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Via E-mail

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Our Ref: FOI3597

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 calendar years 2005-2013. However, the 2005 data only covers 9 months, as PSD commenced in April 2005.

If you have any queries then please contact me.

Yours sincerely

Information Access Team

Annex A

"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 for each year from 2005 to 2013, if possible."