Annex

Residential Mortgage Survey

Results of Survey for June 2026

(Value in HK$ million)

		Jun 2026	May 2026
1.	**New applications received during the month**		
	a. Number	12,117	10,767
	(M-o-M % change)	(12.5%)	(12.8%)
2.	**New loans approved during the month**		
	a. Value	50,592	40,231
	(M-o-M % change)	(25.8%)	(10.1%)
	b. Number	9,526	8,087
	(M-o-M % change)	(17.8%)	(13.9%)
	c. Average size	5.31	4.97
	d. Loan-to-value ratio (%)	61.1	60.3
	e. Contractual life (months)	321	318
	f. Loans associated with co-financing schemes		
	- Value	233	213
	- Number	62	60
	g. Type of property transaction		
	Value		
	- Primary market	15,481	11,701
	- Secondary market	28,941	23,804
	- Refinancing	6,170	4,726
	Number		
	- Primary market	2,499	2,027
	- Secondary market	5,801	5,023
	- Refinancing	1,226	1,037
	h. New loans approved during the month but not yet drawn		
	- Value	46,662	37,331
	- Number	8,787	7,491
3.	**New loans drawn down during the month**		
	a. Value	27,720	23,573
	(M-o-M % change)	(17.6%)	(4.3%)
	b. Number	5,570	4,728
	(M-o-M % change)	(17.8%)	(3.3%)

(Value in HK$ million)

		Jun 2026	May 2026
4.	**Outstanding loans**		
	a. Value	1,955,022	1,946,916
	(M-o-M % change)	(0.4%)	(0.4%)
	(Y-o-Y % change)	(3.7%)	(3.3%)
	b. Loans associated with co-financing schemes		
	Government-funded schemes:		
	- Value	2,399	2,388
	- Number	1,141	1,154
	Schemes offered by the private sector:		
	- Value	16,577	16,692
	- Number	3,970	4,006
	c. Delinquency ratio (%)		
	- More than 3 months	0.11	0.11
	- More than 6 months	0.08	0.09
	d. Rescheduled loan ratio (%)	0.00	0.00
5.	**Loans written off**		
	a. Value of loans written off during the month	0	0
	b. Loans written off over the past 12 months		
	- Value	12	13
	- As % of the average outstanding loans	*	*
6.	**Interest rates on new loans approved during the month**		
	a. With reference to Hong Kong Interbank Offered Rate (HIBOR)	70%	73.8%
	b. With reference to Best Lending Rate (BLR)	1.3%	1.2%
	c. Fixed rate	25.1%	20.7%
	d. Others	3.7%	4.3%

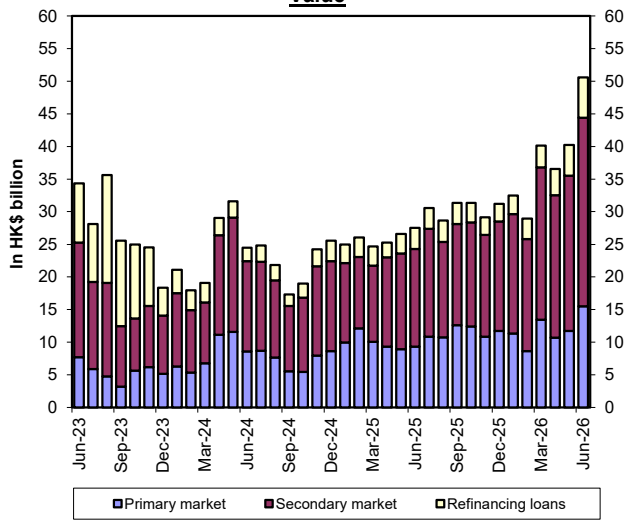
* less than 0.05%

Notes: Figures may not add up to total due to rounding.

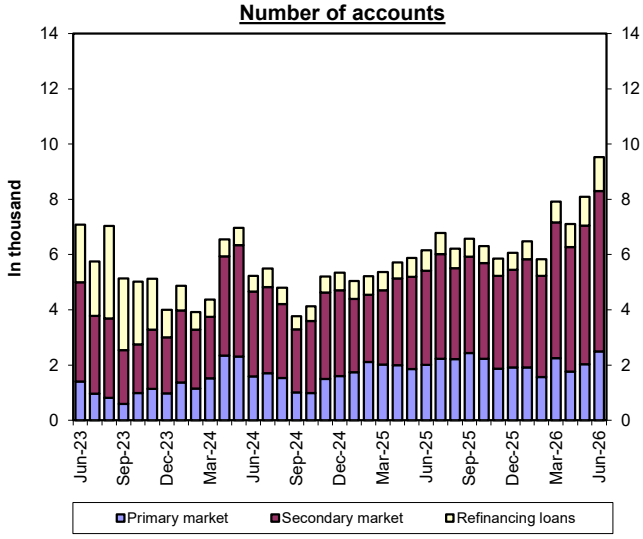
Residential Mortgage Loans in Hong Kong

New Loans Approved During the Month

Value

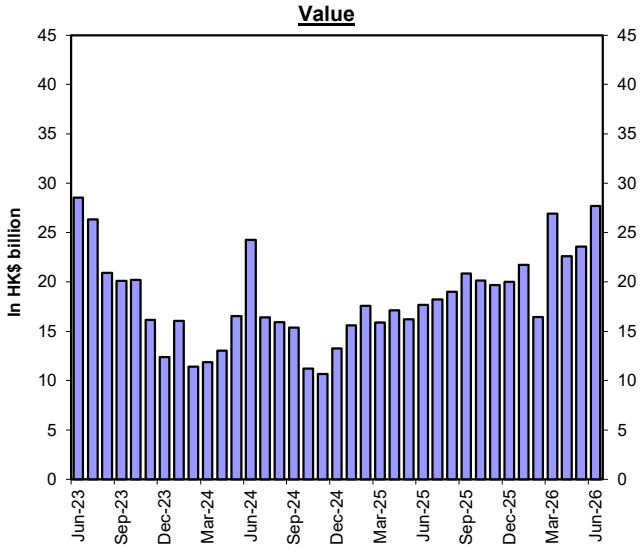


Number of accounts

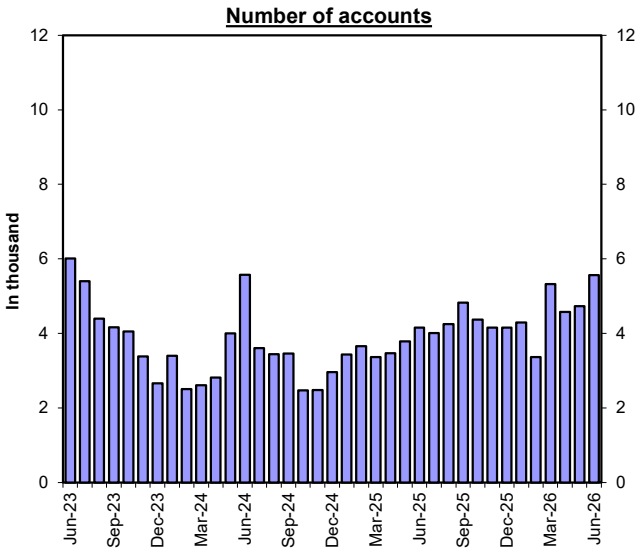


New Loans Drawn Down During the Month

Value



Number of accounts



Residential Mortgage Survey

Notes to Annex

1. **Residential mortgage loans** (RMLs) of the authorized institutions covered in this survey represent about 99% of the banking sector.

2. **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. **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 the month but not yet drawn".

4. **Delinquency ratio** is measured by a ratio of total amount of overdue loans to total outstanding loans.

5. **Rescheduled loan ratio** is measured by a ratio of total amount of rescheduled loans to total outstanding loans.

6. **Co-financing schemes** refer to those schemes that involve the 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.

7. **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.

8. **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].