



Key Statistics of Retained Portfolio

	Apr 2019	May 2019	Jun 2019
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	8,246	7,875*	7,783*
Outstanding Principal Balance (HK\$ million)	5,807	5,668*	5,539*
>90 Day Delinquency Ratio (%)	0.002%	0.02%*	0.06%*
Monthly Prepayment Rate (%)	0.95%	1.62%*	1.58%*
Loan-to-Value Ratio at Origination (%) [#]	76.7%	76.8%	76.8%
Estimated Current Loan-to-Value Ratio (%) [#]	18.6%	17.9%	18.1%
Debt-to-Income Ratio at Origination (%) [#]	35.4%	35.3%	35.3%
Remaining Contractual Term to Maturity (months) [#]	170	170	169
Seasoning (months) [#]	121	122	123
Contractual Life (months) [#]	291	292	292
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	226	223	218
Outstanding Principal Balance (HK\$ million)	243	238	229
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	8,472	8,098*	8,001*
Total Outstanding Principal Balance (HK\$ million)	6,050	5,906*	5,769*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans