

Table 2.3.3 High LTI and LTV ratios as percentages of all regulated mortgage advances

Percentages

	2007 Q4	2008 Q4	2009 Q4	2010 Q4	2011 Q4	2012 Q3
Single Income: LTI ratios in excess of 4:1	24.7	20.6	23.9	24.7	25.6	25.9
Multiple Income: LTI ratios in excess of 3:1	47.2	41.3	45.2	45.7	48.2	46.2
LTV ratios between 90-95%	8.8	5.1	1.0	1.7	1.6	2.1
LTV ratios over 95%	6.1	1.5	0.6	0.6	0.4	0.4
LTV ratios – all those over 90%	14.9	6.5	1.5	2.3	2.0	2.5

Source: FSA MLAR Statistics.