



Key Statistics of Retained Portfolio

	Jul 2019	Aug 2019	Sep 2019
Hong Kong Residential Mortgage Loans [^]			
Number of Loans	7,618	7,511*	7,298*
Outstanding Principal Balance (HK\$ million)	5,410	5,321*	5,187*
>90 Day Delinquency Ratio (%)	0.08%	0.09%*	0.01%*
Monthly Prepayment Rate (%)	1.55%	0.90%*	1.73%*
Loan-to-Value Ratio at Origination (%) [#]	76.8%	76.8%	76.9%
Estimated Current Loan-to-Value Ratio (%) [#]	17.8%	17.9%	18.3%
Debt-to-Income Ratio at Origination (%) [#]	35.3%	35.4%	35.3%
Remaining Contractual Term to Maturity (months) [#]	170	167	168
Seasoning (months) [#]	124	125	126
Contractual Life (months) [#]	293	292	293
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	211	206	205
Outstanding Principal Balance (HK\$ million)	221	215	211
Overall Hong Kong Portfolio ^{^ ~}			
Total Number of Loans	7,829	7,717*	7,503*
Total Outstanding Principal Balance (HK\$ million)	5,631	5,537*	5,397*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures

[~] Exclude infrastructure loans