



Key Statistics of Retained Portfolio

	Nov 2022	Dec 2022	Jan 2023
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	3,514	3,461*	3,364*
Outstanding Principal Balance (HK\$ million)	3,136	3,113*	3,091*
>90 Day Delinquency Ratio (%)	0.16%	0.16%*	0.19%*
Monthly Prepayment Rate (%)	0.46%	0.64%*	0.23%*
Loan-to-Value Ratio at Origination (%)#	75.7%	75.5%	75.6%
Estimated Current Loan-to-Value Ratio (%)#	30.3%	31.2%	31.1%
Debt-to-Income Ratio at Origination (%)#	36.0%	36.1%	36.1%
Remaining Contractual Term to Maturity (months)#	183	184	184
Seasoning (months)#	130	129	129
Contractual Life (months)#	312	313	313
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	98	96	94
Outstanding Principal Balance (HK\$ million)	113	111	110
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	3,612	3,557*	3,458*
Total Outstanding Principal Balance (HK\$ million)	3,248	3,224*	3,201*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

[~] Exclude infrastructure loans