



Key Statistics of Retained Portfolio

	Nov 2017	Dec 2017	Jan 2018
Hong Kong Residential Mortgage Loans [^]			
Number of Loans	10,502	10,376*	10,190*
Outstanding Principal Balance (HK\$ million)	7,706	7,557*	7,390*
>90 Day Delinquency Ratio (%)	0.06%	0.07%*	0.04%*
Monthly Prepayment Rate (%)	1.06%	1.20%*	1.49%*
Loan-to-Value Ratio at Origination (%) [#]	75.8%	76.0%	76.0%
Estimated Current Loan-to-Value Ratio (%) [#]	22.1%	21.8%	21.5%
Debt-to-Income Ratio at Origination (%) [#]	35.4%	35.5%	35.5%
Remaining Contractual Term to Maturity (months) [#]	182	182	182
Seasoning (months) [#]	105	106	107
Contractual Life (months) [#]	287	287	288
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	319	311	302
Outstanding Principal Balance (HK\$ million)	358	345	340
Overall Hong Kong Portfolio			
Total Number of Loans	10,821	10,687*	10,492*
Total Outstanding Principal Balance (HK\$ million)	8,064	7,903*	7,730*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures