



Key Statistics of Retained Portfolio

	Apr 2017	May 2017	Jun 2017
Hong Kong Residential Mortgage Loans			
Number of Loans	11,605	11,411*	11,231*
Outstanding Principal Balance (HK\$ million)	8,560	8,345*	8,199*
>90 Day Delinquency Ratio (%)	0.04%	0.07%*	0.07%*
Monthly Prepayment Rate (%)	0.95%	1.72%*	1.23%*
Loan-to-Value Ratio at Origination (%) [#]	75.7%	75.6%	75.6%
Estimated Current Loan-to-Value Ratio (%) [#]	24.1%	23.5%	23.2%
Debt-to-Income Ratio at Origination (%) [#]	35.4%	35.3%	35.4%
Remaining Contractual Term to Maturity (months) [#]	186	186	186
Seasoning (months) [#]	98	99	100
Contractual Life (months) [#]	284	285	286
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	362	357	350
Outstanding Principal Balance (HK\$ million)	422	410	396
Overall Hong Kong Portfolio			
Total Number of Loans	11,967	11,768*	11,581*
Total Outstanding Principal Balance (HK\$ million)	8,982	8,754*	8,595*

Notes:

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

* Provisional figures