Appendix B

Disclosure of value of collateral held against overdue loans

The following illustrates how an institution should disclose the collateral value of its overdue loans and the split between secured and unsecured amounts.

HK$ million

Overdue loans	Outstanding loan amount	Market value of security	Secured amount	Unsecured amount
A	10	15	10	-
B	10	7	7	3
C	10	-	-	10
Total	30	22	17	13

Minimum information to be disclosed by the institution -

- Market value of security held against the secured overdue loans: HK$22 million;
- Secured overdue loans: HK$17 million; and
- Unsecured overdue loans: HK$13 million.