

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

(Value in HK\$ million)

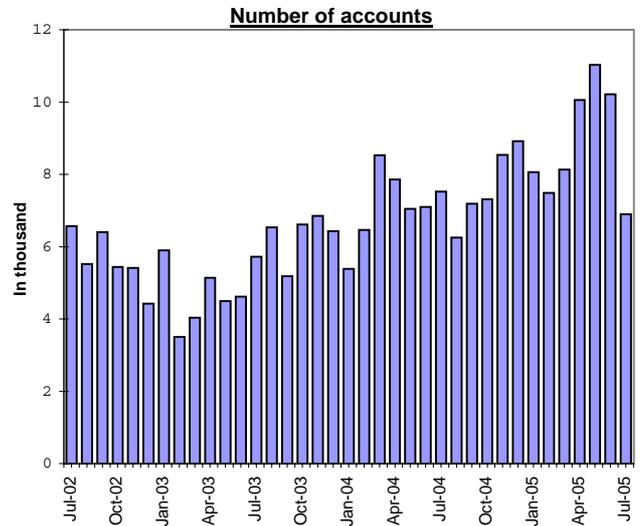
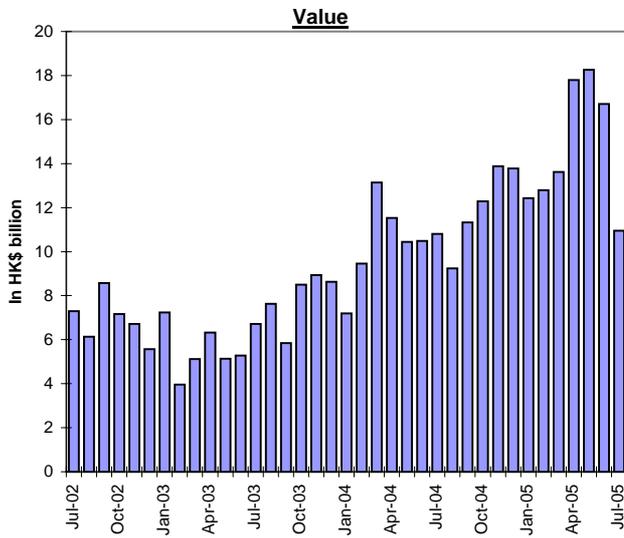
	<u>July 2005</u>	<u>June 2005</u>
24 authorized institutions		
1. <u>New loans drawn down during month</u>		
a. Value	10,955	16,712
M-o-M % change	-34.4%	-8.5%
b. Number	6,896	10,216
2. <u>New loans approved during month</u>		
a. Value	9,930	14,831
M-o-M % change	-33.1%	-12.6%
b. Number	6,343	9,066
c. Average size	1.57	1.64
d. Loan-to-value ratio (%)	61.3	63.9
e. Contractual life (months)	248	248
f. Loans associated with co-financing schemes		
- Value	332	774
- Number	195	439
g. Type of property transaction		
- Value		
- Primary market	999	1,969
- Secondary market	7,381	10,215
- Refinancing	1,550	2,647
- Number		
- Primary market	476	893
- Secondary market	4,797	6,438
- Refinancing	1,070	1,735
h. New loans approved during month but not yet drawn		
- Value	6,817	9,101
- Number	4,311	5,517
i. Number of applications (cases)	8,734	12,565
3. <u>Outstanding loans</u>		
a. Value	542,020	543,319
M-o-M % change	-0.2%	0.6%
Y-o-Y % change	3.4%	3.6%
b. Loans associated with co-financing schemes		
Government-funded schemes:		
- Value	46,327	46,805
- Number	61,656	62,196
Schemes offered by the private sector:		
- Value	36,274	38,294
- Number	22,248	23,525
c. Delinquency ratio (%)		
- More than 3 months	0.22	0.22
- More than 6 months	0.12	0.12
d. Rescheduled loan ratio (%)	0.37	0.38
4. <u>Loans written off</u>		
a. Value of loans written off during month	39	49
b. Loans written off over the past 12 months		
- Value	678	685
- 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	17.3%	40.4%
b. More than 2.25% and up to 2.5% below BLR	24.6%	33.7%
c. More than 2% and up to 2.25% below BLR	25.1%	13.4%
d. More than 1.75% and up to 2% below BLR	17.8%	6.9%
e. More than 1.5% and up to 1.75% below BLR	7.9%	1.8%
f. More than 1.25% and up to 1.5% below BLR	2.5%	1.0%
g. More than 1% and up to 1.25% below BLR	0.8%	0.2%
h. More than 0.75% and up to 1% below BLR	0.9%	0.6%
i. More than 0.5% and up to 0.75% below BLR	0.2%	0.1%
j. More than 0.25% and up to 0.5% below BLR	0.2%	0.1%
k. More than 0% and up to 0.25% below BLR	0.0%	0.0%
l. At BLR	0.5%	0.1%
m. Above BLR	0.3%	0.2%
n. Fixed rate	0.0%	0.0%
o. Others	1.9%	1.5%
6. <u>Loans for purchasing properties in Mainland China</u>		
a. Value of new loans drawn down during month	489	651
b. Value of outstanding loans	11,802	11,481

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

