



## Key Statistics of Retained Portfolio

	Apr 2023	May 2023	Jun 2023
<b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>			
Number of Loans	3,215	3,134*	3,100*
Outstanding Principal Balance (HK\$ million)	2,961	2,920*	2,876*
>90 Day Delinquency Ratio (%)	0.05%	0.08%*	0.07%*
Monthly Prepayment Rate (%)	1.13%	0.59%*	0.79%*
Loan-to-Value Ratio at Origination (%)#	75.5%	75.5%	75.5%
Estimated Current Loan-to-Value Ratio (%)#	29.1%	29.1%	29.4%
Debt-to-Income Ratio at Origination (%)#	36.2%	36.2%	36.1%
Remaining Contractual Term to Maturity (months)#	183	182	182
Seasoning (months)#	131	132	132
Contractual Life (months)#	314	314	314
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~</b>			
Number of Loans	86	84	81
Outstanding Principal Balance (HK\$ million)	104	102	101
<b>Overall Hong Kong Portfolio<sup>^~</sup></b>			
Total Number of Loans	3,301	3,218*	3,181*
Total Outstanding Principal Balance (HK\$ million)	3,065	3,022*	2,977*

**Notes:**

<sup>^</sup> Exclude reverse mortgages

# Weight average of first mortgage loans purchased from banks only

\* Provisional figures

~ Exclude infrastructure loans