

## Wales Mortgage Market: Key Data 2024-Q3

Source: UK Finance Regulated Mortgage Survey

### First-time buyers

<b>New loans</b>	4,050	(14.7% YoY)
<b>worth</b>	£646 mn	(19.7% YoY)
<b>Loan size</b>	£159,209	
<b>LTV</b>	82.2%	
<b>LTI</b>	3.24	
<b>Payment-income ratio</b>	21.2%	

### Home movers

<b>New loans</b>	3,330	(16.8% YoY)
<b>worth</b>	£646 mn	(23.1% YoY)
<b>Loan size</b>	£193,684	
<b>LTV</b>	64.3%	
<b>LTI</b>	2.82	
<b>Payment-income ratio</b>	19.1%	

### Outstanding mortgages

Jun 2024

	Wales	% of UK
<b>All outstanding mortgages worth</b>	376,552 £41 bn	4% 3%
<b>Of which:</b>	Number	% of total
<b>on fixed rates</b>	304,905	81%
<b>on variable rates</b>	71,647	19%
<b>on interest-only payment terms</b>	27,960	7%