



Key Statistics of Retained Portfolio

	Mar 2019	Apr 2019	May 2019
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	8,399	8,302*	7,875*
Outstanding Principal Balance (HK\$ million)	5,909	5,808*	5,668*
>90 Day Delinquency Ratio (%)	0.002%	0.002%*	0.02%*
Monthly Prepayment Rate (%)	1.21%	0.96%*	1.62%*
Loan-to-Value Ratio at Origination (%) [#]	76.7%	76.7%	76.8%
Estimated Current Loan-to-Value Ratio (%) [#]	19.2%	18.6%	17.9%
Debt-to-Income Ratio at Origination (%) [#]	35.3%	35.4%	35.3%
Remaining Contractual Term to Maturity (months) [#]	172	170	170
Seasoning (months) [#]	120	121	122
Contractual Life (months) [#]	292	291	292
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	231	226	223
Outstanding Principal Balance (HK\$ million)	250	243	238
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	8,630	8,528*	8,098*
Total Outstanding Principal Balance (HK\$ million)	6,159	6,051*	5,906*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans