



Key Statistics of Retained Portfolio

	Jan 2021	Feb 2021	Mar 2021
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	5,471	5,327*	5,285*
Outstanding Principal Balance (HK\$ million)	3,967	3,905*	3,832*
>90 Day Delinquency Ratio (%)	0.22%	0.23%*	0.19%*
Monthly Prepayment Rate (%)	0.71%	0.88%*	1.26%*
Loan-to-Value Ratio at Origination (%)#	77.2%	77.2%	77.1%
Estimated Current Loan-to-Value Ratio (%)#	18.6%	18.4%	18.1%
Debt-to-Income Ratio at Origination (%)#	35.5%	35.5%	35.6%
Remaining Contractual Term to Maturity (months)#	161	160	159
Seasoning (months)#	139	139	140
Contractual Life (months)#	299	299	299
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	165	164	159
Outstanding Principal Balance (HK\$ million)	168	166	164
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	5,636	5,491*	5,444*
Total Outstanding Principal Balance (HK\$ million)	4,135	4,072*	3,996*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans