



Key Statistics of Retained Portfolio

	Feb 2018	Mar 2018	Apr 2018
Hong Kong Residential Mortgage Loans [^]			
Number of Loans	10,158	10,016*	9,902*
Outstanding Principal Balance (HK\$ million)	7,289	7,138*	7,020*
>90 Day Delinquency Ratio (%)	0.02%	0.04%*	0.01%*
Monthly Prepayment Rate (%)	0.64%	1.32%*	0.95%*
Loan-to-Value Ratio at Origination (%) [#]	76.0%	76.2%	76.2%
Estimated Current Loan-to-Value Ratio (%) [#]	21.0%	20.8%	20.1%
Debt-to-Income Ratio at Origination (%) [#]	35.5%	35.5%	35.4%
Remaining Contractual Term to Maturity (months) [#]	180	181	179
Seasoning (months) [#]	107	108	109
Contractual Life (months) [#]	288	290	289
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	296	288	283
Outstanding Principal Balance (HK\$ million)	329	323	314
Overall Hong Kong Portfolio			
Total Number of Loans	10,454	10,304*	10,185*
Total Outstanding Principal Balance (HK\$ million)	7,618	7,461*	7,334*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures