



## Key Statistics of Retained Portfolio

	Dec 2015	Jan 2016	Feb 2016
<b>Hong Kong Residential Mortgage Loans</b>			
Number of Loans	15,260	15,030*	14,704*
Outstanding Principal Balance (HK\$ million)	11,032	10,884*	10,746*
>90 Day Delinquency Ratio (%)	0.02%	0.02%*	0.01%*
Monthly Prepayment Rate (%)	0.67%	0.67%*	0.55%*
Loan-to-Value Ratio at Origination (%) <sup>#</sup>	74.8%	74.9%	74.9%
Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>	29.2%	29.8%	30.3%
Debt-to-Income Ratio at Origination (%) <sup>#</sup>	35.0%	35.0%	35.1%
Remaining Contractual Term to Maturity (months) <sup>#</sup>	199	198	198
Seasoning (months) <sup>#</sup>	83	84	85
Contractual Life (months) <sup>#</sup>	282	282	283
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets</b>			
Number of Loans	439	429	426
Outstanding Principal Balance (HK\$ Million)	568	552	546
<b>Overall Hong Kong Portfolio</b>			
Total Number of Loans	15,699	15,459*	15,130*
Total Outstanding Principal Balance (HK\$ million)	11,600	11,436*	11,292*

Notes:

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

\* Provisional figures