



Key Statistics of Retained Portfolio

	May 2021	Jun 2021	Jul 2021
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	5,141	5,027*	4,956*
Outstanding Principal Balance (HK\$ million)	3,724	3,655*	3,582*
>90 Day Delinquency Ratio (%)	0.20%	0.27%*	0.09%*
Monthly Prepayment Rate (%)	1.32%	1.49%*	1.44%*
Loan-to-Value Ratio at Origination (%)#	76.9%	76.8%	76.7%
Estimated Current Loan-to-Value Ratio (%)#	18.6%	18.3%	18.5%
Debt-to-Income Ratio at Origination (%)#	35.5%	35.6%	35.6%
Remaining Contractual Term to Maturity (months)#	161	161	162
Seasoning (months)#	139	139	139
Contractual Life (months)#	300	300	301
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	152	150	143
Outstanding Principal Balance (HK\$ million)	158	155	150
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	5,293	5,177*	5,099*
Total Outstanding Principal Balance (HK\$ million)	3,882	3,810*	3,732*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans