



Key Statistics of Retained Portfolio

	Jul 2015	Aug 2015	Sep 2015
Hong Kong Residential Mortgage Loans			
Number of Loans	16,820	16,574*	16,198*
Outstanding Principal Balance (HK\$ million)	11,746	11,751*	11,555*
>90 Day Delinquency Ratio (%)	0.02%	0.02%*	0.02%*
Monthly Prepayment Rate (%)	1.26%	1.09%*	1.01%*
Loan-to-Value Ratio at Origination (%) [#]	74.7	74.8	74.7
Estimated Current Loan-to-Value Ratio (%) [#]	27.5	27.5	27.3
Debt-to-Income Ratio at Origination (%) [#]	35.1	35.1	35.0
Remaining Contractual Term to Maturity (months) [#]	202	201	200
Seasoning (months) [#]	78	80	80
Contractual Life (months) [#]	280	281	280
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets			
Number of Loans	468	460	451
Outstanding Principal Balance (HK\$ Million)	628	610	591
Overall Hong Kong Portfolio			
Total Number of Loans	17,288	17,034*	16,649*
Total Outstanding Principal Balance (HK\$ million)	12,374	12,361*	12,146*

Notes:

[#] Weight average of first mortgage loans purchased from banks only

* Provisional figures