

Mortgage Arrears and Possessions Update

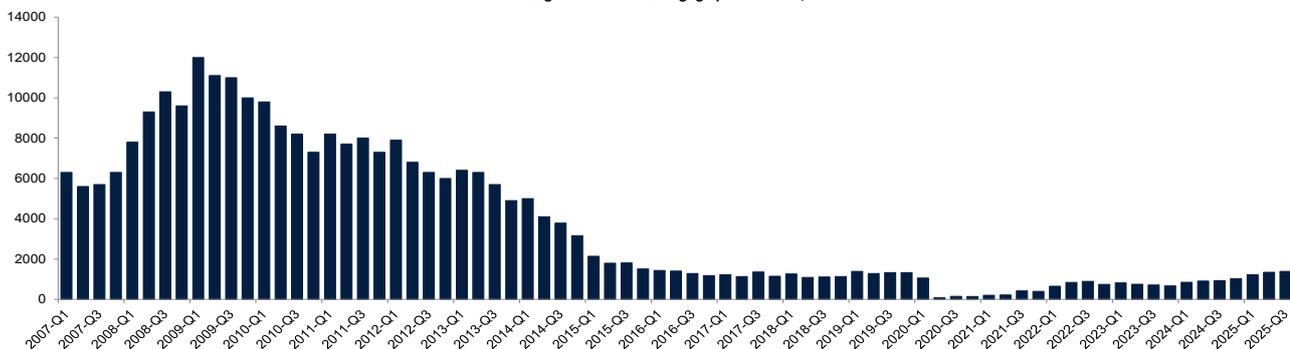


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UK Finance: Mortgage Arrears and Possessions Update Quarter 3 2025

- There were 84,100 homeowner mortgages in arrears of 2.5 per cent or more of the outstanding balance in the third quarter of 2025, 4 per cent fewer than in the previous quarter.
- Within the total, there were 28,940 homeowner mortgages in the lightest arrears band (representing between 2.5 and 5 per cent of the outstanding balance). This was 3 per cent fewer than in the previous quarter.
- There were 10,420 buy-to-let mortgages in arrears of 2.5 per cent or more of the outstanding balance in the third quarter of 2025, 8 per cent fewer than in the previous quarter.
- Within the total, there were 3,750 buy-to-let mortgages in the lightest arrears band (representing between 2.5 and 5 per cent of the outstanding balance). This was 9 per cent fewer than in the previous quarter.
- Mortgages in arrears accounted for 0.97 per cent of all homeowner mortgages outstanding, and 0.54 per cent of all buy-to-let mortgages outstanding in the third quarter of 2025.
- Although 1,390 homeowner mortgaged properties were taken into possession in the third quarter of 2025, 4 per cent greater than in the previous quarter, this remains significantly below the long-term average (see chart below).
- 900 buy-to-let mortgaged properties were taken into possession in the third quarter of 2025, 14 per cent greater than in the previous quarter.

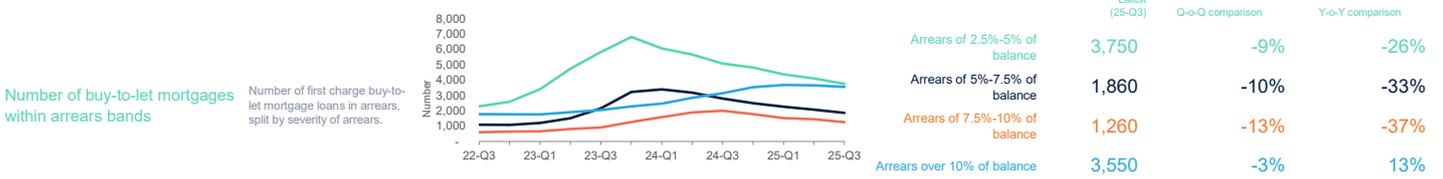
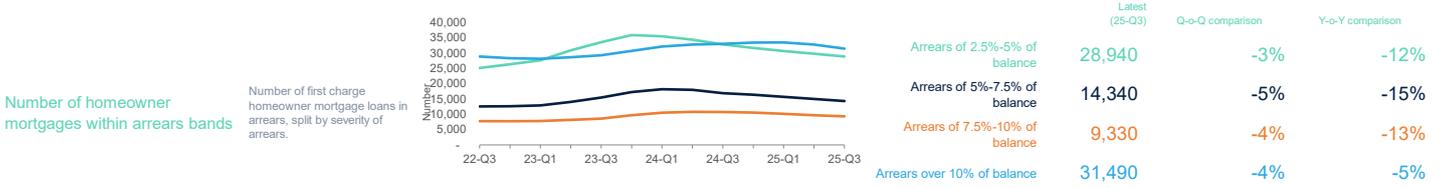
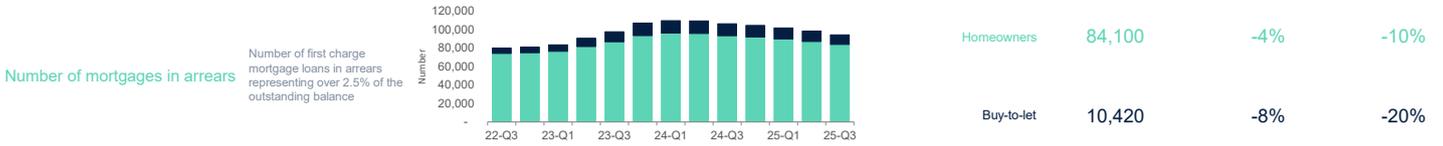
First charge homeowner mortgage possessions, UK



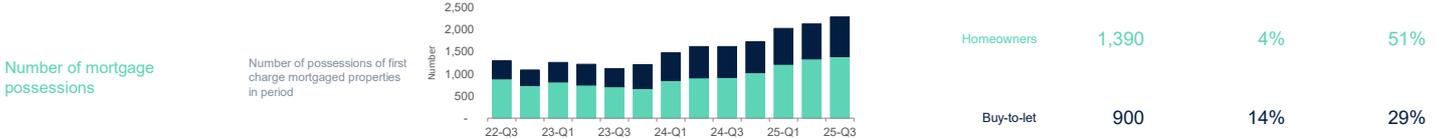
Notes to Editor

- For more information please call the UK Finance press office on 020 7416 6750 or mail press@ukfinance.org.uk.
- UK Finance is the collective voice for the banking and finance industry. Representing more than 250 firms across the industry, we act to enhance competitiveness, support customers and facilitate innovation.
- The data shown are for first charge mortgages only. Figures are reported by most UK Finance mortgage members and presented here on a grossed-up basis from that sample to reflect total market size.
- Arrears and possessions figures are for the UK as a whole. There is no breakdown of data for English regions or for individual countries in the UK.
- The Ministry of Justice publishes mortgage and landlord possession statistics, which can be found here: <https://www.gov.uk/government/collections/mortgage-and-landlord-possession-statistics>. These include quarterly national statistics on possession claim actions in county courts by mortgage lenders and social and private landlords.

Mortgage Arrears



Mortgage Possessions



Next update: 12 February 2026

Release date: 13 November 2025

Mortgages outstanding (000s)		22-Q3	22-Q4	23-Q1	23-Q2	23-Q3	23-Q4	24-Q1	24-Q2	24-Q3	24-Q4	25-Q1	25-Q2	25-Q3	Source table
Number of mortgages outstanding (000s)	Homeowners	8,920	8,890	8,840	8,800	8,770	8,770	8,730	8,710	8,700	8,670	8,730	8,720	8,710	AP2
	Buy-to-let	2,050	2,050	2,040	2,030	2,000	1,980	1,970	1,960	1,950	1,940	1,950	1,940	1,930	AP2
Mortgages in arrears (number)		22-Q3	22-Q4	23-Q1	23-Q2	23-Q3	23-Q4	24-Q1	24-Q2	24-Q3	24-Q4	25-Q1	25-Q2	25-Q3	Source table
Arrears of 2.5%-5% of balance	Homeowners	25,170	26,390	27,690	30,920	33,590	35,940	35,520	34,420	32,850	31,720	30,690	29,840	28,940	AP2
	Buy-to-let	2,290	2,580	3,400	4,730	5,820	6,800	6,060	5,660	5,070	4,810	4,370	4,100	3,750	AP2
Arrears of 5%-7.5% of balance	Homeowners	12,590	12,640	12,910	14,070	15,480	17,270	18,220	18,030	16,940	16,430	15,740	15,020	14,340	AP2
	Buy-to-let	1,090	1,080	1,200	1,510	2,150	3,220	3,390	3,180	2,790	2,490	2,260	2,070	1,860	AP2
Arrears of 7.5%-10% of balance	Homeowners	7,760	7,750	7,840	8,200	8,590	9,720	10,510	10,820	10,750	10,570	10,160	9,710	9,330	AP2
	Buy-to-let	600	640	660	810	910	1,270	1,590	1,890	2,000	1,780	1,520	1,450	1,260	AP2
Arrears over 10% of balance	Homeowners	28,900	28,390	28,180	28,690	29,350	30,760	32,170	32,820	33,060	33,450	33,530	32,810	31,490	AP2
	Buy-to-let	1,780	1,770	1,760	1,910	2,040	2,280	2,460	2,840	3,140	3,530	3,680	3,650	3,550	AP2
All arrears of over 2.5% of balance	Homeowners	74,420	75,170	76,620	81,880	87,010	93,690	96,420	96,090	93,600	92,170	90,120	87,380	84,100	AP2
	Buy-to-let	5,760	6,070	7,020	8,960	10,920	13,570	13,500	13,570	13,000	12,610	11,830	11,270	10,420	AP2
Mortgages in arrears (% of mortgages outstanding)		22-Q3	22-Q4	23-Q1	23-Q2	23-Q3	23-Q4	24-Q1	24-Q2	24-Q3	24-Q4	25-Q1	25-Q2	25-Q3	Source table
Arrears of 2.5%-5% of balance	Homeowners	0.28%	0.30%	0.31%	0.35%	0.38%	0.41%	0.41%	0.40%	0.38%	0.37%	0.35%	0.34%	0.33%	AP2
	Buy-to-let	0.11%	0.13%	0.17%	0.23%	0.29%	0.34%	0.31%	0.29%	0.26%	0.25%	0.22%	0.21%	0.19%	AP2
Arrears of 5%-7.5% of balance	Homeowners	0.14%	0.14%	0.15%	0.16%	0.18%	0.20%	0.21%	0.21%	0.19%	0.19%	0.18%	0.17%	0.16%	AP2
	Buy-to-let	0.05%	0.05%	0.06%	0.07%	0.11%	0.16%	0.17%	0.16%	0.14%	0.13%	0.12%	0.11%	0.10%	AP2
Arrears of 7.5%-10% of balance	Homeowners	0.09%	0.09%	0.09%	0.09%	0.10%	0.11%	0.12%	0.12%	0.12%	0.12%	0.12%	0.11%	0.11%	AP2
	Buy-to-let	0.03%	0.03%	0.03%	0.04%	0.05%	0.06%	0.08%	0.10%	0.10%	0.09%	0.08%	0.07%	0.07%	AP2
Arrears over 10% of balance	Homeowners	0.32%	0.32%	0.32%	0.33%	0.33%	0.35%	0.37%	0.38%	0.38%	0.39%	0.38%	0.38%	0.36%	AP2
	Buy-to-let	0.09%	0.09%	0.09%	0.09%	0.10%	0.12%	0.12%	0.14%	0.16%	0.18%	0.19%	0.19%	0.18%	AP2
All arrears of over 2.5% of balance	Homeowners	0.83%	0.85%	0.87%	0.93%	0.99%	1.07%	1.10%	1.10%	1.08%	1.06%	1.03%	1.00%	0.97%	AP2
	Buy-to-let	0.28%	0.30%	0.34%	0.44%	0.55%	0.69%	0.69%	0.69%	0.67%	0.65%	0.61%	0.58%	0.54%	AP2
Mortgage possessions (number)		22-Q3	22-Q4	23-Q1	23-Q2	23-Q3	23-Q4	24-Q1	24-Q2	24-Q3	24-Q4	25-Q1	25-Q2	25-Q3	Source table
	Homeowners	890	740	820	750	710	670	850	910	920	1,030	1,220	1,340	1,390	AP4
	Buy-to-let	410	350	440	470	410	540	630	710	700	700	810	790	900	AP4

UK Finance publishes aggregate information on mortgages based on data supplied by our members, and grossed up to estimate total market size.

Source data tables are available to UK Finance members or data associates from www.ukfinance.org.uk/industry-data-tables.

For information or enquiries, please contact ukfstatistics@ukfinance.org.uk

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