



Key Statistics of Retained Portfolio

| | Jan 2016 | Feb 2016 | Mar 2016 |
|---|----------|----------|----------|
| Hong Kong Residential Mortgage Loans | | | |
| Number of Loans | 14,969 | 14,704* | 14,439* |
| Outstanding Principal Balance (HK\$ million) | 10,885 | 10,746* | 10,623* |
| >90 Day Delinquency Ratio (%) | 0.02% | 0.01%* | 0.02%* |
| Monthly Prepayment Rate (%) | 0.67% | 0.55%* | 0.52%* |
| Loan-to-Value Ratio at Origination (%) [#] | 74.9% | 74.9% | 75.0% |
| Estimated Current Loan-to-Value Ratio (%) [#] | 29.8% | 30.3% | 31.0% |
| Debt-to-Income Ratio at Origination (%) [#] | 35.0% | 35.1% | 35.0% |
| Remaining Contractual Term to Maturity (months) [#] | 198 | 198 | 197 |
| Seasoning (months) [#] | 84 | 85 | 86 |
| Contractual Life (months) [#] | 282 | 283 | 283 |
| Hong Kong Non-Residential Mortgage and Non-Mortgage Assets | | | |
| Number of Loans | 429 | 426 | 424 |
| Outstanding Principal Balance (HK\$ Million) | 552 | 546 | 542 |
| Overall Hong Kong Portfolio | | | |
| Total Number of Loans | 15,398 | 15,130* | 14,863* |
| Total Outstanding Principal Balance (HK\$ million) | 11,437 | 11,292* | 11,164* |

Notes:

Figures may not sum to total due to rounding

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

* Provisional figures