



Key Statistics of Retained Portfolio

	May 2024	Jun 2024	Jul 2024
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,859	2,837	2,841
Outstanding Principal Balance (HK\$ million)	2,789	2,753	2,810
>90 Day Delinquency Ratio (%)	0.09%	0.06%	0.11%
Monthly Prepayment Rate (%)	0.54%	0.60%	0.58%
Loan-to-Value Ratio at Origination (%) [#]	75.3%	75.3%	75.3%
Estimated Current Loan-to-Value Ratio (%) [#]	34.4%	34.6%	35.2%
Debt-to-Income Ratio at Origination (%) [#]	36.2%	36.2%	36.2%
Remaining Contractual Term to Maturity (months) [#]	179	177	177
Seasoning (months) [#]	139	140	140
Contractual Life (months) [#]	318	317	318
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	64	63	62
Outstanding Principal Balance (HK\$ million)	83	81	80
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,923	2,900	2,903
Total Outstanding Principal Balance (HK\$ million)	2,872	2,833	2,890

Notes:

[^] Exclude reverse mortgages

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

[~] Exclude infrastructure loans