



Key Statistics of Retained Portfolio

	Jul 2021	Aug 2021	Sep 2021
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	4,889	4,842*	4,667*
Outstanding Principal Balance (HK\$ million)	3,582	3,553*	3,506*
>90 Day Delinquency Ratio (%)	0.09%	0.09%*	0.09%*
Monthly Prepayment Rate (%)	1.45%	1.03%*	1.03%*
Loan-to-Value Ratio at Origination (%)#	76.7%	76.5%	76.6%
Estimated Current Loan-to-Value Ratio (%)#	18.5%	18.9%	19.4%
Debt-to-Income Ratio at Origination (%)#	35.6%	35.5%	35.6%
Remaining Contractual Term to Maturity (months)#	162	164	165
Seasoning (months)#	139	138	138
Contractual Life (months)#	301	302	303
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	143	143	141
Outstanding Principal Balance (HK\$ million)	150	149	147
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	5,032	4,985*	4,808*
Total Outstanding Principal Balance (HK\$ million)	3,732	3,702*	3,654*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans