Residential mortgage loans in negative equity: End of September 2026

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

(End of period figures)	**Sep-2026**	**Jun-2026**	**Mar-2026**
Total outstanding number	3,819	4,356	11,424
As % of total mortgage borrowers	0.62%	0.71%	1.88%
Total outstanding value (HK$ million)	17,327	19,621	55,037
As % of total outstanding value	0.87%	1%	2.84%
Value of unsecured portion (HK$ million)	837	922	2,769
Loan-to-value ratio	105%	105%	105%
Delinquency ratio (more than 3 months)	1.34%	1.25%	0.50%