

Residential mortgage loans in negative equity
December quarter 2014

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

(End of period figures)	Dec-14	Sep-14	Jun-14
Total outstanding number	0	1	30
As % of total mortgage borrowers	0	*	*
Total outstanding value (HK\$ million)	0	2	129
As % of total outstanding value	0	*	*
Value of unsecured portion (HK\$ million)	0	0.02	3
Loan-to-value ratio	n.a.	101%	102%
Weighted average interest rate ¹	n.a.	n.a.	2.50%

Note

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

* less than 0.05%