



Key Statistics of Retained Portfolio

	Mar 2016	Apr 2016	May 2016
Hong Kong Residential Mortgage Loans			
Number of Loans	14,497	14,226*	13,946*
Outstanding Principal Balance (HK\$ million)	10,621	10,453*	10,269*
>90 Day Delinquency Ratio (%)	0.01%	0.01%*	0.06%*
Monthly Prepayment Rate (%)	0.51%	0.88%*	1.00%*
Loan-to-Value Ratio at Origination (%) [#]	75.0%	75.1%	75.2%
Estimated Current Loan-to-Value Ratio (%) [#]	31.0%	30.3%	30.3%
Debt-to-Income Ratio at Origination (%) [#]	35.0%	35.1%	35.1%
Remaining Contractual Term to Maturity (months) [#]	197	196	195
Seasoning (months) [#]	86	86	88
Contractual Life (months) [#]	283	282	283
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	424	422	416
Outstanding Principal Balance (HK\$ Million)	542	538	524
Overall Hong Kong Portfolio			
Total Number of Loans	14,921	14,648*	14,362*
Total Outstanding Principal Balance (HK\$ million)	11,163	10,991*	10,793*

Notes:

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

* Provisional figures