



Key Statistics of Retained Portfolio

	Jun 2022	Jul 2022	Aug 2022
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	3,929	3,865*	3,774*
Outstanding Principal Balance (HK\$ million)	3,256	3,234*	3,222*
>90 Day Delinquency Ratio (%)	0.11%	0.11%*	0.11%*
Monthly Prepayment Rate (%)	0.87%	1.22%*	0.68%*
Loan-to-Value Ratio at Origination (%)#	76.0%	76.1%	76.0%
Estimated Current Loan-to-Value Ratio (%)#	24.1%	25.4%	26.8%
Debt-to-Income Ratio at Origination (%)#	35.9%	35.9%	35.9%
Remaining Contractual Term to Maturity (months)#	174	178	180
Seasoning (months)#	133	131	130
Contractual Life (months)#	307	309	310
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	112	109	107
Outstanding Principal Balance (HK\$ million)	122	120	118
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	4,041	3,974*	3,881*
Total Outstanding Principal Balance (HK\$ million)	3,378	3,353*	3,340*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans