

Residential mortgage loans in negative equity: End of March 2023

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

(End of period figures)	Mar-2023	Dec-2022	Sep-2022
Total outstanding number	6,379	12,164	533
As % of total mortgage borrowers	1.1%	2.1%	0.1%
Total outstanding value (HK\$ million)	34,362	66,252	3,006
As % of total outstanding value	1.89%	3.66%	0.17%
Value of unsecured portion (HK\$ million)	725	2,517	59
Loan-to-value ratio	102%	104%	102%
Delinquency ratio (more than 3 months)	0.04%	0%	0%