



Key Statistics of Retained Portfolio

	Nov 2024	Dec 2024	Jan 2025
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,734	2,703	2,692
Outstanding Principal Balance (HK\$ million)	2,763	2,731	2,739
>90 Day Delinquency Ratio (%)	0.10%	0.16%	0.16%
Monthly Prepayment Rate (%)	0.50%	0.41%	0.33%
Loan-to-Value Ratio at Origination (%)#	75.4%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	36.1%	36.5%	36.2%
Debt-to-Income Ratio at Origination (%)#	36.4%	36.4%	36.3%
Remaining Contractual Term to Maturity (months)#	177	176	176
Seasoning (months)#	143	143	144
Contractual Life (months)#	319	319	320
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	59	59	58
Outstanding Principal Balance (HK\$ million)	72	72	71
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,793	2,762	2,750
Total Outstanding Principal Balance (HK\$ million)	2,836	2,803	2,810

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

~ Exclude infrastructure loans