

**Residential mortgage loans in negative equity**  
**June quarter 2012**

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

(End of period figures)	<b>Jun-12</b>	<b>Mar-12</b>	<b>Dec-11</b>
Total outstanding number	5	78	1,465
As % of total mortgage borrowers	*	*	0.3%
Total outstanding value (HK\$ million)	16	236	3,647
As % of total outstanding value	*	*	0.5%
Value of unsecured portion (HK\$ million)	0.3	4	122
Loan-to-value ratio	102%	102%	103%
Weighted average interest rate <sup>1</sup>	2.51%	3.17%	3.15%

Note

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

\* less than 0.05%