



## Key Statistics of Retained Portfolio

		Feb 2015	Mar 2015	Apr 2015
<b>Hong Kong Residential Mortgage Loans</b>				
Number of Loans		19,249	18,782 *	18,299*
Outstanding Principal Balance (HK\$ million)		12,894	12,635*	12,398*
>90 Day Delinquency Ratio (%)		0.02%	0.02% *	0.02% *
Monthly Prepayment Rate (%)		0.71%	1.46% *	1.29% *
Weighted Average ##	Loan-to-Value Ratio at Origination (%)	74.7	74.7	74.7
	Estimated Current Loan-to-Value Ratio (%)	29.9	29.9	28.8
	Debt-to-Income Ratio at Origination (%)	34.9	34.9	34.9
	Remaining Contractual Term to Maturity (months)	204	205	204
	Seasoning (months)	74	75	76
	Contractual Life (months)	278	279	280
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets</b>				
Number of Loans		514	505	494
Outstanding Principal Balance (HK\$ Million)		1,680	1,672	1,659
<b>Overall Hong Kong Portfolio</b>				
Total Number of Loans		19,763	19,287*	18,793*
Total Outstanding Principal Balance (HK\$ million)		14,574	14,307*	14,057*

Notes:

## Including first mortgage loans purchased from banks only

\* Provisional figures