



Key Statistics of Retained Portfolio

	Apr 2022	May 2022	Jun 2022
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	4,089	3,982*	3,914*
Outstanding Principal Balance (HK\$ million)	3,299	3,277*	3,255*
>90 Day Delinquency Ratio (%)	0.11%	0.11%*	0.11%*
Monthly Prepayment Rate (%)	0.55%	0.46%*	0.87%*
Loan-to-Value Ratio at Origination (%)#	76.2%	76.1%	76.0%
Estimated Current Loan-to-Value Ratio (%)#	23.1%	23.6%	24.1%
Debt-to-Income Ratio at Origination (%)#	35.7%	35.8%	35.9%
Remaining Contractual Term to Maturity (months)#	173	173	174
Seasoning (months)#	135	134	133
Contractual Life (months)#	307	308	307
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	116	112	112
Outstanding Principal Balance (HK\$ million)	128	124	122
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	4,205	4,094*	4,026*
Total Outstanding Principal Balance (HK\$ million)	3,427	3,401*	3,378*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans