

Residential mortgage loans in negative equity
December quarter 2009

Key Extrapolated Results ¹ of the Survey on Residential Mortgage Loans in Negative Equity

(End of period figures)	Dec-09	Sep-09	Jun-09
Total outstanding number	466	835	3,767
As % of total mortgage borrowers	0.1%	0.2%	0.8%
Total outstanding value (HK\$ billion)	0.7	1.5	8.1
As % of total outstanding value	0.1%	0.2%	1.3%
Value of unsecured portion (HK\$ billion)	0.1	0.2	0.6
Loan-to-value ratio	126%	116%	108%
Weighted average interest rate	3.80% ²	BLR-1.52%	BLR-2.18%

Note:

1. Based on 23 surveyed authorized institutions (AIs) accounting for about 98% of the industry total.
2. There is a break in series. The weighted average interest rate is shown on an absolute rate basis.