



Key Statistics of Retained Portfolio

	Mar 2024	Apr 2024	May 2024
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,902	2,896	2,859
Outstanding Principal Balance (HK\$ million)	2,783	2,825	2,789
>90 Day Delinquency Ratio (%)	0.06%	0.08%	0.09%
Monthly Prepayment Rate (%)	0.55%	0.30%	0.54%
Loan-to-Value Ratio at Origination (%) [#]	75.3%	75.3%	75.3%
Estimated Current Loan-to-Value Ratio (%) [#]	34.1%	33.9%	34.4%
Debt-to-Income Ratio at Origination (%) [#]	36.2%	36.2%	36.2%
Remaining Contractual Term to Maturity (months) [#]	179	179	179
Seasoning (months) [#]	138	138	139
Contractual Life (months) [#]	317	317	318
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	69	69	64
Outstanding Principal Balance (HK\$ million)	88	87	83
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,971	2,965	2,923
Total Outstanding Principal Balance (HK\$ million)	2,871	2,912	2,872

Notes:

[^] Exclude reverse mortgages

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

[~] Exclude infrastructure loans