



Key Statistics of Retained Portfolio

	Feb 2023	Mar 2023	Apr 2023
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	3,350	3,285*	3,231*
Outstanding Principal Balance (HK\$ million)	3,053	3,015*	2,960*
>90 Day Delinquency Ratio (%)	0.13%	0.03%*	0.05%*
Monthly Prepayment Rate (%)	0.50%	0.48%*	1.13%*
Loan-to-Value Ratio at Origination (%)#	75.6%	75.6%	75.5%
Estimated Current Loan-to-Value Ratio (%)#	29.9%	29.1%	29.1%
Debt-to-Income Ratio at Origination (%)#	36.1%	36.1%	36.2%
Remaining Contractual Term to Maturity (months)#	183	183	183
Seasoning (months)#	130	131	131
Contractual Life (months)#	313	313	314
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	91	87	86
Outstanding Principal Balance (HK\$ million)	109	105	104
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	3,441	3,372*	3,317*
Total Outstanding Principal Balance (HK\$ million)	3,163	3,121*	3,065*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans