



**ISLE OF MAN
FINANCIAL SERVICES AUTHORITY**

Lught-Reill Shirveishyn Argidoil Ellan Vannin

QUARTERLY LENDING STATISTICS

Deposit Takers (Banks)

Class 1(1)

30 September 2018

Data for 30 September 2018

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.

Contents

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

Date issued: January 2019

Enquiries

Banking & Money Transmission Services Team

Banking, Funds & Investments Division

Isle of Man Financial Services Authority

P.O. Box 58, Finch Hill House, Bucks Road, Douglas, Isle of Man, IM99 IDT

Tel: (01624) 646000, Fax: (01624) 689398

Email: info@iomfsa.im

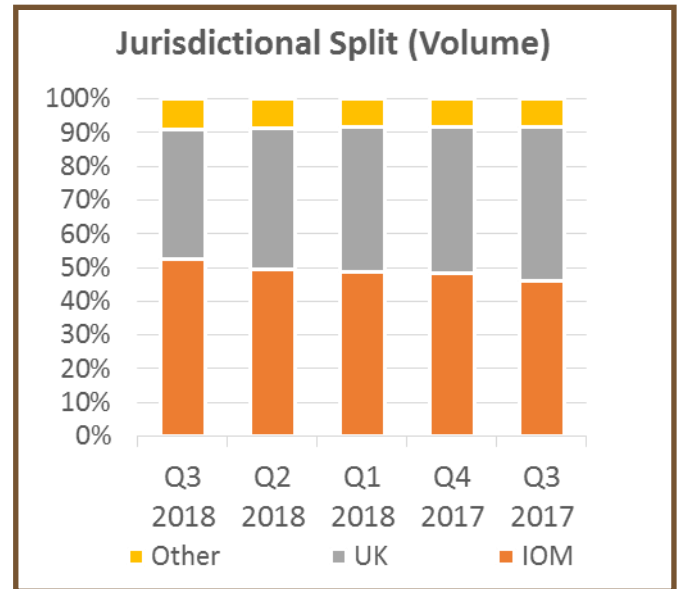
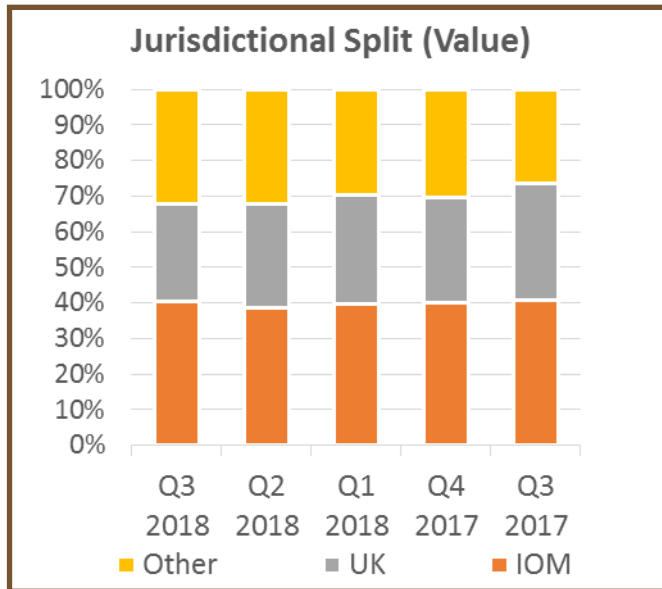
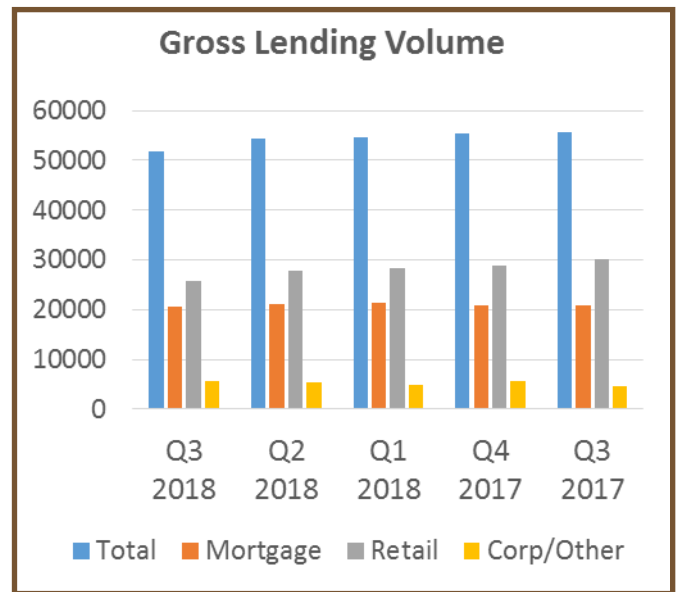
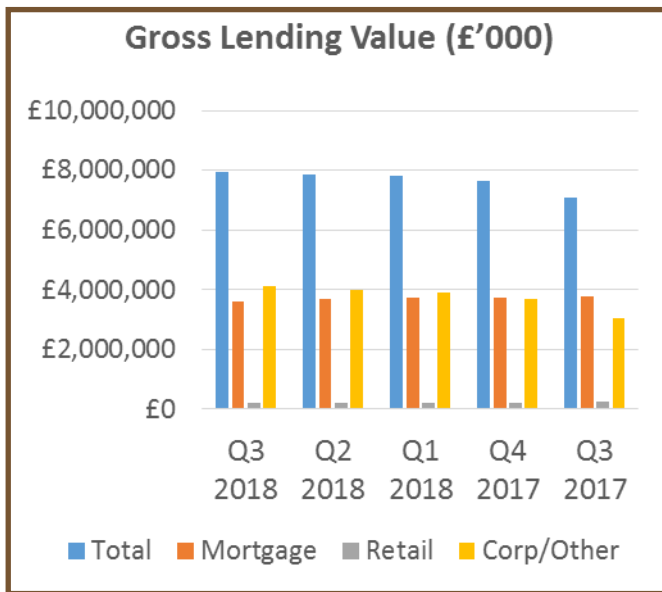
Website: www.iomfsa.im

1. Summary

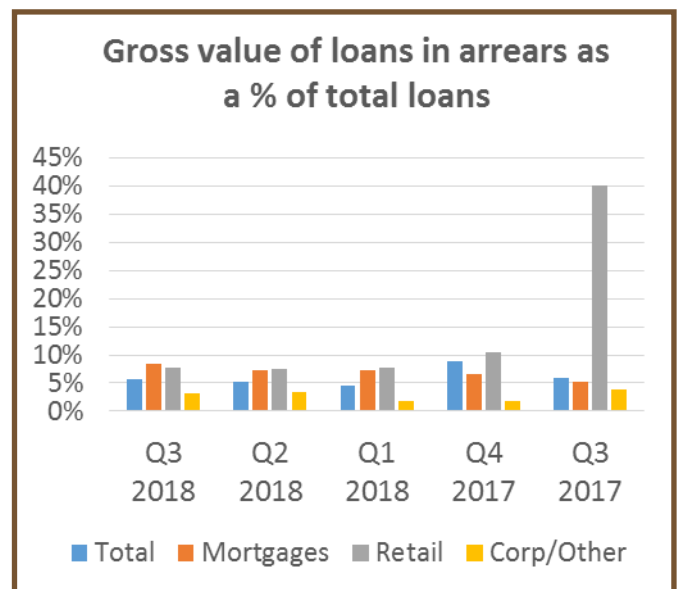
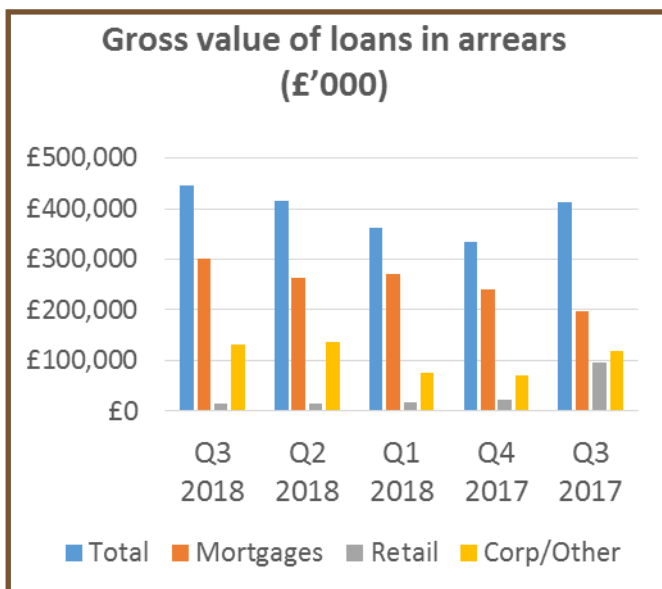
1a. Commentary

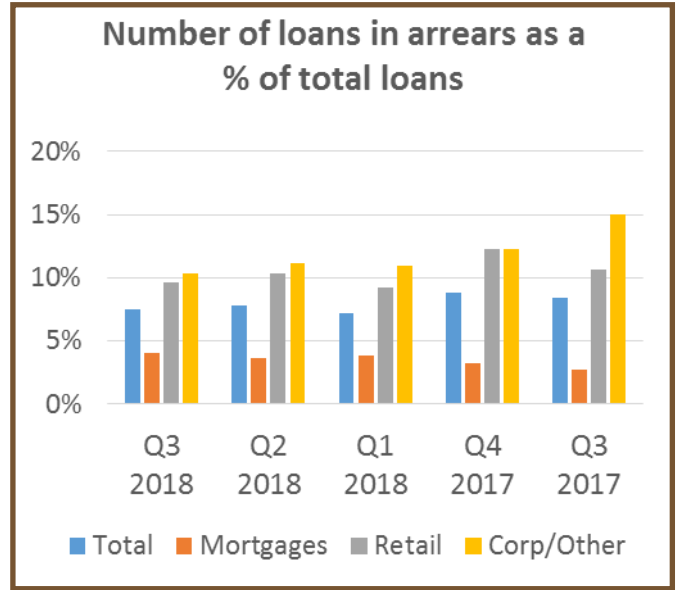
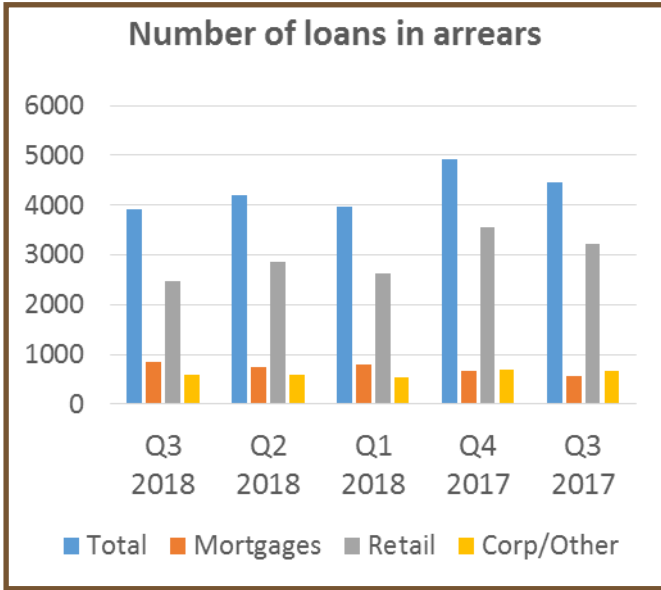
- Total gross lending showed a slight increase to £7.93bn in Q3 2018, which is 12.2% higher than Q3 2017. Corporate lending continues to drive the increases being seen.
- Gross mortgage borrowing once again remained relatively flat at slightly over £3.6bn.
- New Isle of Man mortgage lending was £51.2m, 10.5% lower than the previous quarter and 10.6% lower than the same period in 2017.
- In line with previous quarters, three banks are responsible for almost three quarters of new IOM mortgage lending.
- Total arrears by value increased further in the quarter driven by an increase in mortgage arrears in the 0-60 days range. The largest increase was in relation to UK mortgages.
- Gross retail lending fell below £200m to £195m. The reduction, in percentage terms, was similar across the Isle of Man, UK and Other.

1b. Overall Trends (including geographical spread)



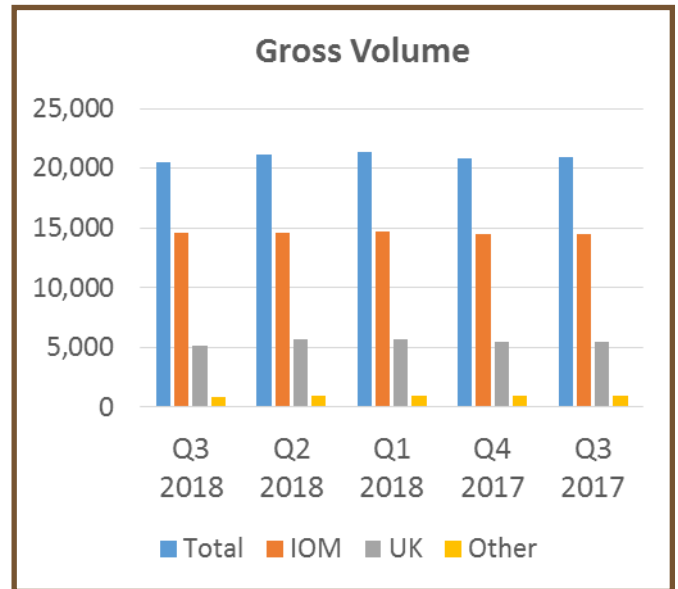
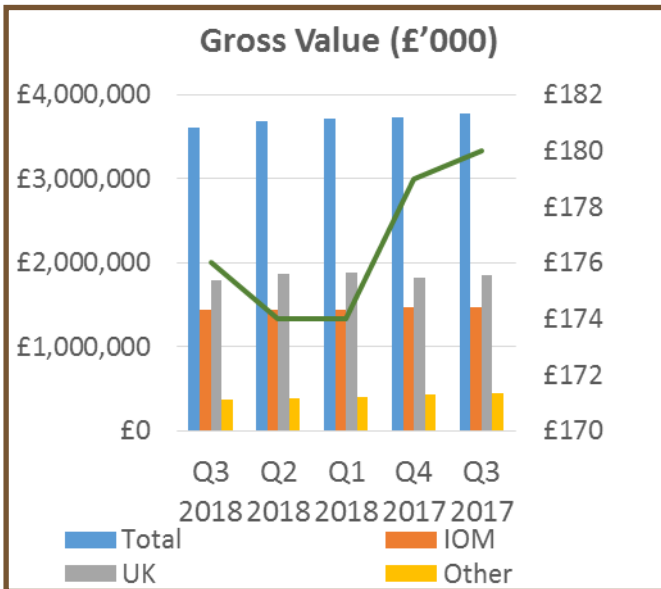
1c. Loan arrears, including loans classified as “past due” (more than 90 days in arrears)



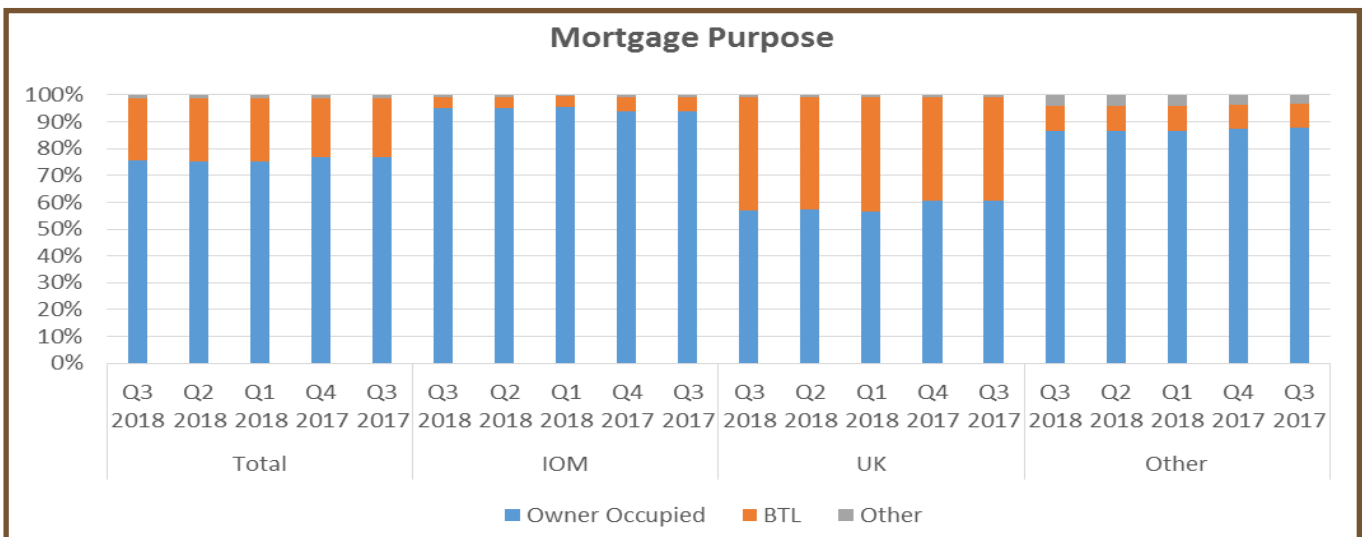


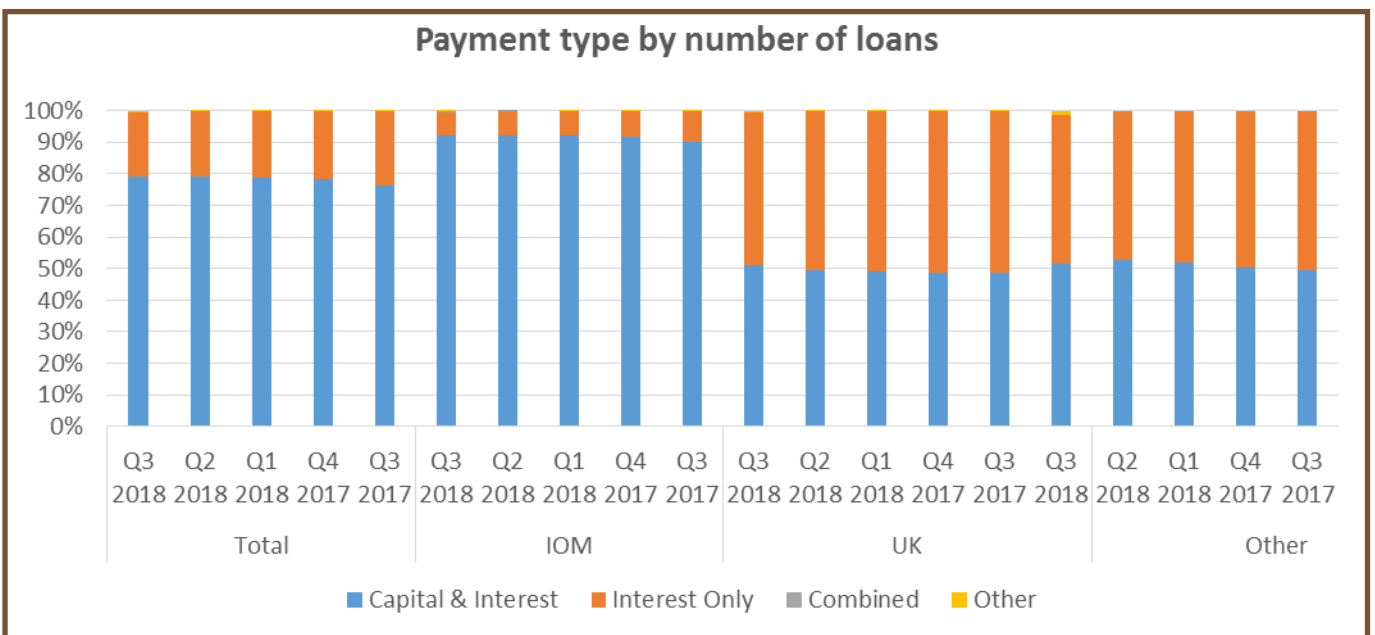
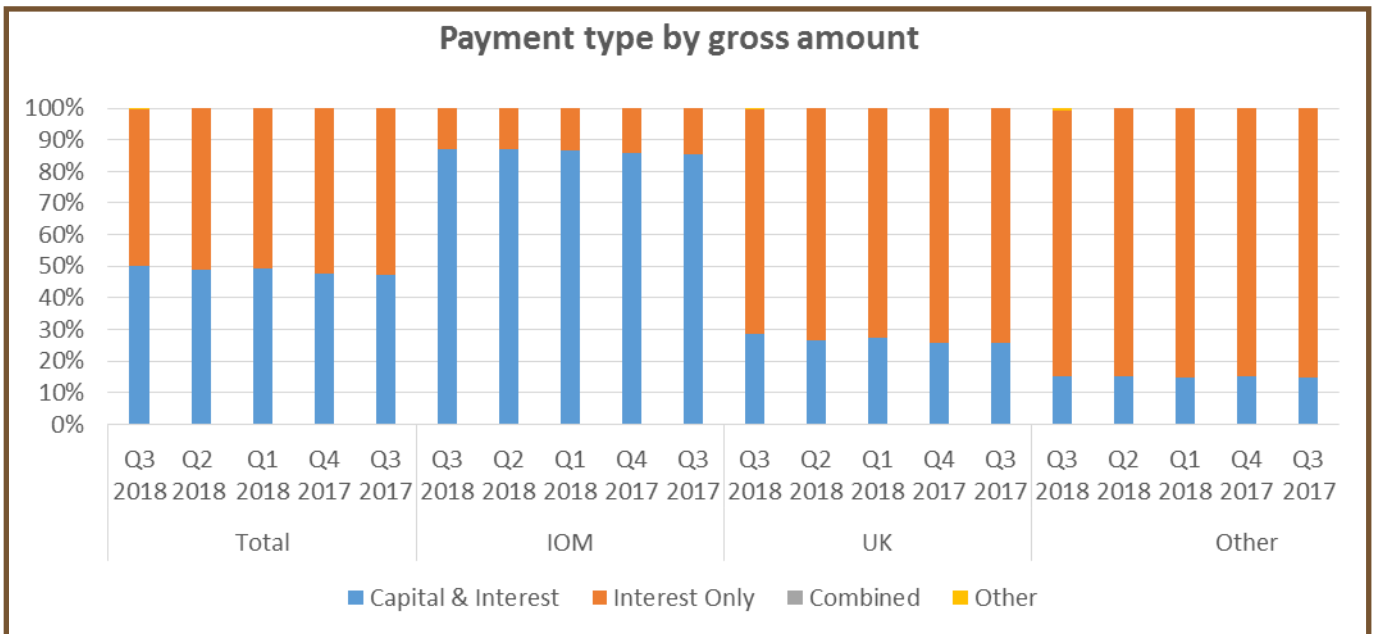
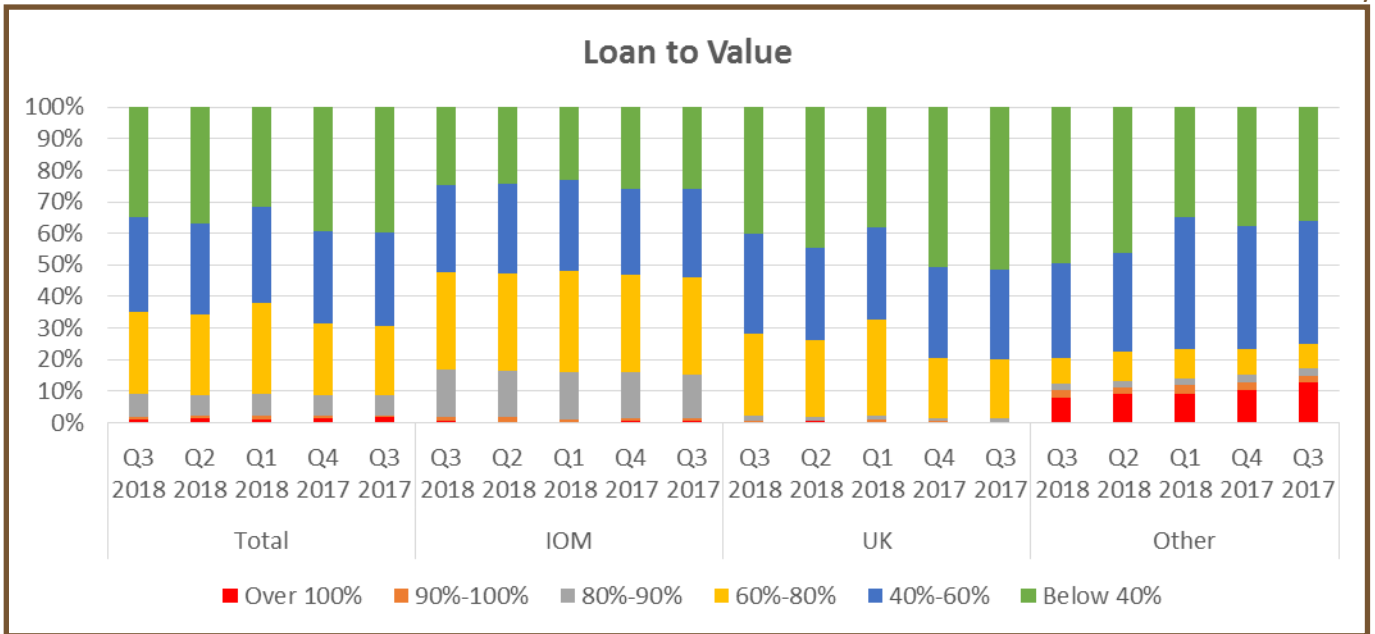
2. Mortgage lending

2a. Overall Trends (including geographical spread)

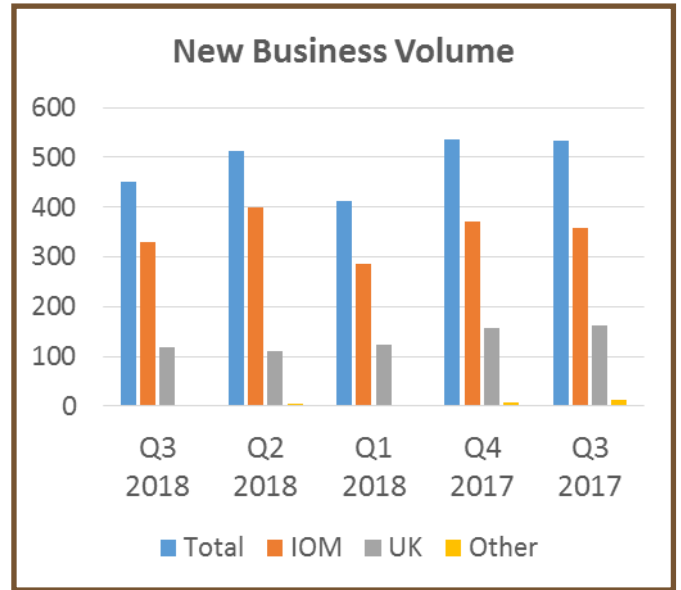
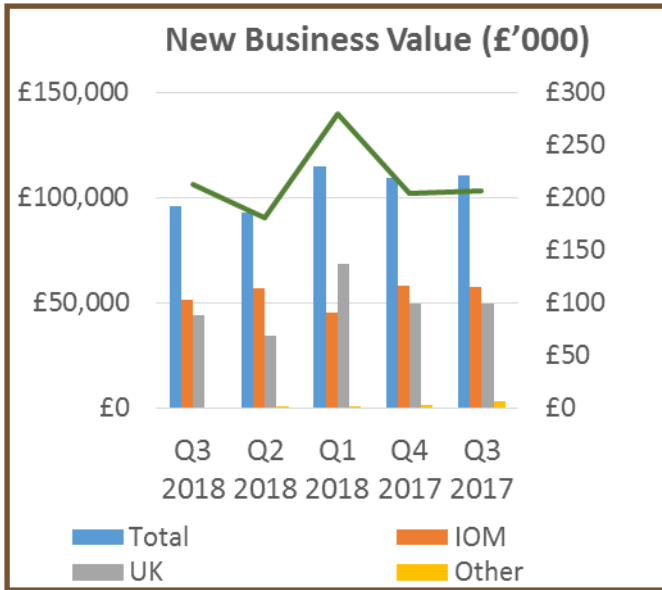


2b. Analysis by mortgage purpose, LTV and type (including geographical spread)



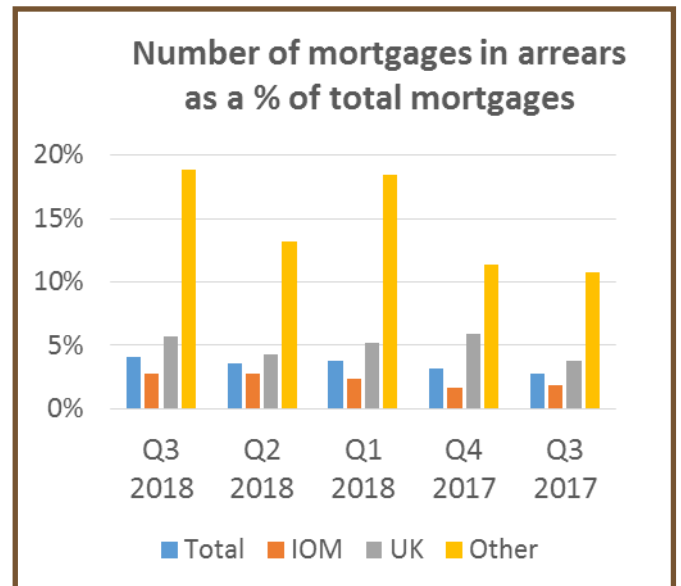
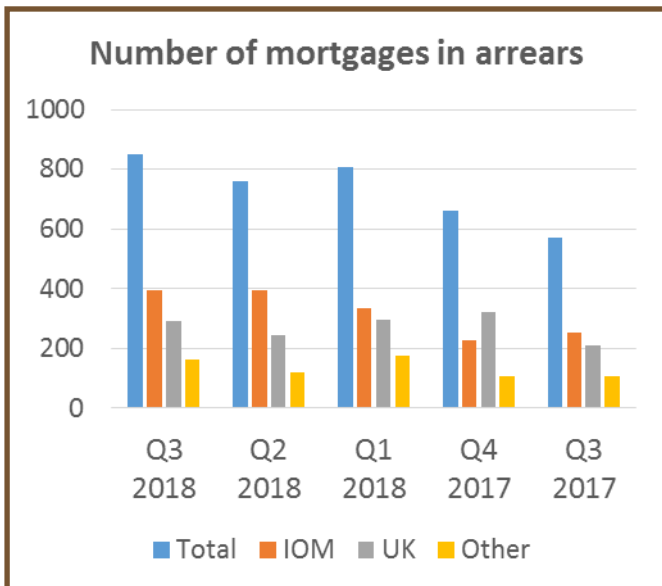
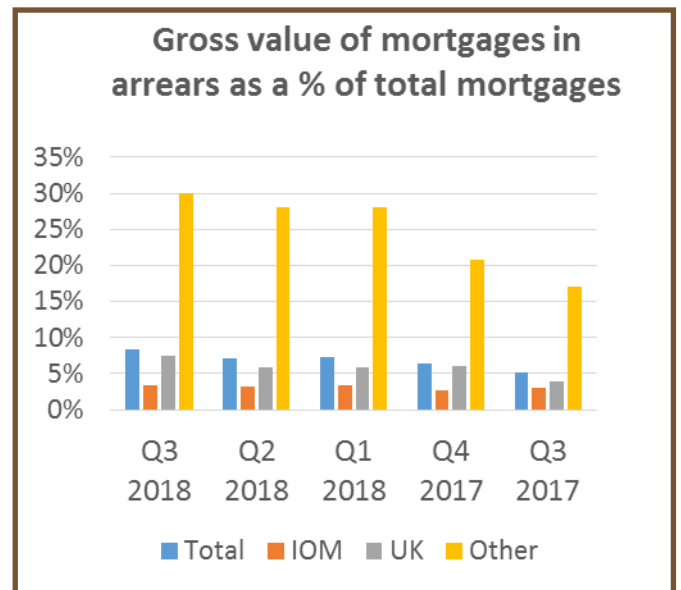
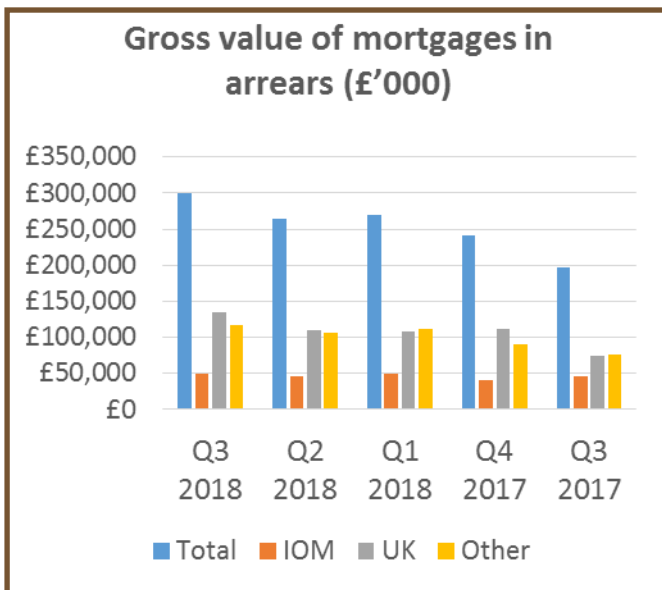


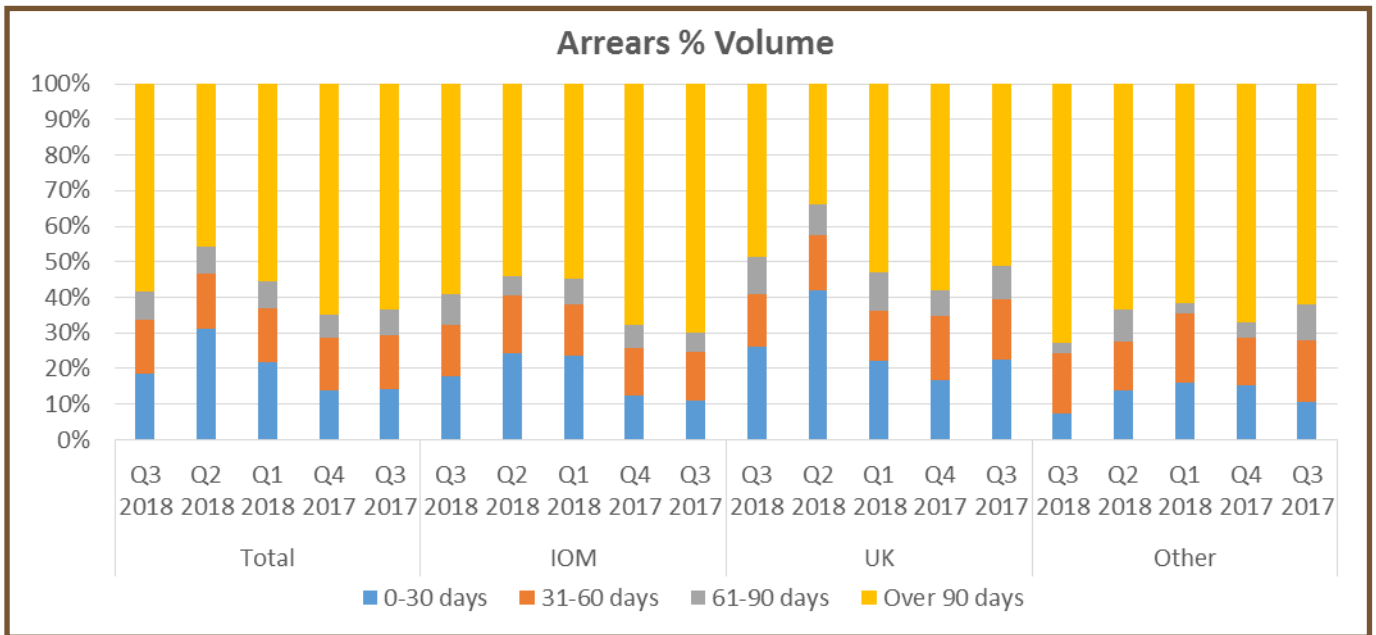
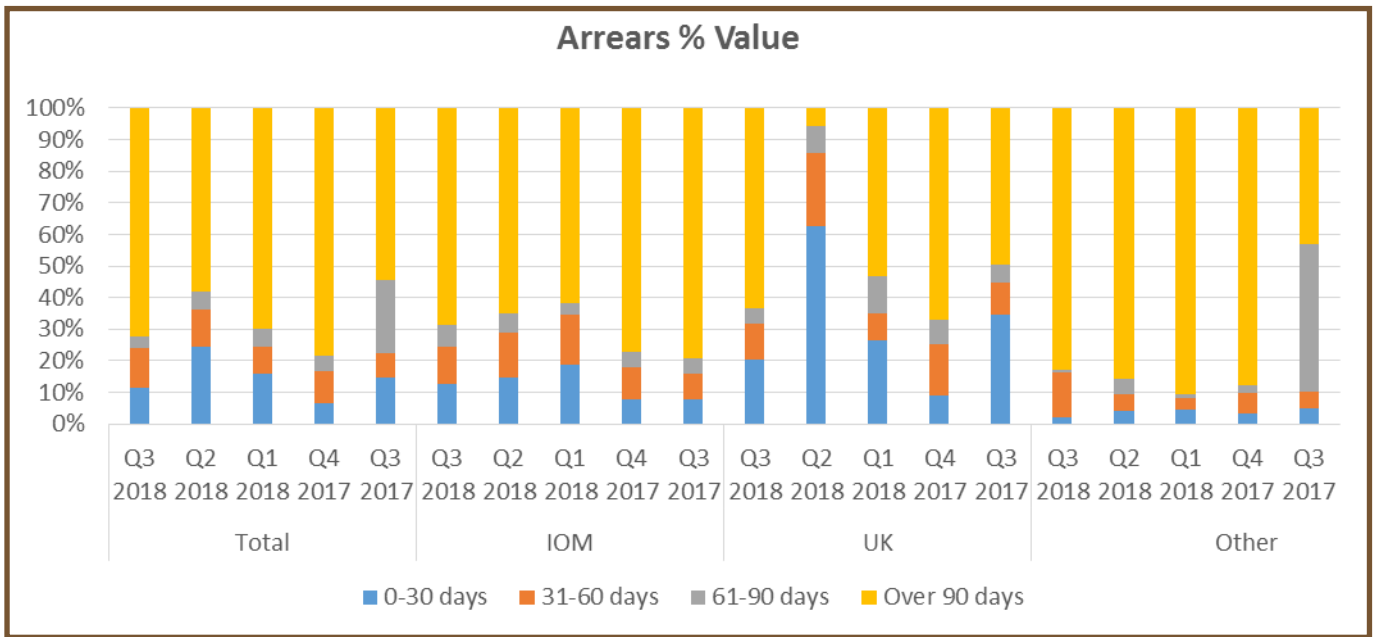
2c. New mortgage business



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

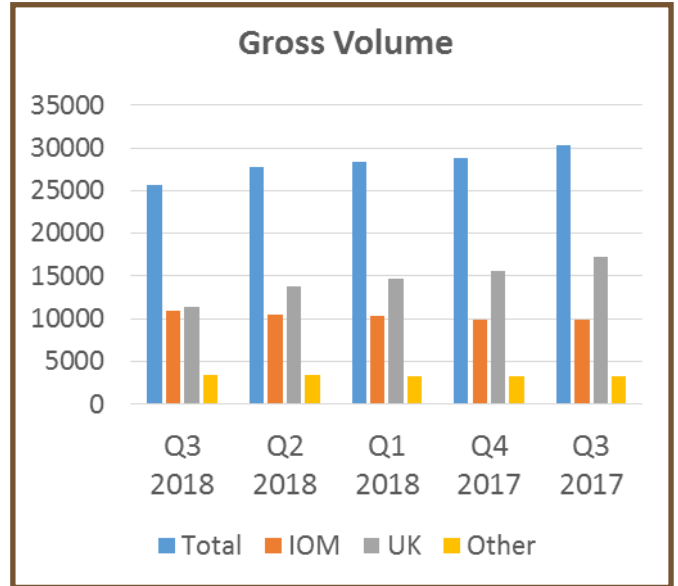
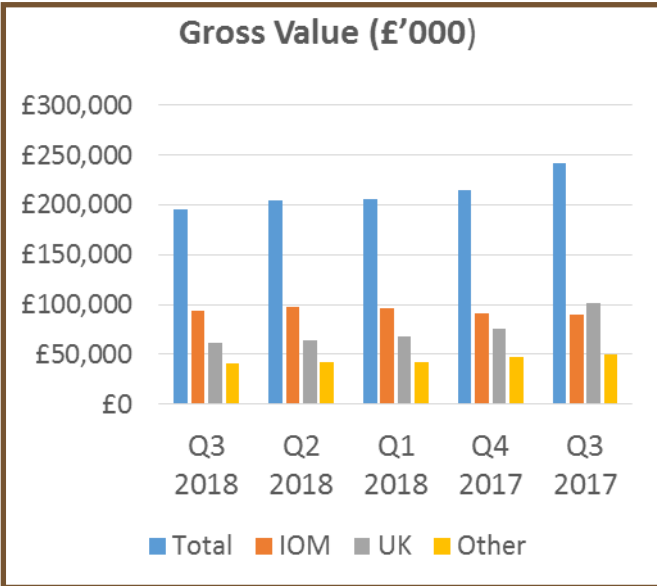
The data below is for *all* mortgages in arrears (i.e. one payment or more has been missed)





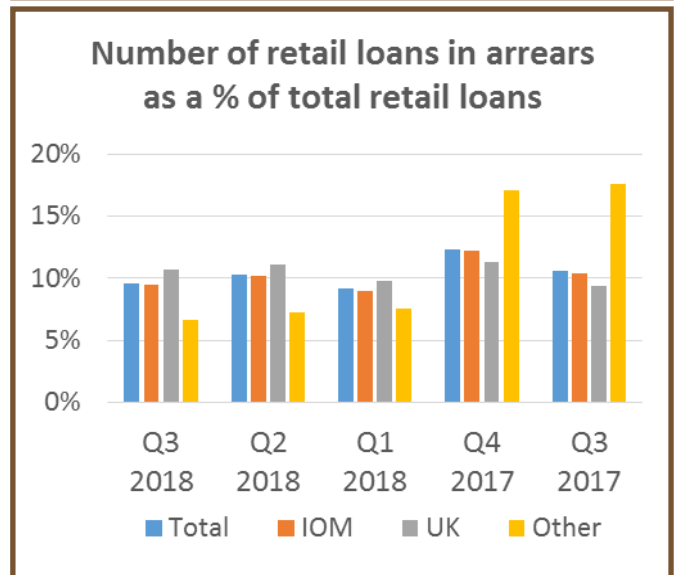
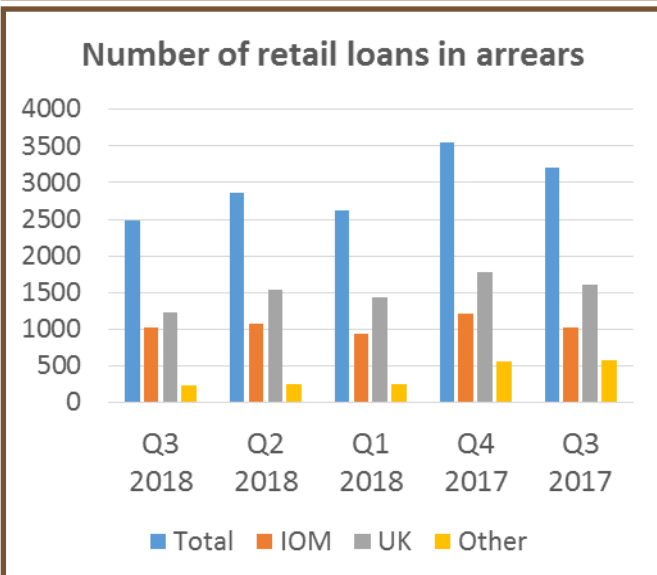
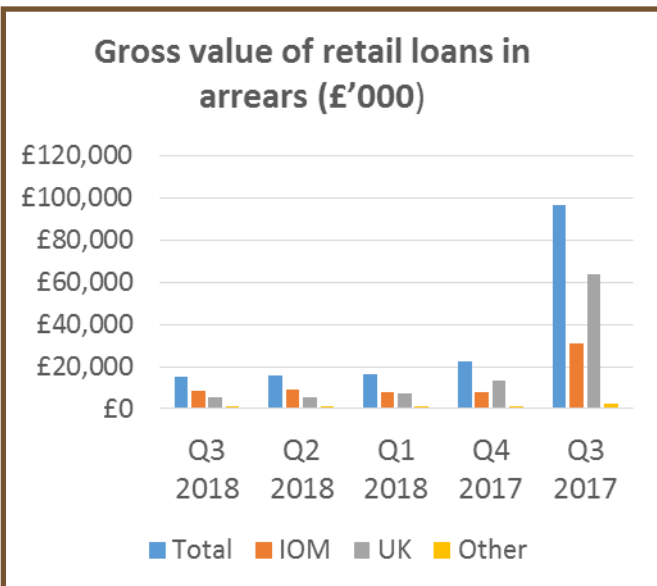
3. Retail lending

3a. Overall Trends (including geographical spread)



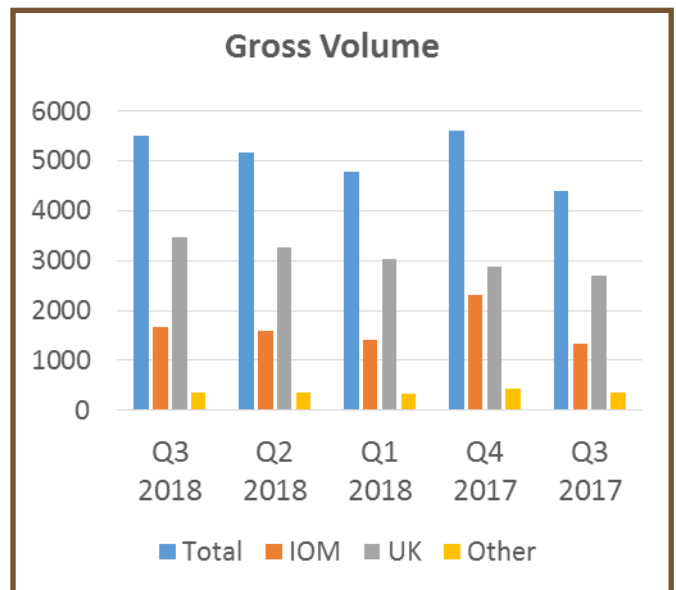
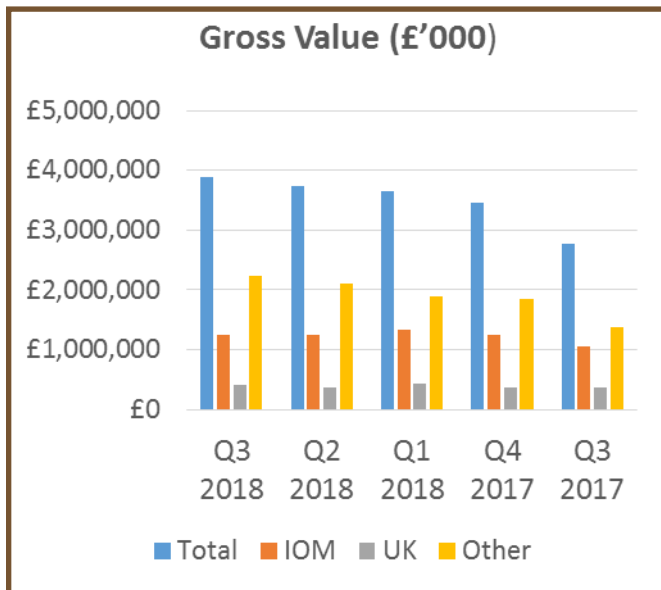
3b. Retail loan arrears, including loans classified as “past due” (more than 90 days in arrears)

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



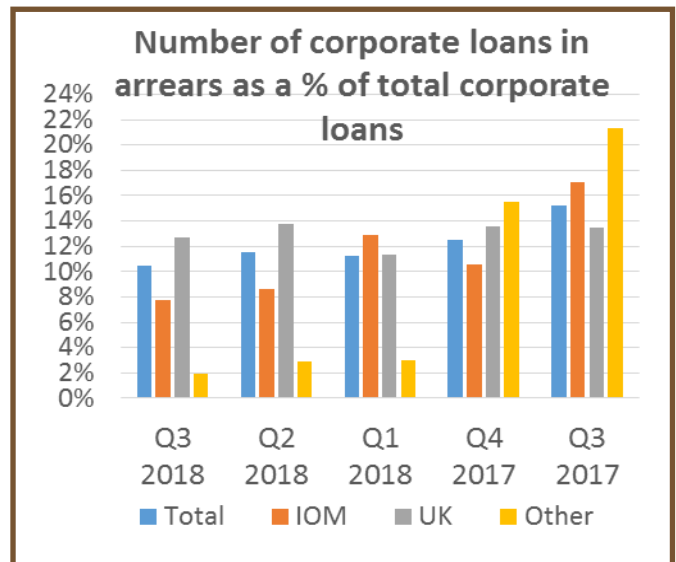
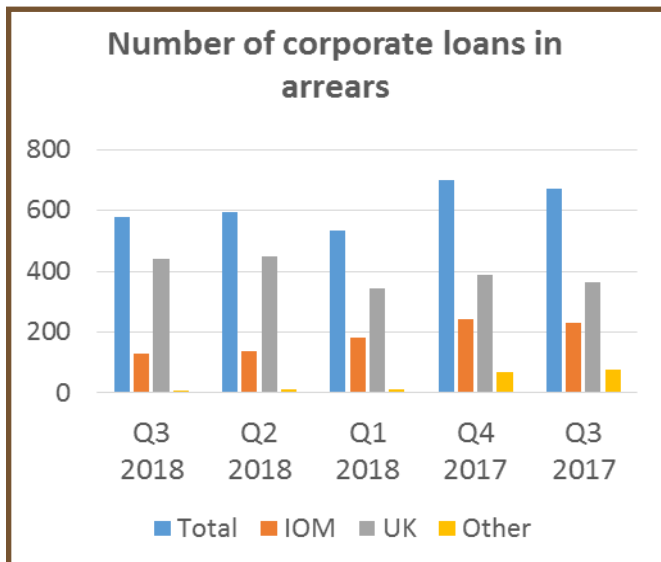
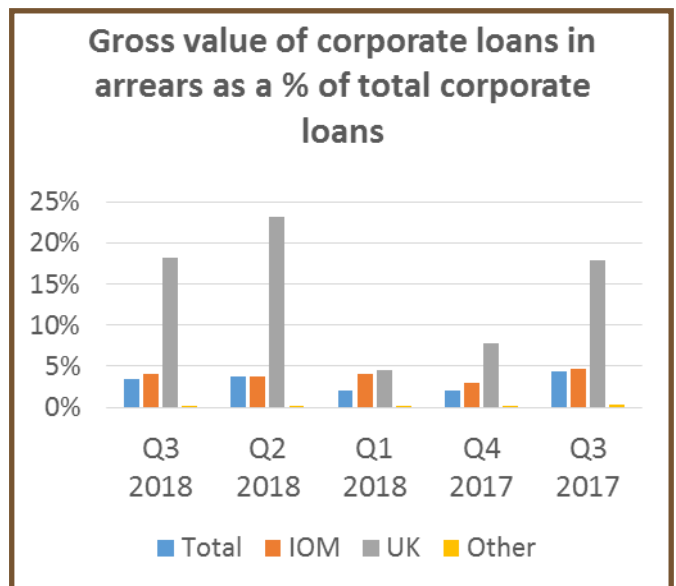
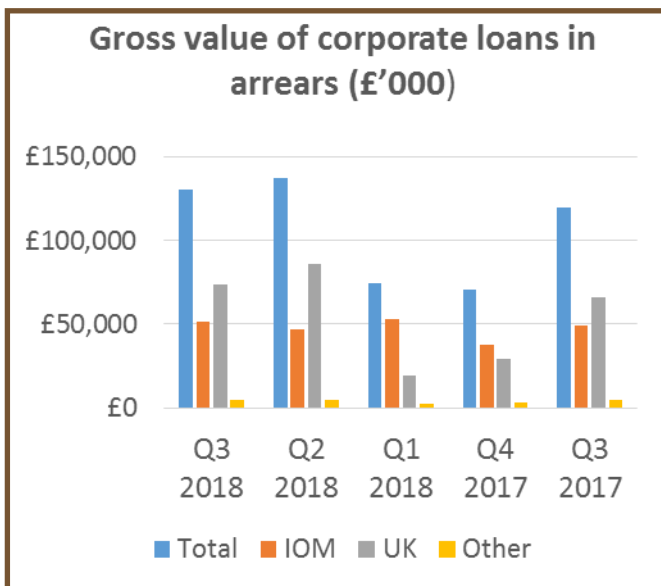
4. Corporate / other lending

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

