

Email: foi@fca.org.uk

[By email]

19 March 2019

Our Ref: FOI6265

We refer to your request under the Freedom of Information Act 2000 ("the Act"), made on 19 February 2019, for information concerning residential house purchases. Please refer to Annex A for full details of your request.

Your request has now been considered.

We can confirm that we hold information that falls within the scope of your request. Please see attached a table setting out our response to your request.

However, for the reasons outlined below, we are unable to provide a small amount of information to you as disclosure could breach the General Data Protection Regulation 2018 (EU) 2016/679 (GDPR). 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 B below.

Please note, some of the postcode areas have been provided as both uppercase and lowercase. This is because firms have previously been able to report their data as free text. The postcode searches we have carried out to retrieve the information have been designed to pick up the area names that match. The inclusion of uppercase and lowercase postcodes is not an error or duplication of numbers.

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 40 working days 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

Yours sincerely

Information Disclosure Team
Financial Conduct Authority

Annex A

Your request received on 19 February 2019. We have numbered your request for ease of reference as each tab of our attached response corresponds with each numbered question of your request:

"Under the Freedom of Information Act, please could you provide me with the following information for each postcode area in the UK, for quarters 3 and 4 of 2018.

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."*

Annex B

- **Section 40 (Personal data)**

To the extent that the information that we hold contains personal data about individuals, section 40(2) of the Act provides that any information to which a request for information relates is also exempt information if (a) it constitutes personal data (of which the applicant is not the data subject) and (b) either the first or second condition (set out at sections 40(3) and (4) of the Act) is satisfied.

We have applied this exemption because the first condition (as stated in section 40 of the Act) is satisfied in this case as the information requested comprises the personal data of individuals other than you which, if disclosed, would breach one or more of the Principles in the General Data Protection Regulation (EU) 2016/679. The individuals concerned have not given consent for their personal data to be made public and the release of such information may be detrimental to the individuals themselves.

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.

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