



Key Statistics of Retained Portfolio

	Jan 2018	Feb 2018	Mar 2018
Hong Kong Residential Mortgage Loans [^]			
Number of Loans	10,249	10,128*	10,016*
Outstanding Principal Balance (HK\$ million)	7,390	7,288*	7,138*
>90 Day Delinquency Ratio (%)	0.04%	0.02%*	0.04%*
Monthly Prepayment Rate (%)	1.49%	0.65%*	1.32%*
Loan-to-Value Ratio at Origination (%) [#]	76.0%	76.0%	76.2%
Estimated Current Loan-to-Value Ratio (%) [#]	21.5%	21.0%	20.8%
Debt-to-Income Ratio at Origination (%) [#]	35.5%	35.5%	35.5%
Remaining Contractual Term to Maturity (months) [#]	182	180	181
Seasoning (months) [#]	107	107	108
Contractual Life (months) [#]	288	288	290
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	302	296	288
Outstanding Principal Balance (HK\$ million)	340	329	323
Overall Hong Kong Portfolio			
Total Number of Loans	10,551	10,424*	10,304*
Total Outstanding Principal Balance (HK\$ million)	7,730	7,617*	7,461*

Notes:

[^] Exclude reverse mortgages

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

* Provisional figures