

Residential mortgage loans in negative equity: End of December 2024

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

(End of period figures)	Dec-2024	Sep-2024	Jun-2024
Total outstanding number	38,389	40,713	30,288
As % of total mortgage borrowers	6.5%	6.89%	5.13%
Total outstanding value (HK\$ million)	195,072	207,510	154,992
As % of total outstanding value	10.41%	11.06%	8.29%
Value of unsecured portion (HK\$ million)	14,517	15,778	10,003
Loan-to-value ratio	108%	108%	107%
Delinquency ratio (more than 3 months)	0.15%	0.13%	0.11%