

Residential mortgage loans in negative equity
September quarter 2011

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

(End of period figures)	Sep-11	Jun-11	Mar-11
Total outstanding number	1,653	48	59
As % of total mortgage borrowers	0.3%	*	*
Total outstanding value (HK\$ million)	4,148	58	72
As % of total outstanding value	0.5%	*	*
Value of unsecured portion (HK\$ million)	165	18	22
Loan-to-value ratio	104%	145%	145%
Weighted average interest rate ¹	3.90%	4.52%	4.44%

Note

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

* less than 0.05%