SECRET UNDER THE BANKING ORDINANCE

HONG KONG MONETARY AUTHORITY

SURVEY ON

RESIDENTIAL MORTGAGE LENDING

Name of Reporting Institution:

For the month of __________ (MM/YYYY)

We certify that this return is, to the best of our knowledge and belief, correct.

______________________________	______________________________
Chief Accountant	*Chief Executive*

Name and telephone number of responsible person who may be contacted by the Monetary Authority in case of any enquiry.

______________________________	______________________________
Name	*Telephone Number*

(Rev. 09/2006)

Residential Mortgage Loans ("RMLs") in Hong Kong
(For the month of / (MM/YYYY))

			No.	HK$Mn
1.	**Gross RMLs outstanding**			
(1)	Gross RMLs outstanding at the start of the month			
(2)	Add :	Gross RMLs made during the month		
	(a)	RMLs to finance purchase of properties		
	(b)	Refinancing loans		
		Of which, to refinance RMLs which were in negative equity		
	(c)	RMLs purchased during the month		
		Of which, (i) from HKMC		
		(ii) from other institutions (Please specify the names in item 6(1) below)		
	Total = 2(a) + 2(b) + 2(c)			
(3)	Less:	Gross payments received during the month		
	(a)	Regular repayments		
	(b)	Partial prepayments		
		Of which, partial prepayments of RMLs in negative equity		
	(c)	Complete Repayments		
		Of which, complete repayments of RMLs in negative equity		
	(d)	RMLs securitised during the month		
	(e)	RMLs sold during the month		
		Of which, (i) to HKMC		
		(ii) to other institutions (Please specify the names in item 6(2) below)		
	(f)	Proceeds recovered from sale of repossessed residential properties		
	(g)	Amount written off		
	(h)	Total gross payments received and amount written off during the month		
(4)	Unallocated items			
	(a)	Add: unallocated items to increase the gross RMLs outstanding (please specify in item 6(3))		
	(b)	Less: unallocated items to reduce the gross RMLs outstanding (please specify in item 6(4))		
(5)	Gross RMLs outstanding at the end of the month Total = (1) + (2) - (3) + (4)(a) - (4)(b)			

2.	**Information on gross RMLs outstanding at the end of the month**	**No.**	**HK$Mn**
(1)	Gross outstanding RMLs with equitable mortgage		
(2)	Gross outstanding RMLs associated with co-financing schemes		
	(a) With property developers		
	(b) With Hong Kong SAR Government		
	(c) With other co-financiers		
(3)	Gross outstanding RMLs in negative equity		
	(a) Of which, unsecured portion		
(4)	Gross outstanding RMLs in negative equity associated with co-financing schemes		
	(a) With property developers		
	(b) With Hong Kong SAR Government		
	(c) With other co-financiers		
(5)	Breakdown of loan-to-value ratio for gross outstanding RMLs in negative equity (i.e. item 2(3)) **(Note 1)**		
	(a) Above 100% to 110%		
	(b) Above 110% to 120%		
	(c) Above 120% to 130%		
	(d) Above 130% to 140%		
	(e) Above 140% to 150%		
	(f) Above 150%		
(6)	Mortgage rate breakdown for gross outstanding RMLs in negative equity (i.e. item 2(3)) **(Note 1)**		
	(a) More than 2% below BLR		
	(b) More than 1% and up to 2% below BLR		
	(c) More than 0% and up to 1% below BLR		
	(d) BLR		
	(e) More than 0% and up to 1% above BLR		
	(f) More than 1% and up to 2% above BLR		
	(g) More than 2% above BLR		
	(h) Others (e.g. fixed rate)		
(7)	Gross outstanding RMLs overdue for		
	(a) More than 3 months and up to 6 months		
	(b) More than 6 months and up to 1 year		
	(c) More than 1 year		
	(d) Total = (7(a) + 7(b) + 7(c))		
	Of which, gross outstanding RMLs in negative equity and overdue for more than 3 months		
(8)	Rescheduled RMLs at the end of the month (not including those reported as overdue RMLs)		
(9)	RMLs subject to mortgagee actions at the end of the month		

Note 1:
To be reported for the positions of March, June, September and December only.

3. **New Loan applications and approvals**			No.	HK$Mn
(1)	Applications received during the month			
(2)	New loans approved but not yet drawn during the month			
(3)	New loans approved and drawn during the month			
(4)	New loans approved (drawn and undrawn) during the month = (2) +(3)			
	Of which,	(a) properties aged 15 years or below		
		(b) properties aged above 15 years		
		(c) associated with co-financing schemes		
		(i) with property developers		
		(ii) with Hong Kong SAR Government		
		(iii) with other co-financiers		
		(d) to refinance RMLs which were in negative equity		
(5)	Average loan-to-value ratio of new loans approved during the month (weighted average %)			
		(a) Customer loans excluding those to refinance RMLs which were in negative equity		
		(b) Customer loans to refinance RMLs which were in negative equity		
		(c) All customer loans (including (a) & (b) but excluding loans associated with HKMC's MIP)		
		(d) All RMLs (including staff-related loans and loans associated with HKMC's MIP)		
(6)	Average contractual life of new loans approved during the month (weighted average month(s))			month(s)
(7)	New loans approved during the month for owner-occupied properties			
(8)	Undrawn RML commitments outstanding at the end of the month			

4. **Other approvals**			No.	HK$Mn
(1)	RMLs in negative equity on which:			
	(a)	interest rates have been lowered (other than those refinanced as reported under item 1(2)(b)) during the month		
	(b)	other mortgage terms have been changed during the month		
	Total = (1(a) + 1(b))			

Abbreviations:

HKMC Hong Kong Mortgage Corporation

MIP Mortgage Insurance Programme

5. **Mortgage rate analysis of new loans approved (drawn and undrawn) during the month**

	Residential mortgage loans for purchasing properties in :				Refinancing loans			
	Primary market		Secondary market		Total refinancing loans		Of which, to refinance RMLs which were in negative equity	
Mortgage rate	**No.**	**HK$Mn**	**No.**	**HK$Mn**	**No.**	**HK$Mn**	**No.**	**HK$Mn**
(a) With reference to BLR								
More than 2.5% below BLR								
More than 2.25% and up to 2.5% below BLR								
More than 2.00% and up to 2.25% below BLR								
More than 1.75% and up to 2.00% below BLR								
More than 1.5% and up to 1.75% below BLR								
More than 1.25% and up to 1.5% below BLR								
More than 1% and up to 1.25% below BLR								
More than 0.75% and up to 1% below BLR								
More than 0.5% and up to 0.75% below BLR								
More than 0.25% and up to 0.5% below BLR								
More than 0% and up to 0.25% below BLR								
At BLR								
More than 0% and up to 0.25% above BLR								
More than 0.25% and up to 0.5% above BLR								
More than 0.5% and up to 0.75% above BLR								
More than 0.75% and up to 1% above BLR								
More than 1% and up to 1.25% above BLR								
More than 1.25% and up to 1.5% above BLR								
More than 1.5% above BLR								
Sub-total								
(b) With reference to other rates								
HIBOR								
HK$ deposit rates								
Foreign currency interest rates								
Sub-total								
(c) Fixed rates								
(d) Others (including staff-related loans)								
(e) Total = (a) + (b) + (c) + (d)								
(f) Rebates								

Abbreviations:

BLR Best Lending Rate

HIBOR Hong Kong Dollar Interbank Offered Rates

6. Supplementary information on Part 1	No.	HK$Mn
(1) Name of institution(s) from which RMLs were purchased (for 1(2)(c))		
(2) Name of institution(s) to which RMLs were sold (for 1(3)(e))		
(3) Nature of unallocated item(s) to increase the gross RMLs outstanding (for 1(4)(a))		
(4) Nature of unallocated item(s) to reduce the gross RMLs outstanding (for 1(4)(b))		