



Key Statistics of Retained Portfolio

	Oct 2016	Nov 2016	Dec 2016
Hong Kong Residential Mortgage Loans			
Number of Loans	12,826	12,577*	12,190*
Outstanding Principal Balance (HK\$ million)	9,561	9,380*	9,170*
>90 Day Delinquency Ratio (%)	0.13%	0.03%*	0.03%*
Monthly Prepayment Rate (%)	0.94%	1.17%*	1.53%*
Loan-to-Value Ratio at Origination (%) [#]	75.3%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%) [#]	26.6%	26.4%	25.9%
Debt-to-Income Ratio at Origination (%) [#]	35.3%	35.2%	35.2%
Remaining Contractual Term to Maturity (months) [#]	192	190	191
Seasoning (months) [#]	92	93	94
Contractual Life (months) [#]	284	283	285
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	394	388	382
Outstanding Principal Balance (HK\$ million)	474	464	450
Overall Hong Kong Portfolio			
Total Number of Loans	13,220	12,965*	12,572*
Total Outstanding Principal Balance (HK\$ million)	10,035	9,844*	9,620*

Notes:

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

* Provisional figures