



## **Key Statistics of Retained Portfolio**

	Feb 2020	Mar 2020	Apr 2020
<b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>			
Number of Loans	6,740	6,656*	6,553*
Outstanding Principal Balance (HK\$ million)	4,755	4,690*	4,619*
>90 Day Delinquency Ratio (%)	0.01%	0.01%*	0.02%*
Monthly Prepayment Rate (%)	0.58%	0.52%*	0.79%*
Loan-to-Value Ratio at Origination (%) <sup>#</sup>	77.0%	77.0%	77.1%
Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>	18.3%	18.5%	18.3%
Debt-to-Income Ratio at Origination (%) <sup>#</sup>	35.3%	35.4%	35.4%
Remaining Contractual Term to Maturity (months) <sup>#</sup>	164	164	159
Seasoning (months) <sup>#</sup>	130	131	132
Contractual Life (months) <sup>#</sup>	294	295	292
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets<sup>~</sup></b>			
Number of Loans	196	194	189
Outstanding Principal Balance (HK\$ million)	198	196	194
<b>Overall Hong Kong Portfolio<sup>^~</sup></b>			
Total Number of Loans	6,936	6,850*	6,742*
Total Outstanding Principal Balance (HK\$ million)	4,953	4,886*	4,813*

**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