

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

(Value in HK\$ million)

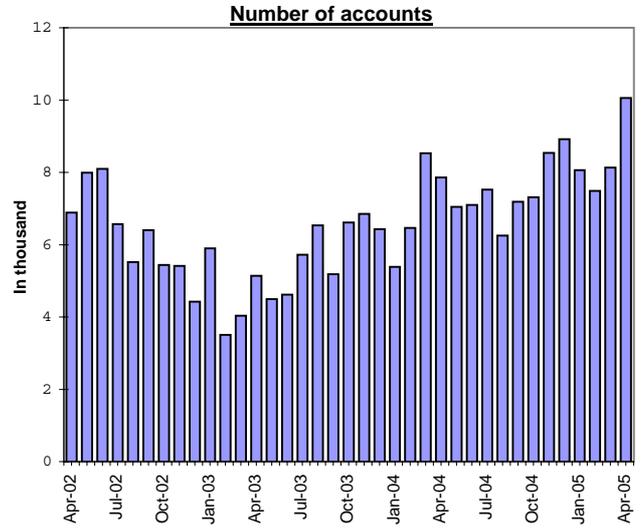
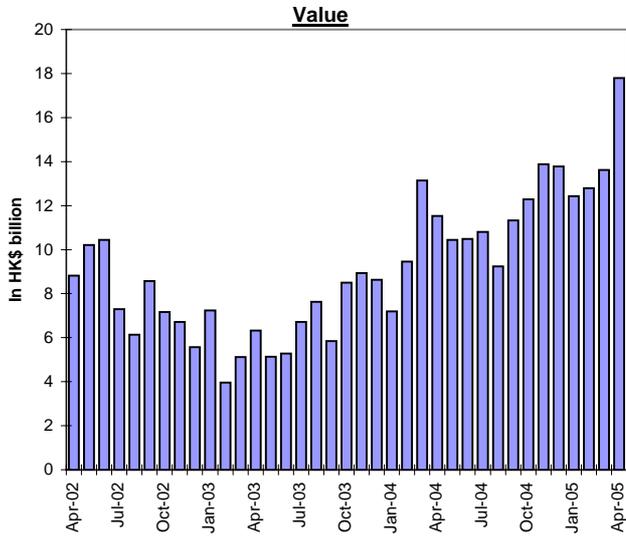
| | April 2005 | March 2005 |
|---|-------------------|-------------------|
| 24 authorized institutions | | |
| 1. <u>New loans drawn down during month</u> | | |
| a. Value | 17,790 | 13,623 |
| M-o-M % change | 30.6% | 6.5% |
| b. Number | 10,061 | 8,136 |
| 2. <u>New loans approved during month</u> | | |
| a. Value | 22,370 | 19,016 |
| M-o-M % change | 17.6% | 44.8% |
| b. Number | 13,073 | 10,779 |
| c. Average size | 1.71 | 1.76 |
| d. Loan-to-value ratio (%) | 65.5 | 65.8 |
| e. Contractual life (months) | 251 | 250 |
| f. Loans associated with co-financing schemes | | |
| - Value | 717 | 966 |
| - Number | 361 | 415 |
| g. Type of property transaction | | |
| - Value | | |
| - Primary market | 2,426 | 3,239 |
| - Secondary market | 15,910 | 12,115 |
| - Refinancing | 4,035 | 3,662 |
| - Number | | |
| - Primary market | 934 | 1,257 |
| - Secondary market | 9,528 | 7,229 |
| - Refinancing | 2,611 | 2,293 |
| h. New loans approved during month but not yet drawn | | |
| - Value | 15,393 | 13,587 |
| - Number | 9,120 | 7,570 |
| i. Number of applications (cases) | 20,903 | 19,468 |
| 3. <u>Outstanding loans</u> | | |
| a. Value | 536,971 | 533,240 |
| M-o-M % change | 0.7% | 0.3% |
| Y-o-Y % change | 2.1% | 1.5% |
| b. Loans associated with co-financing schemes | | |
| Government-funded schemes: | | |
| - Value | 48,833 | 49,204 |
| - Number | 63,951 | 64,525 |
| Schemes offered by the private sector: | | |
| - Value | 40,923 | 42,317 |
| - Number | 25,105 | 25,886 |
| c. Delinquency ratio (%) | | |
| - More than 3 months | 0.26 | 0.29 |
| - More than 6 months | 0.15 | 0.16 |
| d. Rescheduled loan ratio (%) | 0.41 | 0.42 |
| 4. <u>Loans written off</u> | | |
| a. Value of loans written off during month | 58 | 154 |
| b. Loans written off over the past 12 months | | |
| - Value | 727 | 734 |
| - 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 | 83.0% | 93.7% |
| b. More than 2.25% and up to 2.5% below BLR | 10.2% | 3.0% |
| c. More than 2% and up to 2.25% below BLR | 2.8% | 0.4% |
| d. More than 1.75% and up to 2% below BLR | 0.8% | 0.4% |
| e. More than 1.5% and up to 1.75% below BLR | 0.3% | 0.1% |
| f. More than 1.25% and up to 1.5% below BLR | 0.5% | 0.3% |
| g. More than 1% and up to 1.25% below BLR | 0.1% | 0.0% |
| h. More than 0.75% and up to 1% below BLR | 0.3% | 0.2% |
| i. More than 0.5% and up to 0.75% below BLR | 0.0% | 0.0% |
| j. More than 0.25% and up to 0.5% below BLR | 0.0% | 0.1% |
| k. More than 0% and up to 0.25% below BLR | 0.0% | 0.0% |
| l. At BLR | 0.1% | 0.2% |
| m. Above BLR | 0.2% | 0.2% |
| n. Fixed rate | 0.0% | 0.0% |
| o. Others | 1.7% | 1.4% |
| 6. <u>Loans for purchasing properties in Mainland China</u> | | |
| a. Value of new loans drawn down during month | 551 | 519 |
| b. Value of outstanding loans | 10,764 | 10,406 |

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

