

**Residential mortgage loans in negative equity**  
**September quarter 2010**

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

(End of period figures)	<b>Sep-10</b>	<b>Jun-10</b>	<b>Mar-10</b>
Total outstanding number	152	310	303
As % of total mortgage borrowers	*	0.1%	0.1%
Total outstanding value (HK\$ billion)	0.2	0.5	0.4
As % of total outstanding value	*	0.1%	0.1%
Value of unsecured portion (HK\$ billion)	0.1	0.1	0.1
Loan-to-value ratio	138%	122%	130%
Weighted average interest rate <sup>1</sup>	4.17%	3.22%	3.74%

Note

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

\* less than 0.05%