

**Residential Mortgage Survey**  
**Results of Survey for October 2005**

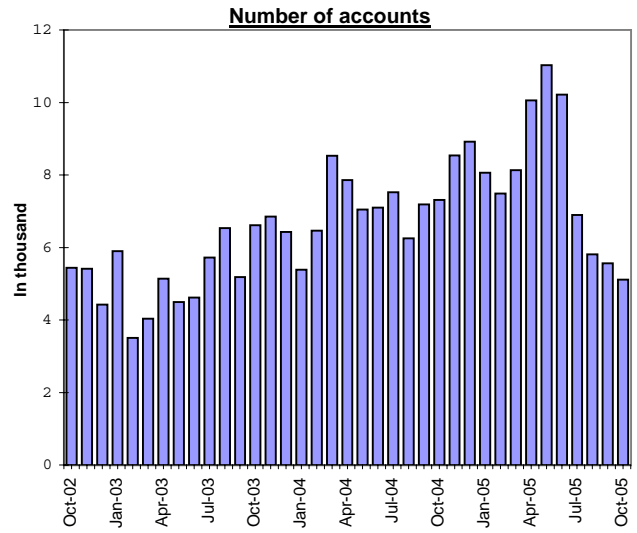
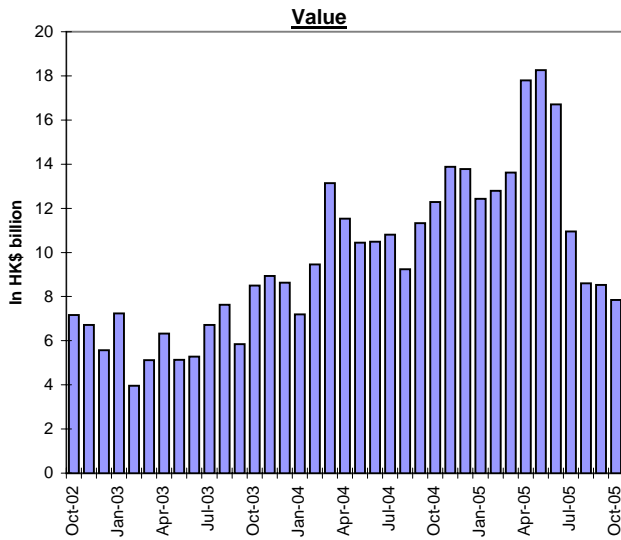
	(Value in HK\$ million)	
	<u>October 2005</u>	<u>September 2005</u>
<b>24 authorized institutions</b>		
<b>1. <u>New loans drawn down during month</u></b>		
a. Value	7,847	8,525
M-o-M % change	-7.9%	-0.9%
b. Number	5,114	5,560
<b>2. <u>New loans approved during month</u></b>		
a. Value	9,626	9,831
M-o-M % change	-2.1%	-1.6%
b. Number	5,982	6,151
c. Average size	1.61	1.60
d. Loan-to-value ratio (%)	60.7	60.8
e. Contractual life (months)	246	247
f. Loans associated with co-financing schemes		
- Value	289	268
- Number	185	161
g. Type of property transaction		
- Value		
- Primary market	1,610	1,166
- Secondary market	6,901	7,560
- Refinancing	1,116	1,105
- Number		
- Primary market	692	509
- Secondary market	4,453	4,802
- Refinancing	837	840
h. New loans approved during month but not yet drawn		
- Value	6,466	6,574
- Number	4,047	4,142
i. Number of applications (cases)	8,845	9,403
<b>3. <u>Outstanding loans</u></b>		
a. Value	536,789	538,566
M-o-M % change	-0.3%	-0.3%
Y-o-Y % change	2.3%	2.9%
b. Loans associated with co-financing schemes		
Government-funded schemes:		
- Value	44,627	45,242
- Number	59,938	60,492
Schemes offered by the private sector:		
- Value	33,027	34,000
- Number	20,415	20,945
c. Delinquency ratio (%)		
- More than 3 months	0.19	0.18
- More than 6 months	0.09	0.09
d. Rescheduled loan ratio (%)	0.35	0.36
<b>4. <u>Loans written off</u></b>		
a. Value of loans written off during month	32	47
b. Loans written off over the past 12 months		
- Value	623	634
- As % of the average outstanding loans	0.1	0.1
<b>5. <u>Interest margin on new loans approved during month</u></b>		
a. More than 2.5% below BLR	3.1%	3.6%
b. More than 2.25% and up to 2.5% below BLR	33.3%	27.3%
c. More than 2% and up to 2.25% below BLR	31.4%	35.7%
d. More than 1.75% and up to 2% below BLR	10.0%	15.2%
e. More than 1.5% and up to 1.75% below BLR	5.9%	8.1%
f. More than 1.25% and up to 1.5% below BLR	1.7%	2.5%
g. More than 1% and up to 1.25% below BLR	0.7%	0.8%
h. More than 0.75% and up to 1% below BLR	1.4%	1.2%
i. More than 0.5% and up to 0.75% below BLR	0.2%	0.2%
j. More than 0.25% and up to 0.5% below BLR	0.4%	0.3%
k. More than 0% and up to 0.25% below BLR	0.1%	0.1%
l. At BLR	0.5%	0.4%
m. Above BLR	0.4%	0.3%
n. Fixed rate	8.4%	1.9%
o. Others	2.5%	2.4%
<b>6. <u>Loans for purchasing properties in Mainland China</u></b>		
a. Value of new loans drawn down during month	336	657
b. Value of outstanding loans	12,958	12,746

Abbreviation:

BLR refers to the best lending rate.

## Residential Mortgage Loans in Hong Kong (24 authorized institutions)

### New Loans Drawn Down During Month



### New Loans Approved During Month

