



Key Statistics of Retained Portfolio

	Nov 2016	Dec 2016	Jan 2017
Hong Kong Residential Mortgage Loans			
Number of Loans	12,547	12,190*	12,014*
Outstanding Principal Balance (HK\$ million)	9,381	9,170*	9,021*
>90 Day Delinquency Ratio (%)	0.03%	0.03%*	0.04%*
Monthly Prepayment Rate (%)	1.17%	1.53%*	0.97%*
Loan-to-Value Ratio at Origination (%) [#]	75.4%	75.4%	75.5%
Estimated Current Loan-to-Value Ratio (%) [#]	26.4%	25.9%	25.6%
Debt-to-Income Ratio at Origination (%) [#]	35.2%	35.2%	35.3%
Remaining Contractual Term to Maturity (months) [#]	190	191	190
Seasoning (months) [#]	93	94	95
Contractual Life (months) [#]	283	285	285
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	388	382	372
Outstanding Principal Balance (HK\$ million)	464	450	439
Overall Hong Kong Portfolio			
Total Number of Loans	12,935	12,572*	12,386*
Total Outstanding Principal Balance (HK\$ million)	9,845	9,620*	9,460*

Notes:

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

* Provisional figures