



Key Statistics of Retained Portfolio

	Jan 2023	Feb 2024	Mar 2024
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,970	2,941	2,902
Outstanding Principal Balance (HK\$ million)	2,852	2,818	2,783
>90 Day Delinquency Ratio (%)	0.03%	0.03%	0.06%
Monthly Prepayment Rate (%)	0.20%	0.46%	0.55%
Loan-to-Value Ratio at Origination (%) [#]	75.3%	75.3%	75.3%
Estimated Current Loan-to-Value Ratio (%) [#]	33.8%	34.1%	34.1%
Debt-to-Income Ratio at Origination (%) [#]	36.2%	36.2%	36.2%
Remaining Contractual Term to Maturity (months) [#]	180	179	179
Seasoning (months) [#]	136	137	138
Contractual Life (months) [#]	316	316	317
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	72	70	69
Outstanding Principal Balance (HK\$ million)	90	89	88
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	3,042	3,011	2,971
Total Outstanding Principal Balance (HK\$ million)	2,941	2,907	2,871

Notes:

[^] Exclude reverse mortgages

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

[~] Exclude infrastructure loans