

### Residential Mortgage Arrears, Repossessions and Restructures Statistics - Trend Data

Particulars	Dec-10			Mar-11			Jun-11			Sep-11		
	Number	Balance '000	Arrears '000	Number	Balance '000	Arrears '000	Number	Balance '000	Arrears '000	Number	Balance '000	Arrears '000
<b>Outstanding:</b>												
Total residential mortgage loan accounts outstanding - at end of quarter	786,164	116,683,253	-	782,429	115,957,640	-	777,321	115,088,537	-	773,420	114,412,371	-
<b>Arrears:</b>												
Total mortgage arrears cases outstanding - at end of quarter <i>which are:</i>												
- In arrears 91 to 180 days	13,170	2,436,471	78,466	14,268	2,563,539	73,817	15,723	2,852,565	87,488	16,599	3,058,984	81,009
- In arrears over 180 days	<u>31,338</u>	<u>6,189,355</u>	<u>630,608</u>	<u>35,341</u>	<u>7,035,684</u>	<u>753,357</u>	<u>40,040</u>	<u>7,985,161</u>	<u>859,877</u>	<u>46,371</u>	<u>9,310,970</u>	<u>993,932</u>
Total arrears cases over 90 days outstanding	44,508	8,625,826	709,074	49,609	9,599,223	827,174	55,763	10,837,726	947,365	62,970	12,369,954	1,074,941
% of loan accounts in arrears for more than 90 days	5.7%	-	-	6.3%	-	-	7.2%	-	-	8.1%	-	-
<b>Repossessions:</b>												
Residential properties in possession - at end of quarter	585	-	-	692	-	-	809	-	-	884	-	-
<b>Restructured Mortgages:</b>												
Total outstanding classified as restructured - at end of quarter	59,229	10,368,710	146,277	62,936	11,076,088	169,812	66,732	11,659,116	213,861	69,735	12,228,308	240,428
- of which are not in arrears	35,205	5,899,168	-	36,662	6,175,036	-	36,855	6,041,961	-	36,376	5,926,189	-