



## Key Statistics of Retained Portfolio

	Jul 2017	Aug 2017	Sep 2017
<b>Hong Kong Residential Mortgage Loans</b>			
Number of Loans	10,984	10,972*	10,781*
Outstanding Principal Balance (HK\$ million)	8,035	8,157*	8,009*
>90 Day Delinquency Ratio (%)	0.07%	0.07%*	0.06%*
Monthly Prepayment Rate (%)	1.29%	1.37%*	1.10%*
Loan-to-Value Ratio at Origination (%) <sup>#</sup>	75.6%	75.6%	75.7%
Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>	23.2%	22.8%	22.7%
Debt-to-Income Ratio at Origination (%) <sup>#</sup>	35.4%	35.3%	35.4%
Remaining Contractual Term to Maturity (months) <sup>#</sup>	185	185	183
Seasoning (months) <sup>#</sup>	101	102	103
Contractual Life (months) <sup>#</sup>	285	286	286
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets</b>			
Number of Loans	342	339	332
Outstanding Principal Balance (HK\$ million)	386	381	370
<b>Overall Hong Kong Portfolio</b>			
Total Number of Loans	11,326	11,311*	11,113*
Total Outstanding Principal Balance (HK\$ million)	8,421	8,537*	8,379*

Notes:

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

\* Provisional figures