



## Key Statistics of Retained Portfolio

	Jan 2020	Feb 2020	Mar 2020
<b>Hong Kong Residential Mortgage Loans <sup>^</sup></b>			
Number of Loans	6,827	6,706*	6,656*
Outstanding Principal Balance (HK\$ million)	4,819	4,754*	4,690*
>90 Day Delinquency Ratio (%)	0.02%	0.01%*	0.01%*
Monthly Prepayment Rate (%)	1.11%	0.58%*	0.52%*
Loan-to-Value Ratio at Origination (%) <sup>#</sup>	76.9%	77.0%	77.0%
Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>	18.4%	18.3%	18.5%
Debt-to-Income Ratio at Origination (%) <sup>#</sup>	35.4%	35.3%	35.4%
Remaining Contractual Term to Maturity (months) <sup>#</sup>	165	164	164
Seasoning (months) <sup>#</sup>	130	130	131
Contractual Life (months) <sup>#</sup>	295	294	295
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets<sup>~</sup></b>			
Number of Loans	198	196	194
Outstanding Principal Balance (HK\$ million)	200	198	196
<b>Overall Hong Kong Portfolio <sup>^~</sup></b>			
Total Number of Loans	7,025	6,902*	6,850*
Total Outstanding Principal Balance (HK\$ million)	5,019	4,952*	4,886*

Notes:

<sup>^</sup> Exclude reverse mortgages

<sup>#</sup> Weight average of first mortgage loans purchased from banks only

\* Provisional figures

<sup>~</sup> Exclude infrastructure loans