Homemovers affordability in Scotland

Q4 2018

Source: UK Finance Regulated Mortgage Survey

UK FINANCE

Average loan size

Income multiple

2.90

Previous quarter
2.91
Q3 2018

Previous year
2.86
Q4 2017

Mortgage repayments

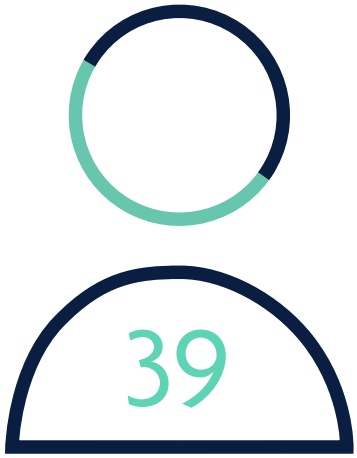
% of monthly gross household income to service capital and interest repayments

16.2%

Previous quarter
16.2%
Q3 2018

Previous year
16.0%
Q4 2017

Average age of borrower



Loan to value

77.4%
Q4 2018

77.7%
Q3 2018
Previous quarter

77.2%
Q4 2017
Previous year

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