

Residential mortgage loans in negative equity

March quarter 2011

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

| (End of period figures) | Mar-11 | Dec-10 | Sep-10 |
|---|---------------|---------------|---------------|
| Total outstanding number | 59 | 118 | 152 |
| As % of total mortgage borrowers | * | * | * |
| Total outstanding value (HK\$ billion) | 0.07 | 0.15 | 0.2 |
| As % of total outstanding value | * | * | * |
| Value of unsecured portion (HK\$ billion) | 0.02 | 0.05 | 0.1 |
| Loan-to-value ratio | 145% | 146% | 138% |
| Weighted average interest rate ¹ | 4.44% | 4.33% | 4.17% |

Note

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

* less than 0.05%