



Key Statistics of Retained Portfolio

	Apr 2016	May 2016	Jun 2016
Hong Kong Residential Mortgage Loans			
Number of Loans	14,254	13,946*	13,725*
Outstanding Principal Balance (HK\$ million)	10,455	10,269*	10,081*
>90 Day Delinquency Ratio (%)	0.01%	0.06%*	0.10%*
Monthly Prepayment Rate (%)	0.88%	1.00%*	1.15%*
Loan-to-Value Ratio at Origination (%) [#]	75.1%	75.2%	75.2%
Estimated Current Loan-to-Value Ratio (%) [#]	30.3%	30.3%	30.0%
Debt-to-Income Ratio at Origination (%) [#]	35.1%	35.1%	35.1%
Remaining Contractual Term to Maturity (months) [#]	196	195	195
Seasoning (months) [#]	86	88	88
Contractual Life (months) [#]	282	283	283
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	422	416	407
Outstanding Principal Balance (HK\$ million)	538	524	505
Overall Hong Kong Portfolio			
Total Number of Loans	14,676	14,362*	14,132*
Total Outstanding Principal Balance (HK\$ million)	10,993	10,793*	10,586*

Notes:

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

* Provisional figures