



## Key Statistics of Retained Portfolio

|   | Nov 2019 | Dec 2019 | Jan 2020 |
|---|----------|----------|----------|
| <b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>                       |          |          |          |
| Number of Loans   | 7,061    | 6,932*   | 6,845*   |
| Outstanding Principal Balance (HK\$ million)                                  | 4,998    | 4,910*   | 4,819*   |
| >90 Day Delinquency Ratio (%)   | 0.01%    | 0.02%*   | 0.02%*   |
| Monthly Prepayment Rate (%)   | 1.06%    | 0.95%*   | 1.11%*   |
| Loan-to-Value Ratio at Origination (%) <sup>#</sup>                           | 76.9%    | 76.9%    | 76.9%    |
| Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>                        | 18.3%    | 18.6%    | 18.4%    |
| Debt-to-Income Ratio at Origination (%) <sup>#</sup>                          | 35.3%    | 35.3%    | 35.4%    |
| Remaining Contractual Term to Maturity (months) <sup>#</sup>                  | 166      | 165      | 165      |
| Seasoning (months) <sup>#</sup>   | 128      | 128      | 130      |
| Contractual Life (months) <sup>#</sup>  | 294      | 294      | 295      |
| <b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets<sup>~</sup></b> |          |          |          |
| Number of Loans   | 201      | 202      | 198      |
| Outstanding Principal Balance (HK\$ million)                                  | 204      | 202      | 200      |
| <b>Overall Hong Kong Portfolio<sup>^~</sup></b>                               |          |          |          |
| Total Number of Loans   | 7,262    | 7,134*   | 7,043*   |
| Total Outstanding Principal Balance (HK\$ million)                            | 5,202    | 5,112*   | 5,019*   |

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