



Key Statistics of Retained Portfolio

	Feb 2016	Mar 2016	Apr 2016
Hong Kong Residential Mortgage Loans			
Number of Loans	14,722	14,439*	14,226*
Outstanding Principal Balance (HK\$ million)	10,751	10,622*	10,453*
>90 Day Delinquency Ratio (%)	0.02%	0.02%*	0.01%*
Monthly Prepayment Rate (%)	0.54%	0.52%*	0.88%*
Loan-to-Value Ratio at Origination (%) [#]	74.9%	75.0%	75.1%
Estimated Current Loan-to-Value Ratio (%) [#]	30.3%	31.0%	30.3%
Debt-to-Income Ratio at Origination (%) [#]	35.1%	35.0%	35.1%
Remaining Contractual Term to Maturity (months) [#]	198	197	196
Seasoning (months) [#]	85	86	86
Contractual Life (months) [#]	283	283	282
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	426	424	422
Outstanding Principal Balance (HK\$ Million)	546	542	538
Overall Hong Kong Portfolio			
Total Number of Loans	15,148	14,863*	14,648*
Total Outstanding Principal Balance (HK\$ million)	11,297	11,164*	10,991*

Notes:

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

* Provisional figures