



Key Statistics of Retained Portfolio

	Jan 2017	Feb 2017	Mar 2017
Hong Kong Residential Mortgage Loans			
Number of Loans	12,112	11,885*	11,716*
Outstanding Principal Balance (HK\$ million)	9,022	8,854*	8,704*
>90 Day Delinquency Ratio (%)	0.04%	0.04%*	0.04%*
Monthly Prepayment Rate (%)	0.97%	1.10%*	0.99%*
Loan-to-Value Ratio at Origination (%) [#]	75.5%	75.6%	75.6%
Estimated Current Loan-to-Value Ratio (%) [#]	25.6%	25.5%	24.8%
Debt-to-Income Ratio at Origination (%) [#]	35.3%	35.3%	35.3%
Remaining Contractual Term to Maturity (months) [#]	190	189	189
Seasoning (months) [#]	95	96	97
Contractual Life (months) [#]	285	285	286
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	372	363	362
Outstanding Principal Balance (HK\$ million)	439	429	425
Overall Hong Kong Portfolio			
Total Number of Loans	12,484	12,248*	12,078*
Total Outstanding Principal Balance (HK\$ million)	9,461	9,283*	9,129*

Notes:

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

* Provisional figures