



Key Statistics of Retained Portfolio

		Dec 2014	Jan 2015	Feb 2015
Hong Kong Residential Mortgage Loans				
Number of Loans		20,166	19,596*	19,063*
Outstanding Principal Balance (HK\$ million)		13,288	13,066*	12,883*
>90 Day Delinquency Ratio (%)		0.02%	0.02%*	0.02%*
Monthly Prepayment Rate (%)		1.31%	0.99%*	0.77%*
Weighted Average ##	Loan-to-Value Ratio at Origination (%)	74.7	74.7	74.7
	Estimated Current Loan-to-Value Ratio (%)	31.0	30.5	29.9
	Debt-to-Income Ratio at Origination (%)	34.9	34.9	34.9
	Remaining Contractual Term to Maturity (months)	206	206	204
	Seasoning (months)	72	73	74
	Contractual Life (months)	278	279	278
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets				
Number of Loans		520	517	513
Outstanding Principal Balance (HK\$ Million)		1,699	1,696	1,680
Overall Hong Kong Portfolio				
Total Number of Loans		20,686	20,113*	19,576*
Total Outstanding Principal Balance (HK\$ million)		14,987	14,628*	14,429*

Notes:

Including first mortgage loans purchased from banks only

* Provisional figures