

Residential mortgage loans in negative equity: End of March 2020

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

(End of period figures)	Mar-2020	Dec-2019	Sep-2019
Total outstanding number	384	128	53
As % of total mortgage borrowers	0.07	*	*
Total outstanding value (HK\$ million)	1,867	764	330
As % of total outstanding value	0.13	0.05	*
Value of unsecured portion (HK\$ million)	81	25	7
Loan-to-value ratio	105%	103%	102%

Note

* less than 0.05%