



Key Statistics of Retained Portfolio

	Apr 2021	May 2021	Jun 2021
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	5,224	5,141*	5,027*
Outstanding Principal Balance (HK\$ million)	3,782	3,723*	3,655*
>90 Day Delinquency Ratio (%)	0.19%	0.20%*	0.27%*
Monthly Prepayment Rate (%)	1.08%	1.33%*	1.49%*
Loan-to-Value Ratio at Origination (%)#	77.0%	76.9%	76.8%
Estimated Current Loan-to-Value Ratio (%)#	18.3%	18.6%	18.3%
Debt-to-Income Ratio at Origination (%)#	35.6%	35.5%	35.6%
Remaining Contractual Term to Maturity (months)#	160	161	161
Seasoning (months)#	139	139	139
Contractual Life (months)#	299	300	300
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	156	152	150
Outstanding Principal Balance (HK\$ million)	162	158	155
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	5,380	5,293*	5,177*
Total Outstanding Principal Balance (HK\$ million)	3,945	3,881*	3,810*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans