



Key Statistics of Retained Portfolio

	Sep 2024	Oct 2024	Nov 2024
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,765	2,771	2,734
Outstanding Principal Balance (HK\$ million)	2,727	2,798	2,763
>90 Day Delinquency Ratio (%)	0.07%	0.07%	0.10%
Monthly Prepayment Rate (%)	0.74%	0.70%	0.50%
Loan-to-Value Ratio at Origination (%)#	75.4%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	36.1%	36.4%	36.1%
Debt-to-Income Ratio at Origination (%)#	36.3%	36.3%	36.4%
Remaining Contractual Term to Maturity (months)#	176	176	177
Seasoning (months)#	142	142	143
Contractual Life (months)#	317	318	319
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	60	60	59
Outstanding Principal Balance (HK\$ million)	75	75	72
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,825	2,831	2,793
Total Outstanding Principal Balance (HK\$ million)	2,802	2,872	2,836

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

~ Exclude infrastructure loans