

Residential mortgage loans in negative equity: End of December 2022

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

(End of period figures)	Dec-2022	Sep-2022	Jun-2022
Total outstanding number	12,164	533	55
As % of total mortgage borrowers	2.1	0.09	*
Total outstanding value (HK\$ million)	66,252	3,006	300
As % of total outstanding value	3.66	0.17	*
Value of unsecured portion (HK\$ million)	2,517	59	4
Loan-to-value ratio	104%	102%	101%

Note

* less than 0.05%