



Key Statistics of Retained Portfolio

	Mar 2018	Apr 2018	May 2018
Hong Kong Residential Mortgage Loans [^]			
Number of Loans	10,016	9,902*	9,739*
Outstanding Principal Balance (HK\$ million)	7,139	7,020*	6,880*
>90 Day Delinquency Ratio (%)	0.04%	0.01%*	0.02%*
Monthly Prepayment Rate (%)	1.33%	0.95%*	1.21%*
Loan-to-Value Ratio at Origination (%) [#]	76.2%	76.2%	76.3%
Estimated Current Loan-to-Value Ratio (%) [#]	20.8%	20.1%	19.7%
Debt-to-Income Ratio at Origination (%) [#]	35.5%	35.4%	35.4%
Remaining Contractual Term to Maturity (months) [#]	181	179	179
Seasoning (months) [#]	108	109	110
Contractual Life (months) [#]	290	289	289
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	288	283	275
Outstanding Principal Balance (HK\$ million)	323	314	308
Overall Hong Kong Portfolio			
Total Number of Loans	10,304	10,185*	10,014*
Total Outstanding Principal Balance (HK\$ million)	7,463	7,334*	7,188*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures