Dear

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

We refer to your request under the Freedom of Information Act 2000 ("the Act") for information relating to residential house purchases. Your request has been numbered for ease of reference.

"Under the Freedom of Information Act, please could you provide me with information for each postcode area in the UK:

1. Total number of loans for residential house purchases;
2. Total number of loans for residential house purchases for first time buyers;
3. Total number of loans for residential house purchases for first time buyers that are at 90 to 95% LTV;
4. Total number of loans for residential house purchases for first time buyers that are at 95% LTV or higher;
5. Total number of loans for residential house purchases for all buyers that are at 90 to 95% LTV;
6. Total number of loans for residential house purchases for all buyers that are at 95% LTV or higher;
7. Total number of loans for residential house purchases for first time buyers that are at 4.5 times income or above;
8. Total number of loans for residential house purchases for all buyers that are at 4.5 times income or above;
9. Total number of loans for residential house purchases for first time buyers that are for terms of 30 years or more;
10. Total number of loans for residential house purchases for all buyers that are for terms of 30 years or more;
11. Total number of loans for residential house purchases for first time buyers that are for terms of 35 years or more;
12. Total number of loans for residential house purchases for all buyers that are for terms of 35 years or more;
13. **Total number of loans for residential house purchases for first time buyers that are at 4.5 times income or above, at 90% or higher LTV, and for a term of 30 years or more;**

14. **Total number of loans for residential house purchases for all buyers that are at 4.5 times income or above, at 90% or higher LTV, and for a term of 30 years or more.**

*Please could you provide the information as of the end of Q4 in each of the years from 2005 to 2017.***

We apologise for the delay in responding to your request.

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 17 August 2017.

Please also note that we have previously provided you with information for points 1-6 for the period 2005 to H1 2015 under reference FOI3597 (3 September 2014) and FOI4215 (15 October 2015). For these points, therefore, the attached spreadsheet only contains the additional information for the period H2 2015 to date (17 August 2017).

The information for points 7-14 is for the entire period 2005 to date.

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

**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 "*any 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.