



Key Statistics of Retained Portfolio

| | Oct 2024 | Nov 2024 | Dec 2024 |
|--|----------|----------|----------|
| Hong Kong Residential Mortgage Loans[^] | | | |
| Number of Loans | 2,771 | 2,734 | 2,703 |
| Outstanding Principal Balance (HK\$ million) | 2,798 | 2,763 | 2,731 |
| >90 Day Delinquency Ratio (%) | 0.07% | 0.10% | 0.16% |
| Monthly Prepayment Rate (%) | 0.70% | 0.50% | 0.41% |
| Loan-to-Value Ratio at Origination (%)# | 75.4% | 75.4% | 75.4% |
| Estimated Current Loan-to-Value Ratio (%)# | 36.4% | 36.1% | 36.5% |
| Debt-to-Income Ratio at Origination (%)# | 36.3% | 36.4% | 36.4% |
| Remaining Contractual Term to Maturity (months)# | 176 | 177 | 176 |
| Seasoning (months)# | 142 | 143 | 143 |
| Contractual Life (months)# | 318 | 319 | 319 |
| Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~ | | | |
| Number of Loans | 60 | 59 | 59 |
| Outstanding Principal Balance (HK\$ million) | 75 | 72 | 72 |
| Overall Hong Kong Portfolio^{^~} | | | |
| Total Number of Loans | 2,831 | 2,793 | 2,762 |
| Total Outstanding Principal Balance (HK\$ million) | 2,872 | 2,836 | 2,803 |

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

~ Exclude infrastructure loans