



Key Statistics of Retained Portfolio

	Apr 2024	May 2024	Jun 2024
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,896	2,859	2,837
Outstanding Principal Balance (HK\$ million)	2,825	2,789	2,753
>90 Day Delinquency Ratio (%)	0.08%	0.09%	0.06%
Monthly Prepayment Rate (%)	0.30%	0.54%	0.60%
Loan-to-Value Ratio at Origination (%) [#]	75.3%	75.3%	75.3%
Estimated Current Loan-to-Value Ratio (%) [#]	33.9%	34.4%	34.6%
Debt-to-Income Ratio at Origination (%) [#]	36.2%	36.2%	36.2%
Remaining Contractual Term to Maturity (months) [#]	179	179	177
Seasoning (months) [#]	138	139	140
Contractual Life (months) [#]	317	318	317
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	69	64	63
Outstanding Principal Balance (HK\$ million)	87	83	81
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,965	2,923	2,900
Total Outstanding Principal Balance (HK\$ million)	2,912	2,872	2,833

Notes:

[^] Exclude reverse mortgages

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

[~] Exclude infrastructure loans