

# 附註甲

## Annex A

| 主要業務組合統計數字          |  | Key Portfolio Statistics                              |                       |                       |
|---------------------|--|---|-----------------------|-----------------------|
| 購買資產                |  | Asset Purchase  |                       |                       |
|                     |  | 二零一五年<br>一月<br>Jan-15                                 | 二零一五年<br>二月<br>Feb-15 | 二零一五年<br>三月<br>Mar-15 |
| 核准賣方／管理供款機構數目       | Number of Approved Sellers/Serviceers              | 34/32   | 34/32                 | 34/32                 |
| 活躍賣方數目              | Number of Active Sellers                           | 27  | 27                    | 27                    |
| 住宅按揭貸款數目            | Number of Residential Mortgage Loans               | 19,667  | 19,249                | 18,716                |
| 未償還本金餘額(百萬港元)       | Outstanding Principal Balance (HK\$ million)       | 13,069  | 12,894                | 12,629                |
| 90日以上拖欠率(%)         | >90-Day Delinquency Ratio (%)                      | 0.02  | 0.02                  | 0.02                  |
| 每月提前還款(%)           | Monthly Prepayment Rate (%)                        | 0.99  | 0.71                  | 1.50                  |
| 加權平均數 <sup>#</sup>  | Weighted Average <sup>#</sup>                      |   |                       |                       |
| 批出貸款時的貸款額與物業價值比率(%) | Loan-to-Value Ratio at Origination (%)             | 74.7  | 74.7                  | 74.7                  |
| 估計現有貸款額與物業價值比率(%)   | Estimated Current Loan-to-Value Ratio (%)          | 30.5  | 29.9                  | 29.0                  |
| 批出貸款時的債務對收入比率(%)    | Debt-to-Income Ratio at Origination (%)            | 34.9  | 34.9                  | 34.9                  |
| 合約剩餘年期(月)           | Remaining Contractual Term to Maturity (months)    | 206   | 204                   | 205                   |
| 已供款期(月)             | Seasoning (months)                                 | 73  | 74                    | 75                    |
| 合約年期(月)             | Contractual Life (months)                          | 279   | 278                   | 279                   |
| 宗數                  | Number   | 518   | 514                   | 505                   |
| 未償還本金餘額(百萬港元)       | Outstanding Principal Balance (HK\$ million)       | 1,696   | 1,680                 | 1,672                 |
| 總宗數                 | Total Number                                       | 20,185  | 19,763                | 19,221                |
| 未償還本金餘額(百萬港元)       | Total Outstanding Principal Balance (HK\$ million) | 14,765  | 14,574                | 14,301                |
|                     |  | 二零一五年<br>一月<br>Jan-15                                 | 二零一五年<br>二月<br>Feb-15 | 二零一五年<br>三月<br>Mar-15 |
| 按揭保險計劃              |  | Mortgage Insurance Programme                          |                       |                       |
| 參與銀行數目              | Number of Participating Banks                      | 22  | 22                    | 22                    |
| 已批准申請               | Applications Approved                              |   |                       |                       |
| 已批准申請數目             | Number of Applications Approved                    | 1,065   | 924                   | 847                   |
| 總金額(百萬港元)           | Total Amount (HK\$ million)                        | 3,720   | 3,272                 | 2,984                 |
| 物業交易類型              | Types of Property Transaction                      |   |                       |                       |
| 一手(%)               | Primary (%)  | 11  | 8                     | 11                    |
| 二手(%)               | Secondary (%)                                      | 89  | 92                    | 89                    |
| 已提取貸款               | Loans Drawn Down                                   |   |                       |                       |
| 已提取貸款數目             | Number of Loans Drawn Down                         | 374   | 309                   | 538                   |
| 總金額(百萬港元)           | Total Amount (HK\$ million)                        | 1,250   | 1,055                 | 1,880                 |
| 物業交易類型              | Types of Property Transaction                      |   |                       |                       |
| 一手(%)               | Primary (%)  | 3   | 11                    | 7                     |
| 二手(%)               | Secondary (%)                                      | 97  | 89                    | 93                    |
|                     |  | 二零一五年<br>一月<br>Jan-15                                 | 二零一五年<br>二月<br>Feb-15 | 二零一五年<br>三月<br>Mar-15 |
| 未到期證券金額<br>(票面值)    |  | Outstanding Treasury Securities<br>(in nominal value) |                       |                       |
| 債務工具發行計劃(百萬港元)      | Debt Issuance Programme (HK\$ million)             | 5,214   | 5,214                 | 5,214                 |
| 中期債券發行計劃(百萬港元)      | Medium Term Note Programme (HK\$ million)          | 30,951  | 31,910                | 33,047                |
| 零售債券(百萬港元)          | Retail Bonds (HK\$ million)                        | 205   | 205                   | 205                   |

註：

<sup>#</sup> 只包括由銀行購入的一按按揭貸款

Note:

<sup>#</sup> Excluding mortgage loans with co-financing and special arrangements

| 二零一五年<br>四月<br>Apr-15   | 二零一五年<br>五月<br>May-15                    | 二零一五年<br>六月<br>Jun-15                    | 二零一五年<br>七月<br>Jul-15                    | 二零一五年<br>八月<br>Aug-15                    | 二零一五年<br>九月<br>Sep-15                    | 二零一五年<br>十月<br>Oct-15                    | 二零一五年<br>十一月<br>Nov-15                   | 二零一五年<br>十二月<br>Dec-15                   |
|---|--|--|--|--|--|--|--|--|
| 34/32<br>27   | 34/32<br>27                              | 34/32<br>27                              | 34/32<br>27                              | 34/32<br>27                              | 34/32<br>27                              | 34/32<br>27                              | 34/32<br>27                              | 34/32<br>27                              |
| 香港住宅按揭貸款<br>Hong Kong Residential Mortgage Loans                              |  |  |  |  |  |  |  |  |
| 18,196<br>12,391  | 17,728<br>12,177                         | 17,260<br>11,973                         | 16,820<br>11,746                         | 16,586<br>11,754                         | 16,212<br>11,560                         | 15,864<br>11,355                         | 15,553<br>11,180                         | 15,260<br>11,032                         |
| 0.02  | 0.05                                     | 0.03                                     | 0.02                                     | 0.02                                     | 0.02                                     | 0.02                                     | 0.01                                     | 0.02                                     |
| 1.29  | 1.07                                     | 0.98                                     | 1.26                                     | 1.07                                     | 1.01                                     | 1.18                                     | 0.86                                     | 0.67                                     |
| 74.7<br>28.8<br>34.9<br>204<br>76<br>280                                      | 74.7<br>28.7<br>35.0<br>203<br>77<br>280 | 74.8<br>28.3<br>35.0<br>202<br>77<br>279 | 74.7<br>27.5<br>35.1<br>202<br>78<br>280 | 74.8<br>27.5<br>35.1<br>201<br>80<br>281 | 74.7<br>27.3<br>35.0<br>200<br>80<br>280 | 74.8<br>27.9<br>35.0<br>200<br>81<br>281 | 74.8<br>28.2<br>35.0<br>200<br>82<br>282 | 74.8<br>29.2<br>35.0<br>199<br>83<br>282 |
| 香港非住宅按揭貸款和非按揭資產<br>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets |  |  |  |  |  |  |  |  |
| 494<br>1,659  | 483<br>647                               | 472<br>639                               | 468<br>628                               | 460<br>610                               | 451<br>591                               | 449<br>581                               | 443<br>574                               | 439<br>568                               |
| 整體香港資產組合<br>Overall Hong Kong Portfolio                                       |  |  |  |  |  |  |  |  |
| 18,690<br>14,050  | 18,211<br>12,824                         | 17,732<br>12,612                         | 17,288<br>12,374                         | 17,046<br>12,364                         | 16,663<br>12,151                         | 16,313<br>11,936                         | 15,996<br>11,754                         | 15,699<br>11,600                         |
| 22  | 22                                       | 22                                       | 22                                       | 22                                       | 22                                       | 22                                       | 22                                       | 22                                       |
| 780<br>2,802  | 983<br>3,493                             | 1,211<br>4,273                           | 1,380<br>4,937                           | 988<br>3,563                             | 809<br>2,883                             | 595<br>2,071                             | 649<br>2,239                             | 763<br>2,673                             |
| 13<br>87  | 19<br>81                                 | 15<br>85                                 | 11<br>89                                 | 11<br>89                                 | 12<br>88                                 | 20<br>80                                 | 27<br>73                                 | 29<br>71                                 |
| 385<br>1,359  | 334<br>1,185                             | 414<br>1,430                             | 582<br>2,047                             | 516<br>1,800                             | 557<br>1,970                             | 385<br>1,393                             | 275<br>948                               | 256<br>859                               |
| 11<br>89  | 13<br>87                                 | 3<br>97                                  | 28<br>72                                 | 5<br>95                                  | 19<br>81                                 | 8<br>92                                  | 12<br>88                                 | 9<br>91                                  |
| 二零一五年<br>四月<br>Apr-15   | 二零一五年<br>五月<br>May-15                    | 二零一五年<br>六月<br>Jun-15                    | 二零一五年<br>七月<br>Jul-15                    | 二零一五年<br>八月<br>Aug-15                    | 二零一五年<br>九月<br>Sep-15                    | 二零一五年<br>十月<br>Oct-15                    | 二零一五年<br>十一月<br>Nov-15                   | 二零一五年<br>十二月<br>Dec-15                   |
| 5,214<br>32,400<br>205  | 5,214<br>30,265<br>205                   | 5,214<br>30,403<br>205                   | 5,114<br>29,157<br>205                   | 5,114<br>27,874<br>205                   | 5,044<br>27,256<br>205                   | 4,994<br>26,945<br>205                   | 4,994<br>27,498<br>205                   | 4,694<br>28,164<br>205                   |