



## Key Statistics of Retained Portfolio

	Aug 2018	Sep 2018	Oct 2018
<b>Hong Kong Residential Mortgage Loans <sup>^</sup></b>			
Number of Loans	9,461	9,263*	9,106*
Outstanding Principal Balance (HK\$ million)	6,731	6,608*	6,460*
>90 Day Delinquency Ratio (%)	0.02%	0.02%*	0.004%*
Monthly Prepayment Rate (%)	1.35%	1.10%*	1.48%*
Loan-to-Value Ratio at Origination (%) <sup>#</sup>	76.4%	76.5%	76.5%
Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>	18.6%	18.8%	18.8%
Debt-to-Income Ratio at Origination (%) <sup>#</sup>	35.5%	35.5%	35.4%
Remaining Contractual Term to Maturity (months) <sup>#</sup>	178	176	174
Seasoning (months) <sup>#</sup>	113	114	115
Contractual Life (months) <sup>#</sup>	291	290	289
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets</b>			
Number of Loans	253	250	245
Outstanding Principal Balance (HK\$ million)	277	272	268
<b>Overall Hong Kong Portfolio <sup>^</sup></b>			
Total Number of Loans	9,714	9,513*	9,351*
Total Outstanding Principal Balance (HK\$ million)	7,007	6,880*	6,728*

Notes:

<sup>^</sup> Exclude reverse mortgages

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

\* Provisional figures