



Key Statistics of Retained Portfolio

	Aug 2021	Sep 2021	Oct 2021
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	4,777	4,667*	4,532*
Outstanding Principal Balance (HK\$ million)	3,553	3,506*	3,466*
>90 Day Delinquency Ratio (%)	0.09%	0.09%*	0.10%*
Monthly Prepayment Rate (%)	1.03%	1.03%*	0.72%*
Loan-to-Value Ratio at Origination (%)#	76.5%	76.6%	76.6%
Estimated Current Loan-to-Value Ratio (%)#	18.9%	19.4%	19.9%
Debt-to-Income Ratio at Origination (%)#	35.5%	35.6%	35.6%
Remaining Contractual Term to Maturity (months)#	164	165	164
Seasoning (months)#	138	138	138
Contractual Life (months)#	302	303	302
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	143	141	139
Outstanding Principal Balance (HK\$ million)	149	147	144
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	4,920	4,808*	4,671*
Total Outstanding Principal Balance (HK\$ million)	3,702	3,654*	3,610*

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

* Provisional figures

~ Exclude infrastructure loans