

Residential Mortgage Survey
Results of Survey for September 2005

(Value in HK\$ million)

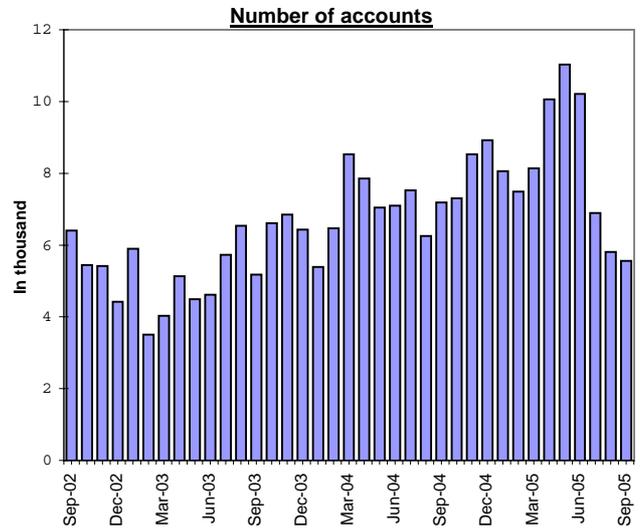
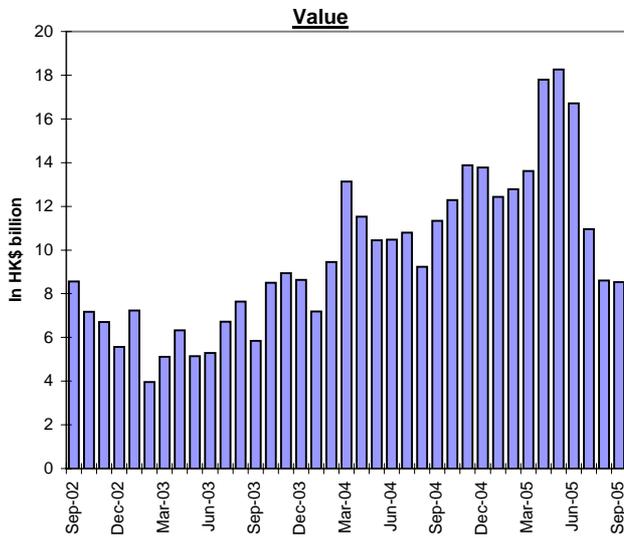
| | <u>September 2005</u> | <u>August 2005</u> |
|---|-----------------------|--------------------|
| 24 authorized institutions | | |
| 1. <u>New loans drawn down during month</u> | | |
| a. Value | 8,525 | 8,601 |
| M-o-M % change | -0.9% | -21.5% |
| b. Number | 5,560 | 5,808 |
| 2. <u>New loans approved during month</u> | | |
| a. Value | 9,831 | 9,991 |
| M-o-M % change | -1.6% | 0.6% |
| b. Number | 6,151 | 6,525 |
| c. Average size | 1.60 | 1.53 |
| d. Loan-to-value ratio (%) | 60.8 | 61.8 |
| e. Contractual life (months) | 247 | 250 |
| f. Loans associated with co-financing schemes | | |
| - Value | 268 | 297 |
| - Number | 161 | 176 |
| g. Type of property transaction | | |
| - Value | | |
| - Primary market | 1,166 | 929 |
| - Secondary market | 7,560 | 7,907 |
| - Refinancing | 1,105 | 1,155 |
| - Number | | |
| - Primary market | 509 | 387 |
| - Secondary market | 4,802 | 5,184 |
| - Refinancing | 840 | 954 |
| h. New loans approved during month but not yet drawn | | |
| - Value | 6,574 | 7,094 |
| - Number | 4,142 | 4,463 |
| i. Number of applications (cases) | 9,403 | 9,682 |
| 3. <u>Outstanding loans</u> | | |
| a. Value | 538,566 | 540,093 |
| M-o-M % change | -0.3% | -0.4% |
| Y-o-Y % change | 2.9% | 3.2% |
| b. Loans associated with co-financing schemes | | |
| Government-funded schemes: | | |
| - Value | 45,242 | 45,821 |
| - Number | 60,492 | 61,100 |
| Schemes offered by the private sector: | | |
| - Value | 34,000 | 35,238 |
| - Number | 20,945 | 21,635 |
| c. Delinquency ratio (%) | | |
| - More than 3 months | 0.18 | 0.19 |
| - More than 6 months | 0.09 | 0.09 |
| d. Rescheduled loan ratio (%) | 0.36 | 0.37 |
| 4. <u>Loans written off</u> | | |
| a. Value of loans written off during month | 47 | 32 |
| b. Loans written off over the past 12 months | | |
| - Value | 634 | 641 |
| - 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 | 3.6% | 6.6% |
| b. More than 2.25% and up to 2.5% below BLR | 27.3% | 19.3% |
| c. More than 2% and up to 2.25% below BLR | 35.7% | 35.7% |
| d. More than 1.75% and up to 2% below BLR | 15.2% | 19.1% |
| e. More than 1.5% and up to 1.75% below BLR | 8.1% | 10.2% |
| f. More than 1.25% and up to 1.5% below BLR | 2.5% | 2.9% |
| g. More than 1% and up to 1.25% below BLR | 0.8% | 0.7% |
| h. More than 0.75% and up to 1% below BLR | 1.2% | 1.1% |
| i. More than 0.5% and up to 0.75% below BLR | 0.2% | 0.2% |
| j. More than 0.25% and up to 0.5% below BLR | 0.3% | 0.2% |
| k. More than 0% and up to 0.25% below BLR | 0.1% | 0.0% |
| l. At BLR | 0.4% | 0.5% |
| m. Above BLR | 0.3% | 0.2% |
| n. Fixed rate | 1.9% | 0.1% |
| o. Others | 2.4% | 3.2% |
| 6. <u>Loans for purchasing properties in Mainland China</u> | | |
| a. Value of new loans drawn down during month | 657 | 568 |
| b. Value of outstanding loans | 12,746 | 12,271 |

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

