

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

(Value in HK\$ million)

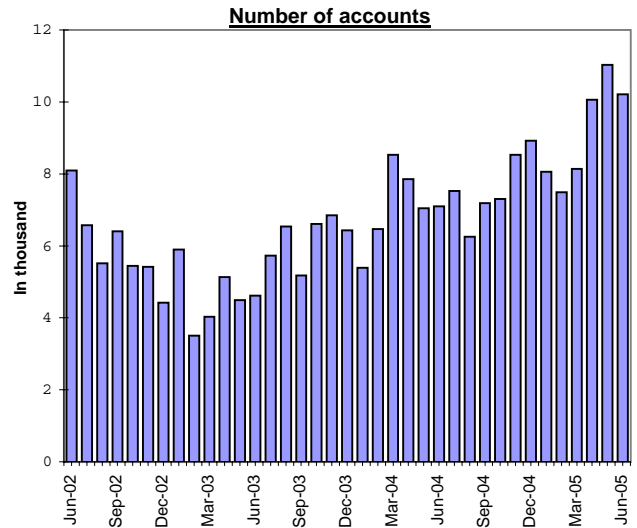
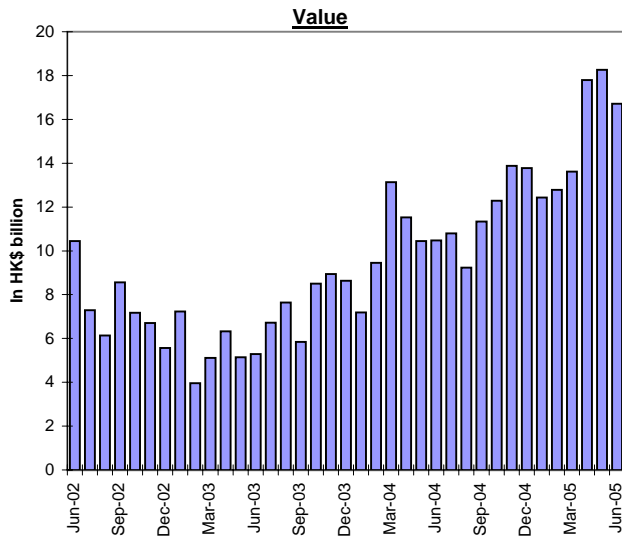
	June 2005	May 2005
24 authorized institutions		
1. <u>New loans drawn down during month</u>		
a. Value	16,712	18,260
M-o-M % change	-8.5%	2.6%
b. Number	10,216	11,032
2. <u>New loans approved during month</u>		
a. Value	14,831	16,971
M-o-M % change	-12.6%	-24.1%
b. Number	9,066	10,425
c. Average size	1.64	1.63
d. Loan-to-value ratio (%)	63.9	64.0
e. Contractual life (months)	248	251
f. Loans associated with co-financing schemes		
- Value	774	676
- Number	439	339
g. Type of property transaction		
- Value		
- Primary market	1,969	1,780
- Secondary market	10,215	12,108
- Refinancing	2,647	3,083
- Number		
- Primary market	893	886
- Secondary market	6,438	7,574
- Refinancing	1,735	1,965
h. New loans approved during month but not yet drawn		
- Value	9,101	11,237
- Number	5,517	6,798
i. Number of applications (cases)	12,565	14,224
3. <u>Outstanding loans</u>		
a. Value	543,319	540,311
M-o-M % change	0.6%	0.6%
Y-o-Y % change	3.6%	2.9%
b. Loans associated with co-financing schemes		
Government-funded schemes:		
- Value	46,805	47,893
- Number	62,196	63,159
Schemes offered by the private sector:		
- Value	38,294	39,410
- Number	23,525	24,198
c. Delinquency ratio (%)		
- More than 3 months	0.22	0.24
- More than 6 months	0.12	0.13
d. Rescheduled loan ratio (%)	0.38	0.40
4. <u>Loans written off</u>		
a. Value of loans written off during month	49	42
b. Loans written off over the past 12 months		
- Value	685	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	40.4%	52.2%
b. More than 2.25% and up to 2.5% below BLR	33.7%	31.0%
c. More than 2% and up to 2.25% below BLR	13.4%	9.8%
d. More than 1.75% and up to 2% below BLR	6.9%	2.2%
e. More than 1.5% and up to 1.75% below BLR	1.8%	0.7%
f. More than 1.25% and up to 1.5% below BLR	1.0%	0.7%
g. More than 1% and up to 1.25% below BLR	0.2%	0.3%
h. More than 0.75% and up to 1% below BLR	0.6%	0.5%
i. More than 0.5% and up to 0.75% below BLR	0.1%	0.0%
j. More than 0.25% and up to 0.5% below BLR	0.1%	0.1%
k. More than 0% and up to 0.25% below BLR	0.0%	0.0%
l. At BLR	0.1%	0.3%
m. Above BLR	0.2%	0.2%
n. Fixed rate	0.0%	0.0%
o. Others	1.5%	2.0%
6. <u>Loans for purchasing properties in Mainland China</u>		
a. Value of new loans drawn down during month	651	556
b. Value of outstanding loans	11,481	11,119

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

