



Key Statistics of Retained Portfolio

	Jul 2020	Aug 2020	Sep 2020
Hong Kong Residential Mortgage Loans [^]			
Number of Loans	6,200	6,093*	5,949*
Outstanding Principal Balance (HK\$ million)	4,368	4,298*	4,230*
>90 Day Delinquency Ratio (%)	0.01%	0.01%*	0.01%*
Monthly Prepayment Rate (%)	1.06%	0.91%*	1.01%*
Loan-to-Value Ratio at Origination (%) [#]	77.1%	77.1%	77.1%
Estimated Current Loan-to-Value Ratio (%) [#]	17.5%	17.7%	18.1%
Debt-to-Income Ratio at Origination (%) [#]	35.4%	35.4%	35.4%
Remaining Contractual Term to Maturity (months) [#]	161	161	161
Seasoning (months) [#]	135	136	136
Contractual Life (months) [#]	296	297	297
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	184	179	177
Outstanding Principal Balance (HK\$ million)	186	184	181
Overall Hong Kong Portfolio ^{^ ~}			
Total Number of Loans	6,384	6,272*	6,126*
Total Outstanding Principal Balance (HK\$ million)	4,554	4,483*	4,411*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans