

Annex C

Key Business Statistics

Asset Purchase Programme	Jan-06	Feb-06	Mar-06
Number of Approved Sellers/Servicers	34	34	34
Number of Active Sellers	21	21	21
Weighted Average**			
Number of Residential Mortgage Loans	81,878	81,189	80,545
Outstanding Principal Balance (HK\$ million)	32,686	32,104	31,595
90-Day Delinquency Ratio (%)	0.24%	0.22%	0.23%
Monthly Prepayment (%)			
Full	0.65%	0.76%	0.95%
Partial	0.08%	0.13%	0.11%
LTV Ratio at Origination (%)	65.9	65.9	65.9
Estimated Current LTV Ratio (%)	62.5	61.9	61.0
DTI at Origination (%)	37.9	38.0	38.0
Remaining Contractual Term to Maturity (months)	147	146	145
Seasoning (months)	80	81	82
Contractual Life (months)	227	227	227
Number	–	–	–
Outstanding Principal Balance (HK\$ million)	–	–	–
Total Number	81,878	81,189	80,545
Total Outstanding Principal Balance (HK\$ million)	32,686	32,104	31,595

Mortgage Insurance Programme	Jan-06	Feb-06	Mar-06
Number of Participating Banks	27	27	27
Accumulated Aggregate			
Applications Received			
Number of Applications	68,878	69,565	70,806
Total Amount of Mortgage Loans (HK\$ million)	131,405	132,750	135,270
Average Size of Mortgage Loan (HK\$ million)	1.9	1.9	1.9
Types of Property Transaction			
Primary (%)	22	21	21
Secondary (%)	78	79	79

Outstanding Treasury Securities (in nominal value)	Jan-06	Feb-06	Mar-06
Debt Issuance Programme (DIP) (HK\$ million)	22,422	21,902	25,042
Note Issuance Programme (NIP) (HK\$ million)	1,000	1,000	1,000
Retail Bonds (HK\$ million)	5,266	5,266	5,266
Bauhinia MBS (HK\$ million)	4,720	4,670	4,612

Notes:

** Excluding mortgage loans with co-financing and special arrangements

Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
34	34	34	34	34	34	34	35	35
21	21	21	21	21	21	21	22	22
Residential Mortgage Loans (including Securitised Mortgage Loans)								
79,678	78,791	77,960	77,311	76,828	76,123	75,150	74,397	73,631
30,960	30,309	29,681	29,181	28,788	28,274	27,821	27,288	26,746
0.23%	0.25%	0.21%	0.23%	0.24%	0.23%	0.25%	0.23%	0.23%
1.08%	1.13%	1.23%	1.05%	0.97%	0.98%	0.82%	0.95%	0.91%
0.10%	0.07%	0.07%	0.07%	0.07%	0.07%	0.06%	0.09%	0.06%
65.9	65.9	65.8	65.8	65.8	65.8	65.8	65.8	65.8
60.4	60.1	60.0	60.4	60.2	60.5	60.5	59.9	60.2
38.0	38.0	38.0	38.0	38.0	38.0	38.0	38.0	37.9
144	142	142	142	142	141	140	138	139
83	84	86	87	87	88	90	90	91
227	226	228	229	229	229	230	228	230
Non-Residential Mortgage and Non-Mortgage Assets								
-	-	-	-	1,006	985	966	933	891
-	-	-	-	1,419	1,380	1,349	5,291	5,225
Overall Portfolio								
79,678	78,791	77,960	77,311	77,834	77,108	76,116	75,330	74,522
30,960	30,309	29,681	29,181	30,207	29,654	29,170	32,579	31,971

Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
27	27	27	27	27	27	27	27	27
71,680	72,906	73,984	74,923	75,999	77,026	78,030	79,147	80,030
137,068	139,736	141,890	143,757	145,899	147,922	150,046	152,427	154,224
1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
21	21	21	21	21	21	21	21	21
79	79	79	79	79	79	79	79	79

Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06
19,985	21,585	21,995	22,232	22,482	22,267	22,517	23,572	23,572
1,000	1,000	0	0	0	0	0	0	0
5,266	5,266	4,719	4,719	4,458	5,750	5,749	5,623	5,320
4,550	4,495	4,424	4,365	4,302	4,229	4,164	5,114	5,089