



## Key Statistics of Retained Portfolio

	Jun 2023	Jul 2023	Aug 2023
<b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>			
Number of Loans	3,113	3,029*	3,020*
Outstanding Principal Balance (HK\$ million)	2,876	2,841*	2,790*
>90 Day Delinquency Ratio (%)	0.07%	0.15%*	0.15%*
Monthly Prepayment Rate (%)	0.79%	0.47%*	1.06%*
Loan-to-Value Ratio at Origination (%)#	75.5%	75.5%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	29.4%	30.0%	30.4%
Debt-to-Income Ratio at Origination (%)#	36.1%	36.2%	36.1%
Remaining Contractual Term to Maturity (months)#	182	181	181
Seasoning (months)#	132	133	133
Contractual Life (months)#	314	314	315
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~</b>			
Number of Loans	81	81	80
Outstanding Principal Balance (HK\$ million)	101	100	99
<b>Overall Hong Kong Portfolio<sup>^~</sup></b>			
Total Number of Loans	3,194	3,110*	3,100*
Total Outstanding Principal Balance (HK\$ million)	2,977	2,941*	2,889*

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