

Residential mortgage loans in negative equity
September quarter 2014

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

(End of period figures)	Sep-14	Jun-14	Mar-14
Total outstanding number	1	30	81
As % of total mortgage borrowers	*	*	*
Total outstanding value (HK\$ million)	2	129	345
As % of total outstanding value	*	*	*
Value of unsecured portion (HK\$ million)	0.02	3	8
Loan-to-value ratio	101%	102%	102%
Weighted average interest rate ¹	n.a.	2.50%	2.52%

Note

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

* less than 0.05%