

**Residential Mortgage Loans in Negative Equity  
Results of Survey on Loans Associated with Co-financing Schemes**

	<b>No. of cases (Number)</b>	<b>Outstanding Balance (HK\$ billion)</b>
Total RMLs in negative equity	<u>65,000</u>	<u>127.0</u>
RMLs associated with co-financing schemes <sup>1</sup> included above	5,400	10.0
RMLs associated with co-financing schemes <sup>1</sup> not included above	<u>16,000</u>	<u>25.8</u>
Total RMLs associated with co-financing schemes <sup>1</sup>	<u>21,400</u>	<u>35.8</u>

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<sup>1</sup> Co-financing schemes refer to those schemes which involve the provision of top-up loans by the property developers or other co-financiers in addition to the mortgage loans granted by the authorised institution.