



## Key Statistics of Retained Portfolio

	Dec 2020	Jan 2021	Feb 2021
<b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>			
Number of Loans	5,559	5,387*	5,327*
Outstanding Principal Balance (HK\$ million)	4,021	3,966*	3,905*
>90 Day Delinquency Ratio (%)	0.05%	0.22%*	0.23%*
Monthly Prepayment Rate (%)	1.43%	0.71%*	0.88%*
Loan-to-Value Ratio at Origination (%)#	77.2%	77.2%	77.2%
Estimated Current Loan-to-Value Ratio (%)#	18.4%	18.6%	18.4%
Debt-to-Income Ratio at Origination (%)#	35.4%	35.5%	35.5%
Remaining Contractual Term to Maturity (months)#	160	161	160
Seasoning (months)#	138	139	139
Contractual Life (months)#	299	299	299
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~</b>			
Number of Loans	166	165	164
Outstanding Principal Balance (HK\$ million)	170	168	166
<b>Overall Hong Kong Portfolio<sup>^~</sup></b>			
Total Number of Loans	5,725	5,552*	5,491*
Total Outstanding Principal Balance (HK\$ million)	4,191	4,135*	4,072*

**Notes:**

<sup>^</sup> Exclude reverse mortgages

# Weight average of first mortgage loans purchased from banks only

\* Provisional figures

~ Exclude infrastructure loans