

Residential mortgage loans in negative equity: End of June 2024

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

(End of period figures)	Jun-2024	Mar-2024	Dec-2023
Total outstanding number	30,288	32,073	25,163
As % of total mortgage borrowers	5.13%	5.47%	4.29%
Total outstanding value (HK\$ million)	154,992	165,349	131,297
As % of total outstanding value	8.29%	8.91%	7.07%
Value of unsecured portion (HK\$ million)	10,003	11,223	7,314
Loan-to-value ratio	107%	107%	106%
Delinquency ratio (more than 3 months)	0.11%	0.06%	0.03%