

Date: 7 December 2020

Our Ref: FOI7811

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

Thank you for your email of 13 November 2020, in which you asked for:

*Could you please let me know the following from your product sales data?*

- 1. The number of mortgage sales by month or quarter, starting in January 2019 up to and including the most recent month/quarter you hold data for in 2020, broken down by loan-to-value (for example, 95% LTV, 90% LTV, etc.)*
- 2. The number of mortgage sales by month or quarter, starting in January 2019 up to and including the most recent month/quarter you hold data for in 2020, broken down by income multiples.*

We have processed your email in line with the provisions of the Freedom of Information Act 2000 (FOIA).

Please find our response attached.

The data requested has been provided by month from January 2019 to September 2020, which is the most recent data available. For some transactions firms have not reported loan to value or loan to income data. This is reflected in the 'LTV Unspecified' and 'LTI Unspecified' columns. The data may differ from other publications of product sales data due to firm resubmissions.

## **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 at [FreedomofInformationAppeals@fca.org.uk](mailto:FreedomofInformationAppeals@fca.org.uk).

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:

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

Yours sincerely

Information Disclosure Team  
Financial Conduct Authority