



Key Statistics of Retained Portfolio

	Jun 2020	Jul 2020	Aug 2020
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	6,325	6,204*	6,093*
Outstanding Principal Balance (HK\$ million)	4,452	4,368*	4,298*
>90 Day Delinquency Ratio (%)	0.01%	0.01%*	0.01%*
Monthly Prepayment Rate (%)	0.99%	1.06%*	0.91%*
Loan-to-Value Ratio at Origination (%) [#]	77.2%	77.1%	77.1%
Estimated Current Loan-to-Value Ratio (%) [#]	17.6%	17.5%	17.7%
Debt-to-Income Ratio at Origination (%) [#]	35.4%	35.4%	35.4%
Remaining Contractual Term to Maturity (months) [#]	161	161	161
Seasoning (months) [#]	134	135	136
Contractual Life (months) [#]	295	296	297
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	187	184	179
Outstanding Principal Balance (HK\$ million)	190	186	184
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	6,512	6,388*	6,272*
Total Outstanding Principal Balance (HK\$ million)	4,642	4,554*	4,483*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans