



Key Statistics of Retained Portfolio

	Sep 2023	Oct 2023	Nov 2023
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,992	3,000*	2,973*
Outstanding Principal Balance (HK\$ million)	2,753	2,839*	2,797*
>90 Day Delinquency Ratio (%)	0.10%	0.09%*	0.04%*
Monthly Prepayment Rate (%)	0.64%	0.49%*	0.76%*
Loan-to-Value Ratio at Origination (%) [#]	75.4%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%) [#]	31.5%	32.2%	32.8%
Debt-to-Income Ratio at Origination (%) [#]	36.1%	36.1%	36.1%
Remaining Contractual Term to Maturity (months) [#]	181	181	180
Seasoning (months) [#]	134	134	135
Contractual Life (months) [#]	315	315	315
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	80	78	77
Outstanding Principal Balance (HK\$ million)	98	96	94
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	3,072	3,078*	3,050*
Total Outstanding Principal Balance (HK\$ million)	2,851	2,936*	2,891*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans