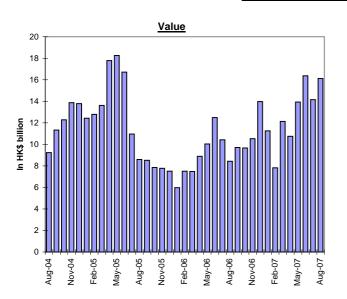
Abbreviation:

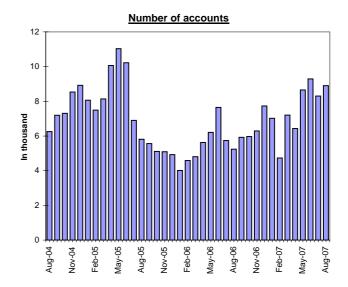
BLR refers to the best lending rate.

New loans drawn down during month	Results of Survey for August 2007					
1. New loans drawn down during month a. Value 16,123 14,154 M-o-M % change 8,803 8,803 B, 804 2. New loans approved during month a. Value 19,323 17,425 M-o-M % change 10,9% 0,7% b. Number 10,824 9,812 c. Average size 17,9 17,8 d. Loans-Lov-alue ratio (%) 61,4 61,5 e. Contractual life (months) 244 240 f. Loans associated with co-financing schemes - Value - Value 462 597 r. Number 291 350 g. Type of property transaction - Value - Primary market 1,250 1,044 - Refinancing 3,030 3,093 - Number - Primary market 1,250 1,148 - Secondary market 1,600 1,148 - Secondary market 1,600 1,148 - Secondary market 7,384 6,563 - Refinancing 1,800 1,831 - Number 1,800 1				August 2007	(Value in HK\$ million) <u>July 2007</u>	
a. Value						
Mo-M% change 13.9% -13.5% Number 8.903 8.304 R.	1.	<u>Ne</u>	w loans drawn down during month			
b. Number 8,903 8,304 New loans approved during month 19,323 17,425 a. Value 19,323 17,425 b. Number 10,824 9,812 c. Average size 1,79 1,78 d. Loan-to-value ratio (%) 61,4 61,5 e. Contractual life (months) 244 240 f. Loans associated with co-financing schemes 462 597 - Value - Value 291 350 g. Type of property transaction 291 3,792 3,492 - Secondary market 3,792 3,492 - Secondary market 1,2500 10,844 - Refinancing 3,030 3,030 3,033 3,033 3,033 - Number - Primary market 1,620 1,418 6,563 - Refinancing 1,820 1,418 6,563 - Refinancing 1,820 1,831 1,820 1,831 1,820 1,831 1,820 1,831 1,820 1,831 1,820 1,831 1,820 1,831 1,841		a.				
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M-o-M % change 10.9% 0.7% b. Number 10.824 9.812 c. Average size 1.79 1.78 d. Loan-to-value ratio (%) 61.4 61.5 e. Contractual life (months) 244 240 f. Loans associated with co-financing schemes - Value 462 597 - Number of property transaction - Value - Primary market 12.500 10.840 - Primary market 12.500 10.840 - Refinancing 3.030 3.093 - Number - Primary market 1.620 1.418 - Secondary market 7.384 6.563 - Refinancing 1.820 1.831 1.81 1.820 1.831 h. New loans approved during month but not yet drawn - 1.676 6.885 1.6757 1.402 - Number 7.676 6.885 1.6757 1.402 1. Number of applications (cases) 1.6757 1.403 3. Outstanding loans 2.44 2.4340 50.885 Noutstanding loans 2.72 3.076 2	2.			0,000	0,00 1	
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c. Average size 1.79 1.78 d. Loan-to-value ratio (%) 61.4 61.5 e. Contractual life (months) 244 240 f. Loans associated with co-financing schemes - Value 462 597 - Value - Value - 291 350 - Value - 7 Firmary market 1,250 10,840 - Refinancing 3,030 3,093 3,093 - Number - 1,250 1,418 - 5 econdary market 1,620 1,418 - Secondary market 1,620 1,418 - 5 econdary market 1,734 6,563 - Refinancing 1,820 1,811 1,820 1,811 h. New loans approved during month but not yet drawn - 1,820 1,811 - Value 1,662 1,813 h. Number of applications (cases) 16,757 14,032 3. Value 542,340 538,583 M-o-M % change 0,7% 0,5% Y-O-Y® Change 3,0% 2,1% b. Loans associated with co-financing schemes 6				· ·		
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S. Type of property transaction			- Value			
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- Secondary market				3.792	3.492	
- Number - Primary market - Primary market - Secondary market - Refinancing - Refinancing - Number - Value - Number - Nu				· ·	•	
- Primary market - Secondary market - Secondary market - Refinancing - New loans approved during month but not yet drawn - Value - Number - Number - Number of applications (cases) 3. Outstanding loans - Value - Number - Value -			6	3,030	3,093	
- Secondary market				1 620	1 /110	
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- More than 6 months d. Rescheduled loan ratio (%) 0.23 0.23 0.23 0.23 0.23 0.23 0.23 0.23		С.		0.13	0.14	
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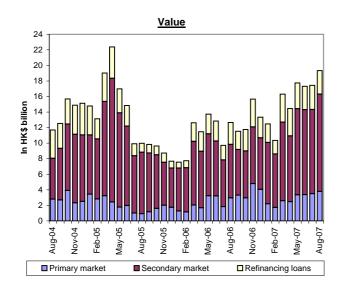
Residential Mortgage Loans in Hong Kong (23 authorized institutions)

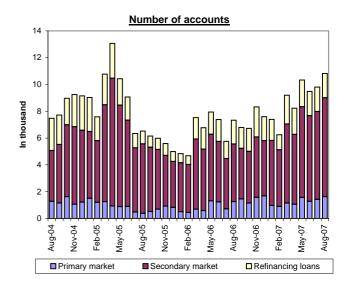
New Loans Drawn Down During Month





New Loans Approved During Month





Residential Mortgage Survey

Notes to Annex

- 1. The Residential Mortgage Survey is a continuous monthly survey covering 23 authorized institutions in the banking industry.
- 2. **Residential mortgage loans** (RMLs) in this survey are loans (including refinancing loans) to private individuals for the purchase of residential properties, including uncompleted units, but other than those properties under the Home Ownership Scheme, the Private Sector Participation Scheme and the Tenants Purchase Scheme.
- 3. **Gross new loans made** are new mortgage loans drawn down during the surveyed month.
- 4. **New loans approved** are mortgage loans approved during the surveyed month. The loans can either be drawn down in the same month or in the following months. Loans that are approved but not yet drawn, which have implications for the amount of gross new loans made in the following months, are shown under the item "New loans approved during month but not yet drawn".
- 5. **Delinquency ratio** is measured by a ratio of total amount of overdue loans to total outstanding loans.
- 6. **Rescheduled loan ratio** is measured by a ratio of total amount of rescheduled loans to total outstanding loans.
- 7. **Co-financing schemes** refer to those schemes that involve provision of top-up finance by property developer(s) or other co-financier(s) in addition to mortgage loans advanced by authorized institutions. For loans associated with co-financing schemes, only the portion of loans advanced by reporting institutions is included in this survey.
- 8. Average loan-to-value ratio and average contractual life for new loans approved during the surveyed month are average figures weighted by the amount of new loans approved during the surveyed month by individual reporting institutions.
- 9. **Loans written off** over the past 12 months as a percentage of the average outstanding loans is calculated as: total value of loans written off during the past 12-month period as a percentage of the average outstanding loan value over the 12-month period [i.e. (opening + closing) ÷2].