



## Key Statistics of Retained Portfolio

	Jan 2023	Feb 2023	Mar 2023
<b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>			
Number of Loans	3,398	3,346*	3,285*
Outstanding Principal Balance (HK\$ million)	3,091	3,053*	3,015*
>90 Day Delinquency Ratio (%)	0.19%	0.13%*	0.03%*
Monthly Prepayment Rate (%)	0.23%	0.50%*	0.48%*
Loan-to-Value Ratio at Origination (%)#	75.6%	75.6%	75.6%
Estimated Current Loan-to-Value Ratio (%)#	31.1%	29.9%	29.1%
Debt-to-Income Ratio at Origination (%)#	36.1%	36.1%	36.1%
Remaining Contractual Term to Maturity (months)#	184	183	183
Seasoning (months)#	129	130	131
Contractual Life (months)#	313	313	313
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets<sup>~</sup></b>			
Number of Loans	94	91	87
Outstanding Principal Balance (HK\$ million)	110	109	105
<b>Overall Hong Kong Portfolio<sup>^~</sup></b>			
Total Number of Loans	3,492	3,437*	3,372*
Total Outstanding Principal Balance (HK\$ million)	3,202	3,162*	3,121*

**Notes:**

<sup>^</sup> Exclude reverse mortgages

<sup>#</sup> Weight average of first mortgage loans purchased from banks only

<sup>\*</sup> Provisional figures

<sup>~</sup> Exclude infrastructure loans