



## Key Statistics of Retained Portfolio

	Feb 2017	Mar 2017	Apr 2017
<b>Hong Kong Residential Mortgage Loans</b>			
Number of Loans	11,944	11,716*	11,589*
Outstanding Principal Balance (HK\$ million)	8,856	8,704*	8,559*
>90 Day Delinquency Ratio (%)	0.04%	0.04%*	0.04%*
Monthly Prepayment Rate (%)	1.10%	0.99%*	0.96%*
Loan-to-Value Ratio at Origination (%) <sup>#</sup>	75.6%	75.6%	75.7%
Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>	25.5%	24.8%	24.1%
Debt-to-Income Ratio at Origination (%) <sup>#</sup>	35.3%	35.3%	35.4%
Remaining Contractual Term to Maturity (months) <sup>#</sup>	189	189	186
Seasoning (months) <sup>#</sup>	96	97	98
Contractual Life (months) <sup>#</sup>	285	286	284
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets</b>			
Number of Loans	363	362	362
Outstanding Principal Balance (HK\$ million)	429	425	422
<b>Overall Hong Kong Portfolio</b>			
Total Number of Loans	12,307	12,078*	11,951*
Total Outstanding Principal Balance (HK\$ million)	9,285	9,129*	8,981*

Notes:

<sup>#</sup> Weight average of first mortgage loans purchased from banks only

\* Provisional figures