



Key Statistics of Retained Portfolio

	Aug 2024	Sep 2024	Oct 2024
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,807	2,765	2,771
Outstanding Principal Balance (HK\$ million)	2,768	2,727	2,798
>90 Day Delinquency Ratio (%)	0.07%	0.07%	0.07%
Monthly Prepayment Rate (%)	0.78%	0.74%	0.70%
Loan-to-Value Ratio at Origination (%)#	75.4%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	35.9%	36.1%	36.4%
Debt-to-Income Ratio at Origination (%)#	36.3%	36.3%	36.3%
Remaining Contractual Term to Maturity (months)#	177	176	176
Seasoning (months)#	141	142	142
Contractual Life (months)#	318	317	318
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	60	60	60
Outstanding Principal Balance (HK\$ million)	76	75	75
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,867	2,825	2,831
Total Outstanding Principal Balance (HK\$ million)	2,844	2,802	2,872

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

~ Exclude infrastructure loans