

Residential mortgage loans in negative equity: End of December 2021

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

(End of period figures)	Dec-2021	Sep-2021	Jun-2021
Total outstanding number	21	3	5
As % of total mortgage borrowers	*	*	*
Total outstanding value (HK\$ million)	126	9	21
As % of total outstanding value	*	*	*
Value of unsecured portion (HK\$ million)	2	0.33	1
Loan-to-value ratio	101%	104%	105%

Note

* less than 0.05%