

Telephone: 020 7066 8080  
Email: foi@fca.org.uk

(By email)

30 May 2017

Our ref: FOI5130

Dear

**Freedom of Information: Right to know request**

We refer to your request under the Freedom of Information Act 2000 ("the Act") for the following information:

*"Under the Freedom of Information Act, I would like to know the value of new mortgage lending for residential property purchases. If possible we would like this to exclude remortgages.*

*I would like the data broken down by postcode area (e.g. SE1, M16, G40), for the year ending March 31 2017 or whichever year end date is most convenient.*

*I would like this data for each of the most recent five complete years, broken down by equal twelve-month periods.*

*If you are unable to provide five years of data, please provide three years of data, otherwise please provide data for the last year."*

Your request has now been considered and we can confirm that we hold information that falls within the scope of your request. To the extent that we are able to disclose it to you, this is provided in the attached spreadsheet. Please note that the figures are correct as at 15 May 2017.

However, for the reasons outlined below, we are unable to provide a small amount of information to you as disclosure could breach the principles of the Data Protection Act 1998 ("DPA"). Therefore the information is exempt from disclosure under section 40 (Personal data) of the Act. For a detailed explanation as to why this exemption applies please refer to Annex A below.

Yours sincerely

Information Disclosure Team  
Financial Conduct Authority

*FCA Restricted*

Your right to complain under the FoI Act

If you are unhappy with the decision made in relation to your request, you have the right to request an internal review. If you wish to exercise this right you should contact us within three months of the date of this response.

If you are not content with the outcome of the internal review, you also have a right of appeal to the Information Commissioner at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. Telephone: 01625 545 700. Website: [www.ico.org.uk](http://www.ico.org.uk)

## Annex A

- **Section 40 (Personal data)**

To the extent that the information we hold may contain personal data about an individual, section 40(2)(b) of the Act provides that "*[a]ny information to which a request for information relates is also exempt information if ... either the first or second condition below (see sections 40(3) and 40(4) of the Act) is satisfied*".

We have applied this exemption because the first condition (as stated in section 40(3) of the Act) would be satisfied if the information requested comprises the personal data of individuals other than yourself and which, if disclosed, would breach the Data Protection Principles in the DPA. In this case, where postcode districts exist with five or fewer sales, we have redacted the information to ensure that individuals could not be identified.

Under Principle 1, personal data must be processed fairly, lawfully and for one of the conditions in Schedule 2 or 3 to the DPA. It would be a breach of Principle 1 to disclose information in this instance, as it would not be fair to any of the individuals concerned and they have not given their consent for their personal information to be disclosed.

This is an "absolute" exemption, and so it is not necessary to balance the public interest for and against disclosing the information.