

Residential mortgage loans in negative equity: End of December 2020

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

(End of period figures)	Dec-2020	Sep-2020	Jun-2020
Total outstanding number	185	199	127
As % of total mortgage borrowers	*	*	*
Total outstanding value (HK\$ million)	1,060	1,155	727
As % of total outstanding value	0.07	0.07	0.05
Value of unsecured portion (HK\$ million)	30	33	22
Loan-to-value ratio	103%	103%	103%

Note

* less than 0.05%