



## Key Statistics of Retained Portfolio

	Aug 2017	Sep 2017	Oct 2017
<b>Hong Kong Residential Mortgage Loans</b>			
Number of Loans	10,987	10,781*	10,665*
Outstanding Principal Balance (HK\$ million)	8,157	8,009*	7,844*
>90 Day Delinquency Ratio (%)	0.07%	0.06%*	0.06%*
Monthly Prepayment Rate (%)	1.38%	1.10%*	1.31%*
Loan-to-Value Ratio at Origination (%) <sup>#</sup>	75.6%	75.7%	75.8%
Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>	22.8%	22.7%	22.7%
Debt-to-Income Ratio at Origination (%) <sup>#</sup>	35.3%	35.4%	35.4%
Remaining Contractual Term to Maturity (months) <sup>#</sup>	185	183	183
Seasoning (months) <sup>#</sup>	102	103	104
Contractual Life (months) <sup>#</sup>	286	286	287
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets</b>			
Number of Loans	339	332	330
Outstanding Principal Balance (HK\$ million)	381	370	363
<b>Overall Hong Kong Portfolio</b>			
Total Number of Loans	11,326	11,113*	10,995*
Total Outstanding Principal Balance (HK\$ million)	8,537	8,379*	8,207*

Notes:

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

\* Provisional figures