Telephone: 020 7066 8080 Email: foi@fca.org.uk

Via E-mail

15 October 2015

Our Ref: FOI4215

Dear

## Freedom of Information: Right to know request

Thank you for your request under the Freedom of Information Act 2000 (the Act) for information relating to loans for house purchase by UK post code area. A summary of your request is shown in Annex A, attached.

Your request has now been considered and the relevant information is attached. The information provided is Product Sales Data covering the period Q4 2014 to Q2 2015 and is correct as of 28 September 2015.

If you have any queries then please contact me.

Yours sincerely

## Information Access Team

Annex A

Request received on 17 September 2015:

"please could you provide me with information for each postcode area in the UK: Total number of loans for residential house purchases

Total number of loans for residential house purchases for first time buyers

Total number of loans for residential house purchases for first time buyers that are at 90 to 95% LTV

Total number of loans for residential house purchases for first time buyers that are at 95% LTV or higher

Total number of loans for residential house purchases for all buyers that are at 90 to 95% LTV

Total number of loans for residential house purchases for all buyers that are at 95% LTV or higher

Total number of loans for residential house purchases for first time buyers that are at high income multiples (3.5 times for a single applicant or 2.75 got a joint application)

Total number of loans for residential house purchases for all buyers that are at high income multiples (3.5 times for a single applicant or 2.75 got a joint application)

Total number of loans for residential house purchases for first time buyers that are at high income multiples (3.5 times for a single applicant or 2.75 got a joint application) and at 90% or higher LTV

Total number of loans for residential house purchases for all buyers that are at high income multiples (3.5 times for a single applicant or 2.75 got a joint application) and at 90% or higher LTV

*Please could you provide the information as of the end of Q4 in 2014 and the end of Q2 2015, if possible."*