



Key Statistics of Retained Portfolio

	Dec 2016	Jan 2017	Feb 2017
Hong Kong Residential Mortgage Loans			
Number of Loans	12,302	12,014*	11,885*
Outstanding Principal Balance (HK\$ million)	9,172	9,021*	8,854*
>90 Day Delinquency Ratio (%)	0.03%	0.04%*	0.04%*
Monthly Prepayment Rate (%)	1.53%	0.97%*	1.10%*
Loan-to-Value Ratio at Origination (%) [#]	75.4%	75.5%	75.6%
Estimated Current Loan-to-Value Ratio (%) [#]	25.9%	25.6%	25.5%
Debt-to-Income Ratio at Origination (%) [#]	35.2%	35.3%	35.3%
Remaining Contractual Term to Maturity (months) [#]	191	190	189
Seasoning (months) [#]	94	95	96
Contractual Life (months) [#]	285	285	285
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	382	372	363
Outstanding Principal Balance (HK\$ million)	450	439	429
Overall Hong Kong Portfolio			
Total Number of Loans	12,684	12,386*	12,248*
Total Outstanding Principal Balance (HK\$ million)	9,622	9,460*	9,283*

Notes:

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

* Provisional figures