

**Residential mortgage loans in negative equity**  
**December quarter 2015**

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

(End of period figures)	<b>Dec-2015</b>	<b>Sep-2015</b>	<b>Jun-2015</b>
Total outstanding number	95	0	0
As % of total mortgage borrowers	*	0	0
Total outstanding value (HK\$ million)	418	0	0
As % of total outstanding value	*	0	0
Value of unsecured portion (HK\$ million)	12	0	0
Loan-to-value ratio	103%	n.a.	n.a.
Weighted average interest rate <sup>1</sup>	2.07%	n.a.	n.a.

Note

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

\* less than 0.05%