

Residential mortgage loans in negative equity
September quarter 2012

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

(End of period figures)	Sep-12	Jun-12	Mar-12
Total outstanding number	0	5	78
As % of total mortgage borrowers	0	*	*
Total outstanding value (HK\$ million)	0	16	236
As % of total outstanding value	0	*	*
Value of unsecured portion (HK\$ million)	0	0.3	4
Loan-to-value ratio	N.A.	102%	102%
Weighted average interest rate ¹	N.A.	2.51%	3.17%

Note

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

* less than 0.05%