



## Key Statistics of Retained Portfolio

|   | Dec 2018 | Jan 2019 | Feb 2019 |
|---|----------|----------|----------|
| <b>Hong Kong Residential Mortgage Loans <sup>^</sup></b>          |          |          |          |
| Number of Loans   | 8,873    | 8,770*   | 8,641*   |
| Outstanding Principal Balance (HK\$ million)                      | 6,229    | 6,106*   | 6,027*   |
| >90 Day Delinquency Ratio (%)                                     | 0.02%    | 0.004%*  | 0.004%*  |
| Monthly Prepayment Rate (%)                                       | 1.03%    | 1.23%*   | 0.53%*   |
| Loan-to-Value Ratio at Origination (%) <sup>#</sup>               | 76.5%    | 76.5%    | 76.5%    |
| Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>            | 19.9%    | 20.3%    | 20.0%    |
| Debt-to-Income Ratio at Origination (%) <sup>#</sup>              | 35.4%    | 35.4%    | 35.3%    |
| Remaining Contractual Term to Maturity (months) <sup>#</sup>      | 172      | 172      | 173      |
| Seasoning (months) <sup>#</sup>                                   | 117      | 118      | 119      |
| Contractual Life (months) <sup>#</sup>                            | 289      | 290      | 292      |
| <b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets</b> |          |          |          |
| Number of Loans   | 239      | 239      | 235      |
| Outstanding Principal Balance (HK\$ million)                      | 263      | 262      | 257      |
| <b>Overall Hong Kong Portfolio <sup>^</sup></b>                   |          |          |          |
| Total Number of Loans   | 9,112    | 9,009*   | 8,876*   |
| Total Outstanding Principal Balance (HK\$ million)                | 6,493    | 6,368*   | 6,285*   |

Notes:

<sup>^</sup> Exclude reverse mortgages

<sup>#</sup> Weight average of first mortgage loans purchased from banks only

\* Provisional figures