



Key Statistics of Retained Portfolio

	Nov 2018	Dec 2018	Jan 2019
Hong Kong Residential Mortgage Loans [^]			
Number of Loans	9,005	8,873*	8,770*
Outstanding Principal Balance (HK\$ million)	6,342	6,227*	6,106*
>90 Day Delinquency Ratio (%)	0.02%	0.02%*	0.004%*
Monthly Prepayment Rate (%)	1.11%	1.03%*	1.23%*
Loan-to-Value Ratio at Origination (%) [#]	76.5%	76.5%	76.5%
Estimated Current Loan-to-Value Ratio (%) [#]	19.6%	19.9%	20.3%
Debt-to-Income Ratio at Origination (%) [#]	35.4%	35.4%	35.4%
Remaining Contractual Term to Maturity (months) [#]	175	172	172
Seasoning (months) [#]	116	117	118
Contractual Life (months) [#]	291	289	290
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	243	239	239
Outstanding Principal Balance (HK\$ million)	267	263	262
Overall Hong Kong Portfolio [^]			
Total Number of Loans	9,248	9,112*	9,009*
Total Outstanding Principal Balance (HK\$ million)	6,609	6,491*	6,368*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures