



Key Statistics of Retained Portfolio

	Feb 2021	Mar 2021	Apr 2021
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	5,394	5,285*	5,240*
Outstanding Principal Balance (HK\$ million)	3,906	3,832*	3,783*
>90 Day Delinquency Ratio (%)	0.23%	0.19%*	0.19%*
Monthly Prepayment Rate (%)	0.88%	1.26%*	1.08%*
Loan-to-Value Ratio at Origination (%)#	77.2%	77.1%	77.0%
Estimated Current Loan-to-Value Ratio (%)#	18.4%	18.1%	18.3%
Debt-to-Income Ratio at Origination (%)#	35.5%	35.6%	35.6%
Remaining Contractual Term to Maturity (months)#	160	159	160
Seasoning (months)#	139	140	139
Contractual Life (months)#	299	299	299
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	164	159	156
Outstanding Principal Balance (HK\$ million)	166	164	162
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	5,558	5,444*	5,396*
Total Outstanding Principal Balance (HK\$ million)	4,073	3,996*	3,945*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans