



## Key Statistics of Retained Portfolio

	May 2018	Jun 2018	Jul 2018
<b>Hong Kong Residential Mortgage Loans <sup>^</sup></b>			
Number of Loans	9,749	9,606*	9,476*
Outstanding Principal Balance (HK\$ million)	6,880	6,719*	6,586*
>90 Day Delinquency Ratio (%)	0.02%	0.02%*	0.02%*
Monthly Prepayment Rate (%)	1.22%	1.62%*	1.18%*
Loan-to-Value Ratio at Origination (%) <sup>#</sup>	76.3%	76.4%	76.4%
Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>	19.7%	19.1%	18.7%
Debt-to-Income Ratio at Origination (%) <sup>#</sup>	35.4%	35.5%	35.5%
Remaining Contractual Term to Maturity (months) <sup>#</sup>	179	179	178
Seasoning (months) <sup>#</sup>	110	111	112
Contractual Life (months) <sup>#</sup>	289	290	290
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets</b>			
Number of Loans	275	266	254
Outstanding Principal Balance (HK\$ million)	308	286	279
<b>Overall Hong Kong Portfolio</b>			
Total Number of Loans	10,024	9,872*	9,730*
Total Outstanding Principal Balance (HK\$ million)	7,188	7,005*	6,865*

Notes:

<sup>^</sup> Exclude reverse mortgages

<sup>#</sup> Weight average of first mortgage loans purchased from banks only

\* Provisional figures