



Key Statistics of Retained Portfolio

	May 2020	Jun 2020	Jul 2020
Hong Kong Residential Mortgage Loans [^]			
Number of Loans	6,429	6,350*	6,204*
Outstanding Principal Balance (HK\$ million)	4,534	4,452*	4,368*
>90 Day Delinquency Ratio (%)	0.02%	0.01%*	0.01%*
Monthly Prepayment Rate (%)	1.03%	0.98%*	1.06%*
Loan-to-Value Ratio at Origination (%) [#]	77.2%	77.2%	77.1%
Estimated Current Loan-to-Value Ratio (%) [#]	18.0%	17.6%	17.5%
Debt-to-Income Ratio at Origination (%) [#]	35.4%	35.4%	35.4%
Remaining Contractual Term to Maturity (months) [#]	162	161	161
Seasoning (months) [#]	133	134	135
Contractual Life (months) [#]	295	295	296
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	188	187	184
Outstanding Principal Balance (HK\$ million)	192	190	186
Overall Hong Kong Portfolio ^{^~}			
Total Number of Loans	6,617	6,537*	6,388*
Total Outstanding Principal Balance (HK\$ million)	4,726	4,642*	4,554*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans