

Residential mortgage loans in negative equity: End of March 2022

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

(End of period figures)	Mar-2022	Dec-2021	Sep-2021
Total outstanding number	104	21	3
As % of total mortgage borrowers	*	*	*
Total outstanding value (HK\$ million)	610	126	9
As % of total outstanding value	*	*	*
Value of unsecured portion (HK\$ million)	12	2	0.33
Loan-to-value ratio	102%	101%	104%

Note

* less than 0.05%