

Residential mortgage loans in negative equity: End of June 2023

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

(End of period figures)	Jun-2023	Mar-2023	Dec-2022
Total outstanding number	3,341	6,379	12,164
As % of total mortgage borrowers	0.57%	1.1%	2.1%
Total outstanding value (HK\$ million)	17,351	34,362	66,252
As % of total outstanding value	0.94%	1.89%	3.66%
Value of unsecured portion (HK\$ million)	305	725	2,517
Loan-to-value ratio	102%	102%	104%
Delinquency ratio (more than 3 months)	0.09%	0.04%	0%