

Residential mortgage loans in negative equity: End of June 2020

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

| (End of period figures) | Jun-2020 | Mar-2020 | Dec-2019 |
|---|-----------------|-----------------|-----------------|
| Total outstanding number | 127 | 384 | 128 |
| As % of total mortgage borrowers | * | 0.07 | * |
| Total outstanding value (HK\$ million) | 727 | 1,867 | 764 |
| As % of total outstanding value | 0.05 | 0.13 | 0.05 |
| Value of unsecured portion (HK\$ million) | 22 | 81 | 25 |
| Loan-to-value ratio | 103% | 105% | 103% |

Note

* less than 0.05%