



Key Statistics of Retained Portfolio

	May 2017	Jun 2017	Jul 2017
Hong Kong Residential Mortgage Loans			
Number of Loans	11,375	11,231*	10,957*
Outstanding Principal Balance (HK\$ million)	8,349	8,199*	8,033*
>90 Day Delinquency Ratio (%)	0.07%	0.07%*	0.07%*
Monthly Prepayment Rate (%)	1.71%	1.23%*	1.29%*
Loan-to-Value Ratio at Origination (%) [#]	75.6%	75.6%	75.6%
Estimated Current Loan-to-Value Ratio (%) [#]	23.5%	23.2%	23.2%
Debt-to-Income Ratio at Origination (%) [#]	35.3%	35.4%	35.4%
Remaining Contractual Term to Maturity (months) [#]	186	186	185
Seasoning (months) [#]	99	100	101
Contractual Life (months) [#]	285	286	285
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	357	350	342
Outstanding Principal Balance (HK\$ million)	410	396	386
Overall Hong Kong Portfolio			
Total Number of Loans	11,732	11,581*	11,299*
Total Outstanding Principal Balance (HK\$ million)	8,759	8,595*	8,420*

Notes:

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

* Provisional figures