

### Annex 3

**The numbers of cases involving at least one homeowner aged below 40  
among the new loans drawn down and  
the respective percentage to the number of new loans drawn down  
(categorised by LTV ratio)**

<b>Year</b>	<b>LTV ratio of 80% or below</b>	<b>LTV ratio above 80% and up to 90%</b>
<b>2020</b>	8 093 (76%)	6 609 (84%)
<b>2021</b>	9 770 (73%)	8 365 (80%)
<b>2022</b>	6 899 (69%)	6 774 (79%)
<b>2023</b>	5 356 (67%)	5 343 (76%)
<b>2024</b>	2 871 (69%)	3 872 (75%)