



Key Statistics of Retained Portfolio

	Dec 2023	Jan 2024	Feb 2024
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,949	2,970	2,941
Outstanding Principal Balance (HK\$ million)	2,765	2,852	2,818
>90 Day Delinquency Ratio (%)	0.03%	0.03%	0.03%
Monthly Prepayment Rate (%)	0.43%	0.20%	0.46%
Loan-to-Value Ratio at Origination (%) [#]	75.4%	75.3%	75.3%
Estimated Current Loan-to-Value Ratio (%) [#]	33.3%	33.8%	34.1%
Debt-to-Income Ratio at Origination (%) [#]	36.1%	36.2%	36.2%
Remaining Contractual Term to Maturity (months) [#]	180	180	179
Seasoning (months) [#]	136	136	137
Contractual Life (months) [#]	316	316	316
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	75	72	70
Outstanding Principal Balance (HK\$ million)	90	90	89
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	3,024	3,042	3,011
Total Outstanding Principal Balance (HK\$ million)	2,855	2,941	2,907

Notes:

[^] Exclude reverse mortgages

[#] Weight average of first mortgage loans purchased from banks only

[~] Exclude infrastructure loans