

East Midlands Mortgage Market: Key Data 2023-Q2



UK FINANCE

Source: UK Finance Regulated Mortgage Survey

First-time buyers

New loans	5,060	(-29.2% YoY)
worth	£883 mn	(-27.5% YoY)
Loan size	£174,269	
LTV	77.1%	
LTI	3.37	
Payment-income ratio	21.4%	

Home movers

New loans	4,570	(-33.1% YoY)
worth	£961 mn	(-34.9% YoY)
Loan size	£210,028	
LTV	64.2%	
LTI	3.03	
Payment-income ratio	19.8%	

Outstanding mortgages

Jun 2023

	East Midlands	% of UK
All outstanding mortgages	634,066	8%
worth	£78 bn	6%
Of which:	Number	% of total
on fixed rates	527,239	83%
on variable rates	106,827	17%
on interest-only payment terms	42,042	7%