



Key Statistics of Retained Portfolio

	May 2019	Jun 2019	Jul 2019
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	8,005	7,783*	7,635*
Outstanding Principal Balance (HK\$ million)	5,669	5,539*	5,409*
>90 Day Delinquency Ratio (%)	0.02%	0.06%*	0.08%*
Monthly Prepayment Rate (%)	1.61%	1.58%*	1.55%*
Loan-to-Value Ratio at Origination (%) [#]	76.8%	76.8%	76.8%
Estimated Current Loan-to-Value Ratio (%) [#]	17.9%	18.1%	17.8%
Debt-to-Income Ratio at Origination (%) [#]	35.3%	35.3%	35.3%
Remaining Contractual Term to Maturity (months) [#]	170	169	170
Seasoning (months) [#]	122	123	124
Contractual Life (months) [#]	292	292	293
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	223	218	211
Outstanding Principal Balance (HK\$ million)	238	229	221
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	8,228	8,001*	7,846*
Total Outstanding Principal Balance (HK\$ million)	5,907	5,769*	5,630*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans