



Key Statistics of Retained Portfolio

	Jul 2016	Aug 2016	Sep 2016
Hong Kong Residential Mortgage Loans			
Number of Loans	13,504	13,340*	13,179*
Outstanding Principal Balance (HK\$ million)	9,903	9,891*	9,723*
>90 Day Delinquency Ratio (%)	0.11%	0.12%*	0.12%*
Monthly Prepayment Rate (%)	1.11%	1.13%*	1.02%*
Loan-to-Value Ratio at Origination (%) [#]	75.2%	75.2%	75.2%
Estimated Current Loan-to-Value Ratio (%) [#]	29.7%	28.9%	27.9%
Debt-to-Income Ratio at Origination (%) [#]	35.2%	35.2%	35.2%
Remaining Contractual Term to Maturity (months) [#]	194	194	193
Seasoning (months) [#]	89	90	91
Contractual Life (months) [#]	283	284	284
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	405	400	397
Outstanding Principal Balance (HK\$ million)	499	490	480
Overall Hong Kong Portfolio			
Total Number of Loans	13,909	13,740*	13,576*
Total Outstanding Principal Balance (HK\$ million)	10,402	10,381*	10,203*

Notes:

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

* Provisional figures