



Key Statistics of Retained Portfolio

	Aug 2016	Sep 2016	Oct 2016
Hong Kong Residential Mortgage Loans			
Number of Loans	13,390	13,179*	12,951*
Outstanding Principal Balance (HK\$ million)	9,892	9,723*	9,559*
>90 Day Delinquency Ratio (%)	0.12%	0.12%*	0.13%*
Monthly Prepayment Rate (%)	1.13%	1.02%*	0.94%*
Loan-to-Value Ratio at Origination (%) [#]	75.2%	75.2%	75.3%
Estimated Current Loan-to-Value Ratio (%) [#]	28.9%	27.9%	26.6%
Debt-to-Income Ratio at Origination (%) [#]	35.2%	35.2%	35.3%
Remaining Contractual Term to Maturity (months) [#]	194	193	192
Seasoning (months) [#]	90	91	92
Contractual Life (months) [#]	284	284	284
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	400	397	394
Outstanding Principal Balance (HK\$ million)	490	480	474
Overall Hong Kong Portfolio			
Total Number of Loans	13,790	13,576*	13,345*
Total Outstanding Principal Balance (HK\$ million)	10,382	10,203*	10,033*

Notes:

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

* Provisional figures