Date: 24 June 2020 Our Ref: FOI7325

Freedom of Information: Right to know request

Thank you for your email of 28 May 2020, in which you asked for the following information:

Please can you provide the percentage of mortgages that had loan to values exceeding 90% that are unadvised for Quarter 4 2019

Please also provide the number of mortgages that had loan to value exceeding 90% for Quarter 4 2019

We have processed your request in line with the provisions of the Freedom of Information Act 2000 (FOIA) and our response is below.

The table below lists out the percentage and total number of mortgages that had loan to values (LTV) exceeding 90 percent for Q4 2019.

Time	% of Mortgages with LTV >90% that	Total number of Mortgages
Period	are non-advised	>90% LTV
Q4 2019	1.5	33,113

* Data supplied by FCA Product Sales Data (PSD)

Your right to complain under FOIA

If you are unhappy with this response, you have the right to request an internal review. To do so, please 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 by phone or on their website at:

Telephone: 0303 123 1113 Website: <u>www.ico.org.uk</u>

Yours sincerely

Information Disclosure Team