

**Residential mortgage loans in negative equity**  
**December quarter 2011**

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

(End of period figures)	<b>Dec-11</b>	<b>Sep-11</b>	<b>Jun-11</b>
Total outstanding number	1,465	1,653	48
As % of total mortgage borrowers	0.3%	0.3%	*
Total outstanding value (HK\$ million)	3,647	4,148	58
As % of total outstanding value	0.5%	0.5%	*
Value of unsecured portion (HK\$ million)	122	165	18
Loan-to-value ratio	103%	104%	145%
Weighted average interest rate <sup>1</sup>	3.15%	3.90%	4.52%

Note

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

\* less than 0.05%