North West Mortgage Market: Key Data
2026-Q2

Source: UK Finance Regulated Mortgage Survey

First-time buyers

New loans	9,900	*(13.8% YoY)*
worth	£1,816 mn	*(23.8% YoY)*
Loan size	£183,361	
LTV	80.7%	
LTI	3.42	
Payment-income ratio	21.2%	

Home movers

New loans	7,490	*(33.3% YoY)*
worth	£1,818 mn	*(45.1% YoY)*
Loan size	£242,476	
LTV	68.8%	
LTI	3.16	
Payment-income ratio	20.5%	

Outstanding mortgages

Jun 2026

	North West		% of UK
All outstanding mortgages	867,920		10%
worth	£113 bn		8%
Of which:	Number	% of total	
on fixed rates	753,552	87%	
on variable rates	114,368	13%	
on interest-only payment terms	48,384	6%	