



In association with



Loans Where We Live:

Regional mortgage market compendium 2026



April 2026

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We represent our members by providing an authoritative voice to influence regulatory and political change, both in the UK and internationally. We also act as advocates on behalf of members to both media and customers, articulating the industry's achievements and building its reputation. We offer research, policy expertise, thought leadership and advocacy in support of our work.

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Introduction

There is no such thing as a UK mortgage market. Although useful for broad purposes of aggregate analysis and policymaking, housing and mortgage data at the national level has limited read-across for individuals in their communities, or for the business and public bodies that serve them.

In this first annual report, we bring together our detailed data on lending and affordability for the residential and buy-to-let markets. We compare and contrast trends at a regional and sub-regional level, facilitating informed analysis that is more relevant to the places where people live, businesses operate and public sector services are deployed.

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Foreword

This report highlights how significantly the homebuying experience can vary across the UK, reinforcing that there is no single UK mortgage market with local affordability, economic conditions and housing supply shaping outcomes in ways national averages often mask. By focusing on regional and local dynamics, UK Finance provides a more meaningful view of how the market operates in practice - helping industry, policymakers and lenders make better-informed decisions.

Viewing the market through this regional lens also reinforces the importance of modernising how we buy and sell homes. Housing is not just a financial product; it is a local, lived experience. While the systems underpinning property transactions understandably need to be designed at a national level, regional market dynamics can impact speed, cost and certainty for buyers and sellers alike.

The report highlights both the resilience and the complexity of the UK mortgage market. In 2025, borrowing for house purchases grew strongly with lending up 17 per cent year-on-year despite sustained affordability pressures, with borrowers committing a higher share of income to mortgage payments than at any point since the financial crisis. At the same time, regional contrasts remain stark, from faster growth in some areas to more constrained activity in others, including London.

These differences serve as important indicators of where we can make a difference. Where affordability is stretched, speed and certainty in the transaction process become even more important. Where growth is strong, the ability to scale efficiently is critical. Across all regions, reducing friction and improving transparency can materially improve outcomes for borrowers. Improving the consumer experience is also critical. A more transparent and efficient process can reduce stress for all involved and may help increase mobility in the housing market over time.

Encouragingly, the sector is approaching an inflection point, with growing momentum behind digitisation - from HM Land Registry's digital strategy to developments in Smart Data and digital identity. Together, these initiatives are beginning to lay the foundations for a more connected and data-enabled property ecosystem.

Improving the mortgage experience isn't just about better data. Alongside better data and faster decisions, continued progress will depend on improving how transactions are executed - reducing complexity, aligning processes across the ecosystem, and increasing transparency at key stages.

The opportunity is clear: a housing market where data flows seamlessly, processes are aligned, and transactions complete with greater speed and certainty. Achieving this will require continued collaboration between industry, regulators and government, and recognition that infrastructure is a critical enabler of market performance.

This report is an important contribution to that effort. By highlighting the diversity of local markets and the factors that shape them, it provides a stronger foundation for decision-making and reinforces the need to take a holistic view of the mortgage ecosystem, from origination through to completion.

As headline sponsor, PEXA is proud to support UK Finance in bringing this analysis to life. We believe that better data, deeper insight and continued collaboration are key to building a housing market that works more effectively for everyone, wherever they live across the UK.

Joe Pepper

UK CEO, PEXA



01

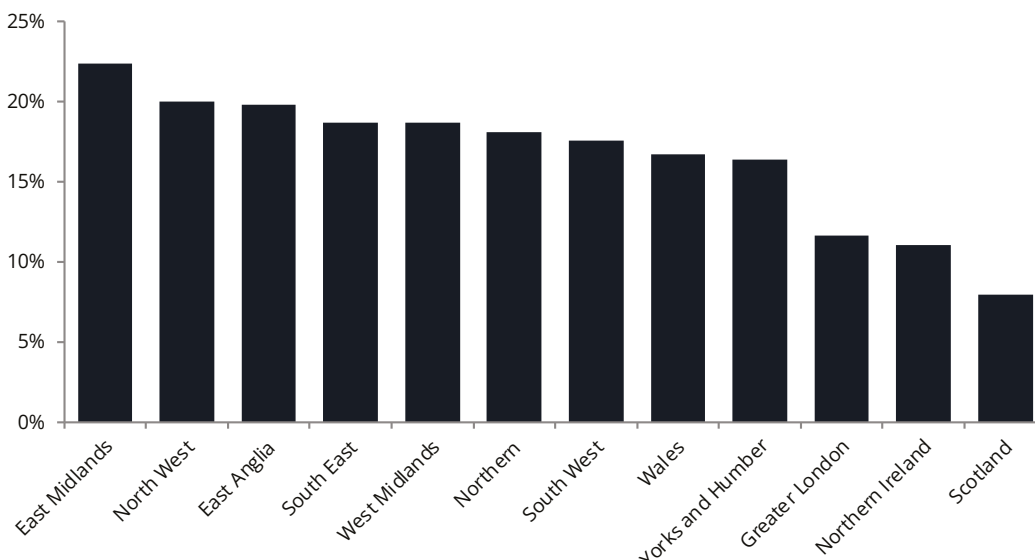
Residential mortgage lending

Overall, 2025 was a year of robust activity in borrowing for house purchase, with the number of loans 17 per cent higher than that seen in 2024.

This growth came despite the considerable affordability pressures that both existing and aspiring homeowners face. House prices are high and, over the long term, price growth has consistently outstripped wages. In addition, the rise in Bank Rate seen from late 2021 through to the middle of 2023 has reversed the moderating effect on mortgage payments from a decade and a half of ultra-low interest rates. As a result, borrowers now need a much higher proportion of their income to cover their mortgage than has been the case for a generation of borrowers.

The 17 per cent annual growth in purchase loans, at the national level, translated to very different numbers across the country. Geographic variations in housing market activity reflect differences in local economies and demographics, as well as the comparative affordability of housing across regions. However, in 2025 this variation did not follow what we often see in terms of North-South divides (Chart 1).

Chart 1: Number of new loans for residential house purchase, 2025, annual percentage change



Annual growth of 20 per cent and above was seen in the East Midlands and East Anglia, and almost 20 per cent across most of the other southern regions. However, borrowing in London was comparatively weak, seeing just 12 per cent growth.

There was also considerable variance across the UK nations. Whilst lending in Wales posted growth slightly above the UK average (17 per cent), Northern Ireland and Scotland were the weakest across the UK, with the number of purchase loans rising by eleven and eight per cent respectively.

As observed above, growth in lending last year came despite considerable affordability pressure. For the UK as a whole, homebuyers in 2025 were committing 21.3 per cent of their gross income to meet initial mortgage payments, and this is the highest level seen since 2008. However, affordability has very

marked regional disparities and, at present, these are not clearly linked to current trends in lending.

22% growth

in lending in East Midlands (highest in UK)

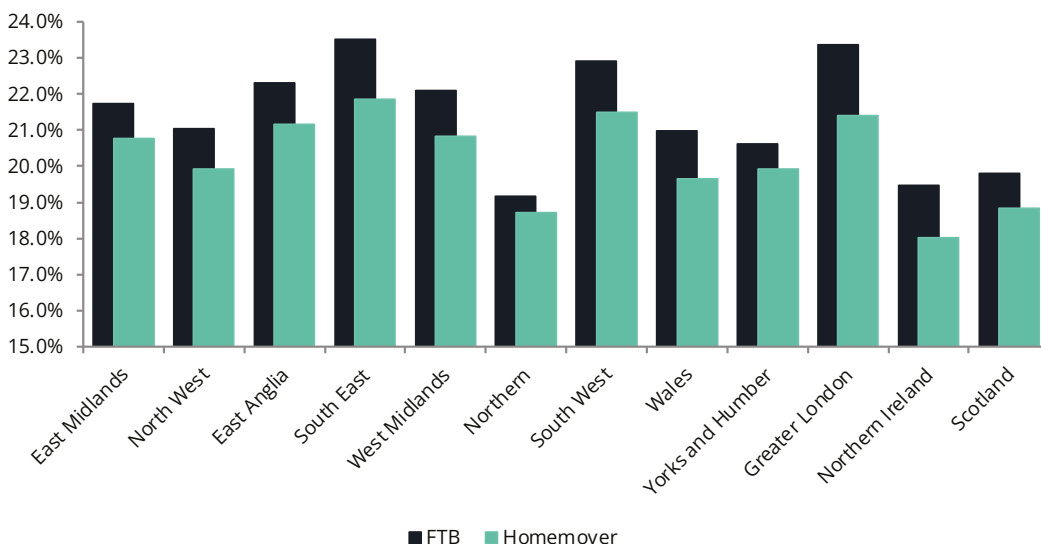
8% growth

in lending in Scotland (lowest in UK)

In general, there is a delineation between relatively affordable housing in the north of England and the other UK nations, compared with the south of England where affordability pressures are, overall, much more acute.

As shown in Chart 2, some of the most affordability-pressured regions currently are the same ones which saw the strongest growth in lending last year.

Chart 2: Initial mortgage payments as a percentage of gross borrower income, 2025



Note: regions in same order as chart 1 for ease of comparison

By contrast, Scotland and Northern Ireland, which are amongst the most affordable places to buy, posted the lowest growth.

On the other hand, the Northern region of England has similar affordability metrics to Scotland and Northern Ireland but saw well above average growth. Borrowers in London,

predictably, face the tightest affordability, but growth in the capital was little different from that seen in Northern Ireland, at the other end of the affordability spectrum.

At a more disaggregated level, the least affordable Local Authority in 2025 was North Norfolk, where homebuyers needed 25.7 per cent of gross income to cover initial mortgage payments (Table 1). Aside from this, five of the ten least affordable Local Authorities across the country were in the South East, and the remaining four were London Local Authorities bordering the South East.

At the opposite end of the affordability rankings, seven of the ten most affordable Local Authorities last year were in Scotland, and borrowers in these localities needed

almost nine per cent less of their gross income to cover initial mortgage payments than in North Norfolk.

A particular quirk of this analysis is that the City of London is as affordable, on this metric, as those regions of Scotland. This perhaps counterintuitive finding is driven by the fact that the City is overwhelmingly a business district - principally financial services - with very little residential property. Following on from that, the profile of those who both want and can afford to buy there are in the highest earning income brackets. Therefore, even though property prices in the City are amongst the highest across the country, the average incomes of those buying there are even higher, relatively speaking.

Table 1: Ten most and least affordable Local Authorities for homeownership, 2025

Rank	Least affordable		Most affordable	
	Location	Payments as % of income	Location	Payments as % of income
1	North Norfolk	25.7%	East Ayrshire	17.0%
2	Hillingdon	25.1%	Inverclyde	17.0%
3	Luton	24.9%	City of London	17.1%
4	Slough	24.8%	North Ayrshire	17.2%
5	Spelthorne	24.8%	West Dunbartonshire	17.7%
6	Havering	24.6%	Eilean Siar	18.0%
7	Harrow	24.5%	Mid Ulster	18.2%
8	Broxbourne	24.4%	Causeway Coast and Glens	18.2%
9	Barking and Dagenham	24.3%	South Ayrshire	18.2%
10	Harlow	24.2%	Dumfries and Galloway	18.3%

02

Residential mortgage stock

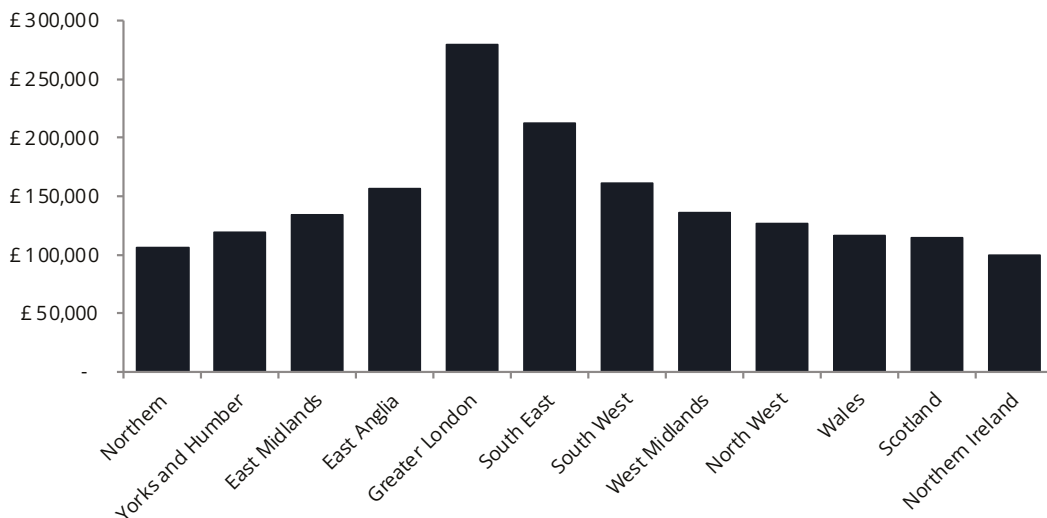
Reflecting the wide disparity of house values, homeowners have very different average levels of mortgage debt across the country.

In the capital, the typical borrower has £280,000 of mortgage debt, almost £70,000 more than in the South East – the region with the next highest level of debt (Chart 3).

47% of all mortgage debt is held in London and the South East

This means that, although just over one in ten residential mortgages are held by customers in the capital, these loans account for one fifth of the total value of outstanding mortgage debt.

Chart 3: Average outstanding homeowner mortgage debt



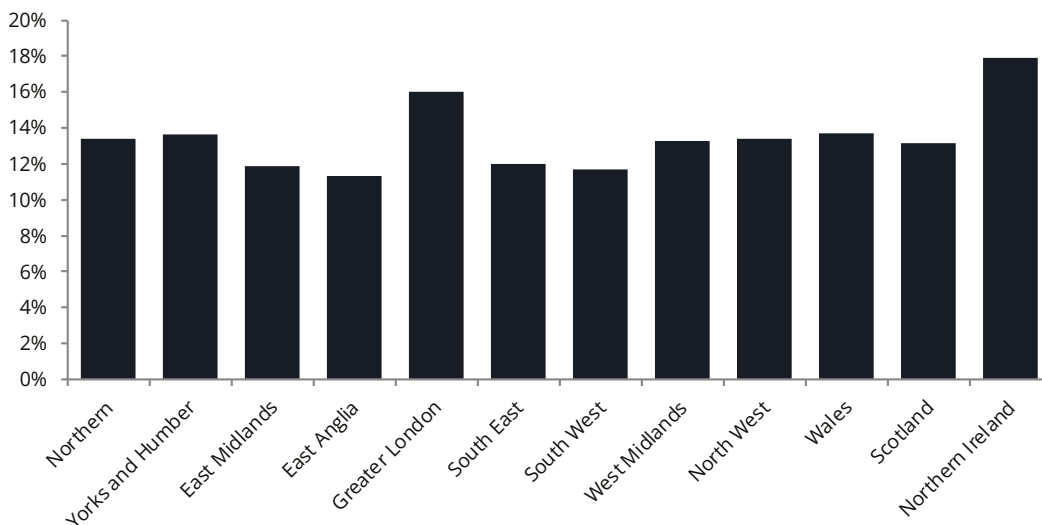
Variable rate mortgages

Borrowers hold two main types of rate products – fixed and variable. Over the past decade the vast majority of new lending has been on fixed rates, but this has not always been the case – through much of the 1990s and 2000s the majority of new lending was on variable rates. Mortgage customers are understandably price sensitive, and product preferences are affected by comparative pricing, as well as their expectations for rates over the next few years.

Accordingly, there is a stock of mostly older mortgages on variable rates, as well as a cohort who were previously on fixed rates which have expired but the borrower has not refinanced onto a new fixed rate.

There is relatively little variation across the country, in terms of the proportion of mortgages that are on variable rates (Chart 4). In the majority of regions between 12 and 14 per cent of all homeowner mortgages are on variable rates. In London, however, this proportion is notably higher – 16 per cent, and in Northern Ireland it is higher still at 18 per cent.

Chart 4: Percentage of outstanding homeowner mortgages on variable rates



Note: regions in same order as chart 3 for ease of comparison

In line with the older profile of mortgages on variable rates, the reason for these regional variations is also largely historic.

A significant proportion of older mortgages still outstanding were taken out in the years of heady market activity leading up to and into the Global Financial Crisis (2005-2008). With lending standards in those years looser than we have seen since, a proportion of customers were taking affordability stretch to levels which are not possible today. One result of this is that a higher proportion

of those customers do not meet current underwriting criteria to refinance onto new deal rates (the vast majority of which are fixed) and so remain on variable rates.

However, this incidence of “mortgage prisoners” remains only a small minority – even amongst the small proportion of customers in each region that are on variable rates. In 2021 The FCA [estimated](#) there were 47,000 customers who could benefit from switching their mortgage but were unable

to do so, but it also identified a larger pool of older mortgages who would not benefit from switching. This could be because the mortgage only has a small number of years to run or low balance (both of which are far more likely amongst older mortgages), or because the variable rate they are on is favourable compared with new rates on the market.

Whilst variable rates are significantly higher now than in 2021, there remains this cohort of customers who have older mortgages with typically smaller balances, and remain on variable rates because there is little or no benefit to them in refinancing their loan.

As we can see from current trends in new lending, set out above, borrowers in London face the greatest affordability challenges. This was the case back in the years leading up to the GFC just as it is now and, consequently, a slightly higher proportion of loans there remain from those years.

Northern Ireland, for a number of reasons related to the local economy, saw a very significant expansion in activity through those years and, at the peak, affordability metrics there were the tightest in the UK. Although conditions for new borrowers have improved significantly since then, the lending in those peak years contributes to this greater proportion of loans now on variable rates.

Interest-only mortgages

In the same way as rate types, mortgage loans can also be split into two main types of repayment structure. The overwhelming majority of new mortgages are taken out on a capital and interest basis, where the customer pays down the mortgage balance over the life of the loan, the capital payment increasing over time as the interest payment on the remaining balance falls.

This too has not always been the case. Prior to the 1990s, most loans were taken out on an interest-only basis, where the loan balance remains the same through the life of the loan and is then repaid at the end of the mortgage term. Most commonly, the repayment would be via an endowment policy, taken out when the mortgage began, with the maturity date aligned to the end of the mortgage. However, the Black Monday stock market crash in 1987 led to a marked downgrading in the returns for endowments and other investment vehicles used to repay the loan principal. This drove a shift towards borrowing on a capital and interest basis, with the certainty of repayment that this brings.

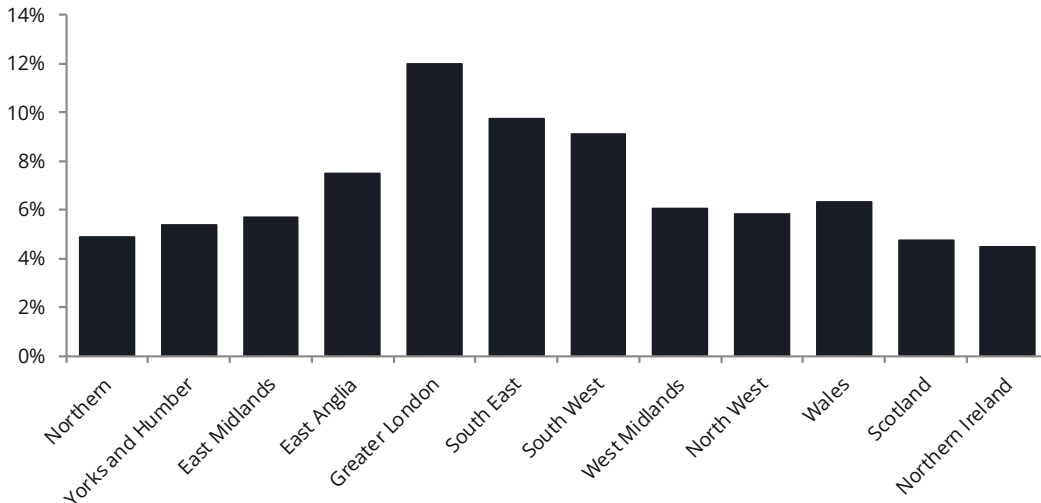
12% mortgages in London that are interest-only - 3 times the proportion in Scotland

The 2000s saw something of a resurgence in interest-only lending, again accelerating in the run up to the GFC, although it remained a minority of lending. This tranche of interest-only lending was largely from customers using interest-only as a means of affordability stretch. Paying only the interest on the mortgage, at least in the initial years of the loan, means lower payments and this allowed customers to borrow more against their incomes.

Since the FCA's enhanced affordability rules in 2014, however, borrowing on interest-only terms is suitable for a much smaller subset of the customer base. Accordingly, it has fallen away to negligible levels.

Against this historic backdrop, the stock of interest-only loans therefore has a much older profile. Like variable rate lending, there is a particular bump of interest-only loans in those pre-GFC years, as well as a smaller tail dating back to the 1990s and before when interest-only lending backed by an investment vehicle was still common.

Chart 5: Percentage of outstanding homeowner mortgages on interest-only



Note: regions in same order as chart 3 for ease of comparison

The regional profile of the interest-only stock shows a larger degree of variation, but in this case that variation follows a clear North-South delineation (Chart 5)

Whilst the current interest-only stock has been partly shaped by affordability pressures of the past, the circumstances under which it best suits the customer remain essentially the same. Self-employed borrowers, for example, as well as those with significant but irregular income streams, are likely to benefit from the flexibility that it offers. Interest-only allows for lower regular payments together with the ability to pay down lump sums of capital as and when that irregular income allows.

Linked to this, the incomes of customers borrowing on interest-only terms are significantly higher than those on capital and interest. An example of this is an employee whose total pay package (i.e. that used in mortgage affordability assessment) includes a significant bonus element. To a large extent, this income differential explains the North-South split in the interest-only exposure, with typically higher incomes (often including a bonus element) in the South compared with those elsewhere in the country.

The FCA is currently undertaking a [review](#) of its mortgage rules, including those which relate to interest-only lending. As we have observed previously in our quarterly [Household Finance Review](#), there may be scope for modest changes to how and when interest-only lending can be used, in order to widen access to homeownership for some currently underserved customer segments. Whilst this could lead to a rise in the proportion of new lending that is on interest-only terms, it would likely remain a suitable option for a relatively small minority of customers.

As we have seen here, the impact of any such changes would be likely to have a regional dimension with localities – currently skewed more towards the South - where more of the workforce has an element of irregular income, likely to see greatest benefit.

03

Buy-to-let mortgage lending

Over the past ten years, the buy-to-let (BTL) mortgage sector has faced a series of challenges and structural changes.

Stamp duty surcharges, progressive removal of income tax relief for mortgage interest and stricter underwriting standards have all been implemented. This year the [Renters Rights Act](#) becomes law in England on May 1st and, looking further ahead, minimum energy efficiency standards become mandatory for all properties in the Private Rented Sector in 2030.

The cumulative impact of these existing and forthcoming changes has been to alter the financial calculus for BTL investors, compressing profit margins, and making the business model far more challenging than it was previously.

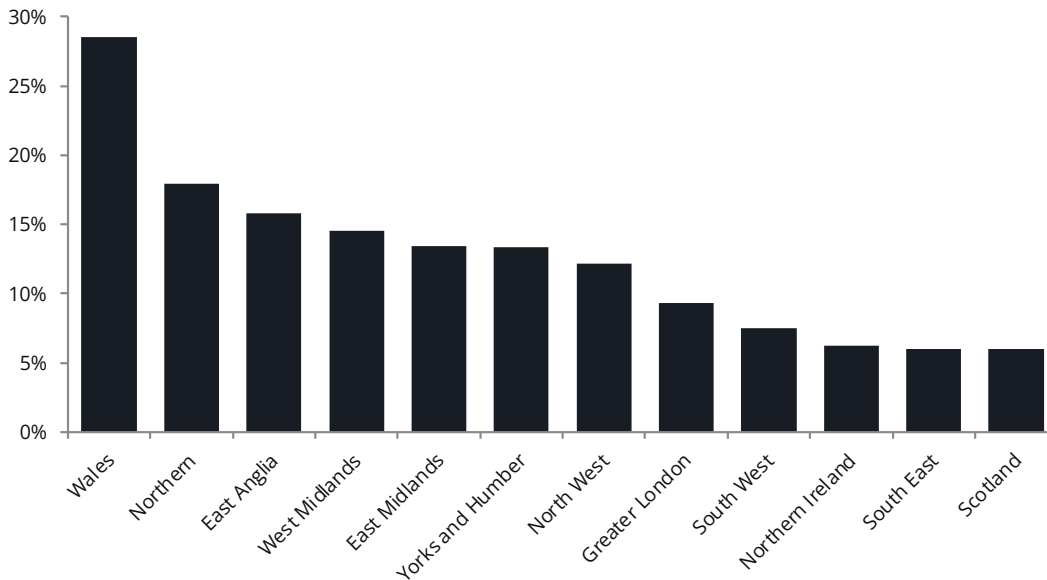
The additional cost and resource requirements from these changes have driven some landlords to exit the sector. Following a quarter of a century of uninterrupted growth, we have seen the number of BTL mortgages outstanding fall, year-on-year, since 2022.

Despite this, there are still returns to be made by landlords. Just as with the owner-occupied sector, the UK BTL market is in fact a composite of local markets and landlords who can identify the right properties in the right locations can still operate a viable business.

Like the residential market, all regions saw growth in BTL purchase activity in 2025 but there was significant variation across the country (Chart 6).

29% BTL growth in Wales in 2025 -
5 times the growth in Scotland

Chart 6: Number of new loans for buy-to-let house purchase, 2025, annual percentage change



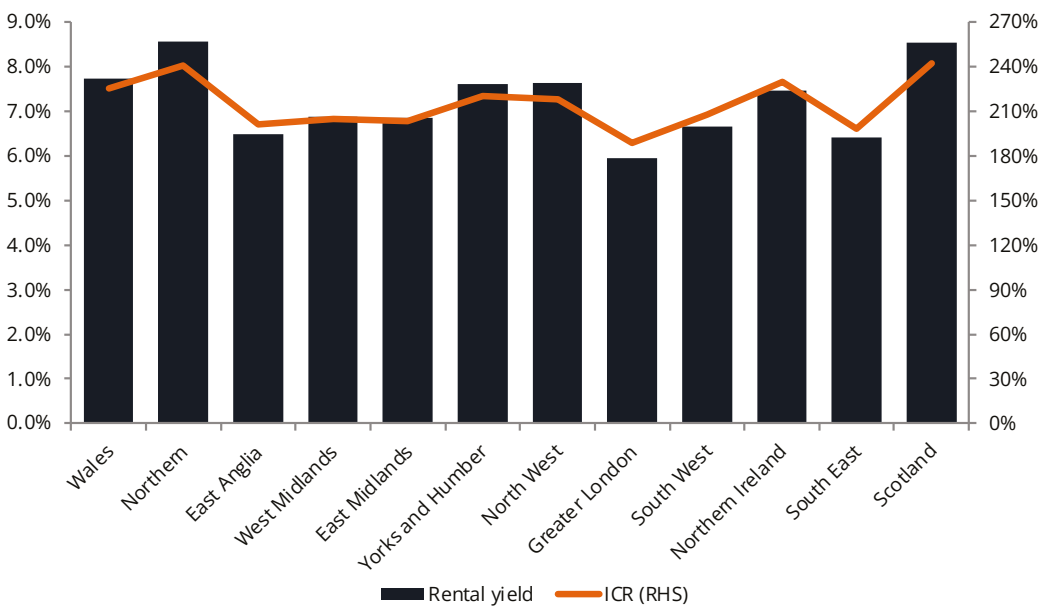
In Wales, the number of loans grew by 29 per cent, over ten percent higher than the next highest (Northern region of England, where lending grew by 18 per cent). At the other end of the scale, the South East and Scotland posted much weaker growth of just six per cent.

The reasons for this variance are again linked to local conditions. However, although rental and homeowner markets are heavily intertwined - after all a house in any given street in the country is the same house whether occupied by a tenant or the owner - there are different aspects to demand. As well as factors shared with the residential market, including house prices and interest rates, rental markets are also impacted by demographic factors. These include the size of the student population, and the extent to which the labor force for the local economy comprises temporary or seasonal employment.

All of these variables impact on the bottom line for BTL purchases as a business investment. Two key measures for BTL profitability are rental yield (annual rental income expressed as a percentage of the purchase price) and Interest Cover Ratio (ICR) - rental income expressed as a percentage of the mortgage interest payment.

To an extent, there is a linkage between these “profitability” metrics and the rate of growth in activity. The Northern region of England, which saw particularly strong growth, also has the highest rental yields and ICR. Likewise, Wales, which had the strongest growth, also has well-above average profitability metrics (Chart 7).

Chart 7: Gross rental yield and interest cover ratio (ICR) for buy-to-let house purchase, 2025



Note: regions in same order as chart 6 for ease of comparison

However, at the lower growth end, this relationship does not always hold. London and the South East have lower profitability metrics but some of the weakest growth. Scotland and Northern Ireland, however, have amongst the highest average profitability metrics but just six per cent growth in BTL purchase activity last year, compared with the 29 per cent seen in Wales.

In fact, the ten most profitable Local Authorities for BTL investment, as measured by rental yield, are all in Scotland, whilst the lowest yields are dotted mostly throughout the South (Table 2).

Table 2: Ten most and least profitable Local Authorities for buy-to-let investment, 2025

Rank	Highest return		Lowest return	
	Location	Gross rental yield (%)	Location	Gross rental yield (%)
1	Renfrewshire	9.9%	South Hams	5.0%
2	West Dunbartonshire	9.9%	Kensington and Chelsea	5.1%
3	North Lanarkshire	9.6%	Three Rivers	5.2%
4	Aberdeen City	9.6%	Cambridge	5.3%
5	East Ayrshire	9.6%	Harborough	5.3%
6	Inverclyde	9.5%	Maldon	5.3%
7	Falkirk	9.4%	Derbyshire Dales	5.3%
8	Dundee City	9.4%	Torridge	5.4%
9	Clackmannanshire	9.3%	Rutland	5.4%
10	South Lanarkshire	9.3%	Rochford	5.4%

Notes: 1. Gross rental yield calculated as actual or expected annual rental income divided by purchase price

These weaker growth figures relate, in part, to the differing regulatory frameworks across the UK's jurisdictions. Scotland has additional [regulation](#) already in place for landlords, similar in many respects to the Renters Rights Act which will apply to properties in England. In Northern Ireland, the [Private Tenancies Act](#) places some additional requirements on landlords in many aspects common to the Scottish regime.

Given the similarities that these existing frameworks have with the forthcoming Renters Rights Act, it is possible that demand in the English regions may moderate towards those lower growth rates seen in Scotland and Northern Ireland. Notwithstanding this, however, we are still seeing growth in those nations, and landlords remain able to make a return, supported by knowledge of the local markets in which they operate.

Summary

Housing is the single largest household asset class in the economy, with the total value of the housing stock now standing at over £9 trillion. Transactions within this stock have knock-on effects for businesses in the area. Those businesses range from mortgage lenders, local estate agents, surveyors and solicitors to those providing the goods and services homebuyers need to turn their new house into a home. In addition, an influx of buyers into local communities impacts on demand for both private and public sector services and infrastructure.

Actors in the UK housing market face challenges and opportunities at both the national and local level and understanding these local markets enables better decision making. The data and analysis we have set out in this new annual publication provide a resource to deepen the understanding of local markets, helping quantify how local conditions and regulation impact market activity. We have shown how local affordability impacts demand for both owner-occupied and rental property, and also how the local economy, labour market and regulation interact with this.

Better knowledge of local markets therefore benefits not only homebuyers and sellers, landlords and their tenants, but everyone who operates at this local level. As the UK housing market and its local constituent parts continue to evolve, this Compendium will add to this knowledge base, year on year.

Data Tables Annex

Regional affordability 2025

Residential mortgage lending		Northern	Yorks and Humber	East Midlands	East Anglia	Greater London	South East	South West	West Midlands	North West	England	Wales	Scotland	Northern Ireland
Number of new loans	First-time buyers	18,460	31,480	31,180	15,290	48,820	79,150	32,640	33,360	41,630	332,010	16,490	34,200	10,170
	Homemovers	16,130	26,900	27,830	14,360	25,160	75,370	32,200	26,280	32,700	276,930	14,130	31,910	6,910
	Homeowner remortgaging	13,560	26,270	25,100	13,200	39,320	74,850	28,760	25,940	34,150	281,150	14,480	21,410	6,110
Value of new lending (£mn)	First-time buyers	2,562	5,013	5,750	3,216	17,392	21,292	7,011	6,392	7,280	75,907	2,725	5,234	1,528
	Homemovers	3,030	5,683	6,377	3,631	13,093	26,468	8,397	6,360	7,488	80,527	2,879	6,509	1,264
	Homeowner remortgaging	1,924	4,123	4,349	2,656	14,596	20,587	5,972	4,680	5,836	64,724	2,183	3,257	815
Loan to value	First-time buyers	81.4	79.6	79.1	77.1	71.4	77.3	77.3	79.5	80.0	77.6	82.2	83.2	79.1
	Homemovers	70.1	67.4	66.7	64.5	64.5	64.5	63.4	66.4	67.3	65.7	66.0	70.5	64.8
	Homeowner remortgaging	58.3	55.2	55.5	54.4	51.6	52.7	52.0	54.5	55.4	53.8	54.8	56.0	52.6
Loan size	First-time buyers	£138,875	£159,254	£184,373	£210,006	£356,314	£269,023	£214,826	£191,653	£174,900	£228,643	£165,091	£153,018	£150,066
	Homemovers	£187,969	£211,230	£229,201	£252,898	£520,114	£351,162	£260,786	£242,013	£228,901	£290,759	£203,901	£203,985	£183,395
	Homeowner remortgaging	£141,796	£157,018	£173,228	£201,150	£371,119	£275,020	£207,634	£180,387	£170,956	£230,188	£150,777	£152,113	£132,803
Loan to income multiple	First-time buyers	2.93	3.23	3.44	3.60	3.85	3.84	3.71	3.50	3.30	3.57	3.33	3.06	3.07
	Homemovers	2.76	3.01	3.16	3.24	3.56	3.49	3.34	3.20	3.03	3.26	2.99	2.80	2.68
	Homeowner remortgaging	2.19	2.37	2.54	2.68	2.85	2.82	2.74	2.57	2.41	2.64	2.40	2.15	2.13
Repayments as % of income	First-time buyers	19.2	20.6	21.7	22.3	23.4	23.5	22.9	22.1	21.0	22.2	21.0	19.8	19.5
	Homemovers	18.7	19.9	20.8	21.2	21.4	21.9	21.5	20.8	19.9	20.9	19.7	18.8	18.0
	Homeowner remortgaging	16.4	17.3	18.3	18.8	18.9	19.1	19.0	18.4	17.4	18.4	17.4	16.3	16.7

Residential mortgage stock		Northern	Yorks and Humber	East Midlands	East Anglia	Greater London	South East	South West	West Midlands	North West	England	Wales	Scotland	Northern Ireland
Total loans outstanding	Number	390,506	683,004	643,108	323,114	935,515	1,820,263	733,898	704,042	865,630	7,099,080	376,292	731,804	237,451
	Value (£mn)	£41,369	£81,393	£86,595	£50,532	£261,529	£387,511	£118,334	£95,954	£109,998	£1,233,216	£44,001	£84,153	£23,618
Fixed rate loans	Number	338,069	589,927	566,554	286,481	785,770	1,601,954	647,999	610,595	749,667	6,177,336	324,777	635,505	194,987
	% of total loans outstanding	87%	86%	88%	89%	84%	88%	88%	87%	87%	87%	86%	87%	82%
Variable rate loans	Number	52,437	93,077	76,554	36,633	149,745	218,309	85,899	93,447	115,963	921,744	51,515	96,299	42,464
	% of total loans outstanding	13%	14%	12%	11%	16%	12%	12%	13%	13%	13%	14%	13%	18%
Interest-only loans	Number	19,050	36,761	36,747	24,261	112,072	177,741	66,780	42,701	50,533	566,797	23,782	34,894	10,680
	% of total loans outstanding	5%	5%	6%	8%	12%	10%	9%	6%	6%	8%	6%	5%	4%

Buy-to-let mortgage lending	Northern	Yorks and Humber	East Midlands	East Anglia	Greater London	South East	South West	West Midlands	North West	England	Wales	Scotland	Northern Ireland
Percentage of loans	6.7%	9.9%	8.6%	3.2%	12.0%	15.6%	6.3%	10.3%	13.4%	86.0%	3.9%	7.9%	2.5%
Advance amount (£)	81,589	105,945	136,523	167,282	321,093	214,465	175,987	137,860	122,308	170,587	116,784	101,878	91,370
Loan to value	73.6	72.5	72.3	70.7	69.6	71.1	70.7	71.6	72.6	71.6	72.3	72.3	69.6
Portfolio size (including new property)	4.9	4.3	5.8	4.7	4.8	4.8	5.0	4.1	5.0	4.8	4.3	5.0	1.7
Gross rental yield	8.6	7.6	6.9	6.5	6.0	6.4	6.7	6.9	7.6	7.0	7.7	8.5	7.5
Interest cover ratio	240.9	220.0	203.6	201.2	188.5	198.3	207.9	205.2	217.8	207.7	225.2	242.5	229.8

Local authority lending 2025

Region		Residential House Purchase			Buy-To-Let House Purchase			
		Number	Value (£m)	Payments as % of income	Number	Value (£m)	Rental yield (%)	Interest Cover ICR
East Anglia	Babergh	1,154	289	22.09	27	4.78	5.76	212
	Breckland	1,689	342	21.52	77	10.86	6.37	202
	Broadland	1,881	431	21.65	60	10.87	5.62	185
	Cambridge	1,060	362	21.61	108	35.48	5.28	176
	East Cambridgeshire	1,211	305	21.49	31	5.79	5.59	167
	East Suffolk	2,596	554	21.19	208	32.70	6.21	198
	Fenland	1,318	253	21.26	107	16.07	6.82	211
	Great Yarmouth	946	175	21.88	139	17.73	7.41	214
	Huntingdonshire	2,568	651	21.92	108	17.98	6.44	193
	Ipswich	1,412	277	22.20	180	25.22	7.02	208
	King's Lynn and West Norfolk	1,449	297	21.37	124	26.81	6.54	201
	Mid Suffolk	1,748	400	21.22	44	7.68	5.74	209
	North Norfolk	686	144	25.66	64	13.05	5.71	175
	Norwich	1,555	283	21.40	214	34.04	7.17	218
	Peterborough	2,288	477	22.10	362	55.42	6.78	200
	South Cambridgeshire	2,091	661	21.74	71	15.05	5.65	207
South Norfolk	1,867	433	21.51	87	16.03	6.00	197	
West Suffolk	2,202	511	22.08	207	36.61	6.41	201	
	TOTAL	29,720	6,844	21.76	2,218	382	6.26	199

Region	Residential House Purchase			Buy-To-Let House Purchase				
	Number	Value (£m)	Payments as % of income	Number	Value (£m)	Rental yield (%)	Interest Cover ICR	
East Midlands	Amber Valley	1,702	327	20.40	108	12.18	6.93	213
	Ashfield	1,709	297	21.14	195	22.34	6.98	200
	Bassetlaw	1,636	295	20.25	131	14.29	7.12	210
	Blaby	1,314	299	22.07	101	18.43	5.68	170
	Bolsover	1,141	181	19.65	116	12.49	7.07	208
	Boston	724	121	20.49	138	13.50	8.28	229
	Broxtowe	1,389	280	21.05	120	19.55	7.02	208
	Charnwood	2,214	508	21.99	191	31.39	6.35	186
	Chesterfield	1,295	221	19.98	119	14.05	7.08	211
	Derby	2,630	486	21.14	455	62.93	6.86	200
	Derbyshire Dales	636	148	20.08	19	3.12	5.32	205
	East Lindsey	1,219	197	20.02	79	10.86	6.45	191
	Erewash	1,386	252	21.11	101	12.17	7.07	224
	Gedling	1,643	335	21.17	125	17.02	6.74	200
	Harborough	1,487	386	21.14	67	11.37	5.29	192
	High Peak	1,096	232	20.71	73	10.12	6.48	208
	Hinckley and Bosworth	1,664	358	21.31	71	11.70	6.04	180
	Leicester	1,983	390	23.48	577	94.74	6.32	182
	Lincoln	1,002	160	20.84	160	17.72	8.10	225
	Mansfield	1,333	229	20.58	232	23.72	7.60	220
	Melton	840	183	21.17	51	8.62	5.70	181
	Newark and Sherwood	1,702	334	20.98	92	12.93	6.84	218
	North East Derbyshire	1,336	266	20.24	65	7.93	6.85	204
	North Kesteven	1,668	325	20.63	56	7.42	6.31	198
	North Northamptonshire	5,252	1,135	22.12	489	72.56	6.73	205
	North West Leicestershire	1,774	387	21.28	100	14.02	6.52	196
	Nottingham	2,505	430	21.49	729	104.03	7.44	210
	Oadby and Wigston	601	144	23.85	65	12.11	5.52	183
	Rushcliffe	1,771	461	20.66	43	8.27	5.95	189
	Rutland	436	111	20.87	16	2.36	5.42	230
	South Derbyshire	1,754	356	20.95	64	8.96	5.99	183
	South Holland	1,281	231	21.53	99	11.83	6.93	206
South Kesteven	1,993	401	20.37	131	17.11	6.72	213	
West Lindsey	1,268	244	20.87	107	10.27	7.66	227	
West Northamptonshire	5,986	1,465	22.40	606	96.52	6.87	209	
TOTAL	59,371	12,173	21.28	5,892	829	6.87	202	

Region	Residential House Purchase				Buy-To-Let House Purchase			
	Number	Value (£m)	Payments as % of income	Number	Value (£m)	Rental yield (%)	Interest Cover ICR	
Greater London	Barking and Dagenham	1,555	415	24.32	469	124.14	6.50	193
	Barnet	3,016	1,337	22.27	389	130.50	5.68	184
	Bexley	2,561	875	24.08	260	70.48	6.22	187
	Brent	1,770	731	22.95	406	137.48	5.93	183
	Bromley	3,744	1,531	22.84	163	54.11	5.62	178
	Camden	1,320	807	20.40	120	53.85	5.73	182
	Croydon	3,693	1,217	23.65	410	113.62	6.38	196
	Ealing	2,500	1,046	22.97	401	133.10	5.91	183
	Enfield	2,233	807	23.88	531	151.34	6.19	190
	Greenwich	2,620	913	22.34	250	74.70	6.01	192
	Hackney	2,015	866	21.47	146	63.31	5.61	183
	Hammersmith and Fulham	1,617	867	21.82	147	61.12	5.56	196
	Haringey	2,200	931	21.41	170	66.57	5.70	177
	Harrow	1,408	579	24.52	300	102.81	5.63	179
	Havering	2,862	996	24.56	331	106.03	5.91	183
	Hillingdon	2,120	808	25.08	411	137.14	5.71	175
	Hounslow	1,969	764	23.71	319	98.37	5.97	186
	Islington	1,680	836	21.48	68	28.45	5.68	185
	Kensington and Chelsea	722	681	19.77	112	71.90	5.14	190
	Kingston upon Thames	1,723	728	23.06	131	40.64	5.57	188
	Lambeth	3,428	1,446	22.31	170	57.21	6.19	195
	Lewisham	3,108	1,129	22.30	178	49.23	6.30	190
	City of London	71	33	17.14	8	3.28	5.47	180
	Merton	2,082	955	23.04	194	67.94	5.73	225
	Newham	1,858	595	22.54	430	133.38	6.23	192
	Redbridge	1,846	730	23.75	426	133.08	5.95	183
	Richmond upon Thames	2,087	1,148	22.07	85	29.24	5.43	186
	Southwark	2,895	1,190	21.22	167	53.92	6.16	205
	Sutton	2,158	771	24.20	208	56.19	6.05	192
	Tower Hamlets	2,168	783	21.46	266	88.42	6.37	208
	Waltham Forest	2,974	1,127	22.08	198	66.16	5.49	188
	Wandsworth	4,440	2,190	21.76	183	68.12	6.00	187
Westminster	1,062	709	20.62	190	96.88	5.58	189	
TOTAL	73,503	30,538	22.69	8,234	2,723	5.96	188	

Region	Residential House Purchase			Buy-To-Let House Purchase				
	Number	Value (£m)	Payments as % of income	Number	Value (£m)	Rental yield (%)	Interest Cover ICR	
North	Cumberland	3,226	493	18.44	223	17.71	8.31	233
	Darlington	1,337	217	19.01	268	19.02	9.08	255
	Durham	5,424	787	18.27	862	67.20	8.69	244
	Gateshead	2,275	341	18.74	339	30.30	8.48	238
	Hartlepool	1,006	160	18.82	192	13.26	8.84	244
	Middlesbrough	1,269	191	19.31	362	26.00	9.17	252
	Newcastle upon Tyne	3,080	566	19.75	421	52.14	8.11	234
	North Tyneside	2,795	501	19.56	219	20.40	8.00	226
	Northumberland	3,711	647	19.26	298	26.14	8.08	234
	Redcar and Cleveland	1,421	212	19.05	198	14.51	8.81	246
	South Tyneside	1,422	209	18.38	179	14.57	8.86	243
	Stockton-on-Tees	2,384	407	18.80	338	27.11	8.44	241
	Sunderland	2,857	435	18.73	535	40.41	8.83	246
	Westmorland and Furness	2,500	451	19.88	162	17.53	7.49	215
	TOTAL	34,708	5,619	18.97	4,595	386	8.57	240

Region		Residential House Purchase			Buy-To-Let House Purchase			
		Number	Value (£m)	Payments as % of income	Number	Value (£m)	Rental yield (%)	Interest Cover ICR
North West	Blackburn with Darwen	1,506	253	20.23	195	18.39	7.97	231
	Blackpool	1,353	175	19.55	340	28.11	9.17	253
	Bolton	2,752	499	21.07	389	46.62	7.48	213
	Burnley	1,021	140	19.19	252	16.83	9.27	257
	Bury	1,987	404	20.91	235	32.54	7.14	202
	Cheshire East	5,764	1,411	20.59	315	43.67	7.01	209
	Cheshire West and Chester	4,361	949	20.46	274	37.23	7.22	211
	Chorley	1,494	291	20.02	119	14.60	7.40	211
	Fylde	867	171	20.28	80	12.64	6.81	207
	Halton	1,430	251	19.55	175	16.22	8.25	225
	Hyndburn	849	111	18.99	154	11.31	8.45	244
	Knowsley	1,857	338	20.51	212	22.30	7.79	223
	Lancaster	1,483	245	20.20	135	16.66	7.12	216
	Liverpool	3,619	645	20.22	975	104.91	8.33	228
	Manchester	4,102	858	21.59	927	167.36	7.13	207
	Oldham	2,226	401	20.79	304	37.17	7.42	217
	Pendle	950	133	19.42	152	12.02	8.14	241
	Preston	1,851	324	20.24	282	30.14	7.92	223
	Ribble Valley	869	186	19.68	27	4.16	6.34	178
	Rochdale	2,350	432	21.25	328	40.52	7.44	214
	Rossendale	921	168	20.92	68	6.46	7.95	227
	Salford	2,823	570	21.11	668	114.54	6.89	201
	Sefton	2,927	563	20.14	335	40.17	8.04	226
	South Ribble	1,712	325	20.51	101	12.34	7.22	214
	St. Helens	2,055	356	19.94	226	22.57	8.06	229
	Stockport	3,834	948	21.28	214	35.43	6.75	196
	Tameside	2,405	450	21.45	310	42.69	7.11	201
	Trafford	2,593	799	21.49	125	31.56	5.79	188
	Warrington	2,445	531	20.48	200	25.50	7.23	203
	West Lancashire	1,372	271	20.08	108	14.09	7.90	225
Wigan	3,955	679	20.35	522	54.82	7.75	213	
Wirral	3,480	671	20.27	340	34.69	8.00	225	
Wyre	1,409	250	19.85	117	11.72	7.83	232	
	TOTAL	74,623	14,800	20.56	9,204	1,160	7.65	215

Region		Residential House Purchase			Buy-To-Let House Purchase			
		Number	Value (£m)	Payments as % of income	Number	Value (£m)	Rental yield (%)	Interest Cover ICR
Northern Ireland	Antrim and Newtownabbey	1,794	280	18.79	112	9.53	7.94	241
	Ards and North Down	1,972	349	19.26	154	15.95	7.50	227
	Armagh, Banbridge and Craigavon	1,981	299	18.42	256	21.84	7.53	234
	Belfast	3,339	556	18.89	455	45.51	8.03	240
	Causeway Coast and Glens	1,070	164	18.24	142	14.57	6.38	209
	Derry and Strabane	1,016	155	19.10	97	8.37	6.94	215
	Fermanagh and Omagh	608	90	19.08	79	6.89	6.65	214
	Lisburn and Castlereagh	1,864	361	19.28	87	9.07	7.13	229
	Mid Ulster	875	131	18.19	100	9.11	6.60	211
	Mid and East Antrim	1,272	187	18.61	120	9.48	8.21	253
	Newry, Mourne and Down	1,142	197	19.73	128	12.57	7.11	215
TOTAL	16,933	2,768	18.89	1,730	163	7.46	229	

Region		Residential House Purchase			Buy-To-Let House Purchase			
		Number	Value (£m)	Payments as % of income	Number	Value (£m)	Rental yield (%)	Interest Cover ICR
Scotland	Aberdeen City	2,827	465	18.49	320	21.11	9.59	269
	Aberdeenshire	2,658	466	18.48	71	5.43	8.80	256
	Angus	1,269	197	18.91	67	5.16	8.65	245
	Argyll and Bute	785	130	18.93	60	5.69	7.87	225
	Clackmannanshire	553	90	18.95	35	2.43	9.33	259
	Dumfries and Galloway	1,325	180	18.25	53	5.58	7.11	220
	Dundee City	1,603	236	19.27	283	24.48	9.40	261
	East Ayrshire	1,341	184	17.00	95	6.29	9.56	259
	East Dunbartonshire	1,192	271	19.39	65	9.78	8.07	225
	East Lothian	1,801	395	21.17	39	6.03	6.85	208
	East Renfrewshire	1,097	275	19.48	49	6.35	8.28	243
	Edinburgh	7,486	1,731	21.47	810	138.12	7.32	217
	Eilean Siar	185	24	18.01	8	0.59	7.35	239
	Falkirk	1,977	316	18.94	116	8.78	9.42	256
	Fife	4,310	665	18.98	374	31.59	8.88	258
	Glasgow City	7,306	1,240	19.61	972	116.18	8.56	241
	Highland	2,442	407	19.60	150	16.27	7.24	215
	Inverclyde	730	101	17.01	48	2.91	9.49	256
	Midlothian	1,624	365	21.14	91	14.28	7.32	212
	Moray	1,119	178	19.10	44	4.29	7.37	217
	North Ayrshire	1,585	219	17.22	117	8.30	8.83	248
	North Lanarkshire	3,970	639	18.72	356	24.58	9.59	259
	Orkney Islands	168	27	19.66	7	0.58	6.30	229
	Perth and Kinross	1,785	319	19.27	89	9.90	7.73	224
	Renfrewshire	2,600	430	18.49	215	14.80	9.94	278
	Scottish Borders	1,064	170	19.21	43	4.07	7.15	218
	Shetland Islands	186	29	19.84	7	0.74	6.99	202
	South Ayrshire	1,180	184	18.25	73	5.53	8.21	225
	South Lanarkshire	4,746	840	18.97	302	22.52	9.30	251
	Stirling	1,074	218	18.98	67	7.48	8.66	241
West Dunbartonshire	975	137	17.72	92	6.24	9.90	288	
West Lothian	2,711	536	20.48	150	16.73	8.01	226	
	TOTAL	65,674	11,665	19.34	5,268	553	8.59	238

Region		Residential House Purchase			Buy-To-Let House Purchase			
		Number	Value (£m)	Payments as % of income	Number	Value (£m)	Rental yield (%)	Interest Cover ICR
South East	Adur	851	216	22.31	33	7.25	5.61	192
	Arun	2,057	501	22.93	130	24.39	6.64	215
	Ashford	1,496	416	22.81	138	28.50	6.02	202
	Basildon	2,402	728	23.40	196	45.83	6.65	193
	Basingstoke and Deane	2,486	716	22.62	96	19.98	6.30	196
	Bedford	2,157	602	22.76	275	51.93	6.26	191
	Bracknell Forest	1,696	558	23.43	77	16.81	6.30	224
	Braintree	2,163	599	22.77	95	18.52	6.02	198
	Brentwood	1,164	484	22.07	61	17.50	5.84	183
	Brighton and Hove	3,023	891	21.98	220	53.94	6.33	209
	Broxbourne	1,222	410	24.42	176	47.77	6.10	186
	Buckinghamshire	6,459	2,365	22.66	374	94.69	6.16	203
	Canterbury	1,690	408	21.58	128	26.00	6.33	197
	Castle Point	1,102	317	23.50	45	12.02	5.65	176
	Central Bedfordshire	4,700	1,325	22.46	136	28.02	5.94	197
	Chelmsford	2,424	774	21.98	151	34.18	6.66	204
	Cherwell	2,110	579	22.88	148	28.91	6.48	210
	Chichester	1,144	343	21.91	49	9.69	5.76	184
	Colchester	2,352	621	22.71	223	38.51	6.58	198
	Crawley	1,242	346	24.16	105	24.09	6.38	201
	Dacorum	1,876	676	22.66	76	16.60	6.32	189
	Dartford	1,792	542	23.10	196	48.49	6.28	183
	Dover	1,364	309	22.22	158	26.56	6.79	196
	East Hampshire	1,595	500	22.10	47	11.38	5.68	203
	East Hertfordshire	2,280	777	22.34	55	11.97	6.11	203
	Eastbourne	977	208	23.09	127	21.30	6.87	216
	Eastleigh	1,857	481	22.39	92	16.09	6.37	203
	Elmbridge	1,796	950	21.33	51	20.19	5.51	205
	Epping Forest	1,577	630	23.45	88	29.50	5.68	171
	Epsom and Ewell	918	368	22.93	44	12.27	6.37	207
	Fareham	1,542	412	22.50	47	8.03	6.14	224
	Folkestone and Hythe	1,297	320	22.45	99	18.01	6.64	190
	Gosport	870	178	22.94	84	12.07	7.66	226
	Gravesham	1,162	336	23.23	162	34.12	6.60	201
	Guildford	1,715	656	22.52	91	28.17	5.89	185
	Harlow	1,085	297	24.21	140	29.22	6.98	196
	Hart	1,282	442	23.04	33	8.12	5.71	214
	Hastings	940	197	21.92	119	18.88	6.54	209
	Havant	1,271	316	23.06	72	13.37	7.05	202
	Hertsmere	936	406	23.60	71	20.90	5.98	182
	Horsham	1,782	561	22.90	57	13.12	5.83	190
	Isle of Wight	1,195	234	22.24	93	13.64	6.04	207
Lewes	1,070	293	23.06	69	13.94	6.30	207	
Luton	1,571	398	24.92	470	95.64	6.56	193	
Maidstone	2,215	639	22.99	143	28.07	6.87	207	
Maldon	919	266	22.50	28	6.24	5.32	170	
Medway	3,280	866	23.48	382	76.63	6.93	201	
Mid Sussex	2,299	750	22.05	68	18.09	5.52	185	
Milton Keynes	3,247	897	22.17	437	87.52	6.58	191	
Mole Valley	907	355	23.51	27	6.22	5.89	182	
New Forest	1,714	473	22.98	52	9.95	5.95	195	
North Hertfordshire	1,766	586	21.68	51	11.76	5.70	186	

Region		Residential House Purchase			Buy-To-Let House Purchase			
		Number	Value (£m)	Payments as % of income	Number	Value (£m)	Rental yield (%)	Interest Cover ICR
South East	Oxford	1,077	358	22.77	72	21.13	5.56	178
	Portsmouth	2,001	437	22.86	282	49.72	7.23	216
	Reading	1,897	535	22.59	250	58.89	6.60	191
	Reigate and Banstead	1,775	677	22.75	95	26.35	6.05	179
	Rochford	1,188	378	22.91	29	7.32	5.43	171
	Rother	808	199	22.30	77	17.69	6.37	198
	Runnymede	1,045	364	23.17	59	16.77	6.19	184
	Rushmoor	1,285	363	24.08	96	22.30	6.60	201
	Sevenoaks	1,338	577	22.17	32	10.73	5.66	182
	Slough	973	298	24.84	276	69.02	6.21	187
	South Oxfordshire	1,992	657	21.98	47	11.26	5.43	179
	Southampton	2,286	491	22.73	340	64.37	7.53	219
	Southend-on-Sea	1,912	551	23.13	252	52.67	6.30	190
	Spelthorne	1,159	403	24.84	93	28.47	6.29	195
	St Albans	1,803	828	21.07	47	12.54	5.57	205
	Stevenage	1,120	317	23.09	71	14.73	6.70	189
	Surrey Heath	1,055	380	23.38	48	11.46	6.34	191
	Swale	2,018	511	23.03	151	26.51	7.01	209
	Tandridge	985	404	22.85	32	9.78	5.85	213
	Tendring	1,730	381	21.96	154	25.65	7.00	208
	Test Valley	1,544	435	22.62	64	13.28	6.08	199
	Thanet	1,529	348	22.07	187	32.56	6.27	189
	Three Rivers	976	417	22.91	48	15.69	5.17	177
	Thurrock	2,129	597	23.91	230	51.55	6.34	190
	Tonbridge and Malling	1,923	627	22.07	52	11.45	5.90	201
	Tunbridge Wells	1,386	508	22.03	68	17.99	5.80	177
	Uttlesford	1,447	490	21.80	20	5.98	5.43	221
	Vale of White Horse	2,230	663	23.15	56	12.90	6.17	213
	Watford	1,036	346	23.48	151	40.86	6.08	178
	Waverley	1,558	632	21.26	20	4.27	5.77	200
	Wealden	2,070	598	22.55	60	17.20	5.62	178
	Welwyn Hatfield	1,223	416	23.13	92	25.02	6.34	197
	West Berkshire	2,097	657	22.69	63	14.78	6.37	319
West Oxfordshire	1,372	413	22.20	43	10.93	6.10	228	
Winchester	1,821	550	21.23	60	14.57	6.63	226	
Windsor and Maidenhead	1,711	713	22.39	107	31.96	5.96	196	
Woking	1,264	466	22.96	67	18.14	6.04	198	
Wokingham	2,275	833	22.66	95	26.00	5.52	177	
Worthing	1,233	318	23.42	93	18.96	6.71	214	
	TOTAL	154,306	47,653	22.71	10,665	2,356	6.41	197

Region		Residential House Purchase			Buy-To-Let House Purchase			
		Number	Value (£m)	Payments as % of income	Number	Value (£m)	Rental yield (%)	Interest Cover ICR
South West	Bath and North East Somerset	2,018	596	21.88	132	32.35	6.57	193
	Bournemouth, Christchurch, Poole	4,091	1,066	23.20	397	77.93	6.71	211
	Bristol	5,386	1,416	22.33	389	89.46	6.57	198
	Cheltenham	1,550	409	21.95	120	28.88	6.34	200
	Cornwall	5,483	1,141	21.73	302	49.49	6.26	210
	Cotswold	906	285	21.14	36	10.52	5.43	188
	Dorset	4,060	976	22.73	183	34.11	6.23	198
	East Devon	1,598	373	21.97	81	14.26	6.15	186
	Exeter	1,419	321	22.16	109	21.97	6.85	211
	Forest of Dean	862	188	21.81	32	5.02	6.12	216
	Gloucester	1,720	363	22.53	191	28.65	7.47	219
	Mid Devon	908	208	22.10	39	5.87	5.80	219
	North Devon	978	204	21.94	43	5.87	6.54	207
	North Somerset	2,983	731	22.79	167	25.86	6.72	206
	Plymouth	3,140	583	21.58	389	54.33	7.84	242
	Somerset	6,325	1,403	22.01	454	72.39	6.80	218
	South Gloucestershire	4,049	1,070	22.95	286	63.44	6.42	197
	South Hams	1,068	249	20.79	47	9.29	4.99	187
	Stroud	1,565	378	21.45	39	6.30	6.17	195
	Swindon	3,140	728	23.16	287	47.98	6.89	198
	Teignbridge	1,576	341	21.68	71	12.72	6.02	192
	Tewkesbury	1,681	412	21.60	65	11.11	6.05	185
	Torbay	1,237	247	22.42	172	26.69	6.79	210
Torrige	734	139	21.41	31	4.70	5.37	206	
West Devon	534	116	21.23	25	3.41	6.04	195	
Wiltshire	5,809	1,442	21.97	228	39.49	6.31	206	
	TOTAL	64,819	15,385	22.20	4,314	782	6.66	206

Region	Residential House Purchase				Buy-To-Let House Purchase			
	Number	Value (£m)	Payments as % of income	Number	Value (£m)	Rental yield (%)	Interest Cover ICR	
Wales	Blaenau Gwent	638	87	19.45	87	6.87	8.52	239
	Bridgend	1,595	283	20.37	143	15.63	7.86	219
	Caerphilly	1,860	307	19.91	143	14.52	7.86	211
	Cardiff	3,752	852	21.42	410	75.81	7.30	214
	Carmarthenshire	1,637	266	19.64	112	11.44	7.41	227
	Ceredigion	485	83	20.62	19	2.94	6.76	204
	Conwy	1,075	182	20.13	73	8.69	6.93	216
	Denbighshire	861	148	20.72	83	10.48	7.09	208
	Flintshire	1,794	333	20.72	91	10.41	7.14	211
	Gwynedd	921	144	19.98	67	8.32	7.64	227
	Isle of Anglesey	494	78	19.40	40	3.79	7.21	227
	Merthyr Tydfil	495	74	18.81	91	8.03	8.20	235
	Monmouthshire	959	233	22.42	35	5.50	5.64	211
	Neath Port Talbot	1,410	206	18.93	154	13.76	8.68	248
	Newport	2,084	423	21.34	162	21.62	7.49	210
	Pembrokeshire	1,013	168	19.48	55	5.52	7.48	225
	Powys	969	177	20.11	27	3.02	5.70	202
	Rhondda Cynon Taf	2,515	391	19.71	316	27.30	8.55	244
	Swansea	2,302	415	20.12	295	35.14	8.41	244
	The Vale of Glamorgan	1,530	348	21.11	92	12.99	7.08	213
Torfaen	1,008	180	20.44	59	6.27	7.63	233	
Wrexham	1,281	232	20.72	97	10.52	6.93	212	
TOTAL	30,678	5,611	20.39	2,649	319	7.73	223	

Region	Residential House Purchase				Buy-To-Let House Purchase			
	Number	Value (£m)	Payments as % of income	Number	Value (£m)	Rental yield (%)	Interest Cover ICR	
West Midlands	Birmingham	7,599	1,614	22.34	1,828	288.48	6.72	199
	Bromsgrove	1,213	335	21.45	27	4.09	6.49	214
	Cannock Chase	1,239	237	21.10	72	9.07	6.98	200
	Coventry	3,176	653	22.27	725	103.23	6.95	210
	Dudley	3,367	654	21.47	306	42.95	6.77	198
	East Staffordshire	1,575	318	21.18	182	21.76	6.87	204
	Herefordshire	1,890	402	21.66	80	12.29	6.07	187
	Lichfield	1,522	372	20.94	53	8.85	6.02	190
	Malvern Hills	953	233	21.49	21	3.50	6.13	198
	Newcastle-under-Lyme	1,327	240	20.34	159	17.75	7.57	215
	North Warwickshire	925	204	21.64	44	6.25	6.69	210
	Nuneaton and Bedworth	2,006	412	21.74	164	21.16	6.87	201
	Redditch	1,083	225	21.72	68	9.43	7.12	206
	Rugby	1,733	441	21.79	135	21.96	6.37	202
	Sandwell	2,323	418	22.51	579	86.84	6.67	199
	Shropshire	3,071	654	20.88	134	18.86	5.77	186
	Solihull	2,274	620	21.97	232	42.58	6.48	194
	South Staffordshire	1,201	278	21.01	61	9.79	5.95	181
	Stafford	1,745	368	20.60	99	13.56	6.64	197
	Staffordshire Moorlands	1,175	218	20.18	48	5.69	6.52	216
	Stoke-on-Trent	2,528	357	20.01	579	50.25	8.43	239
	Stratford-on-Avon	1,882	510	21.13	53	9.61	5.76	193
	Tamworth	1,013	206	21.48	63	8.46	6.59	206
	Telford and Wrekin	2,438	481	21.42	287	33.35	7.33	214
	Walsall	2,310	453	22.25	354	51.08	6.75	204
	Warwick	2,181	606	21.29	108	21.86	6.05	200
	Wolverhampton	1,942	369	21.96	422	54.57	7.12	204
	Worcester	1,310	278	22.05	92	14.51	6.77	214
Wychavon	1,465	350	21.64	40	5.61	6.07	238	
Wyre Forest	1,369	277	21.40	79	10.26	6.77	216	
TOTAL	59,835	12,783	21.55	7,095	1,008	6.89	204	

Region	Residential House Purchase				Buy-To-Let House Purchase			
	Number	Value (£m)	Payments as % of income	Number	Value (£m)	Rental yield (%)	Interest Cover ICR	
Yorkshire & Humberside	Barnsley	2,894	467	19.83	393	33.77	8.35	239
	Bradford	5,149	872	20.51	601	62.16	7.63	219
	Calderdale	2,344	403	20.30	260	27.23	7.66	220
	Doncaster	3,346	544	20.26	637	58.96	8.00	233
	East Riding of Yorkshire	4,377	813	19.92	256	29.02	6.72	204
	Kingston upon Hull	2,616	336	18.92	722	60.80	8.49	236
	Kirklees	4,536	821	20.41	477	52.55	7.27	214
	Leeds	8,535	1,785	20.87	1,148	156.42	7.45	210
	North East Lincolnshire	1,694	253	19.41	401	29.65	8.72	245
	North Lincolnshire	1,779	279	19.65	178	16.07	7.51	219
	North Yorkshire	6,767	1,448	20.39	327	43.21	6.24	201
	Rotherham	3,070	525	20.09	306	30.84	7.81	227
	Sheffield	5,233	951	20.36	498	62.58	7.22	212
	Wakefield	4,077	722	20.30	419	45.86	7.38	210
	York	2,212	511	21.67	174	32.71	6.34	196
TOTAL	58,631	10,729	20.31	6,796	742	7.63	218	

Number of new residential house purchase loans 2006-2025

Residential lending (Number of new loans)	Northern	York and Humber	East Midlands	East Anglia	Greater London	South East	South West	West Midlands	North West	England	Wales	Scotland	Northern Ireland
2006	51,900	90,100	79,800	42,000	137,600	236,200	96,500	88,100	104,500	926,600	45,100	103,600	26,800
2007	47,800	81,200	73,000	38,100	129,200	218,500	84,600	78,700	95,600	846,500	40,200	99,300	17,800
2008	22,600	40,000	36,600	19,600	61,200	109,200	43,400	40,600	46,000	419,200	20,400	59,600	7,700
2009	20,600	37,100	36,300	21,700	61,200	118,200	48,700	38,400	43,600	425,800	19,600	46,000	9,200
2010	21,800	38,600	37,100	21,400	70,600	121,700	48,000	39,900	45,300	444,300	21,700	46,000	9,400
2011	21,500	37,100	35,400	20,400	65,600	113,300	44,700	38,000	43,700	419,800	21,100	42,600	8,500
2012	22,600	39,300	38,000	21,600	71,600	122,100	48,300	41,200	47,200	451,900	21,800	45,500	8,600
2013	24,600	44,300	42,600	23,100	79,100	132,700	52,700	45,500	52,000	496,500	23,000	51,900	9,600
2014	28,300	52,200	51,100	27,500	84,800	155,500	61,000	53,400	61,700	575,600	26,300	59,100	12,900
2015	28,000	50,300	49,800	24,800	75,600	144,700	58,300	52,400	61,500	545,400	26,300	61,200	14,100
2016	29,200	54,100	54,700	26,700	71,100	149,700	62,600	56,900	67,400	572,400	28,500	61,800	14,900
2017	31,500	57,400	56,200	27,500	69,700	151,400	64,700	60,100	71,200	589,600	30,700	66,500	16,700
2018	32,200	58,900	57,100	27,400	68,400	149,100	64,400	61,100	72,300	590,800	31,000	65,200	17,600
2019	31,700	58,800	55,900	27,200	67,700	145,800	62,000	60,000	71,400	580,500	30,700	66,300	17,800
2020	28,100	50,700	49,000	24,600	62,600	135,300	55,500	50,400	62,400	518,400	24,200	56,500	14,900
2021	38,300	67,800	65,800	34,600	91,100	196,000	76,500	69,200	83,100	722,400	35,100	70,100	21,300
2022	33,000	57,400	56,300	28,800	78,900	155,900	61,600	57,000	70,500	599,500	29,900	61,700	17,500
2023	25,800	44,200	42,300	21,100	57,700	112,200	47,500	43,500	53,500	447,800	23,000	53,600	13,700
2024	29,300	50,100	48,200	24,700	66,200	130,300	55,200	50,200	61,900	516,100	26,300	61,300	15,400
2025	34,600	58,300	59,000	29,600	73,900	154,700	64,900	59,600	74,300	608,800	30,700	66,200	17,100

Value of new residential house purchase loans 2006-2025

Residential lending (Value of new loans) (£mn)	Northern	York and Humber	East Midlands	East Anglia	Greater London	South East	South West	West Midlands	North West	England	Wales	Scotland	Northern Ireland
2006	5,330	9,990	9,290	5,390	30,220	39,850	13,440	10,780	12,090	136,370	5,020	10,780	2,950
2007	5,240	9,610	8,970	5,200	31,380	39,590	12,640	10,050	11,830	134,510	4,730	11,500	2,420
2008	2,490	4,630	4,370	2,630	14,350	19,500	6,210	5,000	5,580	64,780	2,350	6,940	980
2009	2,080	4,000	3,940	2,590	12,510	19,050	6,360	4,390	4,860	59,780	2,040	5,020	1,010
2010	2,270	4,290	4,240	2,800	15,920	21,500	6,630	4,820	5,220	67,700	2,340	5,250	1,000
2011	2,210	4,090	4,060	2,680	15,740	20,270	6,190	4,560	5,030	64,830	2,260	4,950	840
2012	2,360	4,390	4,430	2,860	17,340	22,080	6,790	4,990	5,410	70,660	2,370	5,300	790
2013	2,630	5,070	5,080	3,170	20,400	24,750	7,520	5,690	6,180	80,480	2,590	6,230	860
2014	3,220	6,360	6,520	4,060	24,010	31,660	9,400	7,160	7,840	100,230	3,130	7,440	1,260
2015	3,350	6,520	6,850	3,930	23,010	31,780	9,590	7,520	8,260	100,820	3,280	8,030	1,430
2016	3,560	7,270	7,860	4,510	23,200	35,150	10,900	8,550	9,410	110,410	3,680	8,070	1,620
2017	3,920	7,910	8,440	4,910	23,630	37,050	11,750	9,430	10,310	117,340	4,060	8,890	1,860
2018	4,090	8,330	9,000	5,000	23,450	37,310	11,980	9,960	10,690	119,800	4,240	9,040	2,050
2019	4,140	8,600	9,040	5,150	23,980	37,620	11,910	10,010	10,940	121,400	4,340	9,550	2,140
2020	3,900	7,910	8,420	4,960	23,680	37,330	11,440	9,030	10,280	116,960	3,640	8,340	1,870
2021	5,540	11,180	11,960	7,230	35,450	55,610	16,430	13,040	14,560	171,000	5,650	10,850	2,820
2022	5,000	9,890	10,950	6,490	32,010	47,390	14,160	11,340	13,020	150,240	5,200	10,280	2,500
2023	3,810	7,380	7,980	4,550	22,060	32,290	10,450	8,430	9,650	106,610	3,820	8,670	1,930
2024	4,520	8,770	9,490	5,470	26,610	38,700	12,510	10,190	11,630	127,890	4,540	10,330	2,310
2025	5,580	10,680	12,110	6,830	30,490	47,820	15,410	12,730	14,760	156,410	5,610	11,740	2,790

Number of new buy-to-let house purchase loans 2014-2025

Buy-To-Let (Number of new loans)	Northern	York and Humber	East Midlands	East Anglia	Greater London	South East	South West	West Midlands	North West	England	Wales	Scotland	Northern Ireland
2014	3,900	6,800	7,500	4,300	18,200	22,400	8,700	8,200	9,000	89,100	3,500	6,200	1,700
2015	4,500	7,500	8,600	4,600	22,000	27,900	10,000	9,500	10,300	104,900	3,900	6,900	1,800
2016	4,100	7,100	7,900	4,200	17,500	23,400	8,700	9,100	10,300	92,100	3,400	5,700	1,700
2017	3,500	6,300	6,400	3,200	11,100	16,000	6,500	7,700	9,300	70,600	3,200	5,200	1,800
2018	3,300	6,100	6,200	2,900	9,600	13,000	5,700	7,700	8,900	64,000	3,100	5,100	1,800
2019	3,600	6,600	6,300	2,800	9,100	12,700	5,500	7,700	9,800	64,500	3,200	5,600	1,800
2020	3,400	5,700	5,600	2,500	8,500	11,900	5,200	6,700	8,500	58,100	2,800	4,300	1,500
2021	6,000	9,600	9,900	4,500	16,000	22,600	9,600	11,100	13,800	103,300	4,300	6,900	2,600
2022	7,300	10,400	10,000	4,500	13,800	21,700	9,600	11,400	15,000	104,000	4,700	7,600	2,400
2023	3,700	5,200	4,700	1,700	6,200	8,700	3,300	5,400	7,400	46,600	2,000	3,800	1,100
2024	3,900	6,000	5,200	1,900	7,500	10,000	4,000	6,200	8,200	53,100	2,100	5,000	1,600
2025	4,600	6,800	5,900	2,200	8,200	10,600	4,300	7,100	9,200	59,000	2,700	5,300	1,700

Value of new buy-to-let house purchase loans 2014-2025

Buy-To-Let (Value of new loans) (£mn)	Northern	York and Humber	East Midlands	East Anglia	Greater London	South East	South West	West Midlands	North West	England	Wales	Scotland	Northern Ireland
2014	260	500	610	470	4,190	3,180	1,000	690	660	11,550	280	470	100
2015	300	560	740	520	5,400	4,260	1,210	860	810	14,640	310	530	110
2016	290	580	760	530	4,990	4,050	1,180	920	890	14,200	310	470	110
2017	260	540	670	430	3,420	2,960	950	810	840	11,020	300	450	130
2018	240	520	680	380	2,980	2,470	830	860	830	9,910	290	460	130
2019	260	590	690	390	2,930	2,450	830	900	920	10,040	320	520	130
2020	250	510	640	360	2,790	2,320	800	780	830	9,310	270	410	110
2021	460	910	1,200	650	4,880	4,460	1,530	1,370	1,440	16,930	440	630	200
2022	530	960	1,210	670	4,020	4,180	1,520	1,400	1,530	16,080	480	670	180
2023	310	530	630	270	1,940	1,830	590	710	830	7,660	220	380	90
2024	320	640	690	310	2,450	2,140	700	850	990	9,130	240	500	130
2025	390	740	830	380	2,720	2,350	780	1,010	1,160	10,370	320	550	160

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