



Key Statistics of Retained Portfolio

	Nov 2021	Dec 2021	Jan 2022
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	4,429	4,322*	4,220*
Outstanding Principal Balance (HK\$ million)	3,411	3,377*	3,361*
>90 Day Delinquency Ratio (%)	0.10%	0.11%*	0.10%*
Monthly Prepayment Rate (%)	1.06%	0.75%*	0.70%*
Loan-to-Value Ratio at Origination (%)#	76.5%	76.4%	76.4%
Estimated Current Loan-to-Value Ratio (%)#	20.1%	20.8%	21.3%
Debt-to-Income Ratio at Origination (%)#	35.6%	35.6%	35.8%
Remaining Contractual Term to Maturity (months)#	166	166	169
Seasoning (months)#	138	138	136
Contractual Life (months)#	304	304	305
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	134	128	124
Outstanding Principal Balance (HK\$ million)	141	140	136
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	4,563	4,450*	4,344*
Total Outstanding Principal Balance (HK\$ million)	3,552	3,517*	3,497*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans