



Key Statistics of Retained Portfolio

	Dec 2019	Jan 2020	Feb 2020
Hong Kong Residential Mortgage Loans [^]			
Number of Loans	6,938	6,845*	6,706*
Outstanding Principal Balance (HK\$ million)	4,911	4,819*	4,754*
>90 Day Delinquency Ratio (%)	0.02%	0.02%*	0.01%*
Monthly Prepayment Rate (%)	0.94%	1.11%*	0.58%*
Loan-to-Value Ratio at Origination (%) [#]	76.9%	76.9%	77.0%
Estimated Current Loan-to-Value Ratio (%) [#]	18.6%	18.4%	18.3%
Debt-to-Income Ratio at Origination (%) [#]	35.3%	35.4%	35.3%
Remaining Contractual Term to Maturity (months) [#]	165	165	164
Seasoning (months) [#]	128	130	130
Contractual Life (months) [#]	294	295	294
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	202	198	196
Outstanding Principal Balance (HK\$ million)	202	200	198
Overall Hong Kong Portfolio ^{^ ~}			
Total Number of Loans	7,140	7,043*	6,902*
Total Outstanding Principal Balance (HK\$ million)	5,114	5,019*	4,952*

Notes:

[^] Exclude reverse mortgages

[#] Weight average of first mortgage loans purchased from banks only

* Provisional figures

[~] Exclude infrastructure loans