



## Key Statistics of Retained Portfolio

|   | Oct 2023 | Nov 2023 | Dec 2023 |
|---|----------|----------|----------|
| <b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>                       |          |          |          |
| Number of Loans   | 3,000    | 2,973    | 2,949    |
| Outstanding Principal Balance (HK\$ million)                                  | 2,839    | 2,797    | 2,765    |
| >90 Day Delinquency Ratio (%)   | 0.09%    | 0.04%    | 0.03%    |
| Monthly Prepayment Rate (%)   | 0.49%    | 0.76%    | 0.43%    |
| Loan-to-Value Ratio at Origination (%) <sup>#</sup>                           | 75.4%    | 75.4%    | 75.4%    |
| Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>                        | 32.2%    | 32.8%    | 33.3%    |
| Debt-to-Income Ratio at Origination (%) <sup>#</sup>                          | 36.1%    | 36.1%    | 36.1%    |
| Remaining Contractual Term to Maturity (months) <sup>#</sup>                  | 181      | 180      | 180      |
| Seasoning (months) <sup>#</sup>   | 134      | 135      | 136      |
| Contractual Life (months) <sup>#</sup>  | 315      | 315      | 316      |
| <b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets<sup>~</sup></b> |          |          |          |
| Number of Loans   | 78       | 77       | 75       |
| Outstanding Principal Balance (HK\$ million)                                  | 96       | 94       | 90       |
| <b>Overall Hong Kong Portfolio<sup>^ ~</sup></b>                              |          |          |          |
| Total Number of Loans   | 3,078    | 3,050    | 3,024    |
| Total Outstanding Principal Balance (HK\$ million)                            | 2,936    | 2,891    | 2,855    |

Notes:

<sup>^</sup> Exclude reverse mortgages

<sup>#</sup> Weight average of first mortgage loans purchased from banks only

<sup>~</sup> Exclude infrastructure loans