

East Midlands Mortgage Market: Key Data 2024-Q3

Source: UK Finance Regulated Mortgage Survey

First-time buyers

New loans	6,770	(15.9% YoY)
worth	£1,231 mn	(20.6% YoY)
Loan size	£181,877	
LTV	79.2%	
LTI	3.38	
Payment-income ratio	22.1%	

Home movers

New loans	6,460	(12.9% YoY)
worth	£1,414 mn	(18.4% YoY)
Loan size	£218,800	
LTV	64.9%	
LTI	3.02	
Payment-income ratio	20.3%	

Outstanding mortgages

Jun 2024

	East Midlands	% of UK
All outstanding mortgages	634,845	8%
worth	£80 bn	6%
Of which:	Number	% of total
on fixed rates	526,763	83%
on variable rates	108,082	17%
on interest-only payment terms	41,783	7%