



Key Statistics of Retained Portfolio

	May 2016	Jun 2016	Jul 2016
Hong Kong Residential Mortgage Loans			
Number of Loans	13,972	13,725*	13,401*
Outstanding Principal Balance (HK\$ million)	10,272	10,081*	9,902*
>90 Day Delinquency Ratio (%)	0.06%	0.10%*	0.11%*
Monthly Prepayment Rate (%)	1.00%	1.15%*	1.11%*
Loan-to-Value Ratio at Origination (%) [#]	75.2%	75.2%	75.2%
Estimated Current Loan-to-Value Ratio (%) [#]	30.3%	30.0%	29.7%
Debt-to-Income Ratio at Origination (%) [#]	35.1%	35.1%	35.2%
Remaining Contractual Term to Maturity (months) [#]	195	195	194
Seasoning (months) [#]	88	88	89
Contractual Life (months) [#]	283	283	283
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	416	407	405
Outstanding Principal Balance (HK\$ million)	524	505	499
Overall Hong Kong Portfolio			
Total Number of Loans	14,388	14,132*	13,806*
Total Outstanding Principal Balance (HK\$ million)	10,796	10,586*	10,401*

Notes:

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

* Provisional figures