

Yorkshire & Humberside Mortgage Market: Key Data 2024-Q3



Source: UK Finance Regulated Mortgage Survey

First-time buyers

New loans	7,080	(11.7% YoY)
worth	£1,106 mn	(16.5% YoY)
Loan size	£156,089	
LTV	79.8%	
LTI	3.16	
Payment-income ratio	20.9%	

Home movers

New loans	6,410	(10.9% YoY)
worth	£1,305 mn	(15.9% YoY)
Loan size	£203,622	
LTV	65.8%	
LTI	2.85	
Payment-income ratio	19.6%	

Outstanding mortgages

Jun 2024

	Yorkshire & Humberside		% of UK
All outstanding mortgages	681,357		8%
worth	£76 bn		6%
Of which:	Number	% of total	
on fixed rates	551,636	81%	
on variable rates	129,721	19%	
on interest-only payment terms	42,849	6%	