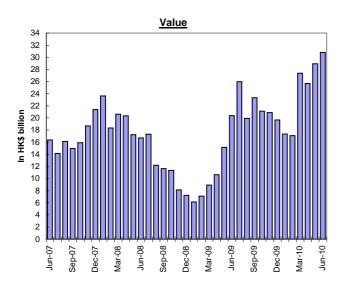
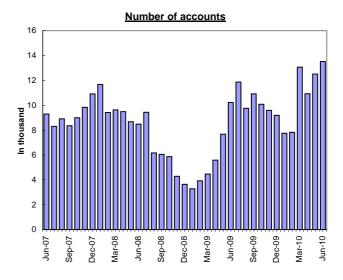
(Value in HK\$ million)

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		
2. New loans approved during the month         3.           a. Value         35,418         37,773           M-o-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           r. Loans associated with co-financing schemes         140         163           - Value         140         163           - Number         55         73           g. Type of property transaction         21,275         21,954           - Value         5,418         4,659           - Number         1,713         1,056           - Number         1,713         1,056           - Number         1,713         1,056           - Number         1,1147         11,987           - Number         11,1147         11,981           - Number         11,1147         12,983           Outstanding loans         21,947         20,283           J. Value         679,545         675,590           Mo-M % change         0,6%         1,5%						
a. Value         35.418         37.779           M-o-M % change         -6.2%         0.1%           b. Number         15.345         16.164           c. Average size         2.31         2.34           d. Loarn-to-value file (months)         61         59.44           d. contro-value file (months)         61         59.44           f. contro-value file (months)         61         59.44           f. contro-value file (months)         100         163           e. Value         100         163           - Number         100         163           - Number         50         73           g. Type of property transaction         51         21.275           - Value         61.725         21.947           - Number         11.167         1.066           - Number         11.167         1.066           - Number         11.167         1.068           - Number         11.167         1.083           - Number         11.167         1.086           - Value         679.545         675.500           - Number         13.1%         1.5%           - Value         10.952         11.440           - Value<	•		13,521	12,509		
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.					
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           - Value         140         163           - Number         55         73           g. Type of property transaction         21,275         21,954           - Refinancing         8,725         11,166           - Number         9,505         10,039           - Refinancing         8,725         11,167           - Number         11,167         11,981           - Number         11,167         11,981           - Number         11,167         11,981           - Number         679,545         675,590           Mo-M % change         0.6%         1.5%           - Value         7,102         17,685           - Number         30,655         312,491           Schemes offered by the private sector:         - Value         10,952           - Value         10,952         11,440           Number         30,055         312,4						
d.       Loan-to-value ratio (%)       61.3       59.4         e.       Contractual life (months)       262       244         f.       Loans associated with co-financing schemes       73       74         - Value       140       163         - Number       55       73         g. Type of property transaction       5418       4.659         - Value       21,275       21,954         - Primary market       21,275       21,954         - Rumber       1,713       1,056         - Secondary market       9,005       10,039         - Refinancing       4,127       5,069         Number       25,818       27,745         - Number of applications (cases)       21,947       20,283         3.       Outstanding leans       3       41.8         A Value       679,545       675,590         M-O+M % change       0,6%       1,5%         Y-Value       17,102       17,685         - Value       17,012       17,685         - Value       10,952       11,440         - Number       7,930       8,251         - Value       10,952       11,440         - Number       0		b. Number				
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<>			-	_		
f.         Loans associated with co-financing schemes         140         163           - Value         140         163           - Number         55         73           g. Type of property transaction         55         73           - Value         - Primary market         21,275         21,954           - Refinancing         8,725         11,166           - Number         1,713         1,056           - Secondary market         9,0505         10,039           - Refinancing         4,127         5,069           - Number         25,818         27,745           - Number         1,187         11,867           - Number         21,947         20,283           3.         Outstanding leans         21,947         20,283           a. Value         17,102         17,685         1,5%           - Value         17,102         17,685         31,249           Schemes offered by the private sector:         -         -         14,440         0,03         0.03           - Value         10,952         11,440         0.03         0.03         0.03         0.03           - Value         10,952         14,40         0.06         0.06			• · · •			
- Number         55         73           g. Type of property transaction         - Value         - Primary market         5.418         4.659           - Secondary market         21.275         21.954         - Refinancing         8.725         11,166           - Number         1.713         1.056         - Secondary market         9.050         10.039           - Refinancing         4.127         5.069         10.039         - Refinancing         4.127         5.069           Number         - Number         11.187         11.981         11.981         11.981           - Number of applications (cases)         21.947         20.283         20.283           3. Outstanding loans         -         -         -         13.1%         13.8%           b. Loans associated with co-financing schemes         -         -         30.565         31.249           - Value         17.102         17.685         -         -         -           - Value         10.952         11.440         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -		f. Loans associated with co-financing schemes				
g. Type of property transaction         - Value           - Value         5.418         4.659           - Primary market         21,275         21,954           - Refinancing         8,725         11,166           - Number         9,505         10,039           - Refinancing         4,127         5,069           - Number         9,505         10,039           - Refinancing         4,127         5,069           - Number         11,187         11,981           - Number of applications (cases)         21,947         20,0283           3. Outstanding loans         4         4         13,8%           a. Value         679,545         675,590           M-0-M % change         0.6%         1.5%           - Value         17,102         17,685           - Number         7,930         8,251           - Value         7,930         8,251           - Value         7,930         8,251           - Number         0.03         0.03           - Value         10,952         11,440           - Value         7,930         8,251           - Value         0.05         0.06           - Number <td< td=""><td></td><td></td><td>-</td><td></td></td<>			-			
- Value         5.418         4.659           - Primary market         21,275         21,954           - Refinancing         8,725         11,166           - Number         1,713         1,056           - Secondary market         9,0505         10,039           - Refinancing         4,127         5,069           Number         11,187         11,187           - Number         11,187         12,947           - Value         679,545         675,590           Mo-Or M% change         0.6%         1,5%           Y-Or % change         0.6%         1,5%           Y-Value         17,102         17,685           - Value         10,952         11,440           - Value         10,952         11,440           - Value         10,952         11,440           - Value         10,952         11,440           - Number         30,565         31,249           Schemes offered by the private sector:         - Value         10,952           - Value         10,952         11,440           - Number         0.03         0.03           - Value         10,952         11,440           - Value         10			55	15		
- Secondary market         21,25         21,954           - Refinancing         8,725         11,166           - Number         1,713         1,056           - Secondary market         9,605         10,039           - Refinancing         4,127         5,069           h. New loans approved during the month but not yet drawn         -         4,127         5,069           - Number         11,187         11,981         11,981           i. Number of applications (cases)         21,947         20,283           3. Outstanding loans         -         13,1%         13,8%           a. Value         679,545         675,590           M-o-M % change         0.6%         1.5%           Y-o-Y % change         0.6%         1.5%           - Value         17,102         17,685           - Number         30,565         31,249           Schemes offered by the private sector:         -         -           - Value         10,952         11,440           - Number         7,930         8,251           C. Delinquency ratio (%)         0.02         0.02           - Walue of loans written off during the month         12         5           Dans written off		- Value				
- Refinancing         8,725         11,166           - Number         1,713         1,056           - Secondary market         9,005         10,039           - Refinancing         4,127         5,069           Number         25,818         27,745           - Number of applications (cases)         21,947         20,283           3.         Outstanding loans         11,187         11,981           a. Value         679,545         675,590           M-o-W % change         0.6%         1.5%           Y-o-W % change         13,1%         13,8%           b. Loans associated with co-financing schemes         7,102         17,685           - Value         10,952         11,440           - Value         10,952         11,440           - Number         7,930         8,251           - Value         10,952         11,440           - Number         7,930         8,251           - Number         7,930         8,251           - Value         10,952         11,440           - Number         0.03         0.03           - More than 3 months         0.02         0.02           - More than 3 months         0.02						
Primary market         1,713         1,056           - Secondary market         9,505         10,039           - Refinancing         4,127         5,069           New loans approved during the month but not yet drawn         25,818         27,745           - Number         11,187         11,981           - Number of applications (cases)         21,947         20,283           3. Outstanding loans         679,545         675,590           M -o-W % change         0.6%         1.5%           Y -o-Y % change         13,1%         13.8%           b. Loans associated with co-financing schemes         600%         1.5%           - Value         17,102         17,685           - Value         10,952         11,440           - Number         7,930         8,251           - Value         10,952         10,440           - Number         0.03         0.03           - More than 3 months         0.03         0.03           - More than 6 months         0.02         0.02           - Value         1319         135           - As % of the average outstanding loans         *         *           *         Value         1339         135						
- Secondary market         9,505         10,039           - Refinancing         4,127         5,069           h. New loans approved during the month but not yet drawn         25,818         27,745           - Number         11,187         11,981           i. Number of applications (cases)         21,947         20,283           3. Outstanding loans         679,545         675,590           M-o-M % change         0.6%         1.5%           Y-o-Y % change         13.1%         13.8%           b. Loans associated with co-financing schemes         609,545         675,590           Government-funded schemes:         - Value         17,102         17,685           - Number         30,565         31,249         31,249           Schemes offered by the private sector:         - Value         10,952         11,440           - Number         7,930         8,251         0.02         <			1 7 1 0	4.050		
- Refinancing       4,127       5,069         h. New loans approved during the month but not yet drawn       25,818       27,745         - Number       11,187       11,987         1. Number of applications (cases)       21,947       20,283         3. Outstanding loans       679,545       675,590         M-o-M % change       0.6%       1.5%         Y-o-Y % change       13.1%       13.8%         b. Loans associated with co-financing schemes       7       13.1%         Government-funded schemes:       7       17,102       17,685         - Number       30,565       31,249         Schemes offered by the private sector:       10,952       11,440         - Number       7,930       8,251         C. Delinquency ratio (%)       0.03       0.03         - More than 3 months       0.02       0.02         a. Value of loans written off during the month       12       5         b. Loans written off       139       135         - As % of the average outstanding loans       *       *         * Value       10,952       11,440       5         Leans written off       139       135       *         - As % of the average outstanding loans       * <td></td> <td></td> <td></td> <td></td>						
- Value       25,818       27,745         - Number of applications (cases)       21,947       20,283         3. Outstanding loans       21,947       20,283         a. Value       679,545       675,590         M-o-M % change       0.6%       1.5%         Y-o-Y % change       13,1%       13.8%         b. Loans associated with co-financing schemes       7-o-Y % change       17,102         Government-funded schemes:       17,102       17,685         - Value       17,102       17,685         - Number       7,330       8,251         - Number       7,330       8,251         - Number       7,330       8,251         - Delinquency ratio (%)       0.02       0.02         - More than 3 months       0.03       0.03         - More than 6 months       0.02       0.02         - Value       139       135         - As % of the average outstanding loans       *       *         - Value       10,2%       11.2%         - As % of the average outstanding loans       *       *         - Value       0.03       0.03       135         - As % of the average outstanding loans       *       *		- Refinancing	-	-		
- Number         11,187         11,187         11,981           i. Number of applications (cases)         21,947         20,283           3. Outstanding loans			25 818	27 745		
3. Outstanding loans         679,545         675,590           a. Value         679,545         675,590           M-o-M % change         0.6%         1.5%           Y-o-Y % change         13.1%         13.8%           b. Loans associated with co-financing schemes         7.02         17.685           Government-funded schemes:         30,565         31.249           - Value         10,952         11,440           - Number         7.930         8.251           - Number         7,930         8.251           - Number         0.03         0.03           - More than 3 months         0.02         0.02           - More than 6 months         0.02         0.02           - More than 6 months         0.02         0.02           - Value         139         135           - As % of the average outstanding loans         *         *           S         Interest rates on new loans approved during the month         12         5           b. Loans written off over the past 12 months         *         *         *           - Value         139         135         *         *           - As % of the average outstanding loans         *         *         *						
a. Value       679,545       675,590         M-o-M % change       0.6%       1.5%         Y-o-Y % change       13.1%       13.8%         b. Loans associated with co-financing schemes		i. Number of applications (cases)	21,947	20,283		
M-o-M % change Y-o-Y % change         0.6% 13.1%         1.5% 13.8%           b. Loans associated with co-financing schemes Government-funded schemes: - Value         17,102         17,685           a. Value         17,102         17,685           b. Number         30,565         31,249           Schemes offered by the private sector: - Value         10,952         11,440           a. Number         7,930         8,251           c. Delinquency ratio (%)         0.03         0.03           - More than 3 months         0.03         0.03           - More than 6 months         0.02         0.02           - Loans written off         12         5           b. Loans written off during the month         12         5           b. Loans written off over the past 12 months         139         135           - As % of the average outstanding loans         *         *           5.         Interest rates on new loans approved during the month         15.2%         16.4%           (Breakdown is shown on an absolute interest rate basis)         0.0%         0.0%         0.0%           of which:         Less than 2.5%         1.5%         1.6%         2.5% to less than 3.25%         0.6%         0.7%               2.25% to less than 3.25%             0.6	3.	Outstanding loans				
Y-o-Y % change       13.1%       13.8%         b. Loans associated with co-financing schemes       17,102       17,685         Government-funded schemes:       30,565       31,249         Schemes offered by the private sector:       30,565       31,249         Schemes offered by the private sector:       10,952       11,440         - Number       7,930       8,251         C. Delinquency ratio (%)       0.03       0.03         - More than 3 months       0.02       0.02         - More than 6 months       0.02       0.02         - Rescheduled loan ratio (%)       0.05       0.06         4.       Loans written off during the month       12       5         b. Loans written off over the past 12 months       139       135         - Value       139       135         - As % of the average outstanding loans       *       *         5.       Interest rates on new loans approved during the month       12       5         a. With reference to BLR       10.2%       11.2%         .25% to less than 2.5%       10.2%       11.2%         .25% to less than 2.5%       1.5%       1.6%         .25% to less than 3.5%       0.4%       0.3%         .25% to less than 3.75						
b. Loans associated with co-financing schemes Government-funded schemes: - Value 17,102 - Number 30,565 Schemes offered by the private sector: - Value 10,952 - Number 7,930 - More than 3 months 0.03 - More than 3 months 0.03 - More than 6 months 0.02 d. Rescheduled loan ratio (%) - Loans written off during the month 12 b. Loans written off during the month 12 b. Loans written off oft are past 12 months - Value 139 - As % of the average outstanding loans * 5. Interest rates on new loans approved during the month a. With reference to BLR (Breakdown is shown on an absolute interest rate basis) of which: Less than 2.5% 1.5% 1.6% 2.5% to less than 2.75% 1.2% 1.6% 3.5% to less than 3.5% 0.4% 3.5% to less than 3.5% 0.4% 5. With reference to HIBOR 5. 5. With reference to HIBOR 5. 5. With reference to						
- Value       17,102       17,685         - Number       30,565       31,249         Schemes offered by the private sector:       10,952       11,440         - Number       7,930       8,251         c. Delinquency ratio (%)       0.03       0.03         - More than 3 months       0.03       0.03         - More than 6 months       0.02       0.02         d. Rescheduled loan ratio (%)       0.05       0.06         4. Loans written off       12       5         b. Loans written off during the month       12       5         b. Loans written off over the past 12 months       139       135         - Value       139       135         - As % of the average outstanding loans       *       *         a. With reference to BLR       10.2%       16.4%         (Breakdown is shown on an absolute interest rate basis)       0.0%       11.2%         of which:       Less than 2.5%       1.5%       1.6%         2.5% to less than 2.5%       1.5%       0.4%       0.3%         2.5% to less than 3.5%       0.6%       0.7%       3.5%         3.5% to less than 3.5%       0.4%       0.3%       3.5%         3.5% to less than 3.5%       0.3%			13.170	13.078		
- Number         30,565         31,249           Schemes offered by the private sector:         10,952         11,440           - Value         10,952         11,440           - Number         7,930         8,251           c. Delinquency ratio (%)         0.03         0.03           - More than 3 months         0.02         0.02           - More than 6 months         0.02         0.02           d. Rescheduled loan ratio (%)         0.05         0.06           4. Loans written off         12         5           b. Loans written off over the past 12 months         139         135           - Value         139         135         *           - As % of the average outstanding loans         *         *         *           a. With reference to BLR         0.0%         0.0%         0.0%           of which:         Less than 2.5%         10.2%         11.2%           2.25% to less than 2.5%         1.5%         1.6%           2.5% to less than 3.25%         0.6%         0.7%           3.25% to less than 3.5%         0.4%         0.3%           3.5% to less than 3.5%         0.3%         0.3%           3.5% to less than 3.5%         0.4%         0.3%			17 100	17.005		
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 <b>4</b> 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>					
- Number7,9308,251c. Delinquency ratio (%).More than 3 months0.030.03- More than 6 months0.020.02d. Rescheduled loan ratio (%)0.050.064. Loans written off		Schemes offered by the private sector:				
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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%		
		<ul><li>b. With reference to HIBOR</li><li>c. Fixed rate</li></ul>	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%

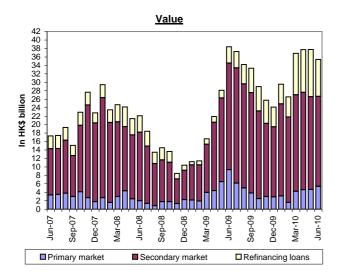
## **Residential Mortgage Loans in Hong Kong**

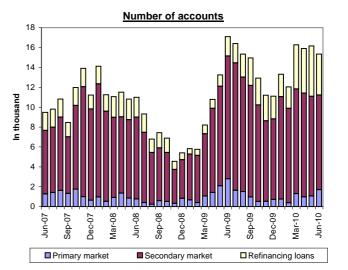




## New Loans Drawn Down During the Month







## **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].