

## England Mortgage Market: Key Data 2024-Q3

Source: UK Finance Regulated Mortgage Survey

### First-time buyers

<b>New loans</b>	76,060	(16.0% YoY)
<b>worth</b>	£17,359 mn	(20.7% YoY)
<b>Loan size</b>	£228,168	
<b>LTV</b>	77.0%	
<b>LTI</b>	3.47	
<b>Payment-income ratio</b>	22.4%	

### Home movers

<b>New loans</b>	67,240	(13.6% YoY)
<b>worth</b>	£19,225 mn	(17.6% YoY)
<b>Loan size</b>	£285,751	
<b>LTV</b>	64.2%	
<b>LTI</b>	3.13	
<b>Payment-income ratio</b>	20.7%	

### Outstanding mortgages

Jun 2024

	England	% of UK
<b>All outstanding mortgages</b>	7,043,573	84%
<b>worth</b>	£1,159 bn	89%
<b>Of which:</b>	Number	% of total
<b>on fixed rates</b>	5,785,692	82%
<b>on variable rates</b>	1,257,881	18%
<b>on interest-only payment terms</b>	639,941	9%