



Key Statistics of Retained Portfolio

	Mar 2025	Apr 2025	May 2025
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,630	2,630	2,590
Outstanding Principal Balance (HK\$ million)	2,675	2,740	2,704
>90 Day Delinquency Ratio (%)	0.13%	0.33%	0.33%
Monthly Prepayment Rate (%)	0.44%	0.15%	0.54%
Loan-to-Value Ratio at Origination (%)#	75.4%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	36.9%	36.6%	36.9%
Debt-to-Income Ratio at Origination (%)#	36.3%	36.4%	36.4%
Remaining Contractual Term to Maturity (months)#	175	173	174
Seasoning (months)#	145	146	146
Contractual Life (months)#	320	319	320
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	53	49	47
Outstanding Principal Balance (HK\$ million)	67	65	60
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,683	2,679	2,637
Total Outstanding Principal Balance (HK\$ million)	2,742	2,805	2,764

Notes:

[^] Exclude reverse mortgages

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

[~] Exclude infrastructure loans