



Key Statistics of Retained Portfolio

	Jan 2019	Feb 2019	Mar 2019
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	8,703	8,641*	8,414*
Outstanding Principal Balance (HK\$ million)	6,106	6,027*	5,908*
>90 Day Delinquency Ratio (%)	0.005%	0.004%*	0.002%*
Monthly Prepayment Rate (%)	1.24%	0.53%*	1.21%*
Loan-to-Value Ratio at Origination (%) [#]	76.5%	76.5%	76.7%
Estimated Current Loan-to-Value Ratio (%) [#]	20.3%	20.0%	19.2%
Debt-to-Income Ratio at Origination (%) [#]	35.4%	35.3%	35.3%
Remaining Contractual Term to Maturity (months) [#]	172	173	172
Seasoning (months) [#]	118	119	120
Contractual Life (months) [#]	290	292	292
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	239	235	231
Outstanding Principal Balance (HK\$ million)	262	257	250
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	8,942	8,876*	8,645*
Total Outstanding Principal Balance (HK\$ million)	6,367	6,285*	6,157*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans