



Key Statistics of Retained Portfolio

	Feb 2024	Mar 2024	Apr 2024
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,941	2,902	2,896
Outstanding Principal Balance (HK\$ million)	2,818	2,783	2,825
>90 Day Delinquency Ratio (%)	0.03%	0.06%	0.08%
Monthly Prepayment Rate (%)	0.46%	0.55%	0.30%
Loan-to-Value Ratio at Origination (%) [#]	75.3%	75.3%	75.3%
Estimated Current Loan-to-Value Ratio (%) [#]	34.1%	34.1%	33.9%
Debt-to-Income Ratio at Origination (%) [#]	36.2%	36.2%	36.2%
Remaining Contractual Term to Maturity (months) [#]	179	179	179
Seasoning (months) [#]	137	138	138
Contractual Life (months) [#]	316	317	317
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	70	69	69
Outstanding Principal Balance (HK\$ million)	89	88	87
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	3,011	2,971	2,965
Total Outstanding Principal Balance (HK\$ million)	2,907	2,871	2,912

Notes:

[^] Exclude reverse mortgages

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

[~] Exclude infrastructure loans