

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

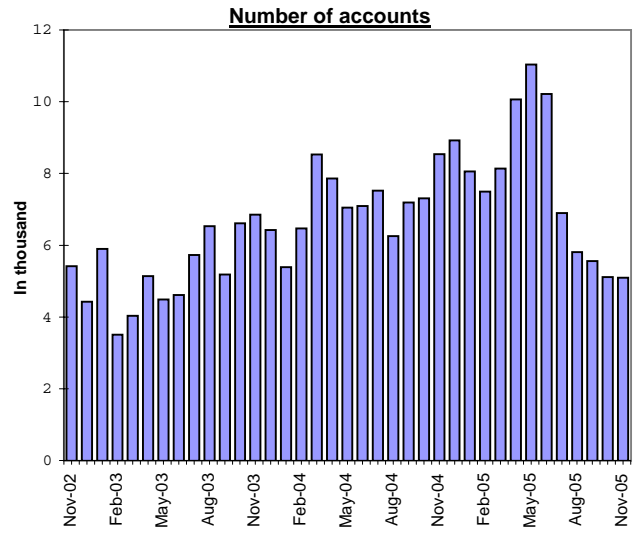
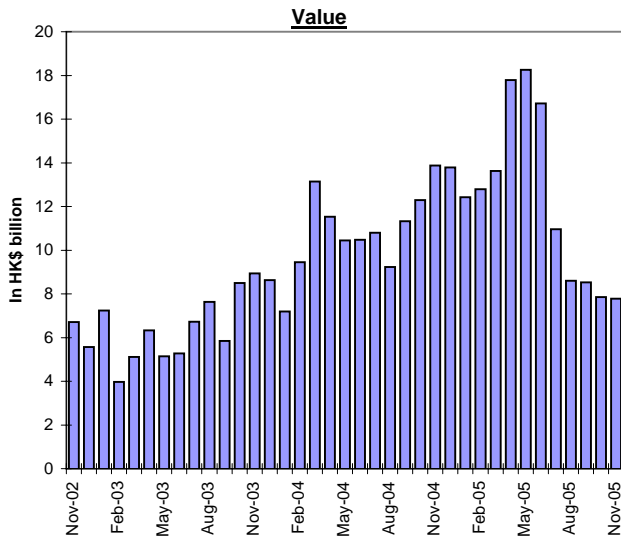
	(Value in HK\$ million)	
	<u>November 2005</u>	<u>October 2005</u>
<b>23 authorized institutions</b>		
<b>1. <u>New loans drawn down during month</u></b>		
a. Value	7,776	7,847
M-o-M % change	-0.9%	-7.9%
b. Number	5,094	5,114
<b>2. <u>New loans approved during month</u></b>		
a. Value	8,726	9,626
M-o-M % change	-9.4%	-2.1%
b. Number	5,592	5,982
c. Average size	1.56	1.61
d. Loan-to-value ratio (%)	60.2	60.7
e. Contractual life (months)	247	246
f. Loans associated with co-financing schemes		
- Value	371	289
- Number	224	185
g. Type of property transaction		
- Value		
- Primary market	2,024	1,610
- Secondary market	5,509	6,901
- Refinancing	1,193	1,116
- Number		
- Primary market	916	692
- Secondary market	3,788	4,453
- Refinancing	888	837
h. New loans approved during month but not yet drawn		
- Value	5,933	6,466
- Number	3,729	4,047
i. Number of applications (cases)	8,472	8,845
<b>3. <u>Outstanding loans</u></b>		
a. Value	535,207	536,789
M-o-M % change	-0.3%	-0.3%
Y-o-Y % change	1.6%	2.3%
b. Loans associated with co-financing schemes		
Government-funded schemes:		
- Value	44,109	44,627
- Number	59,460	59,938
Schemes offered by the private sector:		
- Value	32,291	33,027
- Number	20,052	20,415
c. Delinquency ratio (%)		
- More than 3 months	0.18	0.19
- 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	57	32
b. Loans written off over the past 12 months		
- Value	629	623
- 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	4.5%	3.1%
b. More than 2.25% and up to 2.5% below BLR	39.0%	33.3%
c. More than 2% and up to 2.25% below BLR	30.5%	31.4%
d. More than 1.75% and up to 2% below BLR	9.2%	10.0%
e. More than 1.5% and up to 1.75% below BLR	5.2%	5.9%
f. More than 1.25% and up to 1.5% below BLR	1.9%	1.7%
g. More than 1% and up to 1.25% below BLR	1.5%	0.7%
h. More than 0.75% and up to 1% below BLR	2.1%	1.4%
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	0.4%	0.4%
k. More than 0% and up to 0.25% below BLR	0.1%	0.1%
l. At BLR	0.4%	0.5%
m. Above BLR	0.6%	0.4%
n. Fixed rate	1.0%	8.4%
o. Others	3.4%	2.5%
<b>6. <u>Loans for purchasing properties in Mainland China</u></b>		
a. Value of new loans drawn down during month	429	336
b. Value of outstanding loans	13,198	12,958

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

