



Key Statistics of Retained Portfolio

| | Jun 2019 | Jul 2019 | Aug 2019 |
|---|----------|----------|----------|
| Hong Kong Residential Mortgage Loans[^] | | | |
| Number of Loans | 7,815 | 7,635* | 7,511* |
| Outstanding Principal Balance (HK\$ million) | 5,540 | 5,409* | 5,321* |
| >90 Day Delinquency Ratio (%) | 0.06% | 0.08%* | 0.09%* |
| Monthly Prepayment Rate (%) | 1.59% | 1.55%* | 0.90%* |
| Loan-to-Value Ratio at Origination (%) [#] | 76.8% | 76.8% | 76.8% |
| Estimated Current Loan-to-Value Ratio (%) [#] | 18.1% | 17.8% | 17.9% |
| Debt-to-Income Ratio at Origination (%) [#] | 35.3% | 35.3% | 35.4% |
| Remaining Contractual Term to Maturity (months) [#] | 169 | 170 | 167 |
| Seasoning (months) [#] | 123 | 124 | 125 |
| Contractual Life (months) [#] | 292 | 293 | 292 |
| Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~] | | | |
| Number of Loans | 218 | 211 | 206 |
| Outstanding Principal Balance (HK\$ million) | 229 | 221 | 215 |
| Overall Hong Kong Portfolio^{^~} | | | |
| Total Number of Loans | 8,033 | 7,846* | 7,717* |
| Total Outstanding Principal Balance (HK\$ million) | 5,769 | 5,630* | 5,537* |

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans