



Key Statistics of Retained Portfolio

	Oct 2017	Nov 2017	Dec 2017
Hong Kong Residential Mortgage Loans			
Number of Loans	10,681	10,551*	10,376*
Outstanding Principal Balance (HK\$ million)	7,846	7,706*	7,557*
>90 Day Delinquency Ratio (%)	0.06%	0.06%*	0.07%*
Monthly Prepayment Rate (%)	1.31%	1.06%*	1.20%*
Loan-to-Value Ratio at Origination (%) [#]	75.8%	75.8%	76.0%
Estimated Current Loan-to-Value Ratio (%) [#]	22.7%	22.1%	21.8%
Debt-to-Income Ratio at Origination (%) [#]	35.4%	35.4%	35.5%
Remaining Contractual Term to Maturity (months) [#]	183	182	182
Seasoning (months) [#]	104	105	106
Contractual Life (months) [#]	287	287	287
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	330	319	311
Outstanding Principal Balance (HK\$ million)	363	358	345
Overall Hong Kong Portfolio			
Total Number of Loans	11,011	10,870*	10,687*
Total Outstanding Principal Balance (HK\$ million)	8,209	8,064*	7,903*

Notes:

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

* Provisional figures