



## Key Statistics of Retained Portfolio

	Mar 2022	Apr 2022	May 2022
<b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>			
Number of Loans	4,158	4,119*	3,982*
Outstanding Principal Balance (HK\$ million)	3,315	3,299*	3,277*
>90 Day Delinquency Ratio (%)	0.11%	0.11%*	0.11%*
Monthly Prepayment Rate (%)	0.40%	0.55%*	0.46%*
Loan-to-Value Ratio at Origination (%)#	76.1%	76.2%	76.1%
Estimated Current Loan-to-Value Ratio (%)#	22.9%	23.1%	23.6%
Debt-to-Income Ratio at Origination (%)#	35.7%	35.7%	35.8%
Remaining Contractual Term to Maturity (months)#	171	173	173
Seasoning (months)#	136	135	134
Contractual Life (months)#	306	307	308
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~</b>			
Number of Loans	118	116	112
Outstanding Principal Balance (HK\$ million)	131	128	124
<b>Overall Hong Kong Portfolio<sup>^~</sup></b>			
Total Number of Loans	4,276	4,235*	4,094*
Total Outstanding Principal Balance (HK\$ million)	3,447	3,427*	3,401*

Notes:

<sup>^</sup> Exclude reverse mortgages

# Weight average of first mortgage loans purchased from banks only

\* Provisional figures

~ Exclude infrastructure loans