

Residential mortgage loans in negative equity: End of June 2025

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

(End of period figures)	Jun-2025	Mar-2025	Dec-2024
Total outstanding number	37,806	40,741	38,389
As % of total mortgage borrowers	6.36%	6.88%	6.5%
Total outstanding value (HK\$ million)	190,161	205,881	195,072
As % of total outstanding value	10.07%	10.95%	10.41%
Value of unsecured portion (HK\$ million)	14,298	16,402	14,517
Loan-to-value ratio	108%	109%	108%
Delinquency ratio (more than 3 months)	0.21%	0.17%	0.15%