

## Residential mortgage loans in negative equity: End of September 2024

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

(End of period figures)	Sep-2024	Jun-2024	Mar-2024
Total outstanding number	40,713	30,288	32,073
As % of total mortgage borrowers	6.89%	5.13%	5.47%
Total outstanding value (HK\$ million)	207,510	154,992	165,349
As % of total outstanding value	11.06%	8.29%	8.91%
Value of unsecured portion (HK\$ million)	15,778	10,003	11,223
Loan-to-value ratio	108%	107%	107%
Delinquency ratio (more than 3 months)	0.13%	0.11%	0.06%