

Date: 13 January 2021

Our Ref: FOI7872

Dear

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

Thank you for your email of 10 December 2020, in which you asked:

- 1. Please can you provide the number of mortgage terms of 35 years or more approved in the past three years.*
- 2. Please can you provide a breakdown of mortgage length for this year by the length of the term ie % that are 10 years, % that are 25 years etc*
- 3. Please can you provide a breakdown of LTV for the past two years by the % of LTV ie 90% mortgage, 50% mortgage etc*

We have processed your email in line with the provisions of the Freedom of Information Act 2000 (FOIA) and the information requested is attached. The following explanation should be taken into account when considering the information provided:

- The data requested is provided in three separate tables and represents the number of mortgage sales reported by regulated firms through their product sales data reporting.
- The data is provided by month from January 2017 to September 2020 (i.e. the most recent available data). In some cases, we may have provided the data going further back than requested. For example, in the first part of your request you have asked for the data for "the past three years". It is unclear whether you are seeking the data from September 2018 to September 2020, from January 2018 to September 2020, or from January 2017 to September 2020. We have therefore provided the data from January 2017 to September 2020 in respect of all three parts of your request to ensure we fully meet your request.
- The data excludes business loans and second charge mortgages.
- Please note the data may be different from other data published by the FCA on mortgage sales due to resubmissions reported by regulated firms.

**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:

Telephone: 0303 123 1113

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

Yours sincerely

Information Disclosure Team  
Financial Conduct Authority