



## Key Statistics of Retained Portfolio

|   | Mar 2017 | Apr 2017 | May 2017 |
|---|----------|----------|----------|
| <b>Hong Kong Residential Mortgage Loans</b>                       |          |          |          |
| Number of Loans   | 11,771   | 11,589*  | 11,411*  |
| Outstanding Principal Balance (HK\$ million)                      | 8,702    | 8,559*   | 8,345*   |
| >90 Day Delinquency Ratio (%)                                     | 0.04%    | 0.04%*   | 0.07%*   |
| Monthly Prepayment Rate (%)                                       | 1.00%    | 0.96%*   | 1.72%*   |
| Loan-to-Value Ratio at Origination (%) <sup>#</sup>               | 75.6%    | 75.7%    | 75.6%    |
| Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>            | 24.8%    | 24.1%    | 23.5%    |
| Debt-to-Income Ratio at Origination (%) <sup>#</sup>              | 35.3%    | 35.4%    | 35.3%    |
| Remaining Contractual Term to Maturity (months) <sup>#</sup>      | 189      | 186      | 186      |
| Seasoning (months) <sup>#</sup>                                   | 97       | 98       | 99       |
| Contractual Life (months) <sup>#</sup>                            | 286      | 284      | 285      |
| <b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets</b> |          |          |          |
| Number of Loans   | 362      | 362      | 357      |
| Outstanding Principal Balance (HK\$ million)                      | 425      | 422      | 410      |
| <b>Overall Hong Kong Portfolio</b>                                |          |          |          |
| Total Number of Loans   | 12,133   | 11,951*  | 11,768*  |
| Total Outstanding Principal Balance (HK\$ million)                | 9,126    | 8,981*   | 8,754*   |

Notes:

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

\* Provisional figures