



Key Statistics of Retained Portfolio

	Mar 2021	Apr 2021	May 2021
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	5,309	5,240*	5,141*
Outstanding Principal Balance (HK\$ million)	3,832	3,783*	3,723*
>90 Day Delinquency Ratio (%)	0.19%	0.19%*	0.20%*
Monthly Prepayment Rate (%)	1.26%	1.08%*	1.33%*
Loan-to-Value Ratio at Origination (%)#	77.1%	77.0%	76.9%
Estimated Current Loan-to-Value Ratio (%)#	18.1%	18.3%	18.6%
Debt-to-Income Ratio at Origination (%)#	35.6%	35.6%	35.5%
Remaining Contractual Term to Maturity (months)#	159	160	161
Seasoning (months)#	140	139	139
Contractual Life (months)#	299	299	300
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	159	156	152
Outstanding Principal Balance (HK\$ million)	164	162	158
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	5,468	5,396*	5,293*
Total Outstanding Principal Balance (HK\$ million)	3,995	3,945*	3,881*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans