

Residential mortgage loans in negative equity
June quarter 2010

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

(End of period figures)	Jun-10	Mar-10	Dec-09
Total outstanding number	310	303	466
As % of total mortgage borrowers	0.1%	0.1%	0.1%
Total outstanding value (HK\$ billion)	0.5	0.4	0.7
As % of total outstanding value	0.1%	0.1%	0.1%
Value of unsecured portion (HK\$ billion)	0.1	0.1	0.1
Loan-to-value ratio	122%	130%	126%
Weighted average interest rate ¹	3.22%	3.74%	3.80%

Note

1. With reference to BLR