

Northern Ireland Mortgage Market: Key Data 2023-Q2



UK FINANCE

Source: UK Finance Regulated Mortgage Survey

First-time buyers

New loans	1,920	(-27.8% YoY)
worth	£244 mn	(-27.7% YoY)
Loan size	£126,977	
LTV	77.3%	
LTI	2.84	
Payment-income ratio	18.5%	

Home movers

New loans	1,280	(-27.7% YoY)
worth	£198 mn	(-32.3% YoY)
Loan size	£155,174	
LTV	64.3%	
LTI	2.45	
Payment-income ratio	16.6%	

Outstanding mortgages

Jun 2023

	Northern Ireland	% of UK
All outstanding mortgages	239,231	2.8%
worth	£22 bn	1.7%
Of which:	Number	% of total
on fixed rates	180,511	75%
on variable rates	58,720	25%
on interest-only payment terms	14,518	6%