East Midlands Mortgage Market: Key Data

2026-Q2

Source: UK Finance Regulated Mortgage Survey

First-time buyers

New loans	7,860	*(15.4% YoY)*
worth	£1,546 mn	*(25.2% YoY)*
Loan size	£196,603	
LTV	81.2%	
LTI	3.62	
Payment-income ratio	22.3%	

Home movers

New loans	6,590	*(31.3% YoY)*
worth	£1,572 mn	*(38.7% YoY)*
Loan size	£238,236	
LTV	68.3%	
LTI	3.28	
Payment-income ratio	21.0%	

Outstanding mortgages

Jun 2026

	East Midlands		% of UK
All outstanding mortgages	647,476		8%
worth	£89 bn		6%
Of which:	Number	% of total	
on fixed rates	571,259	88%	
on variable rates	76,217	12%	
on interest-only payment terms	35,195	5%	