



Key Statistics of Retained Portfolio

	Dec 2022	Jan 2023	Feb 2023
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	3,449	3,364*	3,346*
Outstanding Principal Balance (HK\$ million)	3,113	3,091*	3,053*
>90 Day Delinquency Ratio (%)	0.16%	0.19%*	0.13%*
Monthly Prepayment Rate (%)	0.64%	0.23%*	0.50%*
Loan-to-Value Ratio at Origination (%)#	75.5%	75.6%	75.6%
Estimated Current Loan-to-Value Ratio (%)#	31.2%	31.1%	29.9%
Debt-to-Income Ratio at Origination (%)#	36.1%	36.1%	36.1%
Remaining Contractual Term to Maturity (months)#	184	184	183
Seasoning (months)#	129	129	130
Contractual Life (months)#	313	313	313
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	96	94	91
Outstanding Principal Balance (HK\$ million)	111	110	109
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	3,545	3,458*	3,437*
Total Outstanding Principal Balance (HK\$ million)	3,225	3,201*	3,162*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans