

Residential mortgage loans in negative equity
March quarter 2012

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

(End of period figures)	Mar-12	Dec-11	Sep-11
Total outstanding number	78	1,465	1,653
As % of total mortgage borrowers	*	0.3%	0.3%
Total outstanding value (HK\$ million)	236	3,647	4,148
As % of total outstanding value	*	0.5%	0.5%
Value of unsecured portion (HK\$ million)	4	122	165
Loan-to-value ratio	102%	103%	104%
Weighted average interest rate ¹	3.17%	3.15%	3.90%

Note

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

* less than 0.05%