

Residential mortgage loans in negative equity: End of June 2019

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

| (End of period figures) | Jun-2019 | Mar-2019 | Dec-2018 |
|---|-----------------|-----------------|-----------------|
| Total outstanding number | 1 | 44 | 262 |
| As % of total mortgage borrowers | * | * | 0.05 |
| Total outstanding value (HK\$ million) | 3 | 231 | 1,189 |
| As % of total outstanding value | * | * | 0.09 |
| Value of unsecured portion (HK\$ million) | 0.12 | 6 | 58 |
| Loan-to-value ratio | 104% | 103% | 105% |

Note

* less than 0.05%