

**Residential mortgage loans in negative equity**  
**June quarter 2011**

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

(End of period figures)	<b>Jun-11</b>	<b>Mar-11</b>	<b>Dec-10</b>
Total outstanding number	48	59	118
As % of total mortgage borrowers	*	*	*
Total outstanding value (HK\$ million)	58	72	147
As % of total outstanding value	*	*	*
Value of unsecured portion (HK\$ million)	18	22	46
Loan-to-value ratio	145%	145%	146%
Weighted average interest rate <sup>1</sup>	4.52%	4.44%	4.33%

Note

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

\* less than 0.05%