

Residential mortgage loans in negative equity
September quarter 2009

Annex

Key Extrapolated Results ¹ of the Survey on Residential Mortgage Loans in Negative Equity

(End of period figures)	Sep-09	Jun-09	Mar-09	Dec-08	Sep-08
Total outstanding number	835	3,767	9,553	10,949	2,568
As % of total mortgage borrowers	0.2%	0.8%	2.0%	2.3%	0.5%
Total outstanding value (HK\$ billion)	1.5	8.1	21.4	24.8	6.0
As % of total outstanding value	0.2%	1.3%	3.6%	4.2%	1.0%
Value of unsecured portion (HK\$ billion)	0.2	0.6	2.1	2.7	0.4
Loan-to-value ratio	116%	108%	111%	112%	107%
Weighted average interest rate	BLR-1.52%	BLR-2.18%	BLR-2.29%	BLR-2.29%	BLR-2.11%

Note:

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