



Key Statistics of Retained Portfolio

	Mar 2023	Apr 2023	May 2023
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	3,288	3,231*	3,134*
Outstanding Principal Balance (HK\$ million)	3,015	2,960*	2,920*
>90 Day Delinquency Ratio (%)	0.03%	0.05%*	0.08%*
Monthly Prepayment Rate (%)	0.48%	1.13%*	0.59%*
Loan-to-Value Ratio at Origination (%)#	75.6%	75.5%	75.5%
Estimated Current Loan-to-Value Ratio (%)#	29.1%	29.1%	29.1%
Debt-to-Income Ratio at Origination (%)#	36.1%	36.2%	36.2%
Remaining Contractual Term to Maturity (months)#	183	183	182
Seasoning (months)#	131	131	132
Contractual Life (months)#	313	314	314
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	87	86	84
Outstanding Principal Balance (HK\$ million)	105	104	102
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	3,375	3,317*	3,218*
Total Outstanding Principal Balance (HK\$ million)	3,121	3,065*	3,022*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans