



**ISLE OF MAN  
FINANCIAL SERVICES AUTHORITY**

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## **QUARTERLY LENDING STATISTICS**

**Deposit Takers (Banks)**

**Class 1(1)**

**31 December 2017**

**Data for 31 December 2017**

Data encapsulates business held in the Isle of Man offices only of licensed deposit takers (“banks”) holding Class 1(1) permissions. 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 or Class 1(3) rep offices had been licenced.

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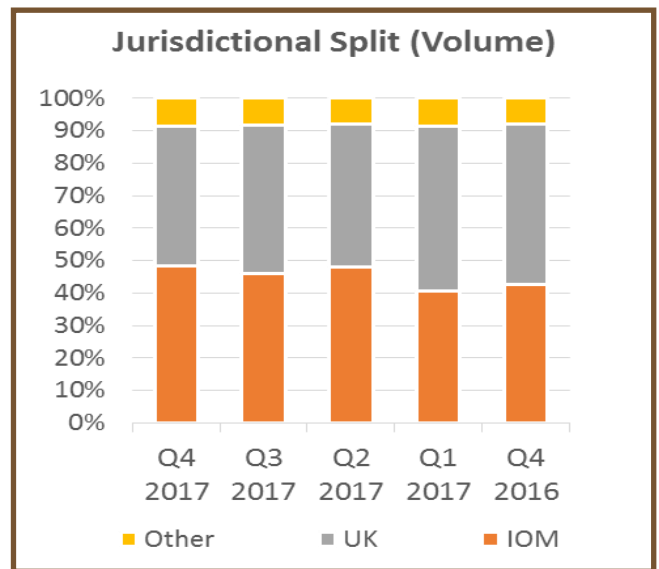
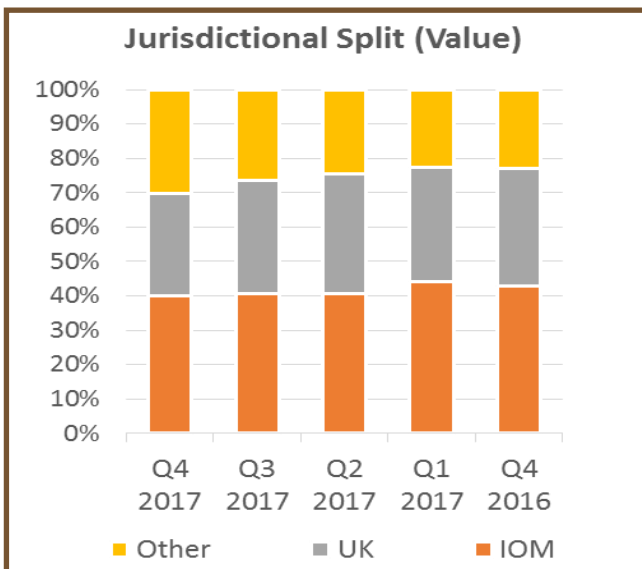
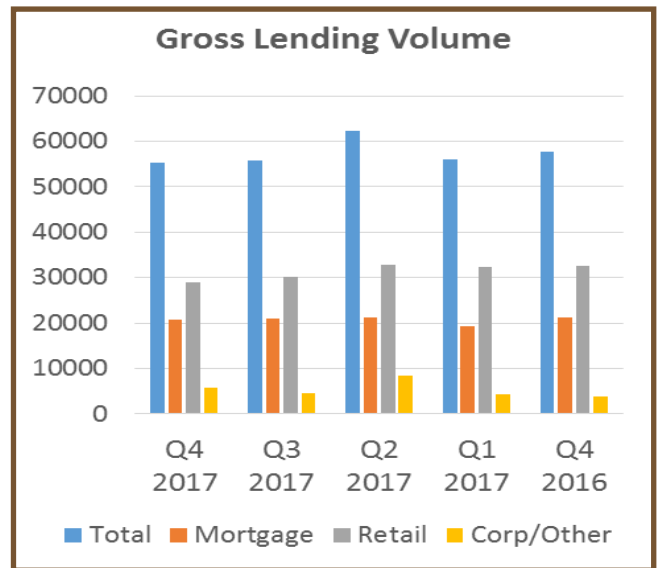
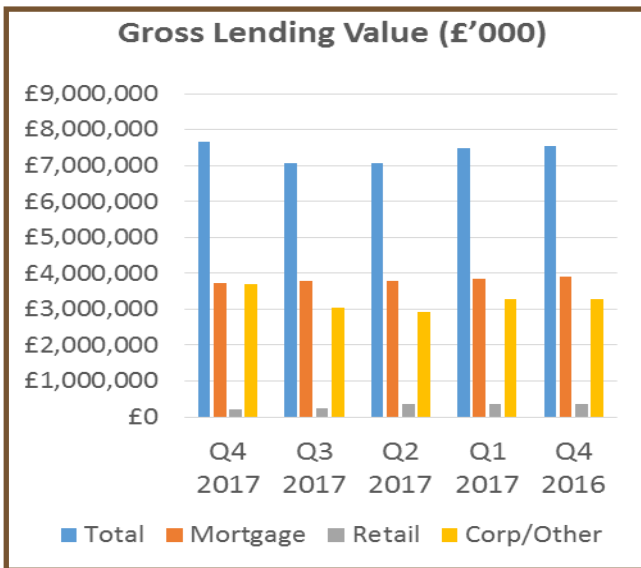
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# 1. Summary

## 1a. Commentary

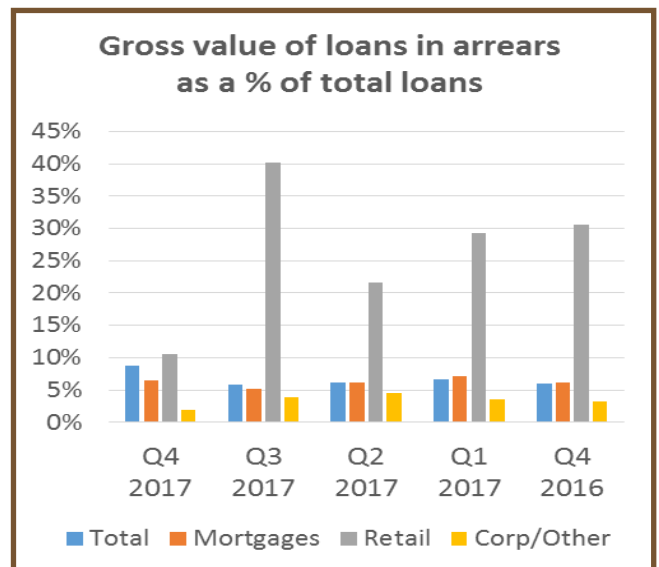
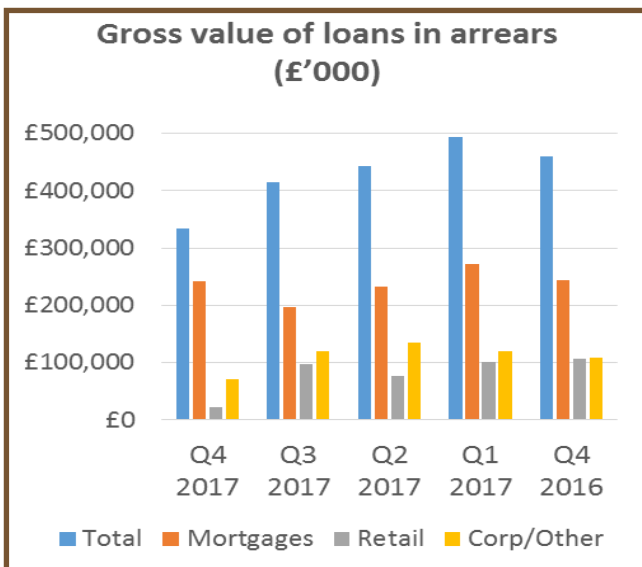
- Total gross lending rose to £7.6bn in Q4 2017, a 7.6% increase on the previous quarter and 1.5% higher than Q4 2016. 'Other' / corporate lending appears to have driven the growth seen in the quarter.
- Gross mortgage lending (all jurisdictions) was £3.7bn, which is 1.1% lower than the previous quarter and 4.3% lower than Q4 2016.
- New Isle of Man mortgage lending was £58.3m for the fourth quarter 2017, 1.7% higher than the previous quarter but 35.3% lower than the same period in 2016. The new business written in Q4 2016 was significantly higher than any quarters in 2017.
- In line with previous quarters, three banks are responsible for three quarters of new IOM mortgage lending.
- The gross value of loans in arrears as a % of total loans by value and volume increased slightly in the quarter and this has been primarily driven by an increase in UK mortgage arrears. We are aware that some UK mortgage payments are on a quarterly basis and we have seen a corresponding increase in the 0-30 days' arrears for these mortgages. Trends from previous quarters would indicate that we can expect to see an improvement in the next quarter.
- Gross retail lending continues to decline, partly driven by one bank exiting relationships as part of their 'ring fencing' plans.

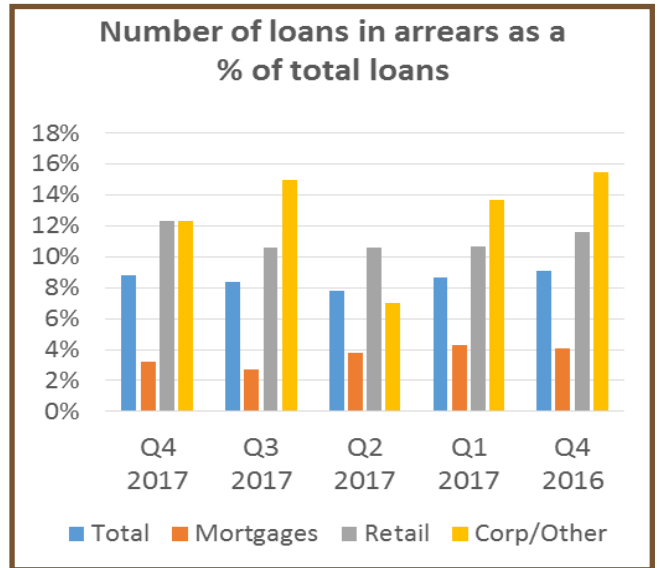
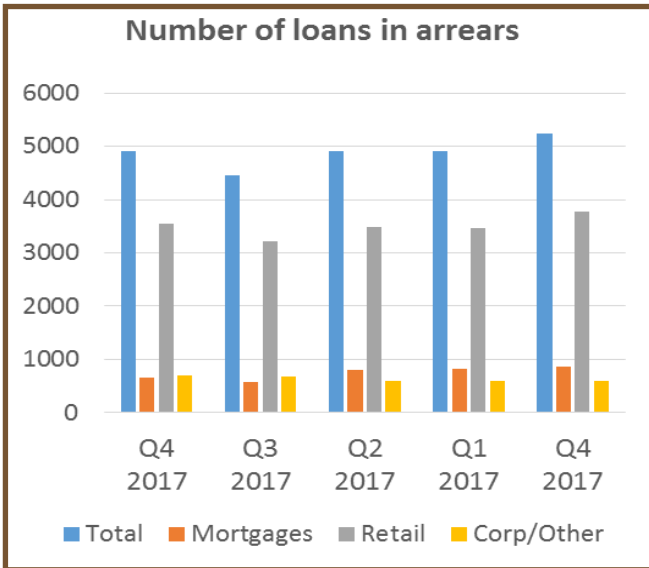
1b. Overall Trends (including geographical spread)



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

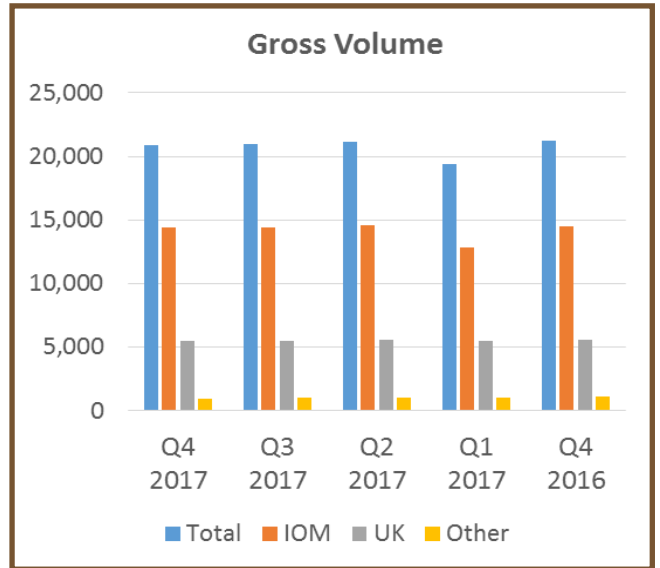
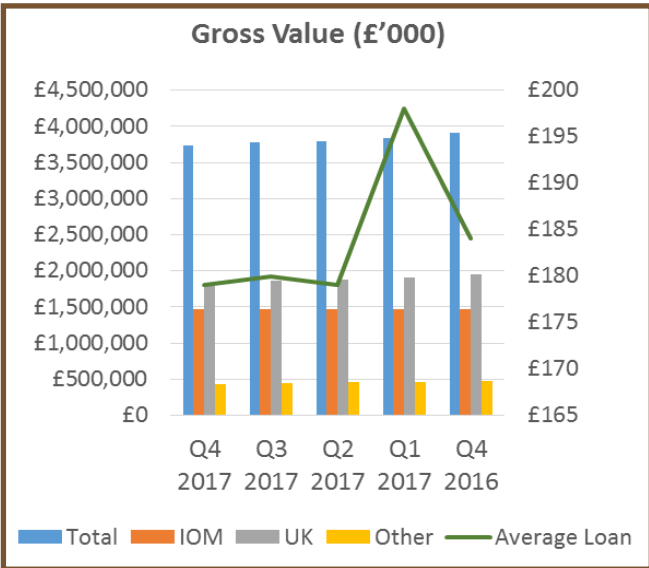
The data below is for **all** loans in arrears (i.e. one payment or more has been missed)



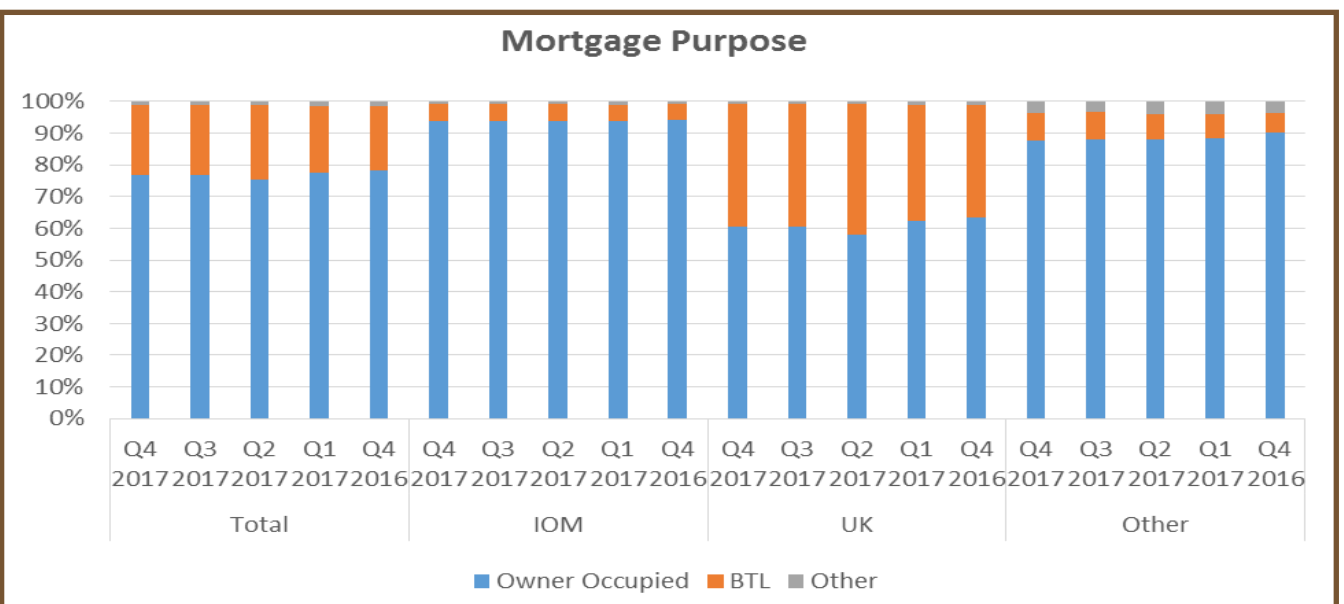


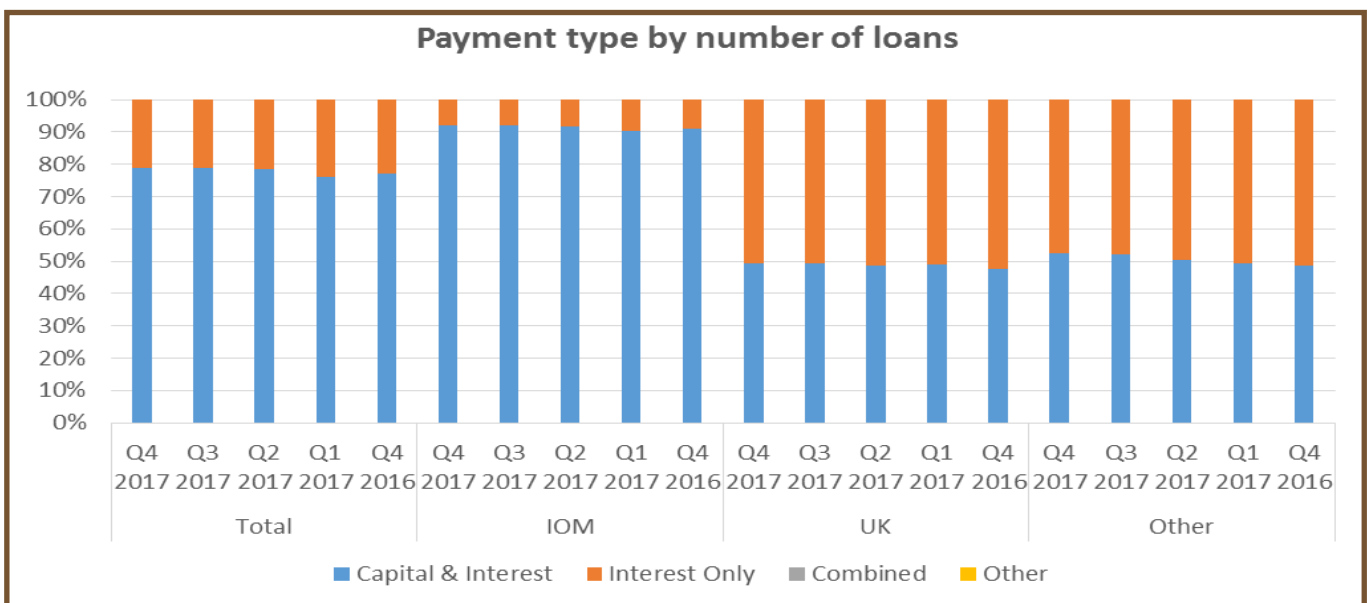
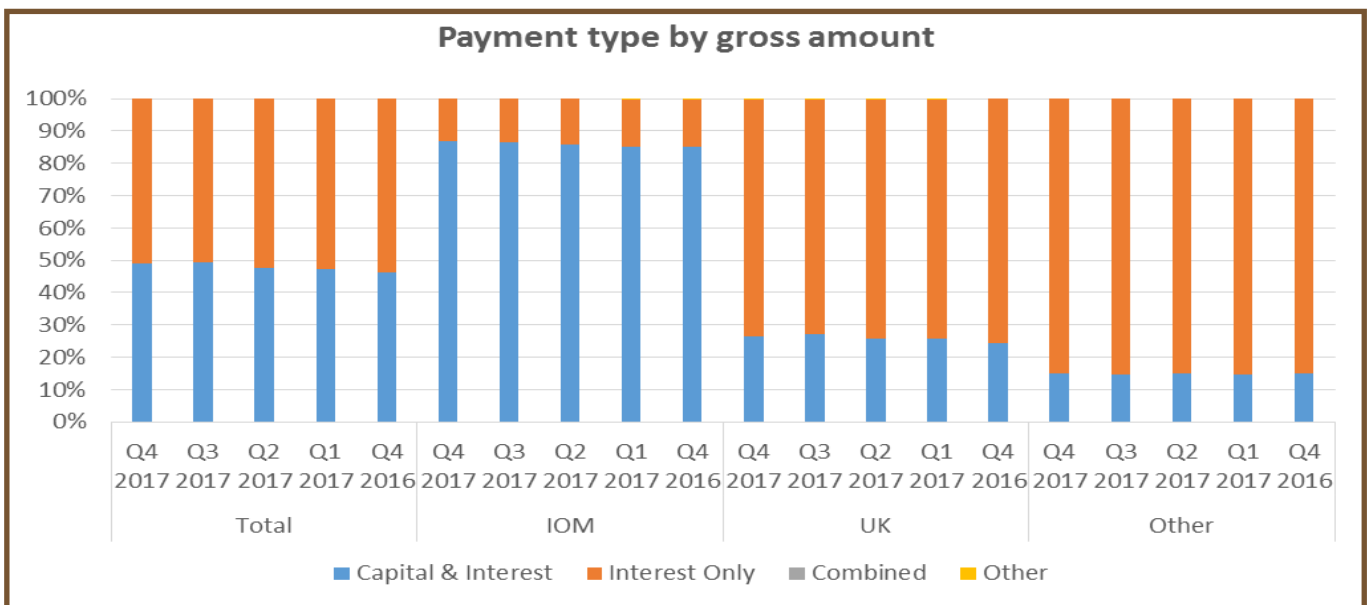
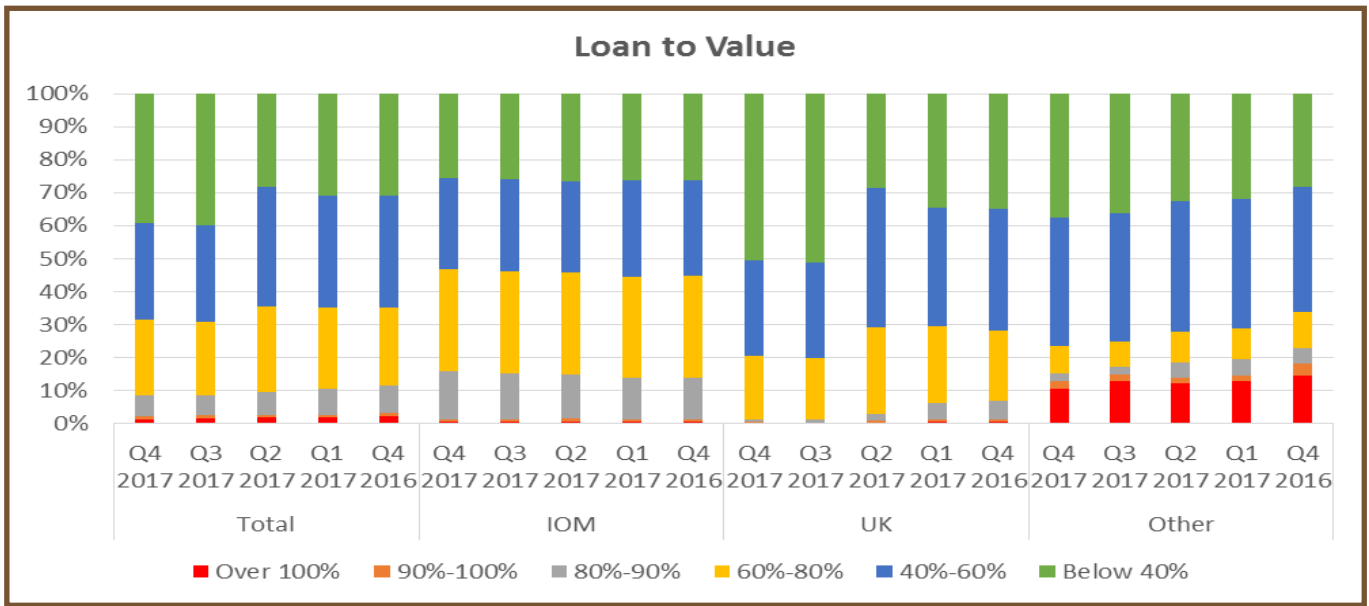
## 2. Mortgage lending

### 2a. Overall Trends (including geographical spread)

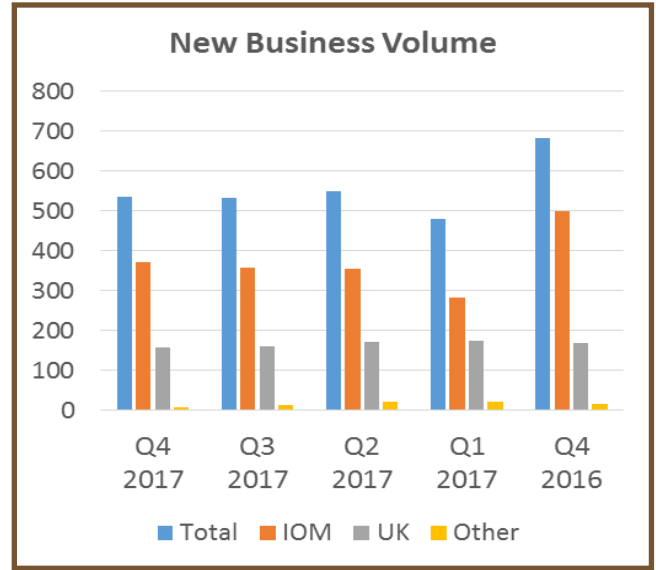
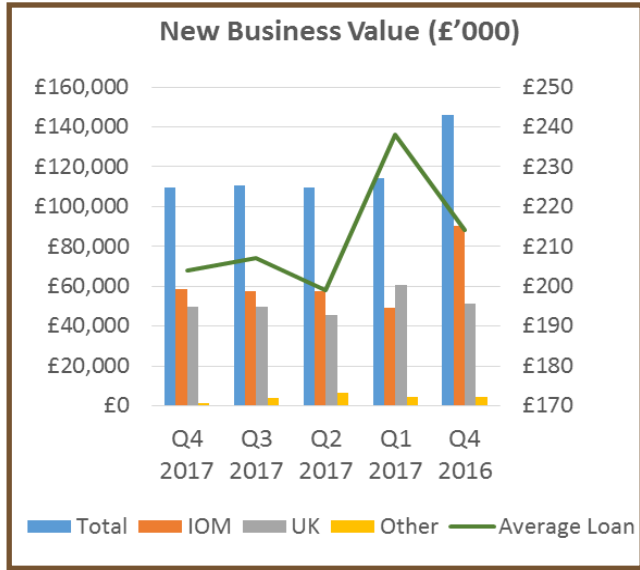


### 2b. Analysis by mortgage purpose, LTV and type (including geographical spread)



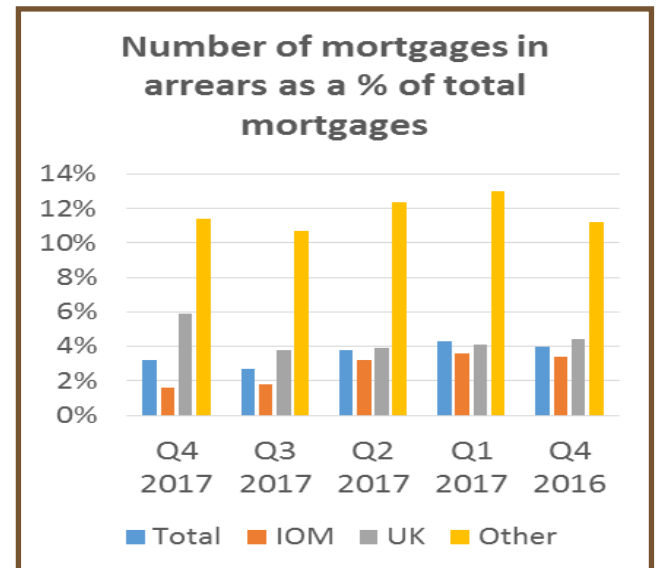
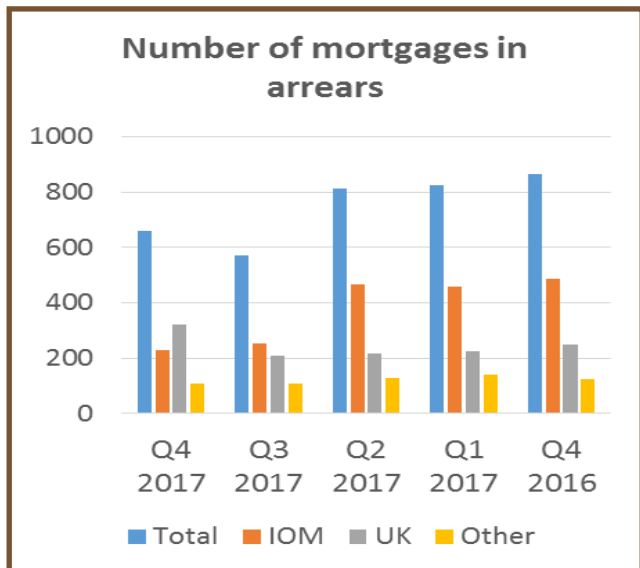
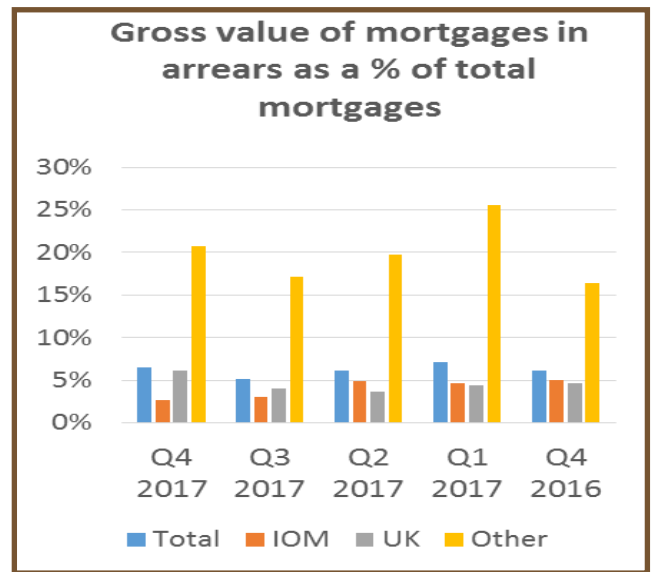
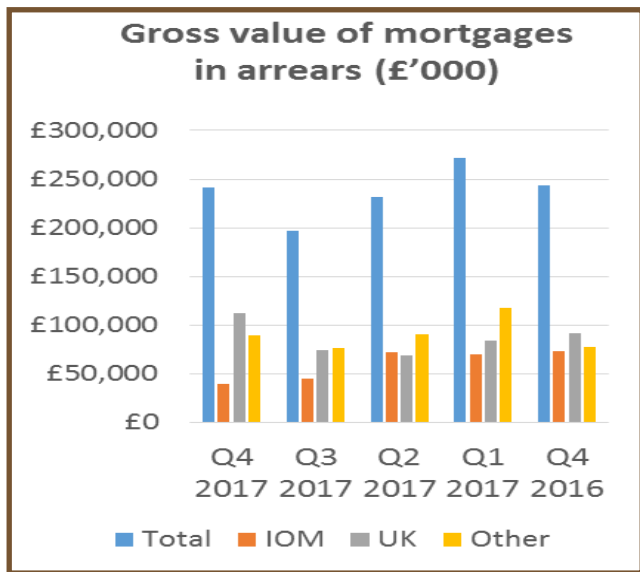


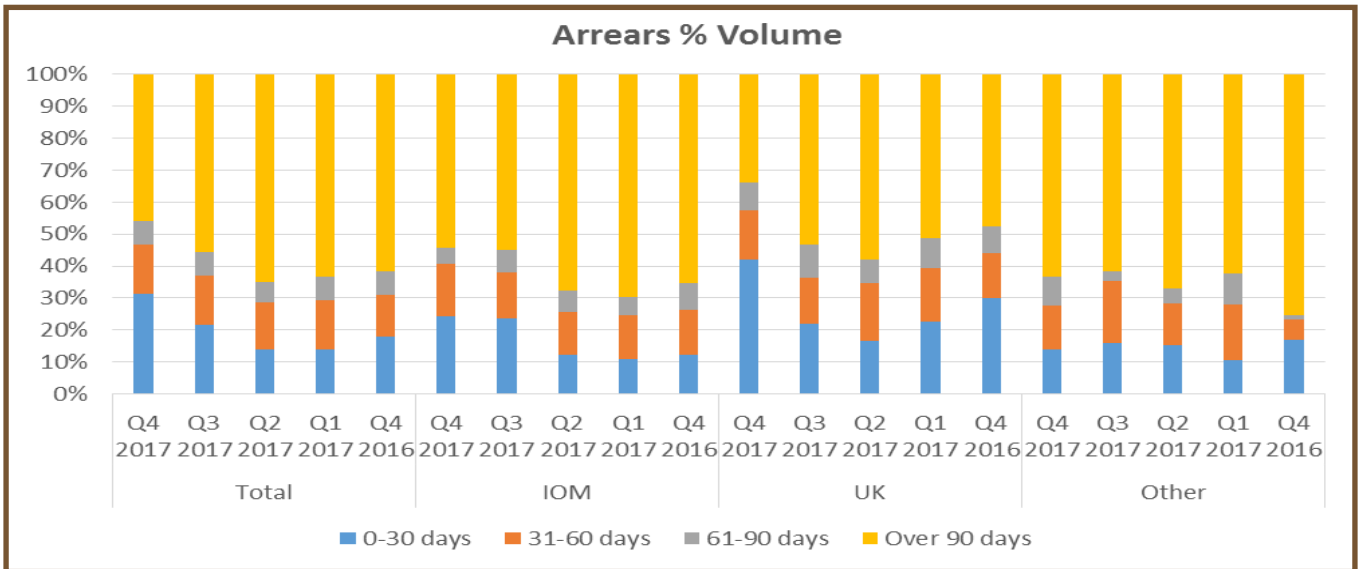
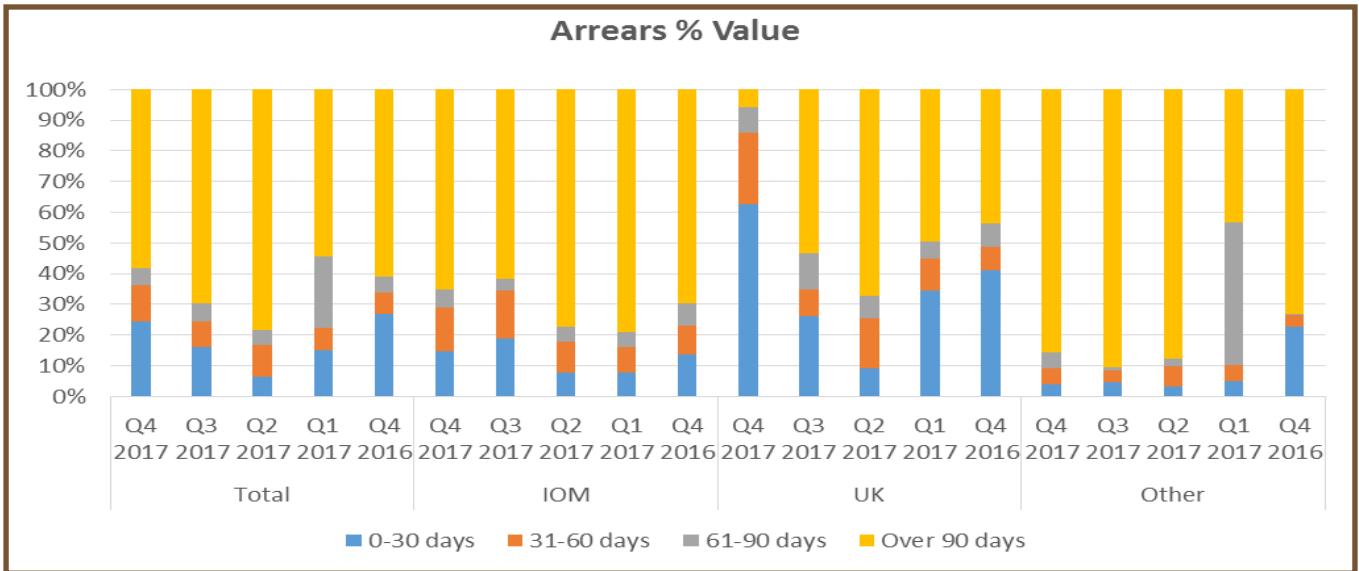
2c. New mortgage business



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)

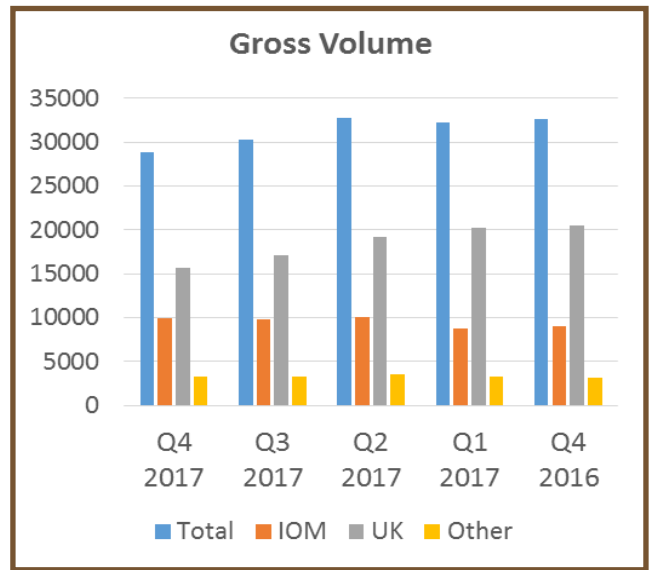
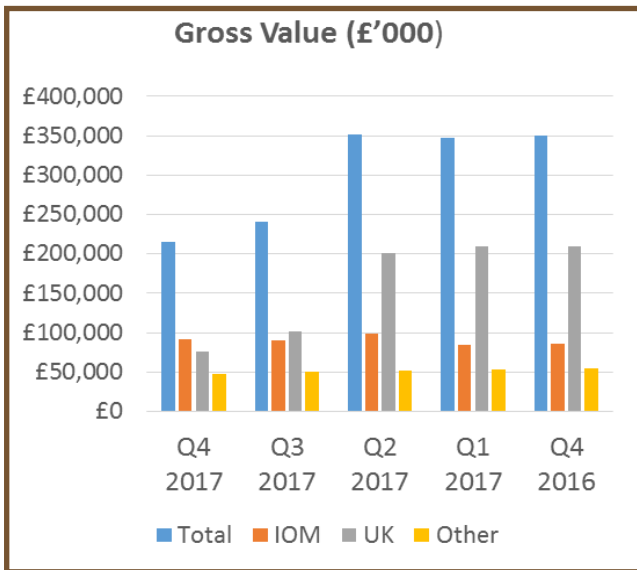






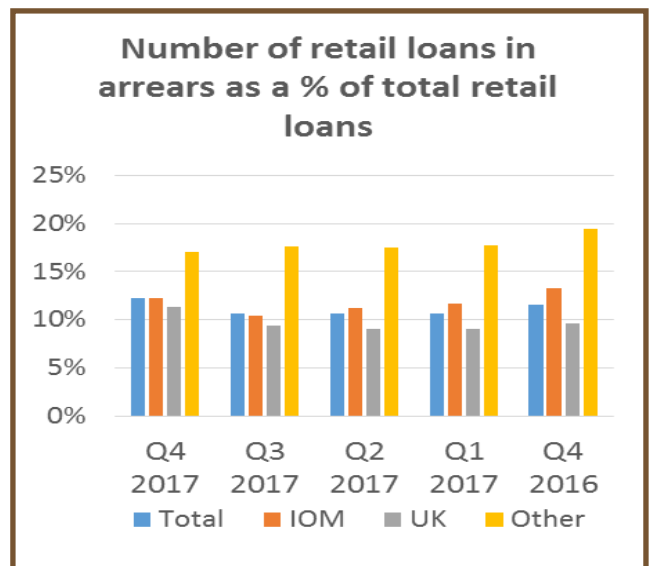
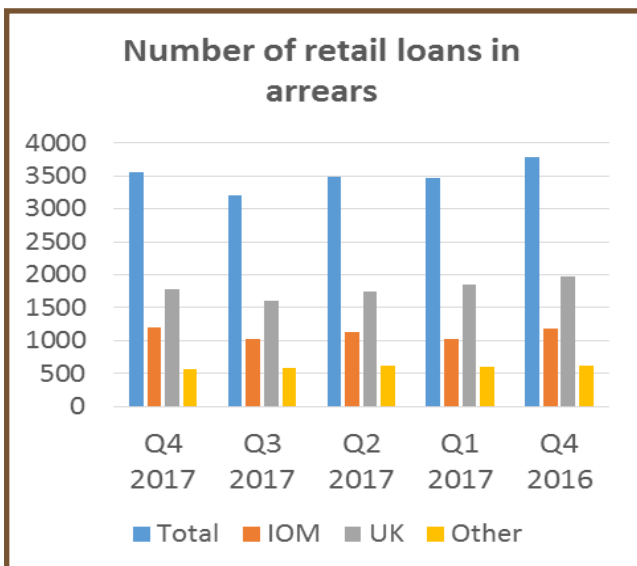
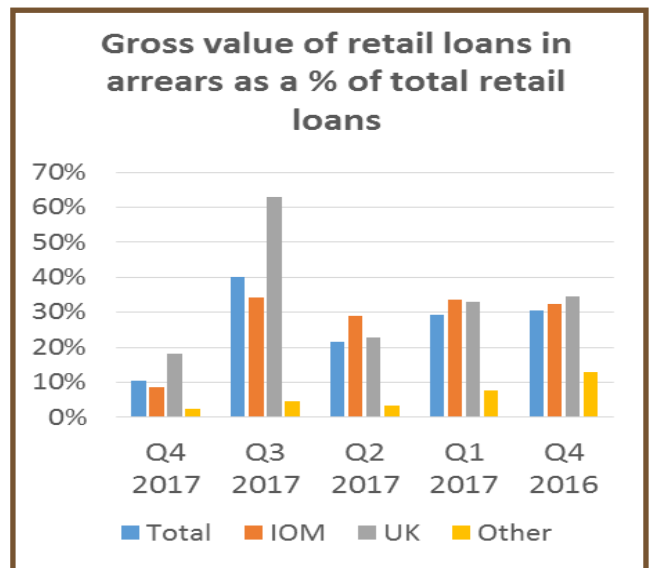
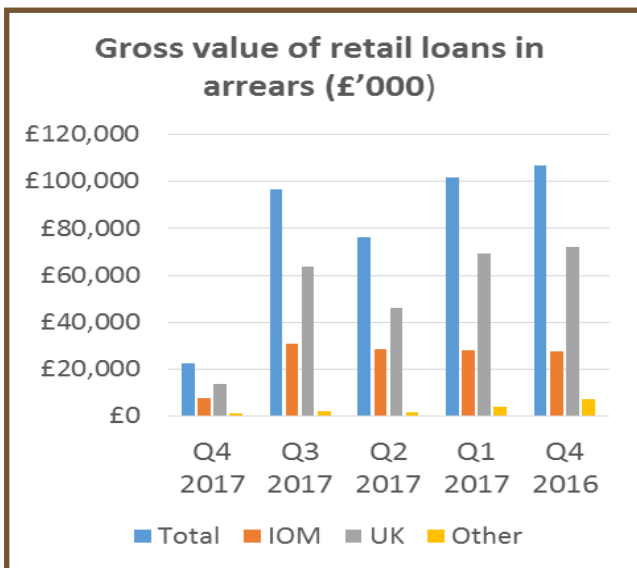
### 3. Retail lending

#### 3a. Overall Trends (including geographical spread)



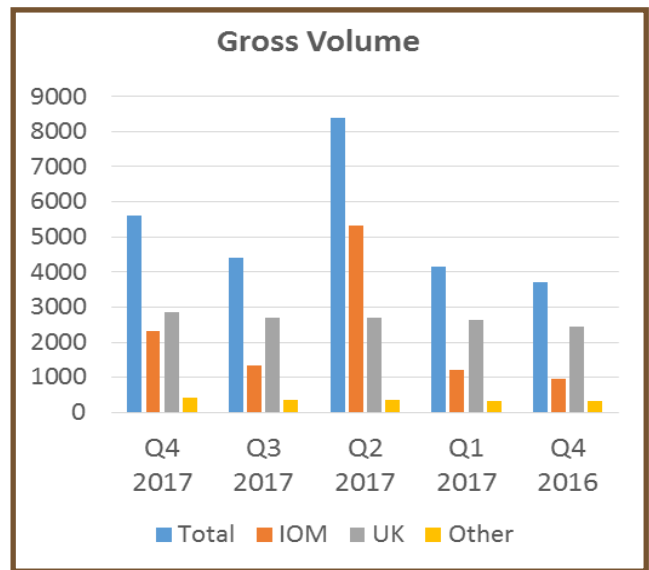
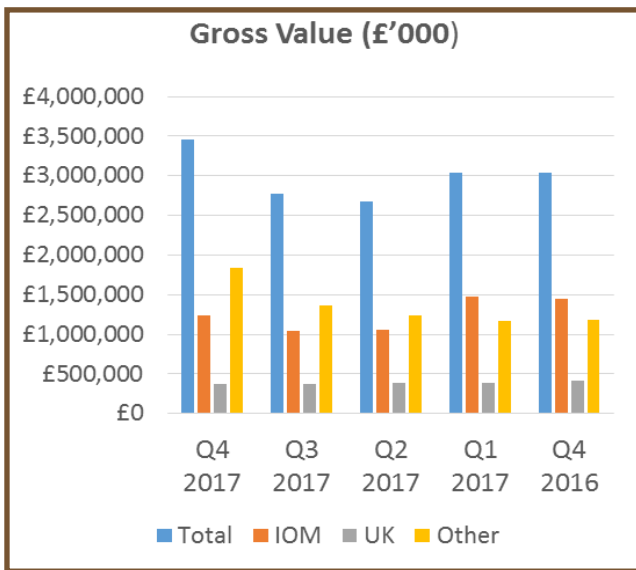
#### 3b. Retail loan arrears, including loans classified as “past due” (more than 90 days in arrears)

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



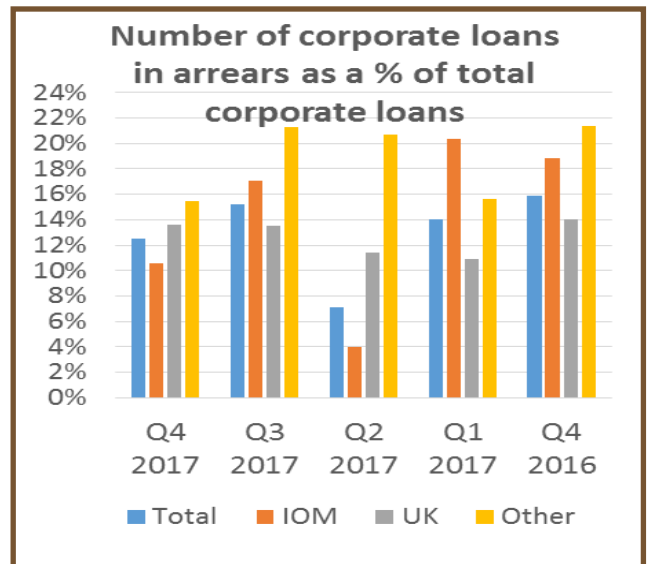
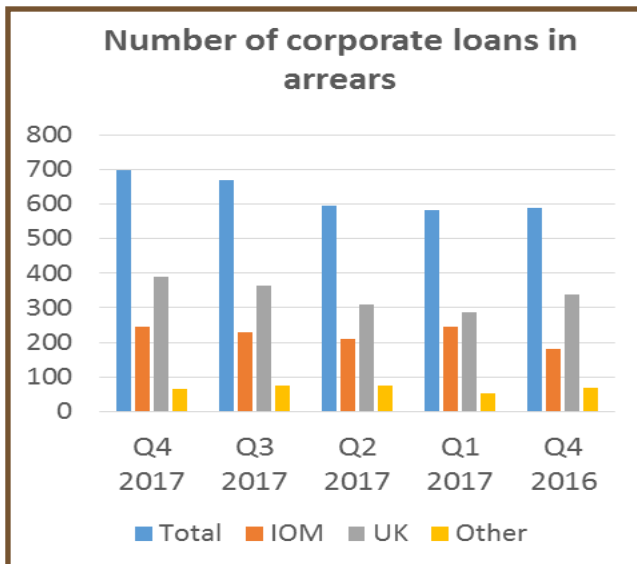
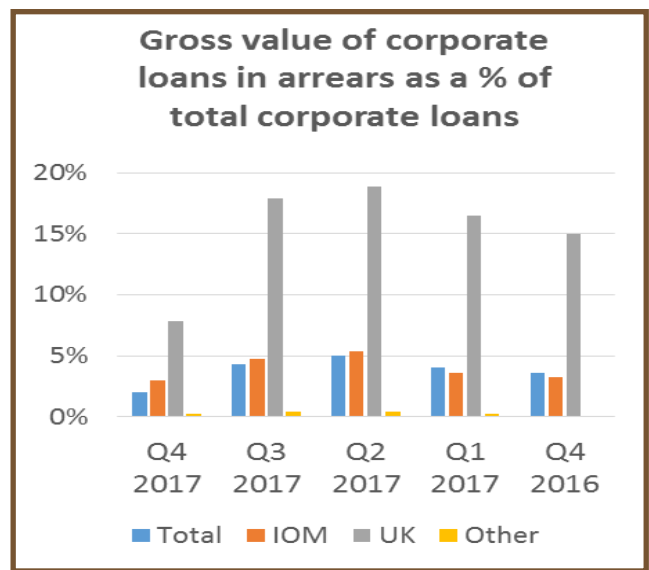
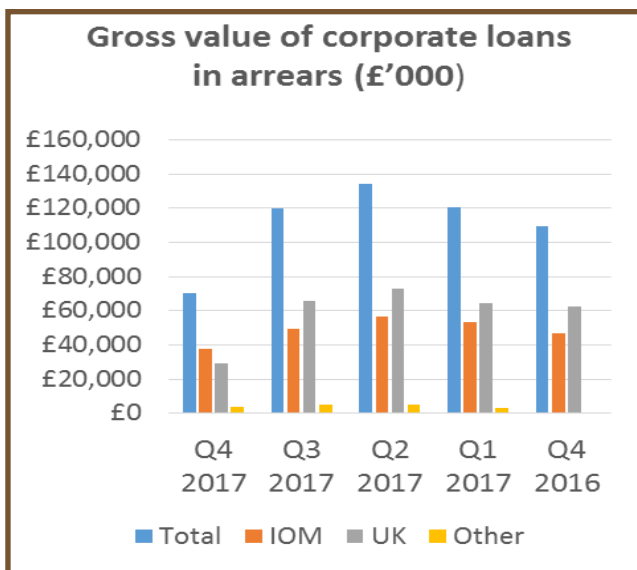
## 4. Corporate / other lending

### 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).



4c. Corporate and other loans: sectoral analysis

