



Key Statistics of Retained Portfolio

		Mar 2015	Apr 2015	May 2015
Hong Kong Residential Mortgage Loans				
Number of Loans		18,716	18,167*	17,660*
Outstanding Principal Balance (HK\$ million)		12,629	12,387*	12,168*
>90 Day Delinquency Ratio (%)		0.02%	0.02%*	0.05%*
Monthly Prepayment Rate (%)		1.50%	1.30%*	1.11%*
Weighted Average ##	Loan-to-Value Ratio at Origination (%)	74.7	74.7	74.7
	Estimated Current Loan-to-Value Ratio (%)	29.0	28.8	28.7
	Debt-to-Income Ratio at Origination (%)	34.9	34.9	35.0
	Remaining Contractual Term to Maturity (months)	205	204	203
	Seasoning (months)	75	76	77
	Contractual Life (months)	279	280	280
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets				
Number of Loans		505	494	483
Outstanding Principal Balance (HK\$ Million)		1,672	1,659	647
Overall Hong Kong Portfolio				
Total Number of Loans		19,221	18,661*	18,143*
Total Outstanding Principal Balance (HK\$ million)		14,301	14,046*	12,815*

Notes:

Including first mortgage loans purchased from banks only

* Provisional figures