

Residential mortgage loans in negative equity
March quarter 2014

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

(End of period figures)	Mar-14	Dec-13	Sep-13
Total outstanding number	81	26	6
As % of total mortgage borrowers	*	*	*
Total outstanding value (HK\$ million)	345	120	31
As % of total outstanding value	*	*	*
Value of unsecured portion (HK\$ million)	8	3	1
Loan-to-value ratio	102%	103%	104%
Weighted average interest rate ¹	2.52%	2.50%	2.50%

Note

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

* less than 0.05%