



Key Statistics of Retained Portfolio

	Jun 2024	Jul 2024	Aug 2024
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,837	2,841	2,807
Outstanding Principal Balance (HK\$ million)	2,753	2,810	2,768
>90 Day Delinquency Ratio (%)	0.06%	0.11%	0.07%
Monthly Prepayment Rate (%)	0.60%	0.58%	0.78%
Loan-to-Value Ratio at Origination (%)#	75.3%	75.3%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	34.6%	35.2%	35.9%
Debt-to-Income Ratio at Origination (%)#	36.2%	36.2%	36.3%
Remaining Contractual Term to Maturity (months)#	177	177	177
Seasoning (months)#	140	140	141
Contractual Life (months)#	317	318	318
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	63	62	60
Outstanding Principal Balance (HK\$ million)	81	80	76
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,900	2,903	2,867
Total Outstanding Principal Balance (HK\$ million)	2,833	2,890	2,844

Notes:

[^] Exclude reverse mortgages

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

[~] Exclude infrastructure loans