

Key Statistics of Reverse Mortgage Programme

Cumulative figures as at 31 Dec 2025

Total number of applications	8,937
Type of applications	Single borrower: 65.6% Joint borrowers: 34.3% Three borrowers: 0.1%
Payment terms	10-year: 20.8% 15-year: 14.0% 20-year: 11.4% Life: 53.8%
Age of borrowers	Average at 69 years old (Range: 55 – 103 years old)
Appraised property value*	Average at HK\$5.5 million (Range: HK\$230,000 – HK\$83 million)
Monthly payout	Average at HK\$15,800 (Range: HK\$0 – HK\$198,000)
Property age	Average at 32 years (Range: 1 – 71 years)

Note: Figures in percentage for individual items may not add up to 100% due to rounding.

* For properties above HK\$8 million or any reverse mortgage refinancing properties, a discount of the property value is applied for payout calculation. The maximum specified property value is capped at HK\$25 million.