

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

(Value in HK\$ million)

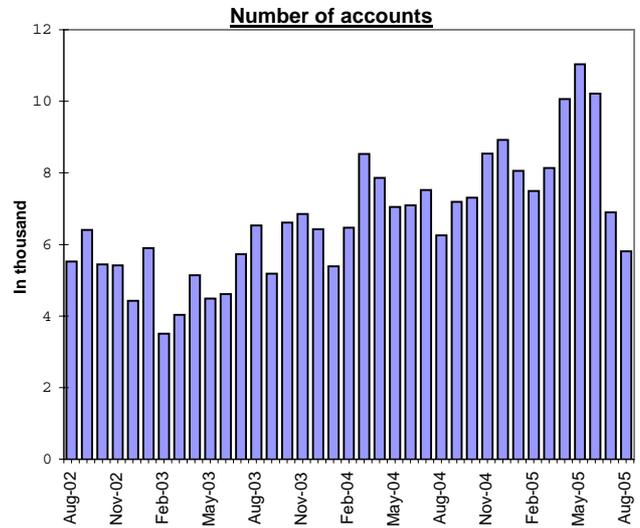
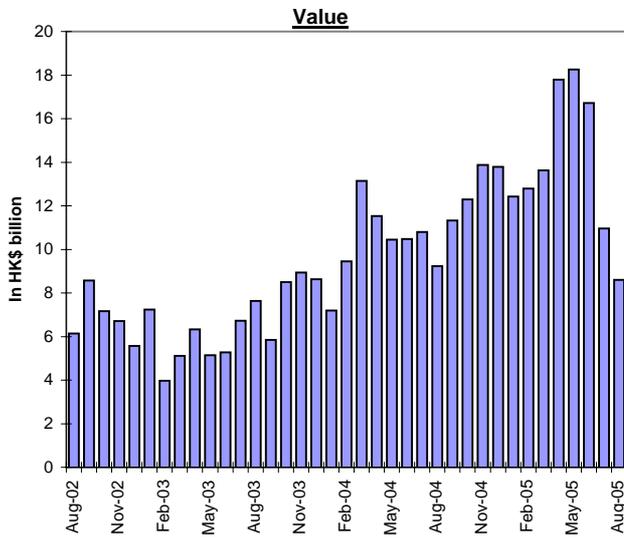
	<u>August 2005</u>	<u>July 2005</u>
24 authorized institutions		
1. <u>New loans drawn down during month</u>		
a. Value	8,601	10,955
M-o-M % change	-21.5%	-34.4%
b. Number	5,808	6,896
2. <u>New loans approved during month</u>		
a. Value	9,991	9,930
M-o-M % change	0.6%	-33.1%
b. Number	6,525	6,343
c. Average size	1.53	1.57
d. Loan-to-value ratio (%)	61.8	61.3
e. Contractual life (months)	250	248
f. Loans associated with co-financing schemes		
- Value	297	332
- Number	176	195
g. Type of property transaction		
- Value		
- Primary market	929	999
- Secondary market	7,907	7,381
- Refinancing	1,155	1,550
- Number		
- Primary market	387	476
- Secondary market	5,184	4,797
- Refinancing	954	1,070
h. New loans approved during month but not yet drawn		
- Value	7,094	6,817
- Number	4,463	4,311
i. Number of applications (cases)	9,682	8,734
3. <u>Outstanding loans</u>		
a. Value	540,093	542,020
M-o-M % change	-0.4%	-0.2%
Y-o-Y % change	3.2%	3.4%
b. Loans associated with co-financing schemes		
Government-funded schemes:		
- Value	45,821	46,327
- Number	61,100	61,656
Schemes offered by the private sector:		
- Value	35,238	36,274
- Number	21,635	22,248
c. Delinquency ratio (%)		
- More than 3 months	0.19	0.22
- More than 6 months	0.09	0.12
d. Rescheduled loan ratio (%)	0.37	0.37
4. <u>Loans written off</u>		
a. Value of loans written off during month	32	39
b. Loans written off over the past 12 months		
- Value	641	678
- As % of the average outstanding loans	0.1	0.1
5. <u>Interest margin on new loans approved during month</u>		
a. More than 2.5% below BLR	6.6%	17.3%
b. More than 2.25% and up to 2.5% below BLR	19.3%	24.6%
c. More than 2% and up to 2.25% below BLR	35.7%	25.1%
d. More than 1.75% and up to 2% below BLR	19.1%	17.8%
e. More than 1.5% and up to 1.75% below BLR	10.2%	7.9%
f. More than 1.25% and up to 1.5% below BLR	2.9%	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	1.1%	0.9%
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	0.2%	0.2%
k. More than 0% and up to 0.25% below BLR	0.0%	0.0%
l. At BLR	0.5%	0.5%
m. Above BLR	0.2%	0.3%
n. Fixed rate	0.1%	0.0%
o. Others	3.2%	1.9%
6. <u>Loans for purchasing properties in Mainland China</u>		
a. Value of new loans drawn down during month	568	489
b. Value of outstanding loans	12,271	11,802

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

