Key Statistics of Retained Portfolio

	Sep 2020	Oct 2020	Nov 2020
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	5,948	5,876*	5,705*
Outstanding Principal Balance (HK$ million)	4,230	4,165*	4,108*
>90 Day Delinquency Ratio (%)	0.01%	0.05%*	0.05%*
Monthly Prepayment Rate (%)	1.01%	0.83%*	0.73%*
Loan-to-Value Ratio at Origination (%)[#]	77.1%	77.2%	77.2%
Estimated Current Loan-to-Value Ratio (%)[#]	18.1%	18.1%	18.4%
Debt-to-Income Ratio at Origination (%)[#]	35.4%	35.4%	35.4%
Remaining Contractual Term to Maturity (months)[#]	161	160	160
Seasoning (months)[#]	136	137	137
Contractual Life (months)[#]	297	297	297
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	177	172	168
Outstanding Principal Balance (HK$ million)	181	176	172
Overall Hong Kong Portfolio[^ ~]			
Total Number of Loans	6,125	6,048*	5,873*
Total Outstanding Principal Balance (HK$ million)	4,411	4,342*	4,280*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans