



## Key Statistics of Retained Portfolio

	Nov 2020	Dec 2020	Jan 2021
<b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>			
Number of Loans	5,679	5,562*	5,387*
Outstanding Principal Balance (HK\$ million)	4,109	4,021*	3,966*
>90 Day Delinquency Ratio (%)	0.05%	0.05%*	0.22%*
Monthly Prepayment Rate (%)	0.72%	1.43%*	0.71%*
Loan-to-Value Ratio at Origination (%)#	77.2%	77.2%	77.2%
Estimated Current Loan-to-Value Ratio (%)#	18.4%	18.4%	18.6%
Debt-to-Income Ratio at Origination (%)#	35.4%	35.4%	35.5%
Remaining Contractual Term to Maturity (months)#	160	160	161
Seasoning (months)#	137	138	139
Contractual Life (months)#	297	299	299
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~</b>			
Number of Loans	168	166	165
Outstanding Principal Balance (HK\$ million)	172	170	168
<b>Overall Hong Kong Portfolio<sup>^~</sup></b>			
Total Number of Loans	5,847	5,728*	5,552*
Total Outstanding Principal Balance (HK\$ million)	4,281	4,191*	4,135*

**Notes:**

<sup>^</sup> Exclude reverse mortgages

# Weight average of first mortgage loans purchased from banks only

\* Provisional figures

~ Exclude infrastructure loans