



Key Statistics of Retained Portfolio

	Sep 2022	Oct 2022	Nov 2022
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	3,681	3,584*	3,513*
Outstanding Principal Balance (HK\$ million)	3,199	3,173*	3,135*
>90 Day Delinquency Ratio (%)	0.11%	0.12%*	0.16%*
Monthly Prepayment Rate (%)	0.91%	0.40%*	0.46%*
Loan-to-Value Ratio at Origination (%)#	75.8%	75.7%	75.7%
Estimated Current Loan-to-Value Ratio (%)#	28.3%	28.6%	30.3%
Debt-to-Income Ratio at Origination (%)#	36.0%	36.0%	36.0%
Remaining Contractual Term to Maturity (months)#	182	183	183
Seasoning (months)#	129	129	130
Contractual Life (months)#	311	312	312
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	103	102	98
Outstanding Principal Balance (HK\$ million)	117	116	113
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	3,784	3,686*	3,611*
Total Outstanding Principal Balance (HK\$ million)	3,317	3,289*	3,248*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans