

**Residential mortgage loans in negative equity**  
**March quarter 2010**

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

(End of period figures)	<b>Mar-10</b>	<b>Dec-09</b>	<b>Sep-09</b>
Total outstanding number	303	466	835
As % of total mortgage borrowers	0.1%	0.1%	0.2%
Total outstanding value (HK\$ billion)	0.4	0.7	1.5
As % of total outstanding value	0.1%	0.1%	0.2%
Value of unsecured portion (HK\$ billion)	0.1	0.1	0.2
Loan-to-value ratio	130%	126%	116%
Weighted average interest rate	3.74%	3.80% <sup>1</sup>	BLR-1.52%

Note:

1. There is a break in series. The weighted average interest rate is shown on an absolute rate basis.