



## Key Statistics of Retained Portfolio

	Aug 2022	Sep 2022	Oct 2022
<b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>			
Number of Loans	3,766	3,696*	3,584*
Outstanding Principal Balance (HK\$ million)	3,222	3,199*	3,173*
>90 Day Delinquency Ratio (%)	0.11%	0.11%*	0.12%*
Monthly Prepayment Rate (%)	0.68%	0.91%*	0.40%*
Loan-to-Value Ratio at Origination (%)#	76.0%	75.8%	75.7%
Estimated Current Loan-to-Value Ratio (%)#	26.8%	28.3%	28.6%
Debt-to-Income Ratio at Origination (%)#	35.9%	36.0%	36.0%
Remaining Contractual Term to Maturity (months)#	180	182	183
Seasoning (months)#	130	129	129
Contractual Life (months)#	310	311	312
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets<sup>~</sup></b>			
Number of Loans	107	103	102
Outstanding Principal Balance (HK\$ million)	118	117	116
<b>Overall Hong Kong Portfolio<sup>^~</sup></b>			
Total Number of Loans	3,873	3,799*	3,686*
Total Outstanding Principal Balance (HK\$ million)	3,340	3,317*	3,289*

Notes:

<sup>^</sup> Exclude reverse mortgages

# Weight average of first mortgage loans purchased from banks only

\* Provisional figures

~ Exclude infrastructure loans