

Residential mortgage loans in negative equity
March quarter 2016

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

(End of period figures)	Mar-2016	Dec-2015	Sep-2015
Total outstanding number	1,432	95	0
As % of total mortgage borrowers	0.3	*	0
Total outstanding value (HK\$ million)	4,919	418	0
As % of total outstanding value	0.5	*	0
Value of unsecured portion (HK\$ million)	195	12	0
Loan-to-value ratio	104%	103%	n.a.
Weighted average interest rate ¹	1.88%	2.07%	n.a.

Note

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

* less than 0.05%