

Email: foι@fca.org.uk

3 May 2019

[By email]

Our Ref: FOI6371

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

Thank you for your request under the Freedom of Information Act 2000 (the Act), made on 3 April 2019, for the following information:

*"How many mortgage loans were approved in the most recent year you have data available, across the following terms?*

*25 years or under*

*26-35 years*

*36-39 years*

*40+ years*

*If you record the data in different year brackets, please feel free to send it in the brackets that you hold data for."*

Your request has now been considered.

Please see below a table setting out the information we hold for mortgage sales in 2018:

### **Product Sales Data Mortgage Term Bands - 2018**

<b>Bands</b>	<b>Number of sales</b>
0 - 1 years	4,024
>1 - 5 years	13,194
>5 - 10 years	70,594
>10 - 15 years	126,561
>15 - 20 years	179,591
>20 - 25 years	292,921
>25 - 30 years	246,032
>30 - 35 years	221,237
>35 - 40 years	29,907
>40 years	10,565
Mortgage term bands - Unspecified	24,846
<b>Total Mortgage Sales</b>	<b>1,219,472</b>

These data are from the FCA's Product Sales Data that firms submit to us. The data include new sales (including remortgages) of regulated mortgage products. More information about our Product Sales Data is available here: <https://www.fca.org.uk/data/product-sales-data/interpreting-data>

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](http://www.ico.org.uk)

Yours sincerely

**Information Disclosure Team**  
Financial Conduct Authority