

Yorkshire & Humberside Mortgage Market: Key Data 2023-Q2



UK FINANCE

Source: UK Finance Regulated Mortgage Survey

First-time buyers

| | | |
|----------------------|----------|--------------|
| New loans | 5,360 | (-28.5% YoY) |
| worth | £789 mn | (-28.1% YoY) |
| Loan size | £147,148 | |
| LTV | 78.5% | |
| LTI | 3.15 | |
| Payment-income ratio | 20.2% | |

Home movers

| | | |
|----------------------|----------|--------------|
| New loans | 4,780 | (-25.1% YoY) |
| worth | £917 mn | (-27.7% YoY) |
| Loan size | £192,424 | |
| LTV | 65.8% | |
| LTI | 2.90 | |
| Payment-income ratio | 19.0% | |

Outstanding mortgages

Jun 2023

| | Yorkshire & Humberside | % of UK | |
|--------------------------------|------------------------|------------|--|
| All outstanding mortgages | 683,362 | 8% | |
| worth | £75 bn | 6% | |
| Of which: | Number | % of total | |
| on fixed rates | 554,721 | 81% | |
| on variable rates | 128,641 | 19% | |
| on interest-only payment terms | 43,749 | 6% | |