



Key Statistics of Retained Portfolio

	Dec 2017	Jan 2018	Feb 2018
Hong Kong Residential Mortgage Loans [^]			
Number of Loans	10,373	10,190*	10,128*
Outstanding Principal Balance (HK\$ million)	7,559	7,390*	7,288*
>90 Day Delinquency Ratio (%)	0.06%	0.04%*	0.02%*
Monthly Prepayment Rate (%)	1.20%	1.49%*	0.65%*
Loan-to-Value Ratio at Origination (%) [#]	76.0%	76.0%	76.0%
Estimated Current Loan-to-Value Ratio (%) [#]	21.8%	21.5%	21.0%
Debt-to-Income Ratio at Origination (%) [#]	35.5%	35.5%	35.5%
Remaining Contractual Term to Maturity (months) [#]	182	182	180
Seasoning (months) [#]	106	107	107
Contractual Life (months) [#]	287	288	288
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	311	302	296
Outstanding Principal Balance (HK\$ million)	345	340	329
Overall Hong Kong Portfolio			
Total Number of Loans	10,684	10,492*	10,424*
Total Outstanding Principal Balance (HK\$ million)	7,904	7,730*	7,617*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures