



Key Statistics of Retained Portfolio

| | Aug 2020 | Sep 2020 | Oct 2020 |
|---|----------|----------|----------|
| Hong Kong Residential Mortgage Loans[^] | | | |
| Number of Loans | 6,085 | 5,949* | 5,876* |
| Outstanding Principal Balance (HK\$ million) | 4,299 | 4,230* | 4,165* |
| >90 Day Delinquency Ratio (%) | 0.01% | 0.01%* | 0.05%* |
| Monthly Prepayment Rate (%) | 0.90% | 1.01%* | 0.83%* |
| Loan-to-Value Ratio at Origination (%) [#] | 77.1% | 77.1% | 77.2% |
| Estimated Current Loan-to-Value Ratio (%) [#] | 17.7% | 18.1% | 18.1% |
| Debt-to-Income Ratio at Origination (%) [#] | 35.4% | 35.4% | 35.4% |
| Remaining Contractual Term to Maturity (months) [#] | 161 | 161 | 160 |
| Seasoning (months) [#] | 136 | 136 | 137 |
| Contractual Life (months) [#] | 297 | 297 | 297 |
| Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~] | | | |
| Number of Loans | 179 | 177 | 172 |
| Outstanding Principal Balance (HK\$ million) | 184 | 181 | 176 |
| Overall Hong Kong Portfolio^{^~} | | | |
| Total Number of Loans | 6,264 | 6,126* | 6,048* |
| Total Outstanding Principal Balance (HK\$ million) | 4,483 | 4,411* | 4,342* |

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans