

**Residential mortgage loans in negative equity**  
**September quarter 2007**

**Annex**

**Key Extrapolated Results <sup>1</sup> of the Survey of Residential Mortgage Loans in Negative Equity**

(End of period figures)	<b>Sep-07</b>	<b>Jun-07</b>	<b>Mar-07</b>	<b>Dec-06</b>	<b>Sep-06</b>
Total outstanding number	3,482	4,676	6,679	8,444	8,813
As % of total mortgage borrowers	1%	1%	1%	2%	2%
Total outstanding value (HK\$ billion)	6	8	11	14	15
As % of total outstanding value	1%	1%	2%	3%	3%
Value of unsecured portion (HK\$ billion)	1	1	1	2	2
Loan-to-value ratio	116%	115%	114%	113%	113%
Weighted average interest rate	BLR-0.96%	BLR-1.02%	BLR-1.07%	BLR-1.17%	BLR-1.12%

**Note:**

1. Based on 23 surveyed authorized institutions (AIs) accounting for about 98% of the industry total.