



Key Statistics of Retained Portfolio

	Aug 2023	Sep 2023	Oct 2023
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	3,022	2,988*	3,000*
Outstanding Principal Balance (HK\$ million)	2,790	2,753*	2,839*
>90 Day Delinquency Ratio (%)	0.15%	0.10%*	0.09%*
Monthly Prepayment Rate (%)	1.06%	0.64%*	0.48%*
Loan-to-Value Ratio at Origination (%) [#]	75.4%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%) [#]	30.4%	31.5%	32.2%
Debt-to-Income Ratio at Origination (%) [#]	36.1%	36.1%	36.1%
Remaining Contractual Term to Maturity (months) [#]	181	181	181
Seasoning (months) [#]	133	134	134
Contractual Life (months) [#]	315	315	315
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	80	80	78
Outstanding Principal Balance (HK\$ million)	99	98	96
Overall Hong Kong Portfolio^{^ ~}			
Total Number of Loans	3,102	3,068*	3,078*
Total Outstanding Principal Balance (HK\$ million)	2,889	2,851*	2,936*

Notes:

[^] Exclude reverse mortgages

[#] Weight average of first mortgage loans purchased from banks only

* Provisional figures

[~] Exclude infrastructure loans