



Key Statistics of Retained Portfolio

	Feb 2019	Mar 2019	Apr 2019
Hong Kong Residential Mortgage Loans [^]			
Number of Loans	8,592	8,414*	8,302*
Outstanding Principal Balance (HK\$ million)	6,028	5,908*	5,808*
>90 Day Delinquency Ratio (%)	0.002%	0.002%*	0.002%*
Monthly Prepayment Rate (%)	0.53%	1.21%*	0.96%*
Loan-to-Value Ratio at Origination (%) [#]	76.5%	76.7%	76.7%
Estimated Current Loan-to-Value Ratio (%) [#]	20.0%	19.2%	18.6%
Debt-to-Income Ratio at Origination (%) [#]	35.3%	35.3%	35.4%
Remaining Contractual Term to Maturity (months) [#]	173	172	170
Seasoning (months) [#]	119	120	121
Contractual Life (months) [#]	292	292	291
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	235	231	226
Outstanding Principal Balance (HK\$ million)	257	250	243
Overall Hong Kong Portfolio ^{^~}			
Total Number of Loans	8,827	8,645*	8,528*
Total Outstanding Principal Balance (HK\$ million)	6,285	6,157*	6,051*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans