



Key Statistics of Retained Portfolio

| | Nov 2023 | Dec 2023 | Jan 2024 |
|---|----------|----------|----------|
| Hong Kong Residential Mortgage Loans[^] | | | |
| Number of Loans | 2,973 | 2,949 | 2,970 |
| Outstanding Principal Balance (HK\$ million) | 2,797 | 2,765 | 2,852 |
| >90 Day Delinquency Ratio (%) | 0.04% | 0.03% | 0.03% |
| Monthly Prepayment Rate (%) | 0.76% | 0.43% | 0.20% |
| Loan-to-Value Ratio at Origination (%) [#] | 75.4% | 75.4% | 75.3% |
| Estimated Current Loan-to-Value Ratio (%) [#] | 32.8% | 33.3% | 33.8% |
| Debt-to-Income Ratio at Origination (%) [#] | 36.1% | 36.1% | 36.2% |
| Remaining Contractual Term to Maturity (months) [#] | 180 | 180 | 180 |
| Seasoning (months) [#] | 135 | 136 | 136 |
| Contractual Life (months) [#] | 315 | 316 | 316 |
| Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~] | | | |
| Number of Loans | 77 | 75 | 72 |
| Outstanding Principal Balance (HK\$ million) | 94 | 90 | 90 |
| Overall Hong Kong Portfolio^{^~} | | | |
| Total Number of Loans | 3,050 | 3,024 | 3,042 |
| Total Outstanding Principal Balance (HK\$ million) | 2,891 | 2,855 | 2,941 |

Notes:

[^] Exclude reverse mortgages

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

[~] Exclude infrastructure loans