



Key Statistics of Retained Portfolio

	May 2023	Jun 2023	Jul 2023
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	3,152	3,100*	3,029*
Outstanding Principal Balance (HK\$ million)	2,920	2,876*	2,841*
>90 Day Delinquency Ratio (%)	0.08%	0.07%*	0.15%*
Monthly Prepayment Rate (%)	0.59%	0.79%*	0.47%*
Loan-to-Value Ratio at Origination (%)#	75.5%	75.5%	75.5%
Estimated Current Loan-to-Value Ratio (%)#	29.1%	29.4%	30.0%
Debt-to-Income Ratio at Origination (%)#	36.2%	36.1%	36.2%
Remaining Contractual Term to Maturity (months)#	182	182	181
Seasoning (months)#	132	132	133
Contractual Life (months)#	314	314	314
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	84	81	81
Outstanding Principal Balance (HK\$ million)	102	101	100
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	3,236	3,181*	3,110*
Total Outstanding Principal Balance (HK\$ million)	3,022	2,977*	2,941*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans