



Key Statistics of Retained Portfolio

	Jul 2024	Aug 2024	Sep 2024
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,841	2,807	2,765
Outstanding Principal Balance (HK\$ million)	2,810	2,768	2,727
>90 Day Delinquency Ratio (%)	0.11%	0.07%	0.07%
Monthly Prepayment Rate (%)	0.58%	0.78%	0.74%
Loan-to-Value Ratio at Origination (%)#	75.3%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	35.2%	35.9%	36.1%
Debt-to-Income Ratio at Origination (%)#	36.2%	36.3%	36.3%
Remaining Contractual Term to Maturity (months)#	177	177	176
Seasoning (months)#	140	141	142
Contractual Life (months)#	318	318	317
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	62	60	60
Outstanding Principal Balance (HK\$ million)	80	76	75
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,903	2,867	2,825
Total Outstanding Principal Balance (HK\$ million)	2,890	2,844	2,802

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

~ Exclude infrastructure loans