Scotland Mortgage Market: Key Data
2026-Q2

Source: UK Finance Regulated Mortgage Survey

First-time buyers

New loans	8,670	*(-3.1% YoY)*
worth	£1,383 mn	*(1.1% YoY)*
Loan size	£159,455	
LTV	83.8%	
LTI	3.13	
Payment-income ratio	20.4%	

Home movers

New loans	7,890	*(-4.6% YoY)*
worth	£1,646 mn	*(-1.7% YoY)*
Loan size	£208,606	
LTV	71.4%	
LTI	2.87	
Payment-income ratio	19.3%	

Outstanding mortgages

Jun 2026

	Scotland		% of UK
All outstanding mortgages	732,471		9%
worth	£86 bn		6%
Of which:	Number	% of total	
on fixed rates	637,104	87%	
on variable rates	95,367	13%	
on interest-only payment terms	33,440	5%	