

Residential mortgage loans in negative equity
September quarter 2014

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

| (End of period figures) | Sep-14 | Jun-14 | Mar-14 |
|---|---------------|---------------|---------------|
| Total outstanding number | 1 | 30 | 81 |
| As % of total mortgage borrowers | * | * | * |
| Total outstanding value (HK\$ million) | 2 | 129 | 345 |
| As % of total outstanding value | * | * | * |
| Value of unsecured portion (HK\$ million) | 0.02 | 3 | 8 |
| Loan-to-value ratio | 101% | 102% | 102% |
| Weighted average interest rate ¹ | n.a. | 2.50% | 2.52% |

Note

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

* less than 0.05%