

# Annex C

## Key Statistics of HKMC Mortgage Portfolio (including Mortgage Loans with HKMC's Guarantee)

	Jan-05	Feb-05	Mar-05
<b>Aggregate</b>			
Number of Approved Sellers / Servicers	36	36	36
Number of Active Sellers	23	23	23
<b>Geographical Distribution</b>			
Number of Loans	91,095	90,208	89,382
Hong Kong	16%	16%	16%
Kowloon	18%	18%	18%
New Territories	66%	66%	66%
Outstanding Principal Balance (HK\$ million)	39,377	38,664	38,036
Hong Kong	15%	15%	15%
Kowloon	18%	18%	18%
New Territories	67%	67%	67%
90-Day Delinquency Ratio (%)	0.32%	0.29%	0.28%
Monthly Prepayment (%)			
Full	1.08%	0.97%	1.25%
Partial	0.07%	0.07%	0.08%
<b>Weighted Average<sup>##</sup></b>			
LTV Ratio at Origination (%)	66.1	66.1	66.1
Estimated Current LTV Ratio (%)	71.9	70.7	68.3
DTI at Origination (%)	38.9	38.9	38.9
Remaining Contractual Term to Maturity (months)	149	147	144
Seasoning (months)	76	76	78
Contractual Life (months)	225	223	222

## Key Statistics of Mortgage Insurance Programme

	Jan-05	Feb-05	Mar-05
Number of Participating Banks	28	28	28
<b>Accumulated Aggregate</b>			
Applications Received			
Number of Applications	51,083	52,680	55,647
Total Amount of Mortgage Loans (HK\$ million)	95,247	98,629	104,959
Average Size of Mortgage Loan (HK\$ million)	1.9	1.9	1.9
LTV Ratio at Origination (%)			
80% or below	12	12	12
above 80% and up to 85%	22	22	21
above 85% and up to 90%	56	55	54
above 90% and up to 95%	10	11	13
<b>Types of Property Transaction</b>			
Primary (%)	27	27	27
Secondary (%)	73	73	73
<b>Choice of Premium Payment Method</b>			
Single Payment (%)	95	95	95
Annual Payment (%)	5	5	5

Notes:

<sup>##</sup> Excluding mortgage loans with co-financing and special arrangements.

	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05
	36	36	36	35	35	35	34	34	34
	23	23	23	22	22	22	21	21	21
	88,263	86,980	85,719	85,311	84,536	83,753	82,926	82,212	82,392
	15%	14%	14%	14%	14%	14%	14%	14%	14%
	18%	18%	18%	18%	18%	18%	18%	18%	18%
	67%	68%	68%	68%	68%	68%	68%	68%	68%
	37,255	36,377	35,453	35,099	34,539	33,969	33,357	32,861	33,155
	15%	15%	15%	15%	15%	15%	15%	15%	15%
	18%	18%	18%	18%	18%	18%	18%	18%	18%
	67%	67%	67%	67%	67%	67%	67%	67%	67%
	0.27%	0.29%	0.27%	0.26%	0.26%	0.26%	0.25%	0.22%	0.22%
	1.67%	1.65%	1.76%	1.44%	1.25%	1.00%	0.95%	0.92%	0.77%
	0.10%	0.10%	0.08%	0.10%	0.11%	0.08%	0.06%	0.08%	0.08%
	66.0	66.0	66.0	65.9	65.9	65.9	65.9	66.1	65.9
	66.0	64.9	64.8	64.8	64.0	63.3	63.3	63.9	62.9
	38.9	38.9	39.0	39.0	39.0	38.9	38.9	38.8	37.9
	144	140	143	143	143	142	143	144	148
	79	81	83	84	85	86	87	86	79
	223	221	226	227	228	228	230	230	228

	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05	Nov-05	Dec-05
	28	28	28	28	28	28	27	27	27
	58,632	60,675	62,315	63,533	64,901	65,957	66,872	67,600	68,206
	110,977	115,137	118,350	120,766	123,378	125,536	127,464	128,942	130,071
	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9	1.9
	12	12	12	12	12	12	12	12	12
	21	21	20	20	20	20	20	20	20
	53	52	52	52	51	51	51	51	51
	14	15	16	16	17	17	17	17	17
	26	24	24	23	23	23	22	22	22
	74	76	76	77	77	77	78	78	78
	95	95	95	95	95	95	95	95	95
	5	5	5	5	5	5	5	5	5