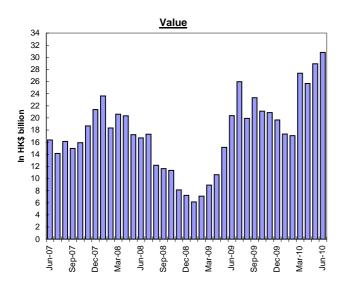
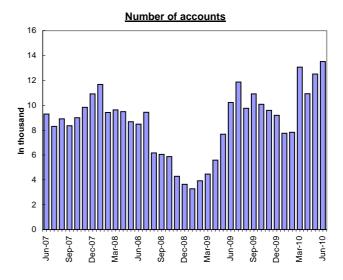
(Value in HK\$ million)

June 2010 May 2010 1. New loans drawn down during the month 30.817 28.29 a. Value 30.817 28.29 b. Number 13.521 2.7% b. Number 35.418 37.779 MO-M % change -6.2% 0.1% MO-M % change -6.2% 0.1% C. Average size 2.31 2.34 c. Loan-to-value ratio (%) 61.3 59.4 c. Outractual life (months) 262 244 f. Loans associated with co-financing schemes 1.40 163 - Value 140 163 -73 - Number 5.418 4.659 -73 - Stoondary market 2.1275 11.166 10.039 - Primary market 2.413 1.655 11.166 - Number 1.713 1.056 11.97 - Number 1.713 1.056 11.97 - Number 1.713 1.056 1.5%				(Value in HK\$ million)		
a. Value 30.817 128.929 Mo-M % change 6.5% 12.509 A. Value 35.41 12.509 A. Value 35.418 37.779 Mo-M % change 6.2% 0.1% b. Number 15.345 16.161 c. Average size 2.31 2.34 d. Loan-to-value ratio (%) 61.3 59.4 e. Contractual life (months) 262 2.44 f. Loans associated with co-financing schemes - - - Value 140 163 - Number 5.418 4.659 - Secondary market 1.713 1.066 - Number 1.714 1.057 - Number 1.715 1.057 - Value 679.545 675.590			June 2010	<u>May 2010</u>		
Mo-04 % change 6.5% 12.7% b. Number 13.521 12.599 A Value 35.418 37.779 Mo-04 % change 6.2% 0.1% Mo-04 % change 15.345 16.164 C. Average size 2.31 2.34 d. Loan-to-value ratio (%) 61.3 59.4 e. Contractual if (monthe) 262 244 f. Loans associated with co-financing schemes 140 163 - Value 140 163 - Value 140 163 - Number 1275 21.954 - Reinancing 8.725 11.166 - Number 17.13 1056 - Scondary market 17.13 11.967 - Number 17.13 11.967 - Number 11.917 11.918 Number 13.54 675.590 Mo-4	1.	New loans drawn down during the month				
b. Number 13,521 12,509 2. New Joans approved during the month 35,418 37,779 M-o-M % change 65,2% 0,1% b. Number 15,345 16,164 c. Average size 2,31 2,34 d. Loan-to-value ratio (%) 61.3 59,4 e. Contractual life (months) 262 244 f. Loans associated with co-financing schemes 140 163 - Number 55 73 g. Type of property transaction 5 71 - Value 5,418 4,659 - Number 1,713 10,055 - Number 1,713 10,055 - Number 11,167 11,187 - Number 11,167 11,381 - Number 679,545 675,590 M-O-M % change 0.6% 1.5% - Number 13,1% 13,3% 3. Outstanding loans 0,03 0.03 - Number 679,545 675,590 Y-0.4% 0,6% 1,5% <th></th> <th>a. Value</th> <th>30,817</th> <th>28,929</th>		a. Value	30,817	28,929		
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Mo-M % change -6.2% 0.1% b. Number 15,345 16,164 c. Average size 2.31 2.34 d. Loan-to-value ratio (%) 61.3 59.4 e. Contractual life (months) 262 244 Loans associated with co-financing schemes 140 163 - Number 55 73 Of You of property transaction 21.275 22.1954 - Value 50.5 11.166 - Number 21.275 21.947 - Scondary market 21.275 21.947 - Refinancing 4.127 50.65 - Number 11.166 10.039 - Number uloans approved during the month but not yet drawn 4.127 50.699 - Number 21.947 20.283 30.00000000000000000000000000000000000	2.					
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e. Contractual life (months) 262 244 f. Loans associated with co-financing schemes 140 163 - Value 140 163 - Number 55 73 g. Type of property transaction 55 73 - Value 21,275 21,984 - Refinancing 8,725 11,166 - Number 9,505 10,039 - Refinancing 4,127 5,069 - Value 25,818 27,745 - Number of applications (cases) 21,947 20,283 3. Outstanding loans 11,187 11,987 i. Number of applications (cases) 21,947 20,283 3. Outstanding loans 13,1% 13,8% b. Loans associated with co-financing schemes 0,6% 1,5% - Value 7,930 3,033 0,033 - Walue 10,952 11,440 1,489 - Number 7,930 8,251 1,440 - Number 30,665 <t< td=""><td></td><td></td><td>-</td><td>_</td></t<>			-	_		
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Schemes offered by the private sector:- Value10,95211,440- Number7,9308,251c. Delinquency ratio (%)0.030.03- More than 3 months0.020.02d. Rescheduled loan ratio (%)0.050.06 4 Loans written offa. Value of loans written off during the month125Interest rates on new loans approved during the montha. With reference to BLR0.0%0.0%0.0%0.0%1.1.2%1.2%1.2%1.2%1.5.2%1.6.4%(Breakdown is shown on an absolute interest rate basis)of which:Less than 2.25%1.2%1.4%2.25% to less than 2.5%1.2%1.4%2.5% to less than 3.25%0.6%0.3%0.3%0.4%0.4%0.4%0.0%0.0%0.0%0.0%0.0%0.0%0.0%0.0%0.0%0.0% <td <="" colspan="2" td=""><td></td><td></td><td></td><td></td></td>	<td></td> <td></td> <td></td> <td></td>					
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- More than 6 months0.020.02d. Rescheduled loan ratio (%)0.050.064. Loans written off125a. Value of loans written off during the month125b. Loans written off over the past 12 months139135- Value139135- As % of the average outstanding loans**5. Interest rates on new loans approved during the month15.2%16.4%a. With reference to BLR15.2%16.4%(Breakdown is shown on an absolute interest rate basis) of which:0.0%11.2%2.25% to less than 2.5%1.5%1.6%2.5% to less than 2.75%1.2%1.4%2.75% to less than 3.5%0.4%0.3%3.25% to less than 3.5%0.4%0.3%3.5% to less than 3.75%0.3%0.3%3.75% to less than 3.75%0.3%0.3%3.75% to less than 3.75%0.4%0.3%3.75% to less than 3.75%0.3%0.3%3.75% to less than 3.75%0.3%0.3%3.75% to less than 3.75%0.3%0.3%3.75% to less than 3.75%0.3%0.3%3.75% to less than 3.75%0.4%0.4%b. With reference to HIBOR83.9%82.7%c. Fixed rate0.0%0.0%			7,000	0,201		
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b. With reference to HIBOR 83.9% 82.7% c. Fixed rate 0.0% 0.0%						
c. Fixed rate 0.0% 0.0%						
a. Others 0.9% 0.9%		c. Fixed rate	0.0%	0.0%		
		a. Uthers	0.9%	0.9%		
		b. With reference to HIBORc. Fixed rate	83.9% 0.0%	82.7% 0.0%		

Abbreviation: BLR refers to the best lending rate. HIBOR refers to Hong Kong interbank offered rate. * less than 0.05%

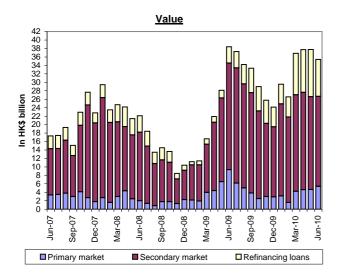
Residential Mortgage Loans in Hong Kong

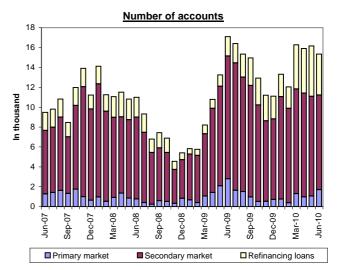




New Loans Drawn Down During the Month







Residential Mortgage Survey

Notes to Annex

- 1. **Residential mortgage loans** (RMLs) of the authorized institutions covered in this survey represent about 98% of the banking sector.
- 2. **RMLs** in this survey are loans (including refinancing loans) to private individuals for the purchase of residential properties, including uncompleted units, but other than those properties under the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme.
- 3. **New loans approved** are mortgage loans approved during the surveyed month. The loans can either be drawn down in the same month or in the following months. Loans that are approved but not yet drawn, which have implications for the amount of gross new loans made in the following months, are shown under the item "New loans approved during the month but not yet drawn".
- 4. **Delinquency ratio** is measured by a ratio of total amount of overdue loans to total outstanding loans.
- 5. **Rescheduled loan ratio** is measured by a ratio of total amount of rescheduled loans to total outstanding loans.
- 6. Co-financing schemes refer to those schemes that involve the provision of topup finance by property developer(s) or other co-financier(s) in addition to mortgage loans advanced by authorized institutions. For loans associated with co-financing schemes, only the portion of loans advanced by reporting institutions is included in this survey.
- 7. Average loan-to-value ratio and average contractual life for new loans approved during the surveyed month are average figures weighted by the amount of new loans approved during the surveyed month by individual reporting institutions.
- Loans written off over the past 12 months as a percentage of the average outstanding loans is calculated as: total value of loans written off during the past 12-month period as a percentage of the average outstanding loan value over the 12-month period [i.e. (opening + closing) ÷ 2].