

Residential mortgage loans in negative equity: End of September 2022

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

(End of period figures)	Sep-2022	Jun-2022	Mar-2022
Total outstanding number	533	55	104
As % of total mortgage borrowers	0.09	*	*
Total outstanding value (HK\$ million)	3,006	300	610
As % of total outstanding value	0.17	*	*
Value of unsecured portion (HK\$ million)	59	4	12
Loan-to-value ratio	102%	101%	102%

Note

* less than 0.05%