



Key Statistics of Retained Portfolio

	Dec 2024	Jan 2025	Feb 2025
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,703	2,692	2,656
Outstanding Principal Balance (HK\$ million)	2,731	2,739	2,708
>90 Day Delinquency Ratio (%)	0.16%	0.16%	0.13%
Monthly Prepayment Rate (%)	0.41%	0.33%	0.36%
Loan-to-Value Ratio at Origination (%)#	75.4%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	36.5%	36.2%	36.5%
Debt-to-Income Ratio at Origination (%)#	36.4%	36.3%	36.3%
Remaining Contractual Term to Maturity (months)#	176	176	176
Seasoning (months)#	143	144	144
Contractual Life (months)#	319	320	320
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	59	58	55
Outstanding Principal Balance (HK\$ million)	72	71	69
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,762	2,750	2,711
Total Outstanding Principal Balance (HK\$ million)	2,803	2,810	2,777

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

~ Exclude infrastructure loans