

**Breakdown Of Mortgage Lending By Interest Rate Basis 2000 - 2007**

|                      | Per cent of total advances at |                           |                         | Per cent of loan balances at |                           |                         |
|----------------------|-------------------------------|---------------------------|-------------------------|------------------------------|---------------------------|-------------------------|
|                      | Fixed and capped rates        | Discounted Variable Rates | Standard Variable Rates | Fixed and capped rates       | Discounted Variable Rates | Standard Variable Rates |
| 2000 Q4              | 46.2                          | 41.0                      | 12.8                    | 31.8                         | 23.1                      | 45.1                    |
| 2001 <sup>1</sup> Q4 | 52.9                          | 22.7                      | 24.5                    | 34.3                         | 25.6                      | 40.1                    |
| 2002 Q4              | 50.6                          | 25.0                      | 24.4                    | 37.5                         | 25.4                      | 37.1                    |
| 2003 Q4              | 48.7                          | 16.8                      | 34.5                    | 44.8                         | 21.8                      | 33.4                    |
| 2004 Q4              | 46.3                          | 34.4                      | 19.3                    | 43.4                         | 33.1                      | 23.5                    |
| 2005 Q4              | 69.6                          | 17.5                      | 12.9                    | 48.8                         | 28.0                      | 23.3                    |
| 2006 Q4              | 61.0                          | 26.1                      | 12.9                    | 54.8                         | 25.1                      | 20.1                    |
| 2007 Q4              | 64.7                          | 23.4                      | 11.9                    | 61.5                         | 21.3                      | 17.2                    |
| 2007 Q1              | 71.5                          | 15.4                      | 13.1                    | 57.2                         | 22.7                      | 20.1                    |
| 2007 Q2              | 72.2                          | 16.4                      | 11.4                    | 59.9                         | 22.1                      | 18.0                    |
| 2007 Q3              | 70.3                          | 19.5                      | 10.2                    | 61.3                         | 20.9                      | 17.8                    |
| 2007 Q4              | 64.7                          | 23.4                      | 11.9                    | 61.5                         | 21.3                      | 17.2                    |

<sup>1</sup> Excludes Bradford & Bingley.

Source: FSA Building Societies Statistics 2008  
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