



Key Statistics of Retained Portfolio

		Apr 2015	May 2015	Jun 2015
Hong Kong Residential Mortgage Loans				
Number of Loans		18,196	17,718*	17,269*
Outstanding Principal Balance (HK\$ million)		12,391	12,176*	11,972*
>90 Day Delinquency Ratio (%)		0.02%	0.05%*	0.03%*
Monthly Prepayment Rate (%)		1.29%	1.07%*	0.98%*
Weighted Average ##	Loan-to-Value Ratio at Origination (%)	74.7	74.7	74.8
	Estimated Current Loan-to-Value Ratio (%)	28.8	28.7	28.3
	Debt-to-Income Ratio at Origination (%)	34.9	35.0	35.0
	Remaining Contractual Term to Maturity (months)	204	203	202
	Seasoning (months)	76	77	77
	Contractual Life (months)	280	280	279
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets				
Number of Loans		494	483	472
Outstanding Principal Balance (HK\$ Million)		1,659	647	639
Overall Hong Kong Portfolio				
Total Number of Loans		18,690	18,201*	17,741*
Total Outstanding Principal Balance (HK\$ million)		14,050	12,823*	12,611*

Notes:

Including first mortgage loans purchased from banks only

* Provisional figures