



Key Statistics of Retained Portfolio

	Apr 2020	May 2020	Jun 2020
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	6,551	6,423*	6,350*
Outstanding Principal Balance (HK\$ million)	4,618	4,533*	4,452*
>90 Day Delinquency Ratio (%)	0.02%	0.02%*	0.01%*
Monthly Prepayment Rate (%)	0.79%	1.03%*	0.98%*
Loan-to-Value Ratio at Origination (%) [#]	77.1%	77.2%	77.2%
Estimated Current Loan-to-Value Ratio (%) [#]	18.3%	18.0%	17.6%
Debt-to-Income Ratio at Origination (%) [#]	35.4%	35.4%	35.4%
Remaining Contractual Term to Maturity (months) [#]	159	162	161
Seasoning (months) [#]	132	133	134
Contractual Life (months) [#]	292	295	295
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	189	188	187
Outstanding Principal Balance (HK\$ million)	194	192	190
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	6,740	6,611*	6,537*
Total Outstanding Principal Balance (HK\$ million)	4,812	4,725*	4,642*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans