

Residential mortgage loans in negative equity
December quarter 2013

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

(End of period figures)	Dec-13	Sep-13	Jun-13
Total outstanding number	26	6	21
As % of total mortgage borrowers	*	*	*
Total outstanding value (HK\$ million)	120	31	87
As % of total outstanding value	*	*	*
Value of unsecured portion (HK\$ million)	3	1	1
Loan-to-value ratio	103%	104%	101%
Weighted average interest rate ¹	2.50%	2.50%	3.50%

Note

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

* less than 0.05%