

Residential mortgage loans in negative equity
June quarter 2016

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

(End of period figures)	Jun-2016	Mar-2016	Dec-2015
Total outstanding number	1,307	1,432	95
As % of total mortgage borrowers	0.3	0.3	*
Total outstanding value (HK\$ million)	4,452	4,919	418
As % of total outstanding value	0.4	0.5	*
Value of unsecured portion (HK\$ million)	157	195	12
Loan-to-value ratio	104%	104%	103%
Weighted average interest rate ¹	1.96%	1.88%	2.07%

Note

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

* less than 0.05%