## England Mortgage Market: Key Data
**2026-Q2**

Source: UK Finance Regulated Mortgage Survey

### First-time buyers

| | | |
|---|---|---|
| **New loans** | 79,730 | *(23.3% YoY)* |
| **worth** | £18,650 mn | *(35.2% YoY)* |
| **Loan size** | £233,904 | |
| **LTV** | 79.2% | |
| **LTI** | 3.71 | |
| **Payment-income ratio** | 22.6% | |

### Home movers

| | | |
|---|---|---|
| **New loans** | 62,840 | *(33.1% YoY)* |
| **worth** | £18,939 mn | *(41.4% YoY)* |
| **Loan size** | £301,331 | |
| **LTV** | 67.4% | |
| **LTI** | 3.38 | |
| **Payment-income ratio** | 21.4% | |

### Outstanding mortgages

Jun 2026

| | England | | % of UK |
|---|---|---|---|
| **All outstanding mortgages** | 7,124,235 | | 84% |
| **worth** | £1,259 bn | | 89% |
| **Of which:** | Number | % of total | |
| **on fixed rates** | 6,204,426 | 87% | |
| **on variable rates** | 919,809 | 13% | |
| **on interest-only payment terms** | 547,759 | 8% | |