

## Residential mortgage loans in negative equity: End of September 2023

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

(End of period figures)	<b>Sep-2023</b>	<b>Jun-2023</b>	<b>Mar-2023</b>
Total outstanding number	11,123	3,341	6,379
As % of total mortgage borrowers	1.9%	0.57%	1.1%
Total outstanding value (HK\$ million)	59,263	17,351	34,362
As % of total outstanding value	3.19%	0.94%	1.89%
Value of unsecured portion (HK\$ million)	1,981	305	725
Loan-to-value ratio	103%	102%	102%
Delinquency ratio (more than 3 months)	0.02%	0.09%	0.04%