



Key Statistics of Retained Portfolio

	Dec 2021	Jan 2022	Feb 2022
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	4,353	4,220*	4,201*
Outstanding Principal Balance (HK\$ million)	3,377	3,361*	3,332*
>90 Day Delinquency Ratio (%)	0.11%	0.10%*	0.11%*
Monthly Prepayment Rate (%)	0.75%	0.70%*	0.56%*
Loan-to-Value Ratio at Origination (%)#	76.4%	76.4%	76.3%
Estimated Current Loan-to-Value Ratio (%)#	20.8%	21.3%	22.1%
Debt-to-Income Ratio at Origination (%)#	35.6%	35.8%	35.8%
Remaining Contractual Term to Maturity (months)#	166	169	170
Seasoning (months)#	138	136	136
Contractual Life (months)#	304	305	306
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	128	124	121
Outstanding Principal Balance (HK\$ million)	140	136	134
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	4,481	4,344*	4,322*
Total Outstanding Principal Balance (HK\$ million)	3,517	3,497*	3,466*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans