



Key Statistics of Retained Portfolio

		Jan 2015	Feb 2015	Mar 2015
Hong Kong Residential Mortgage Loans				
Number of Loans		19,667	18,367*	17,777*
Outstanding Principal Balance (HK\$ million)		13,069	12,891*	12,620*
>90 Day Delinquency Ratio (%)		0.02%	0.02%*	0.02%*
Monthly Prepayment Rate (%)		0.99%	0.73%*	1.48%*
Weighted Average ##	Loan-to-Value Ratio at Origination (%)	74.7	74.7	74.7
	Estimated Current Loan-to-Value Ratio (%)	30.5	29.9	29.0
	Debt-to-Income Ratio at Origination (%)	34.9	34.9	34.9
	Remaining Contractual Term to Maturity (months)	206	204	205
	Seasoning (months)	73	74	75
	Contractual Life (months)	279	278	279
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets				
Number of Loans		518	514	505
Outstanding Principal Balance (HK\$ Million)		1,696	1,680	1,672
Overall Hong Kong Portfolio				
Total Number of Loans		20,185	18,881*	18,282*
Total Outstanding Principal Balance (HK\$ million)		14,765	14,571*	14,292*

Notes:

Including first mortgage loans purchased from banks only

* Provisional figures