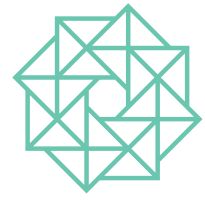


Homemovers affordability in the UK

January 2019



UK FINANCE

Source: UK Finance Regulated Mortgage Survey

Average loan size



Income multiple

3.43



Previous month
3.45
December 2018



Previous year
3.41
January 2018

Mortgage repayments

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

17.6%

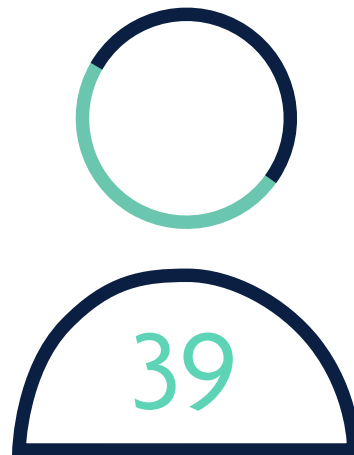


Previous month
17.6%
December 2018

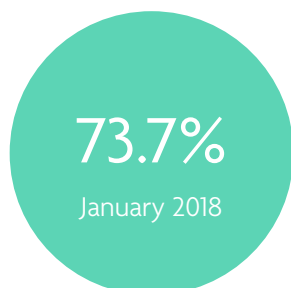


Previous year
17.5%
January 2018

Average age of borrower



Loan to value



Previous month

Previous year