



Key Statistics of Retained Portfolio

	May 2025	Jun 2025	Jul 2025
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,590	2,566	2,570
Outstanding Principal Balance (HK\$ million)	2,704	2,680	2,751
>90 Day Delinquency Ratio (%)	0.33%	0.34%	0.33%
Monthly Prepayment Rate (%)	0.54%	0.12%	0.27%
Loan-to-Value Ratio at Origination (%)#	75.4%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	36.9%	36.6%	35.8%
Debt-to-Income Ratio at Origination (%)#	36.4%	36.4%	36.4%
Remaining Contractual Term to Maturity (months)#	174	175	174
Seasoning (months)#	146	147	147
Contractual Life (months)#	320	321	321
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	47	47	46
Outstanding Principal Balance (HK\$ million)	60	59	59
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,637	2,613	2,616
Total Outstanding Principal Balance (HK\$ million)	2,764	2,740	2,810

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

~ Exclude infrastructure loans