



Key Statistics of Retained Portfolio

	Apr 2025	May 2025	Jun 2025
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,630	2,590	2,566
Outstanding Principal Balance (HK\$ million)	2,740	2,704	2,680
>90 Day Delinquency Ratio (%)	0.33%	0.33%	0.34%
Monthly Prepayment Rate (%)	0.15%	0.54%	0.12%
Loan-to-Value Ratio at Origination (%)#	75.4%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	36.6%	36.9%	36.6%
Debt-to-Income Ratio at Origination (%)#	36.4%	36.4%	36.4%
Remaining Contractual Term to Maturity (months)#	173	174	175
Seasoning (months)#	146	146	147
Contractual Life (months)#	319	320	321
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	49	47	47
Outstanding Principal Balance (HK\$ million)	65	60	59
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,679	2,637	2,613
Total Outstanding Principal Balance (HK\$ million)	2,805	2,764	2,740

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

~ Exclude infrastructure loans