



## Key Statistics of Retained Portfolio

	Jul 2018	Aug 2018	Sep 2018
<b>Hong Kong Residential Mortgage Loans <sup>^</sup></b>			
Number of Loans	9,479	9,475*	9,263*
Outstanding Principal Balance (HK\$ million)	6,589	6,732*	6,608*
>90 Day Delinquency Ratio (%)	0.02%	0.02%*	0.02%*
Monthly Prepayment Rate (%)	1.18%	1.35%*	1.10%*
Loan-to-Value Ratio at Origination (%) <sup>#</sup>	76.4%	76.4%	76.5%
Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>	18.7%	18.6%	18.8%
Debt-to-Income Ratio at Origination (%) <sup>#</sup>	35.5%	35.5%	35.5%
Remaining Contractual Term to Maturity (months) <sup>#</sup>	178	178	176
Seasoning (months) <sup>#</sup>	112	113	114
Contractual Life (months) <sup>#</sup>	290	291	290
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets</b>			
Number of Loans	254	253	250
Outstanding Principal Balance (HK\$ million)	279	277	272
<b>Overall Hong Kong Portfolio <sup>^</sup></b>			
Total Number of Loans	9,733	9,728*	9,513*
Total Outstanding Principal Balance (HK\$ million)	6,868	7,009*	6,880*

Notes:

<sup>^</sup> Exclude reverse mortgages

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

\* Provisional figures