

**Residential mortgage loans in negative equity**  
**June quarter 2008**

**Annex**

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

(End of period figures)	<b>Jun-08</b>	<b>Mar-08</b>	<b>Dec-07</b>	<b>Sep-07</b>	<b>Jun-07</b>
Total outstanding number	936	953	1,861	3,482	4,676
As % of total mortgage borrowers <sup>2</sup>	0.2%	0.2%	0.4%	0.7%	1%
Total outstanding value (HK\$ billion) <sup>3</sup>	1.7	1.6	3.0	5.8	8
As % of total outstanding value <sup>2</sup>	0.3%	0.3%	0.5%	1.1%	1%
Value of unsecured portion (HK\$ billion) <sup>3</sup>	0.2	0.2	0.4	0.8	1
Loan-to-value ratio	112%	118%	117%	116%	115%
Weighted average interest rate	BLR-1.46%	BLR-1.19%	BLR-1.00%	BLR-0.96%	BLR-1.02%

**Note:**

1. Based on 23 surveyed authorized institutions (AIs) accounting for about 98% of the industry total.
2. To the nearest 0.1% starting from September 2007 figures.
3. To the nearest HK\$0.1 billion starting from September 2007 figures.