



## Key Statistics of Retained Portfolio

|  | Jun 2021 | Jul 2021 | Aug 2021 |
|--|----------|----------|----------|
| <b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>            |          |          |          |
| Number of Loans  | 5,024    | 4,956*   | 4,842*   |
| Outstanding Principal Balance (HK\$ million)                       | 3,655    | 3,582*   | 3,553*   |
| >90 Day Delinquency Ratio (%)                                      | 0.27%    | 0.09%*   | 0.09%*   |
| Monthly Prepayment Rate (%)  | 1.49%    | 1.44%*   | 1.03%*   |
| Loan-to-Value Ratio at Origination (%)#                            | 76.8%    | 76.7%    | 76.5%    |
| Estimated Current Loan-to-Value Ratio (%)#                         | 18.3%    | 18.5%    | 18.9%    |
| Debt-to-Income Ratio at Origination (%)#                           | 35.6%    | 35.6%    | 35.5%    |
| Remaining Contractual Term to Maturity (months)#                   | 161      | 162      | 164      |
| Seasoning (months)#  | 139      | 139      | 138      |
| Contractual Life (months)#   | 300      | 301      | 302      |
| <b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~</b> |          |          |          |
| Number of Loans  | 150      | 143      | 143      |
| Outstanding Principal Balance (HK\$ million)                       | 155      | 150      | 149      |
| <b>Overall Hong Kong Portfolio<sup>^~</sup></b>                    |          |          |          |
| Total Number of Loans  | 5,174    | 5,099*   | 4,985*   |
| Total Outstanding Principal Balance (HK\$ million)                 | 3,810    | 3,732*   | 3,702*   |

**Notes:**

<sup>^</sup> Exclude reverse mortgages

# Weight average of first mortgage loans purchased from banks only

\* Provisional figures

~ Exclude infrastructure loans