

Table 1

The Hong Kong Monetary Authority (HKMA) regularly collects from banks data on residential mortgage loans (RMLs), which include the value of the mortgage loans approved by banks and the number of mortgage loans involving co-financing arrangements. Please refer to the table below for detailed figures in the past three years:

	2016	2017	2018 (January to September)
New RMLs associated with co-financing schemes approved by banks			
Number (proportion of total new RMLs approved)	1872 (2.1%)	2764 (2.6%)	1913 (2.2%)
Value (HKD) (proportion of total new RMLs approved)	9.6 billion (3.2%)	14.7 billion (3.7%)	10.1 billion (2.8%)

Table 2

Figures on new RMLs approved by banks in the past three years are as follows:

	2016	2017	2018 (January to September)
New RMLs approved by banks			
Value (HKD)	298.7 billion	396.4 billion	354.2 billion
Number	87477	104390	87666
Average size (HKD)	3.41 million	3.80 million	4.04 million
Average LTV ratio	51.8%	49.4%	47.4%

Table 3

To ensure proper risk management by banks and the effectiveness of the HKMA's macroprudential measures, the HKMA has been collecting from banks the outstanding value of mortgage loans extended by property developers and money lenders. Please see table below for details:

(HKD)	End-2016	End-2017	End-June 2018
Aggregate outstanding value of RMLs of the banking sector	1,118.7 billion	1,205.8 billion	1,257.8 billion
Outstanding value of mortgage loans extended by major property developers as reported by banks	20.7 billion	31.7 billion	Not yet available
Outstanding value of mortgage loans extended by money lenders that have a credit relationship with banks (as estimated by banks)	5.6 billion	4.0 billion	5.0 billion