

Northern Ireland Mortgage Market: Key Data 2024-Q3



Source: UK Finance Regulated Mortgage Survey

First-time buyers

New loans	2,460	(11.8% YoY)
worth	£346 mn	(20.1% YoY)
Loan size	£140,848	
LTV	78.3%	
LTI	2.91	
Payment-income ratio	19.2%	

Home movers

New loans	1,860	(12.0% YoY)
worth	£320 mn	(18.8% YoY)
Loan size	£172,489	
LTV	63.8%	
LTI	2.50	
Payment-income ratio	17.5%	

Outstanding mortgages

Jun 2024

	Northern Ireland	% of UK
All outstanding mortgages	238,583	3%
worth	£23 bn	2%
Of which:	Number	% of total
on fixed rates	185,637	78%
on variable rates	52,946	22%
on interest-only payment terms	13,996	6%