



Key Statistics of Retained Portfolio

	May 2022	Jun 2022	Jul 2022
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	4,013	3,914*	3,865*
Outstanding Principal Balance (HK\$ million)	3,278	3,255*	3,234*
>90 Day Delinquency Ratio (%)	0.11%	0.11%*	0.11%*
Monthly Prepayment Rate (%)	0.46%	0.87%*	1.22%*
Loan-to-Value Ratio at Origination (%)#	76.1%	76.0%	76.1%
Estimated Current Loan-to-Value Ratio (%)#	23.6%	24.1%	25.4%
Debt-to-Income Ratio at Origination (%)#	35.8%	35.9%	35.9%
Remaining Contractual Term to Maturity (months)#	173	174	178
Seasoning (months)#	134	133	131
Contractual Life (months)#	308	307	309
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	112	112	109
Outstanding Principal Balance (HK\$ million)	124	122	120
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	4,125	4,026*	3,974*
Total Outstanding Principal Balance (HK\$ million)	3,401	3,378*	3,353*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans