



Key Statistics of Retained Portfolio

	Feb 2022	Mar 2022	Apr 2022
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	4,232	4,188*	4,119*
Outstanding Principal Balance (HK\$ million)	3,333	3,316*	3,299*
>90 Day Delinquency Ratio (%)	0.11%	0.11%*	0.11%*
Monthly Prepayment Rate (%)	0.56%	0.40%*	0.55%*
Loan-to-Value Ratio at Origination (%)#	76.3%	76.1%	76.2%
Estimated Current Loan-to-Value Ratio (%)#	22.1%	22.9%	23.1%
Debt-to-Income Ratio at Origination (%)#	35.8%	35.7%	35.7%
Remaining Contractual Term to Maturity (months)#	170	171	173
Seasoning (months)#	136	136	135
Contractual Life (months)#	306	306	307
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	121	118	116
Outstanding Principal Balance (HK\$ million)	134	131	128
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	4,353	4,306*	4,235*
Total Outstanding Principal Balance (HK\$ million)	3,467	3,447*	3,427*

Notes:

[^] Exclude reverse mortgages

[#] Weight average of first mortgage loans purchased from banks only

^{*} Provisional figures

[~] Exclude infrastructure loans