

Residential mortgage loans in negative equity
September quarter 2016

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

(End of period figures)	Sep-2016	Jun-2016	Mar-2016
Total outstanding number	69	1,307	1,432
As % of total mortgage borrowers	*	0.3	0.3
Total outstanding value (HK\$ million)	282	4,452	4,919
As % of total outstanding value	*	0.4	0.5
Value of unsecured portion (HK\$ million)	6	157	195
Loan-to-value ratio	102%	104%	104%
Weighted average interest rate ¹	2.17%	1.96%	1.88%

Note

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

* less than 0.05%