



## Key Statistics of Retained Portfolio

		Nov 2014	Dec 2014	Jan 2015
<b>Hong Kong Residential Mortgage Loans</b>				
Number of Loans		20,750	20,097*	19,458*
Outstanding Principal Balance (HK\$ million)		13,559	13,292*	13,074*
>90 Day Delinquency Ratio (%)		0.02%	0.02%*	0.02%*
Monthly Prepayment Rate (%)		0.92%	1.3%*	0.99%*
Weighted Average ##	Loan-to-Value Ratio at Origination (%)	74.7	74.7	74.7
	Estimated Current Loan-to-Value Ratio (%)	31.6	31.0	30.5
	Debt-to-Income Ratio at Origination (%)	34.8	34.9	34.9
	Remaining Contractual Term to Maturity (months)	207	206	206
	Seasoning (months)	71	72	73
	Contractual Life (months)	278	278	279
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets</b>				
Number of Loans		532	520	517
Outstanding Principal Balance (HK\$ Million)		1,707	1,699	1,696
<b>Overall Hong Kong Portfolio</b>				
Total Number of Loans		21,282	20,617*	19,975*
Total Outstanding Principal Balance (HK\$ million)		15,266	14,991*	14,636*

Notes:

## Including first mortgage loans purchased from banks only

\* Provisional figures