Wales Mortgage Market: Key Data
2026-Q2

Source: UK Finance Regulated Mortgage Survey

First-time buyers

New loans	4,060		*(2.3% YoY)*
worth		£702 mn	*(7.5% YoY)*
Loan size		£172,908	
LTV	83.2%		
LTI	3.43		
Payment-income ratio	21.1%		

Home movers

New loans	3,380	*(3.0% YoY)*
worth	£722 mn	*(8.8% YoY)*
Loan size	£213,254	
LTV	67.0%	
LTI	3.04	
Payment-income ratio	19.7%	

Outstanding mortgages

Jun 2026

	Wales		% of UK
All outstanding mortgages	376,813		4%
worth	£45 bn		3%
Of which:	Number	% of total	
on fixed rates	326,407	87%	
on variable rates	50,406	13%	
on interest-only payment terms	22,860	6%	