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Date: 26 April 2021

Our Ref: FOI8193

Dear

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

Thank you for your email of 25 March 2021, in which you asked:

*'We would like access to some additional non-confidential, postcode district statistics produced using the mortgage product sales data. These statistics are IDENTICAL to ones already published but at a slightly more disaggregated level (postcode district). Specifically, we would like (table numbers are references to <https://www.fca.org.uk/publication/data/psd-mortgages-2019.xlsx>):*

- a. Table 2.1 (Number of sales by type of borrower) at postcode district level*
- b. Table 3.3 (Number of sales by interest rate type) at postcode district level*
- c. Table 3.4 (Number of sales by LTV ratio) at postcode district level*
- d. Table 3.5 (Median LTV ratios) at postcode district level*
- e. Table 4.1 (Number of sales by credit history) at postcode district level*
- f. Table 4.2 (Number of sales by customer age band) at postcode district level*
- g. Table 6.1 (Number of first-time buyer sales by LTV ratio) at postcode district level*

*We would like this information over as many years as you can provide it, ideally at least the last 10 years.'*

We are handling your email as a request for information under the Freedom of Information Act 2000 (FOIA) and the requested information is contained in the attached files.

Please note the data is provided on an annual basis from 2006 to 2020, with each year starting on 1 January and ending 31 December.

The data excludes business loans and second charge mortgages.

Please also note, the data may be different to 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**

