up due to rounding



Detailed data as at 30 June 2025:-

LTV range	Over 100%	90%-100%	80%-90%	60%-80%	40%-60%	Below 40%
	% (by value)	% (by value)	% (by value)	% (by value)	% (by value)	% (by value)
Isle of Man	0.2	2.0	16.1	35.9	27.8	18.1
UK	0.1	0.0	2.4	44.0	34.3	19.2
Other	1.4	0.5	3.1	54.5	27.6	12.9
Total	0.3	1.1	10.0	40.3	30.2	18.1

Note: Amounts above may not add up due to rounding



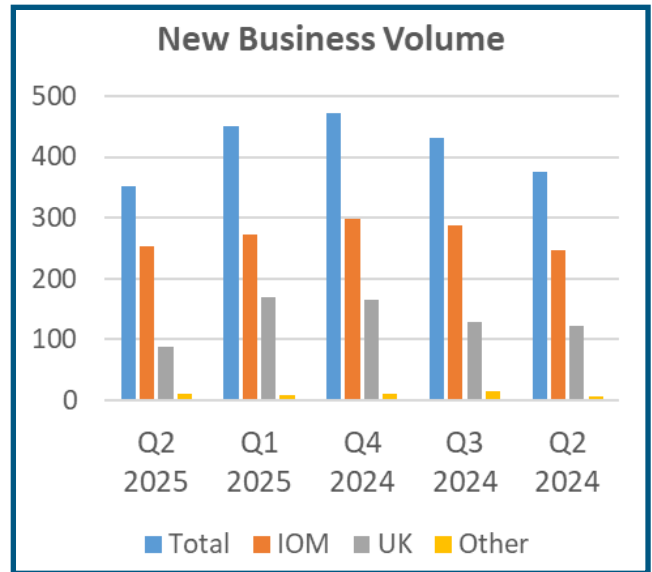
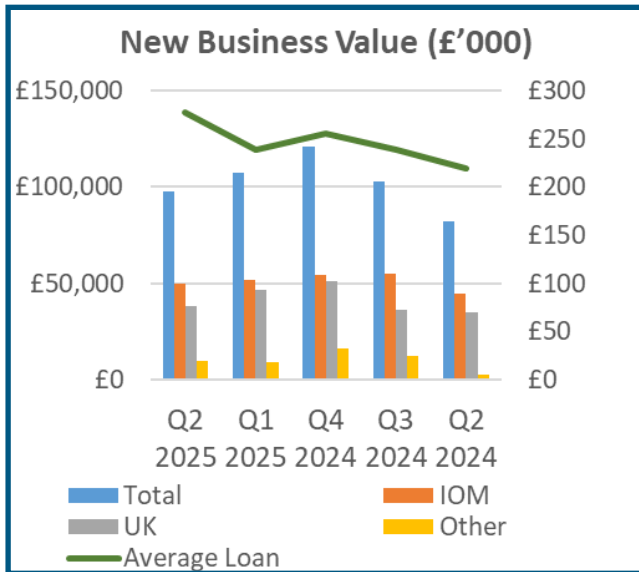
Detailed data as at 30 June 2025:-

	Capital & interest gross value	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 (%)
	£'m					
Isle of Man	1,578	85	10	1,698	94.1	5.0
UK	488	668	0	1,156	42.2	57.8
Other	43	193	4	240	18.0	80.5
Total	2,129	946	14	3,094	68.8	30.6

Note: Amounts above may not add up due to rounding

Data for 30 June 2025

3c. New mortgage business

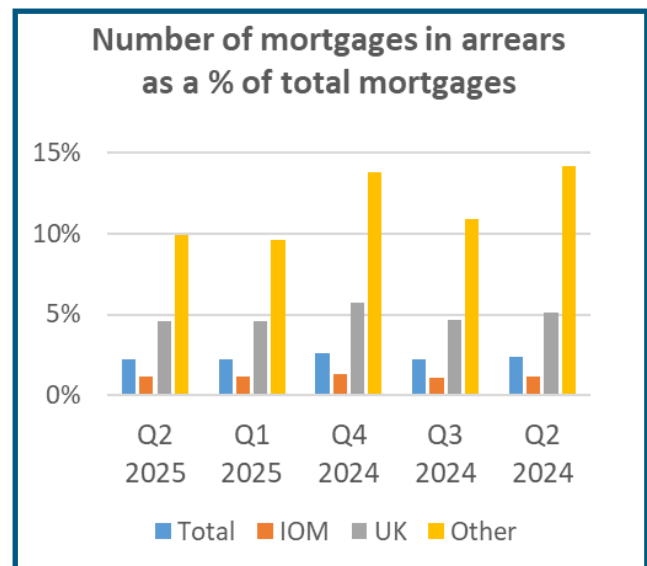
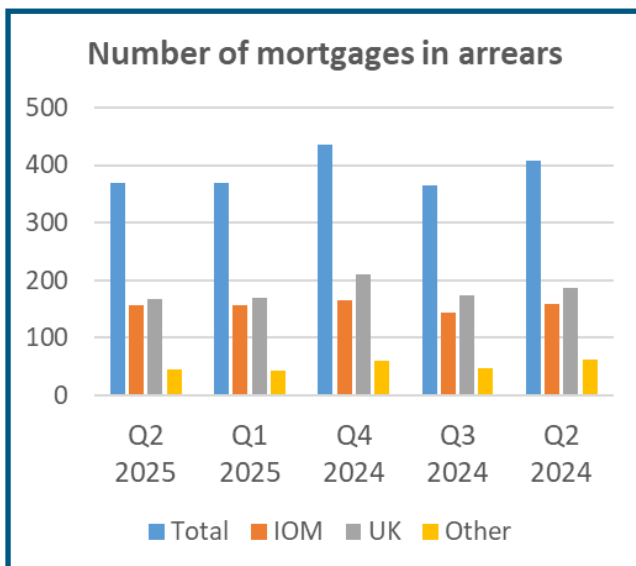
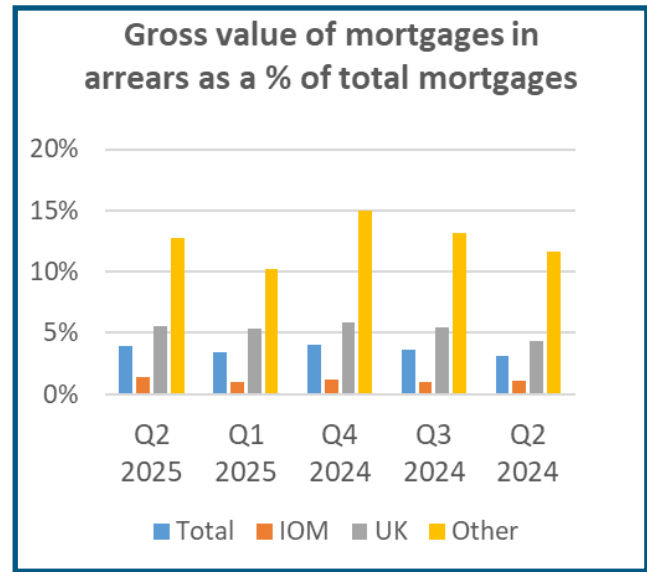
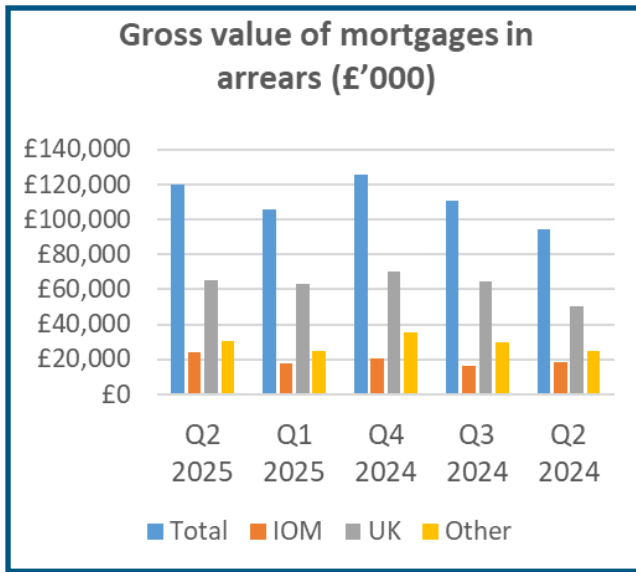


The data below shows the gross value and number of residential mortgages advanced (drawn down) for the past 7 quarters by location of property:-

	Qtr end Dec'23	Qtr end Mar'24	Qtr end June'24	Qtr end Sep'24	Qtr end Dec'24	Qtr end Mar'25	Qtr end June'25
Isle of Man—gross value £'m	39.0	38.0	44.9	54.7	54.0	51.9	49.8
Isle of Man – number	220	197	247	288	298	272	254
Isle of Man – average value (nearest thousand)	177,000	193,000	182,000	190,000	181,000	191,000	196,000
UK – gross value £'m	39.8	35.3	35.0	36.3	51.2	46.8	38.2
UK – number	82	78	123	129	165	169	87
UK – average value (nearest thousand)	485,000	452,000	284,000	282,000	310,000	277,000	439,000
Other—gross value £'m	4.3	1.6	2.4	12.0	15.9	8.9	9.8
Other—number	8	1	6	14	10	9	11
Other—average value (nearest thousand)	535,000	1,650,000	396,000	859,000	1,593,000	995,000	891,000

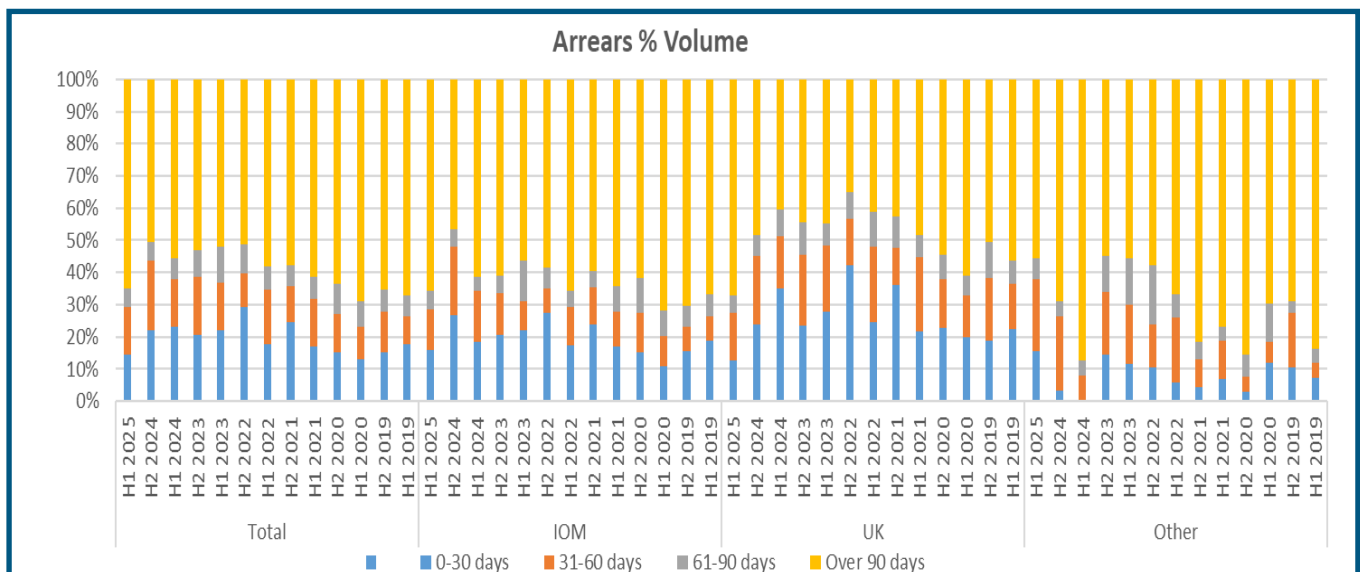
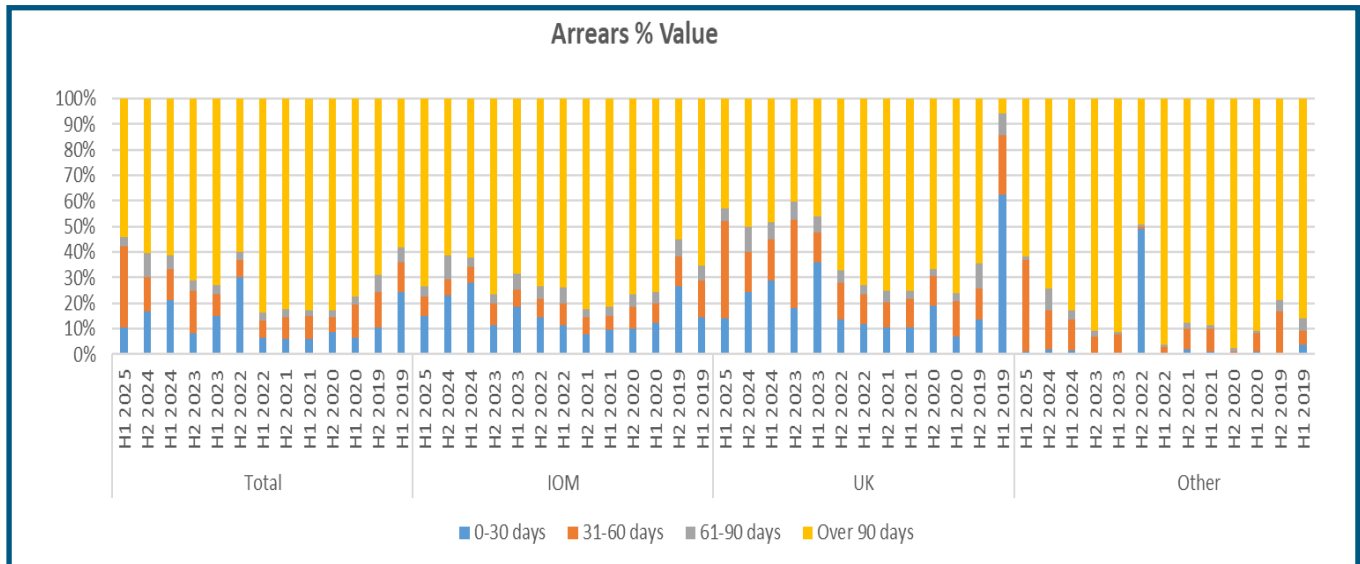
3d. Mortgage arrears, including loans classified as “past due” (more than 90 days in arrears)

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



Detailed data:-

	Dec'23	Mar'24	June'24	Sep'24	Dec'24	Mar'25	June'25
Gross value of mortgages in arrears as a % of total mortgage stock							
Isle of Man: all	1.3%	1.4%	1.1%	1.0%	1.2%	1.0%	1.4%
UK: all	5.0%	4.2%	4.3%	5.5%	5.9%	5.4%	5.6%
Other: all	15.3%	20.7%	11.6%	13.2%	15.0%	10.2%	12.8%
Mortgages in arrears as a % of total mortgage stock by number							
Isle of Man: all	1.2%	1.1%	1.2%	1.1%	1.3%	1.2%	1.2%
UK: all	4.3%	5.1%	5.1%	4.7%	5.7%	4.6%	4.6%
Other: all	13.3%	16.2%	14.2%	10.9%	13.8%	9.6%	9.9%
Value of arrears as a % of gross value of mortgages in arrears							
Isle of Man: all	8.6%	8.7%	10.7%	11.7%	9.7%	10.8%	10.8%
UK: all	9.8%	8.4%	7.8%	6.2%	7.7%	9.5%	5.8%
Other: all	19.6%	5.2%	6.9%	6.2%	5.8%	8.0%	4.3%



Data for 30 June 2025

Detailed data as at 30 June 2025:-

	0-30 days	31-60 days	61-90 days	Over 90 days	All arrears
<i>Isle of Man</i>					
Arrears value £'m	0.02	0.02	0.02	2.6	2.6
Gross value of arrears £'m	2.6	1.4	6.9	13.3	24.2
Number of accounts in	25	20	9	103	157
<i>UK</i>					
UK – arrears value £'m	0.62	0.06	0.01	3.0	3.7
UK – gross value of loans in	4.8	9.6	1.2	49.4	65.1
UK – number of accounts in arrears	21	25	9	113	168
<i>Other</i>					
Other – arrears value £'m	0.00	0.26	0.58	0.49	1.3
Other – gross value of loans in	11.0	5.3	3.3	11.0	30.6
Other – number of accounts	7	10	3	25	45

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)

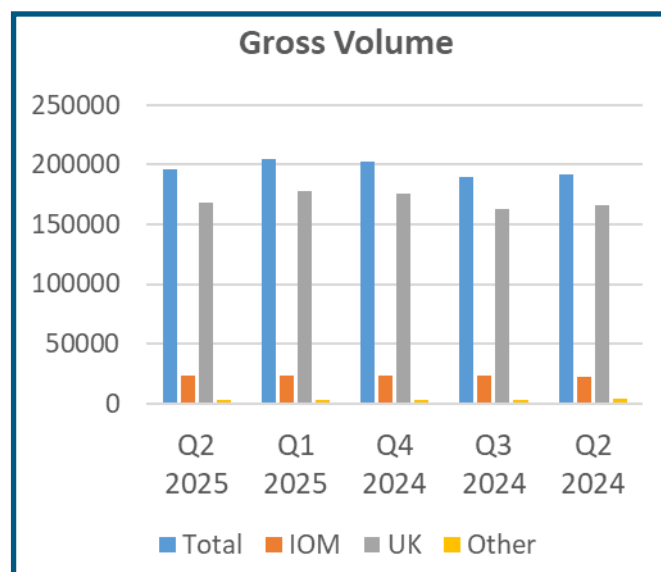
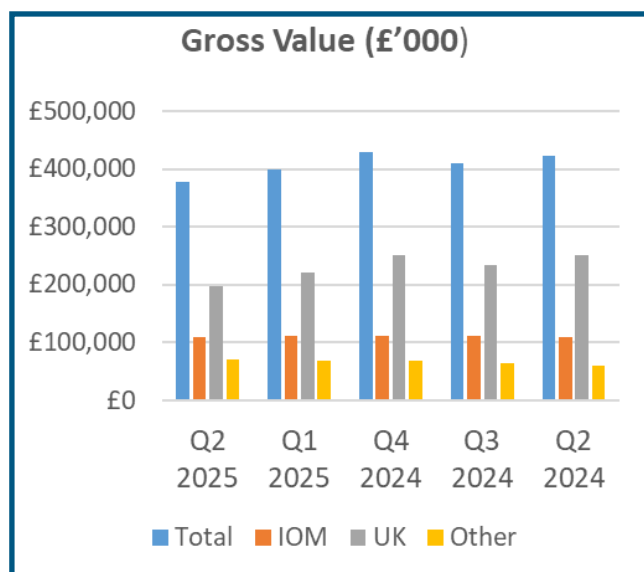
The data below is in respect of those mortgages classified as past due only (more than 90 days in arrears).

	Dec'23	Mar'24	June '24	Sep'24	Dec'24	Mar'25	June '25
<i>Impairment charge as % of gross past due loans</i>							
Isle of Man	8.6%	10.1%	11.1%	6.1%	6.2%	5.7%	7.7%
UK	5.6%	2.0%	2.4%	3.5%	5.2%	6.4%	10.5%
Other	24.2%	25.8%	23.4%	22.0%	22.6%	23.8%	36.2%
<i>Past due mortgages as a % of total mortgage stock by value</i>							
Isle of Man	1.0%	0.8%	0.7%	0.6%	0.6%	0.7%	0.8%
UK	2.2%	2.4%	2.3%	3.3%	3.7%	4.1%	4.3%
Other	9.5%	9.0%	9.6%	8.3%	8.2%	7.6%	4.6%
<i>Past due mortgages as a % of total mortgage stock by number</i>							
Isle of Man	0.7%	0.8%	0.7%	0.6%	0.6%	0.7%	0.8%
UK	1.9%	2.1%	2.1%	2.3%	2.8%	2.8%	3.1%
Other	7.3%	9.6%	12.4%	6.8%	9.5%	6.3%	5.5%

Data for 30 June 2025

4. Retail lending

4a. Overall Trends (including geographical spread)



Detailed data as at 30 June 2025:-

	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	104	(0)	104	22,931	5,000
UK	191	(0)	191	165,942	1,000
Other	66	(0)	66	3,497	19,000
Total	360	(0)	360	192,370	2,000
RETAIL LOANS REPORTED AS PAST DUE					
Isle of Man	5	(2)	3	672	7,000
UK	7	(4)	3	2,764	3,000
Other	4	(0)	4	24	176,000
Total	16	(6)	10	3,460	5,000
ALL RETAIL LOANS					
Isle of Man	109	(2)	107	23,603	5,000
UK	198	(4)	194	168,706	1,000
Other	70	(0)	70	3,521	20,000
Total	377	(6)	371	195,830	2,000

Note: Amounts above may not add up due to rounding

Data for 30 June 2025

4b. Secured vs unsecured retail lending (excludes past due loans): as at 30 June 2025

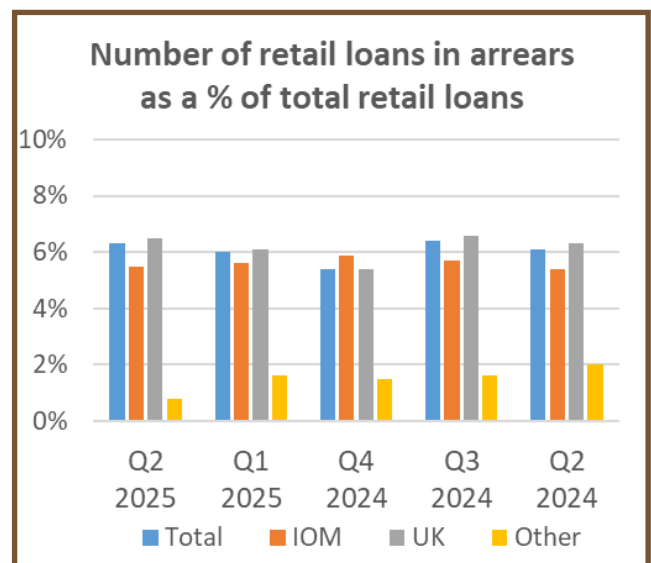
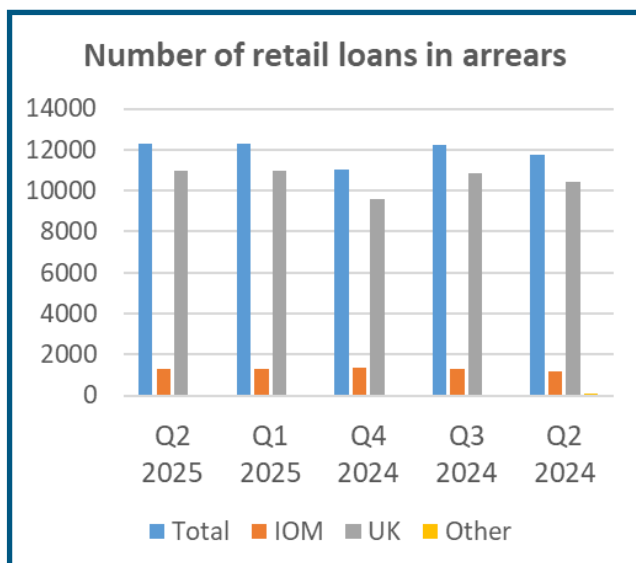
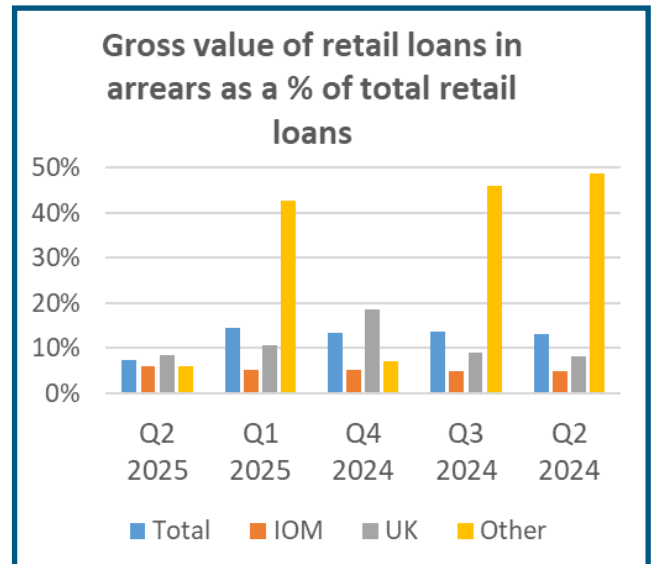
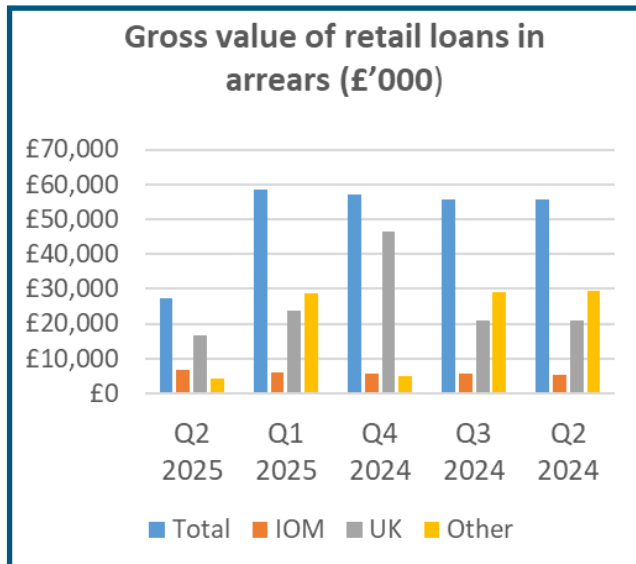
Note that this data is not consistent with that in table 4a, and appears to exclude past due retail loans.

	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	61	106	42.6%
UK	109	72	181	60.5%
Other	57	7	64	88.8%
Total	212	140	351	60.2%

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).

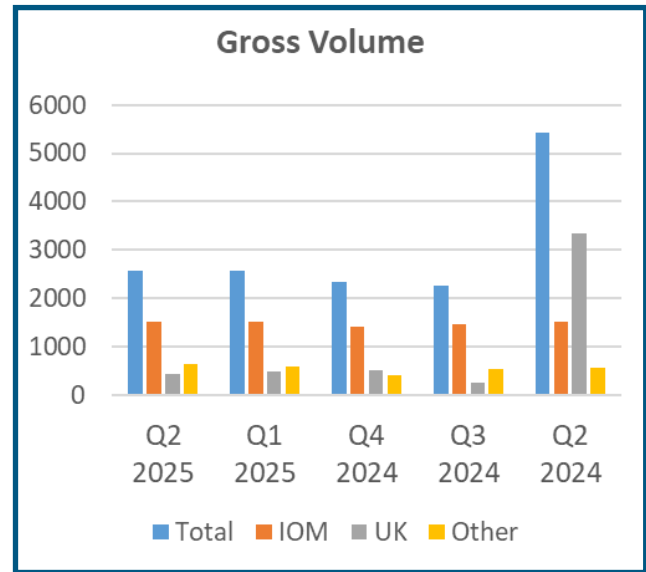
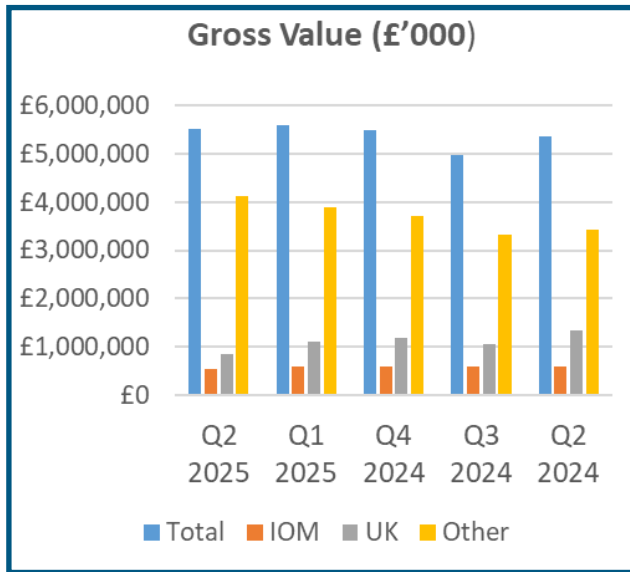


Note: spike in 'other' retail loans in arrears (Q2 & Q3 2024 and Q1 2025) is due to an exceptional item

Data for 30 June 2025

5. Corporate / other lending

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



Note: the reduction in Q3 2024 in the gross volume of corporate loans and the volume of loans in arrears on p16 is primarily due to the changes in the legal structure of one bank.

Detailed data as at 30 June 2025:-

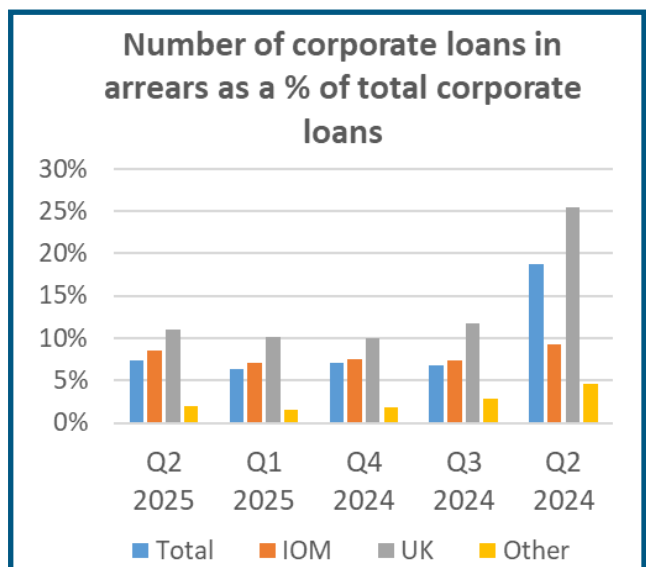
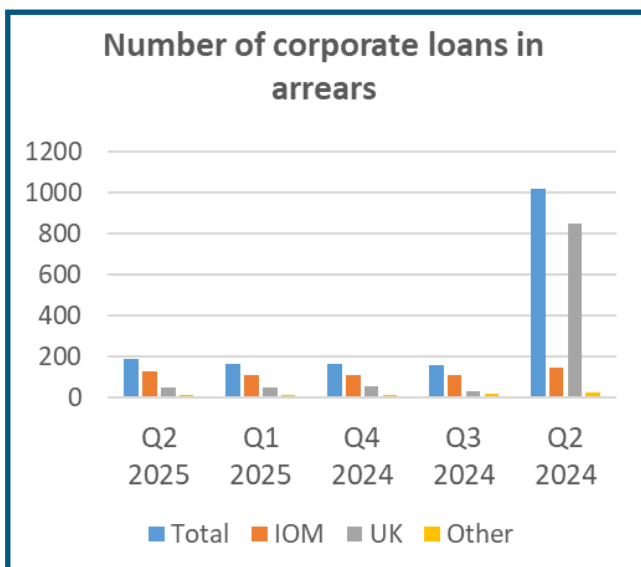
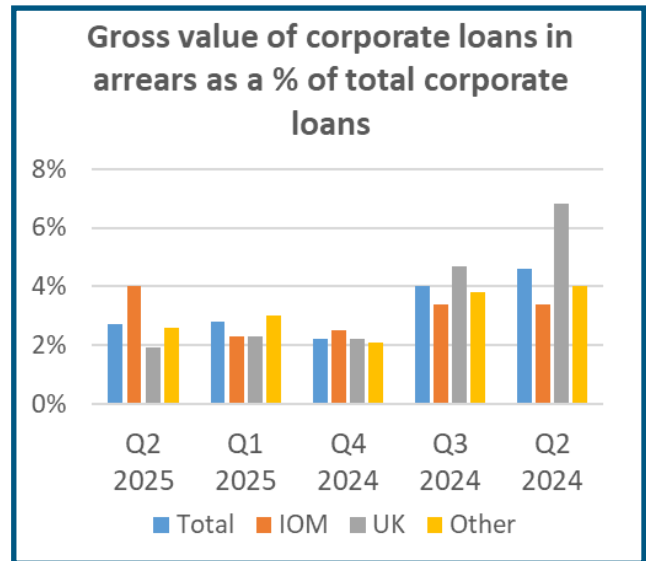
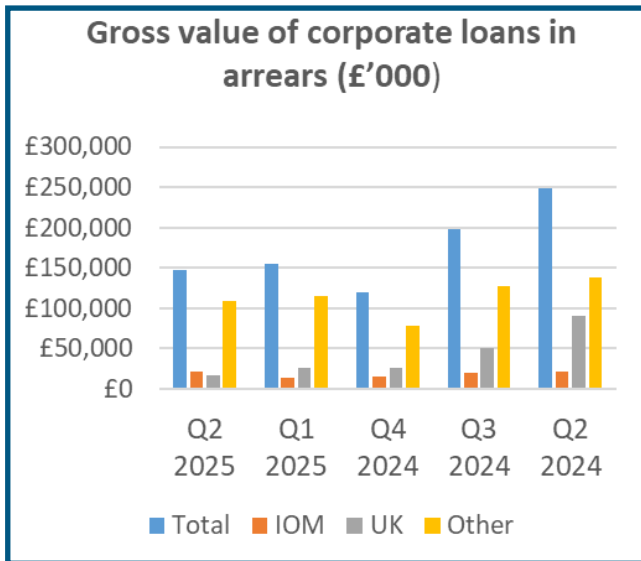
	Gross value (per SR-5A) £'m	Less Impairment (per SR-5A) £'m	Book value (per SR-5A) £'m	Number of loans
CORPORATE LOANS REPORTED AS NOT PAST DUE				
Isle of Man	518	(0)	518	1,442
UK	850	(0)	850	396
Other	4,007	(0)	4,007	626
Total	5,376	(0)	5,376	2,464
CORPORATE LOANS REPORTED AS PAST DUE				
Isle of Man	19	(8)	11	61
UK	10	(3)	7	39
Other	109	(48)	61	8
Total	138	(59)	79	108
ALL CORPORATE LOANS				
Isle of Man	537	(8)	529	1,503
UK	860	(3)	857	435
Other	4,116	(49)	4,068	634
Total	5,513	(60)	5,454	2,572

Note: Amounts above may not add up due to rounding

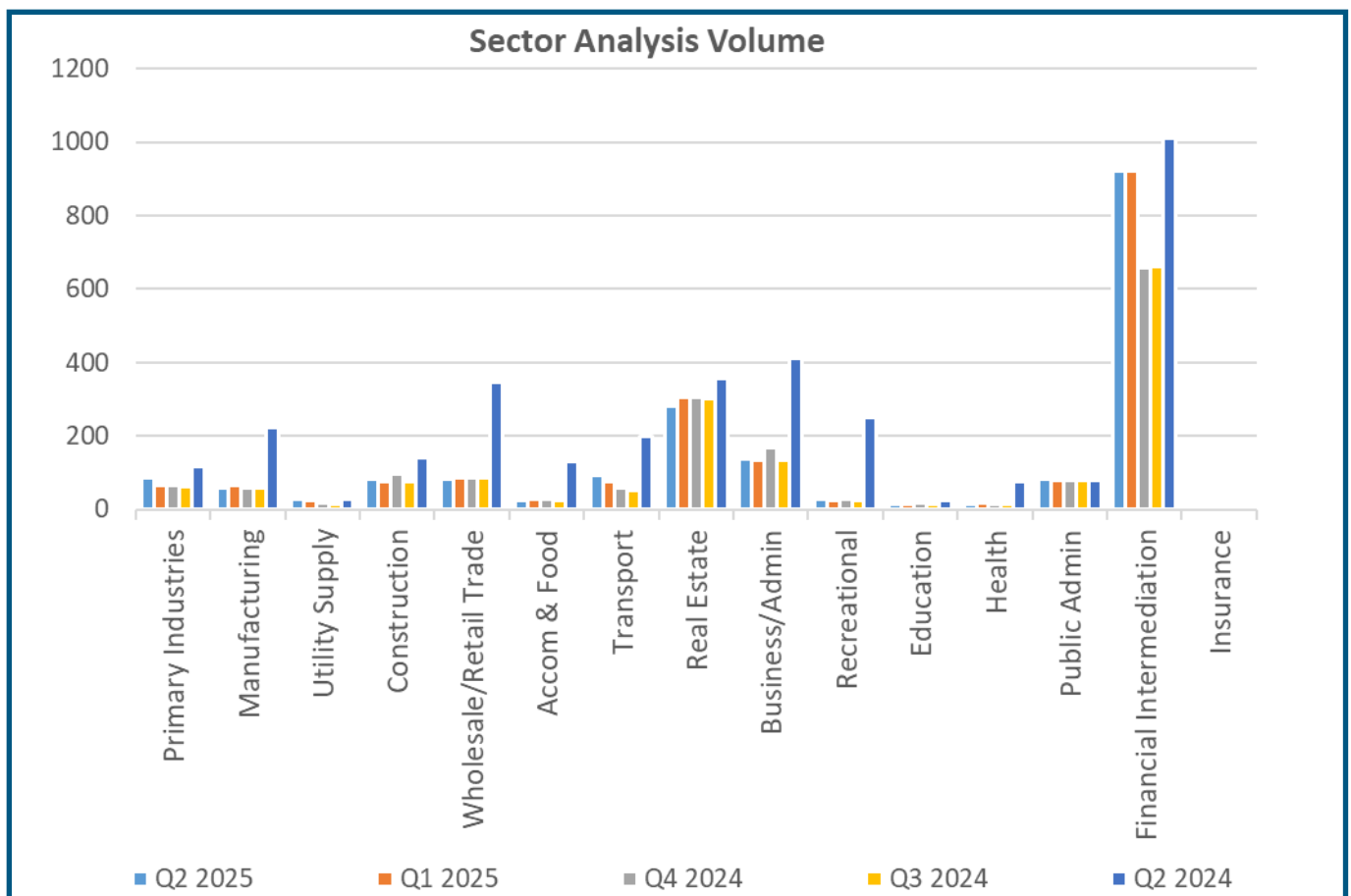
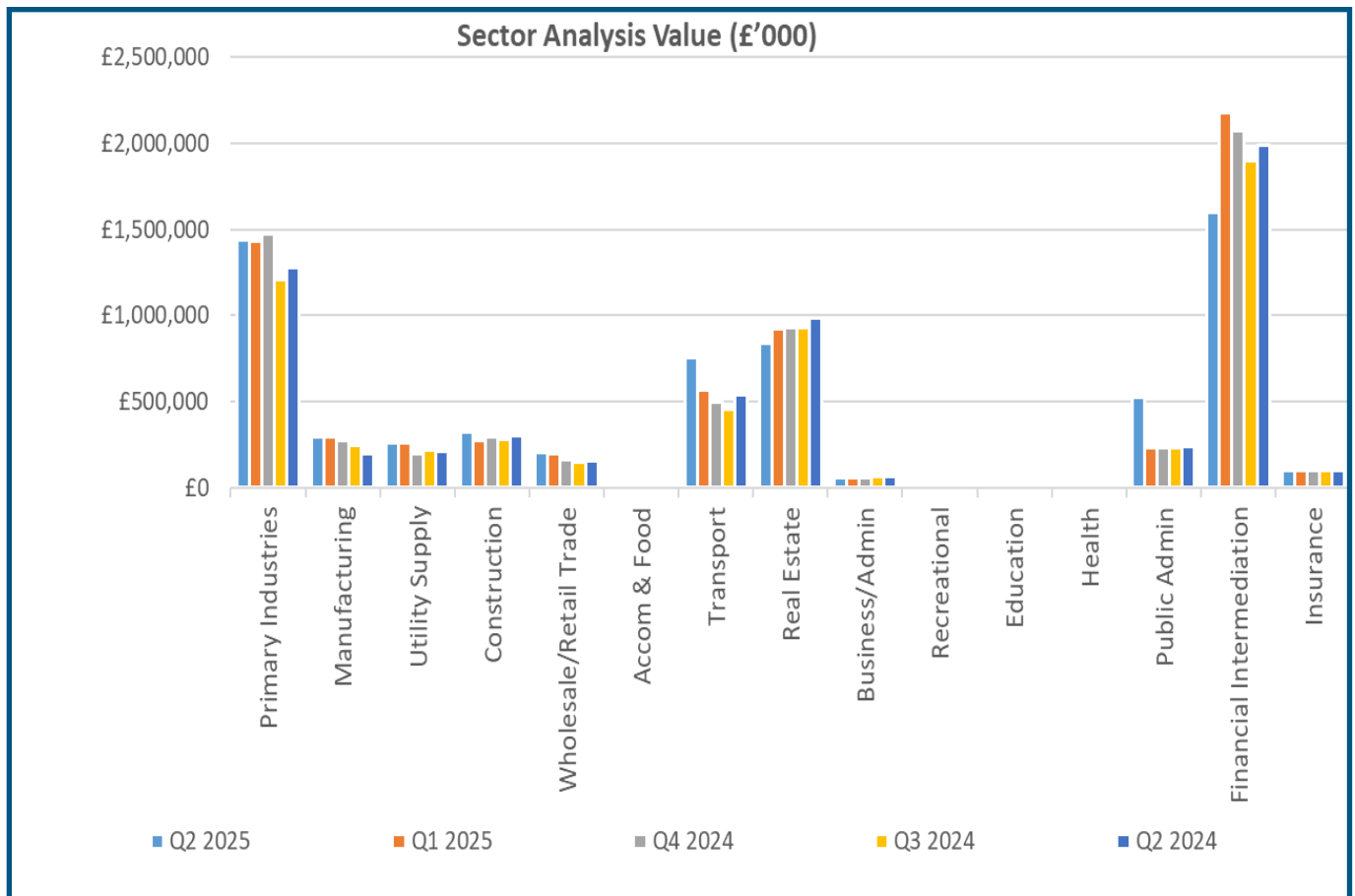
Data for 30 June 2025

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 2025