



Key Statistics of Retained Portfolio

		May 2015	Jun 2015	Jul 2015
Hong Kong Residential Mortgage Loans				
Number of Loans		17,728	17,289*	16,873*
Outstanding Principal Balance (HK\$ million)		12,177	11,974*	11,746*
>90 Day Delinquency Ratio (%)		0.05%	0.03%*	0.02%*
Monthly Prepayment Rate (%)		1.07%	0.98%*	1.29%*
Weighted Average ##	Loan-to-Value Ratio at Origination (%)	74.7	74.8	74.7
	Estimated Current Loan-to-Value Ratio (%)	28.7	28.3	27.5
	Debt-to-Income Ratio at Origination (%)	35.0	35.0	35.1
	Remaining Contractual Term to Maturity (months)	203	202	202
	Seasoning (months)	77	77	78
	Contractual Life (months)	280	279	280
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets				
Number of Loans		483	472	468
Outstanding Principal Balance (HK\$ Million)		647	639	628
Overall Hong Kong Portfolio				
Total Number of Loans		18,211	17,761*	17,341*
Total Outstanding Principal Balance (HK\$ million)		12,824	12,613*	12,374*

Notes:

Including first mortgage loans purchased from banks only

* Provisional figures