

Residential mortgage loans in negative equity: End of March 2021

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

(End of period figures)	Mar-2021	Dec-2020	Sep-2020
Total outstanding number	67	185	199
As % of total mortgage borrowers	*	*	*
Total outstanding value (HK\$ million)	379	1,060	1,155
As % of total outstanding value	*	0.07	0.07
Value of unsecured portion (HK\$ million)	10	30	33
Loan-to-value ratio	103%	103%	103%

Note

* less than 0.05%