

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

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

(End of period figures)	<b>Dec-10</b>	<b>Sep-10</b>	<b>Jun-10</b>
Total outstanding number	118	152	310
As % of total mortgage borrowers	*	*	0.1%
Total outstanding value (HK\$ billion)	0.15	0.2	0.5
As % of total outstanding value	*	*	0.1%
Value of unsecured portion (HK\$ billion)	0.05	0.1	0.1
Loan-to-value ratio	146%	138%	122%
Weighted average interest rate <sup>1</sup>	4.33%	4.17%	3.22%

Note

1. For residential mortgage loans in negative equity with Best Lending Rate as pricing reference.

\* less than 0.05%