

**Table 2.3.3 High loan-to-income and loan-to-value ratios as a percentage of all mortgage advances**

*Percentages*

	2007 Q 4	2008 Q 4	2009 Q 4	2010 Q 4	2011 Q 4	2012 Q 4	2013 Q 4	2014 Q 4	2015 Q 4	2016 Q1	2016 Q 2	2016 Q 3
<b>Loan-to-income ratios</b>												
Single income: in excess of 4:1	25.7	21.3	24.8	25.9	27.0	28.3	31.8	30.1	33.2	32.1	32.4	34.1
Multiple income: in excess of 3:1	48.8	42.0	46.0	46.3	48.6	48.5	52.8	50.6	57.2	56.2	57.4	58.8
<b>Loan-to-value ratios</b>												
Between 90-95%	8.8	5.1	1.0	1.7	1.6	2.0	2.0	4.2	3.7	3.3	4.5	5.1
Over 95%	6.1	1.3	0.6	0.6	0.4	0.4	0.4	0.3	0.1	0.1	0.2	0.2
All over 90%	14.9	6.4	1.5	2.3	2.0	2.3	2.4	4.4	3.8	3.4	4.7	5.3

Source: FSA & FCA MLAR Statistics. Note: Percentages for loan-to-income ratios are based on all cases with recorded ratios, and are percentages of the loans to those with single and multiple incomes respectively.