

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

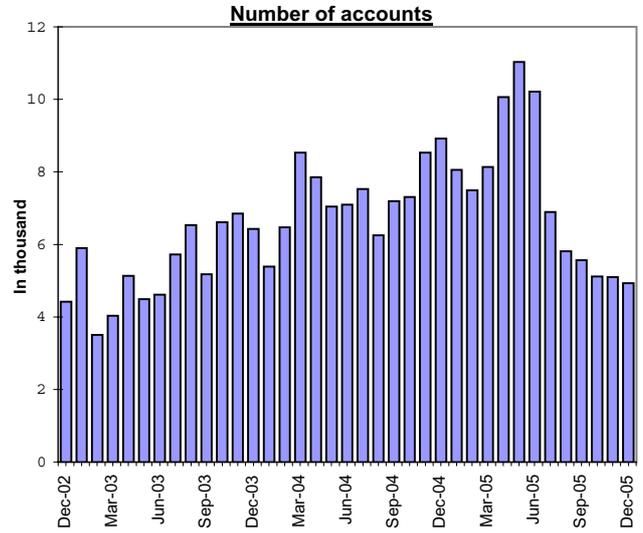
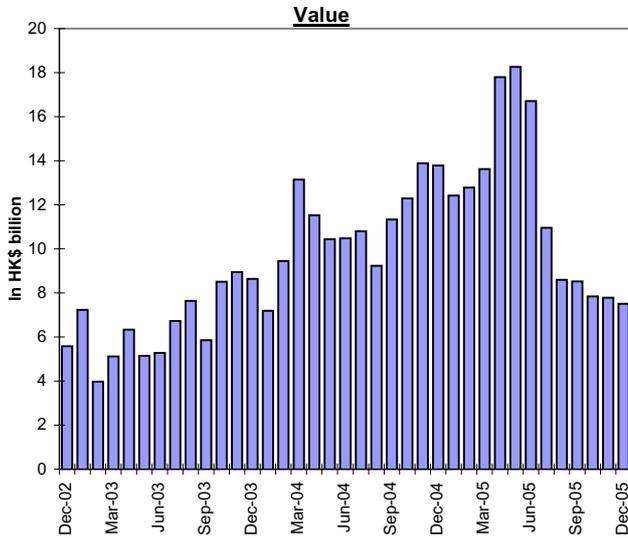
	(Value in HK\$ million)	
	<b>December 2005</b>	<b>November 2005</b>
<b>23 authorized institutions</b>		
<b>1. <u>New loans drawn down during month</u></b>		
a. Value	7,509	7,776
M-o-M % change	-3.4%	-0.9%
b. Number	4,927	5,094
<b>2. <u>New loans approved during month</u></b>		
a. Value	7,676	8,726
M-o-M % change	-12.0%	-9.4%
b. Number	4,989	5,592
c. Average size	1.54	1.56
d. Loan-to-value ratio (%)	59.3	60.2
e. Contractual life (months)	244	247
f. Loans associated with co-financing schemes		
- Value	271	371
- Number	180	224
g. Type of property transaction		
- Value		
- Primary market	1,740	2,024
- Secondary market	5,048	5,509
- Refinancing	888	1,193
- Number		
- Primary market	823	916
- Secondary market	3,424	3,788
- Refinancing	742	888
h. New loans approved during month but not yet drawn		
- Value	5,253	5,933
- Number	3,279	3,729
i. Number of applications (cases)	7,665	8,472
<b>3. <u>Outstanding loans</u></b>		
a. Value	533,069	535,207
M-o-M % change	-0.4%	-0.3%
Y-o-Y % change	1.0%	1.6%
b. Loans associated with co-financing schemes		
Government-funded schemes:		
- Value	43,668	44,109
- Number	59,005	59,460
Schemes offered by the private sector:		
- Value	31,703	32,291
- Number	19,753	20,052
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	0.35
<b>4. <u>Loans written off</u></b>		
a. Value of loans written off during month	80	57
b. Loans written off over the past 12 months		
- Value	663	629
- 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	5.9%	4.5%
b. More than 2.25% and up to 2.5% below BLR	38.3%	39.0%
c. More than 2% and up to 2.25% below BLR	32.7%	30.5%
d. More than 1.75% and up to 2% below BLR	9.0%	9.2%
e. More than 1.5% and up to 1.75% below BLR	4.8%	5.2%
f. More than 1.25% and up to 1.5% below BLR	2.2%	1.9%
g. More than 1% and up to 1.25% below BLR	0.9%	1.5%
h. More than 0.75% and up to 1% below BLR	1.2%	2.1%
i. More than 0.5% and up to 0.75% below BLR	0.5%	0.2%
j. More than 0.25% and up to 0.5% below BLR	0.4%	0.4%
k. More than 0% and up to 0.25% below BLR	0.0%	0.1%
l. At BLR	0.3%	0.4%
m. Above BLR	0.3%	0.6%
n. Fixed rate	0.1%	1.0%
o. Others	3.4%	3.4%
<b>6. <u>Loans for purchasing properties in Mainland China</u></b>		
a. Value of new loans drawn down during month	595	429
b. Value of outstanding loans	13,607	13,198

Abbreviation:

BLR refers to the best lending rate.

**Residential Mortgage Loans in Hong Kong**  
(23 authorized institutions)

**New Loans Drawn Down During Month**



**New Loans Approved During Month**

