



Key Statistics of Retained Portfolio

	Sep 2017	Oct 2017	Nov 2017
Hong Kong Residential Mortgage Loans			
Number of Loans	10,840	10,665*	10,551*
Outstanding Principal Balance (HK\$ million)	8,010	7,844*	7,706*
>90 Day Delinquency Ratio (%)	0.06%	0.06%*	0.06%*
Monthly Prepayment Rate (%)	1.09%	1.31%*	1.06%*
Loan-to-Value Ratio at Origination (%) [#]	75.7%	75.8%	75.8%
Estimated Current Loan-to-Value Ratio (%) [#]	22.7%	22.7%	22.1%
Debt-to-Income Ratio at Origination (%) [#]	35.4%	35.4%	35.4%
Remaining Contractual Term to Maturity (months) [#]	183	183	182
Seasoning (months) [#]	103	104	105
Contractual Life (months) [#]	286	287	287
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	332	330	319
Outstanding Principal Balance (HK\$ million)	370	363	358
Overall Hong Kong Portfolio			
Total Number of Loans	11,172	10,995*	10,870*
Total Outstanding Principal Balance (HK\$ million)	8,380	8,207*	8,064*

Notes:

[#] Weight average of first mortgage loans purchased from banks only

* Provisional figures