Residential mortgage loans in negative equity: End of June 2026

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

(End of period figures)	**Jun-2026**	**Mar-2026**	**Dec-2025**
Total outstanding number	4,356	11,424	21,304
As % of total mortgage borrowers	0.71%	1.88%	3.53%
Total outstanding value (HK$ million)	19,621	55,037	105,434
As % of total outstanding value	1%	2.84%	5.49%
Value of unsecured portion (HK$ million)	922	2,769	6,213
Loan-to-value ratio	105%	105%	106%
Delinquency ratio (more than 3 months)	1.25%	0.50%	0.31%