

Annex

Table 1: Breakdown of household debt in Hong Kong

| HK\$ billion [As a percentage of total household debt] | End-2012 | End-2013 | End- September 2014 |
|--|-------------------|-------------------|---------------------------|
| Loans for the purchase of residential properties | 914.6 [74%] | 950.2 [72%] | 1,002.0 [71%] |
| Credit card advances | 104.0 [8%] | 110.0 [8%] | 108.3 [8%] |
| Loans for other private purposes | 215.0 [17%] | 262.6 [20%] | 305.1 [22%] |
| Total household debt | 1,233.5 [100%] | 1,322.8 [100%] | 1,415.5 [100%] |

Note: The above data only cover loans and advances drawn from authorized institutions. Figures may not add up due to rounding.

Source : HKMA

Table 2: Delinquency ratios for residential mortgage loans and credit card receivables

| As a percentage of total outstanding amount | | End-2012 | End-2013 | End-September 2014 |
|---|--|----------|----------|--------------------|
| Residential mortgage loans | Repayment overdue for more than 3 months | 0.02% | 0.02% | 0.02% |
| | Repayment overdue for more than 6 months | 0.01% | 0.01% | 0.01% |
| Credit card receivables | Repayment overdue for more than 90 days | 0.20% | 0.20% | 0.22% |

Source : HKMA

Table 3: Complaint figures of AIs' credit approval and debt collection on personal loans

| | Number of complaints in relation to AIs' credit approval on personal loans | Number of complaints in relation to AIs' debt collection on personal loans |
|------|--|--|
| 2012 | 8 | 34 |
| 2013 | 5 | 24 |
| 2014 | 5 | 25 |

Source : HKMA