



## **Key Statistics of Retained Portfolio**

	Oct 2020	Nov 2020	Dec 2020
<b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>			
Number of Loans	5,821	5,705*	5,562*
Outstanding Principal Balance (HK\$ million)	4,165	4,108*	4,021*
>90 Day Delinquency Ratio (%)	0.05%	0.05%*	0.05%*
Monthly Prepayment Rate (%)	0.83%	0.73%*	1.43%*
Loan-to-Value Ratio at Origination (%) <sup>#</sup>	77.2%	77.2%	77.2%
Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>	18.1%	18.4%	18.4%
Debt-to-Income Ratio at Origination (%) <sup>#</sup>	35.4%	35.4%	35.4%
Remaining Contractual Term to Maturity (months) <sup>#</sup>	160	160	160
Seasoning (months) <sup>#</sup>	137	137	138
Contractual Life (months) <sup>#</sup>	297	297	299
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets<sup>~</sup></b>			
Number of Loans	172	168	166
Outstanding Principal Balance (HK\$ million)	176	172	170
<b>Overall Hong Kong Portfolio<sup>^~</sup></b>			
Total Number of Loans	5,993	5,873*	5,728*
Total Outstanding Principal Balance (HK\$ million)	4,341	4,280*	4,191*

**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