



Key Statistics of Retained Portfolio

	Mar 2020	Apr 2020	May 2020
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	6,662	6,553*	6,423*
Outstanding Principal Balance (HK\$ million)	4,691	4,619*	4,533*
>90 Day Delinquency Ratio (%)	0.01%	0.02%*	0.02%*
Monthly Prepayment Rate (%)	0.53%	0.79%*	1.03%*
Loan-to-Value Ratio at Origination (%) [#]	77.0%	77.1%	77.2%
Estimated Current Loan-to-Value Ratio (%) [#]	18.5%	18.3%	18.0%
Debt-to-Income Ratio at Origination (%) [#]	35.4%	35.4%	35.4%
Remaining Contractual Term to Maturity (months) [#]	164	159	162
Seasoning (months) [#]	131	132	133
Contractual Life (months) [#]	295	292	295
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	194	189	188
Outstanding Principal Balance (HK\$ million)	196	194	192
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	6,856	6,742*	6,611*
Total Outstanding Principal Balance (HK\$ million)	4,886	4,813*	4,725*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans