



Key Statistics of Retained Portfolio

	Feb 2025	Mar 2025	Apr 2025
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,656	2,630	2,630
Outstanding Principal Balance (HK\$ million)	2,708	2,675	2,740
>90 Day Delinquency Ratio (%)	0.13%	0.13%	0.33%
Monthly Prepayment Rate (%)	0.36%	0.44%	0.15%
Loan-to-Value Ratio at Origination (%)#	75.4%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	36.5%	36.9%	36.6%
Debt-to-Income Ratio at Origination (%)#	36.3%	36.3%	36.4%
Remaining Contractual Term to Maturity (months)#	176	175	173
Seasoning (months)#	144	145	146
Contractual Life (months)#	320	320	319
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	55	53	49
Outstanding Principal Balance (HK\$ million)	69	67	65
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,711	2,683	2,679
Total Outstanding Principal Balance (HK\$ million)	2,777	2,742	2,805

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

~ Exclude infrastructure loans