



Key Statistics of Retained Portfolio

	Jul 2022	Aug 2022	Sep 2022
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	3,852	3,774*	3,696*
Outstanding Principal Balance (HK\$ million)	3,234	3,222*	3,199*
>90 Day Delinquency Ratio (%)	0.11%	0.11%*	0.11%*
Monthly Prepayment Rate (%)	1.22%	0.68%*	0.91%*
Loan-to-Value Ratio at Origination (%)#	76.1%	76.0%	75.8%
Estimated Current Loan-to-Value Ratio (%)#	25.4%	26.8%	28.3%
Debt-to-Income Ratio at Origination (%)#	35.9%	35.9%	36.0%
Remaining Contractual Term to Maturity (months)#	178	180	182
Seasoning (months)#	131	130	129
Contractual Life (months)#	309	310	311
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	109	107	103
Outstanding Principal Balance (HK\$ million)	120	118	117
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	3,961	3,881*	3,799*
Total Outstanding Principal Balance (HK\$ million)	3,354	3,340*	3,317*

Notes:

[^] Exclude reverse mortgages

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

^{*} Provisional figures

[~] Exclude infrastructure loans