



Key Statistics of Retained Portfolio

	Jan 2022	Feb 2022	Mar 2022
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	4,296	4,201*	4,188*
Outstanding Principal Balance (HK\$ million)	3,361	3,332*	3,316*
>90 Day Delinquency Ratio (%)	0.10%	0.11%*	0.11%*
Monthly Prepayment Rate (%)	0.70%	0.56%*	0.40%*
Loan-to-Value Ratio at Origination (%)#	76.4%	76.3%	76.1%
Estimated Current Loan-to-Value Ratio (%)#	21.3%	22.1%	22.9%
Debt-to-Income Ratio at Origination (%)#	35.8%	35.8%	35.7%
Remaining Contractual Term to Maturity (months)#	169	170	171
Seasoning (months)#	136	136	136
Contractual Life (months)#	305	306	306
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	124	121	118
Outstanding Principal Balance (HK\$ million)	136	134	131
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	4,420	4,322*	4,306*
Total Outstanding Principal Balance (HK\$ million)	3,498	3,466*	3,447*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans