

Residential mortgage loans in negative equity: End of September 2020

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

(End of period figures)	Sep-2020	Jun-2020	Mar-2020
Total outstanding number	199	127	384
As % of total mortgage borrowers	*	*	0.07
Total outstanding value (HK\$ million)	1,155	727	1,867
As % of total outstanding value	0.07	0.05	0.13
Value of unsecured portion (HK\$ million)	33	22	81
Loan-to-value ratio	103%	103%	105%

Note

* less than 0.05%