



## Key Statistics of Retained Portfolio

	Sep 2015	Oct 2015	Nov 2015
<b>Hong Kong Residential Mortgage Loans</b>			
Number of Loans	16,212	15,838*	15,534*
Outstanding Principal Balance (HK\$ million)	11,560	11,355*	11,179*
>90 Day Delinquency Ratio (%)	0.02%	0.02%*	0.02%*
Monthly Prepayment Rate (%)	1.01%	1.18%*	0.87%*
Loan-to-Value Ratio at Origination (%) <sup>#</sup>	74.7	74.8	74.8
Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>	27.3	27.9	28.2
Debt-to-Income Ratio at Origination (%) <sup>#</sup>	35.0	35.0	35.0
Remaining Contractual Term to Maturity (months) <sup>#</sup>	200	200	200
Seasoning (months) <sup>#</sup>	80	81	82
Contractual Life (months) <sup>#</sup>	280	281	282
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets</b>			
Number of Loans	451	449	443
Outstanding Principal Balance (HK\$ Million)	591	581	574
<b>Overall Hong Kong Portfolio</b>			
Total Number of Loans	16,663	16,287*	15,977*
Total Outstanding Principal Balance (HK\$ million)	12,151	11,936*	11,753*

Notes:

<sup>#</sup> Weight average of first mortgage loans purchased from banks only

\* Provisional figures