Northern Ireland Mortgage Market: Key Data
2026-Q2

Source: UK Finance Regulated Mortgage Survey

First-time buyers

New loans	2,480	*(17.0% YoY)*
worth	£401 mn	*(31.2% YoY)*
Loan size	£161,974	
LTV	79.5%	
LTI	3.22	
Payment-income ratio	19.8%	

Home movers

New loans	1,560	*(24.8% YoY)*
worth	£297 mn	*(37.3% YoY)*
Loan size	£189,949	
LTV	64.2%	
LTI	2.71	
Payment-income ratio	17.9%	

Outstanding mortgages

Jun 2026

	Northern Ireland		% of UK
All outstanding mortgages	237,962		3%
worth	£24 bn		2%
Of which:	Number	% of total	
on fixed rates	197,422	83%	
on variable rates	40,540	17%	
on interest-only payment terms	9,912	4%	