

**Residential mortgage loans in negative equity**  
**June quarter 2009**

**Annex**

**Key Extrapolated Results <sup>1</sup> of the Survey on Residential Mortgage Loans in Negative Equity**

(End of period figures)	<b>Jun-09</b>	<b>Mar-09</b>	<b>Dec-08</b>	<b>Sep-08</b>	<b>Jun-08</b>
Total outstanding number	3,767	9,553	10,949	2,568	936
As % of total mortgage borrowers	0.8%	2.0%	2.3%	0.5%	0.2%
Total outstanding value (HK\$ billion)	8.1	21.4	24.8	6.0	1.7
As % of total outstanding value	1.3%	3.6%	4.2%	1.0%	0.3%
Value of unsecured portion (HK\$ billion)	0.6	2.1	2.7	0.4	0.2
Loan-to-value ratio	108%	111%	112%	107%	112%
Weighted average interest rate	BLR-2.18%	BLR-2.29%	BLR-2.29%	BLR-2.11%	BLR-1.46%

**Note:**

1. Based on 23 surveyed authorized institutions (AIs) accounting for about 98% of the industry total.