



Key Statistics of Retained Portfolio

	Jul 2023	Aug 2023	Sep 2023
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	3,064	3,020*	2,988*
Outstanding Principal Balance (HK\$ million)	2,841	2,790*	2,753*
>90 Day Delinquency Ratio (%)	0.15%	0.15%*	0.10%*
Monthly Prepayment Rate (%)	0.47%	1.06%*	0.64%*
Loan-to-Value Ratio at Origination (%)#	75.5%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	30.0%	30.4%	31.5%
Debt-to-Income Ratio at Origination (%)#	36.2%	36.1%	36.1%
Remaining Contractual Term to Maturity (months)#	181	181	181
Seasoning (months)#	133	133	134
Contractual Life (months)#	314	315	315
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	81	80	80
Outstanding Principal Balance (HK\$ million)	100	99	98
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	3,145	3,100*	3,068*
Total Outstanding Principal Balance (HK\$ million)	2,941	2,889*	2,851*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans