Key Statistics of Retained Portfolio

	Jun 2025	Jul 2025	Aug 2025
Hong Kong Residential Mortgage Loans^			
Number of Loans	2,566	2,570	2,539
Outstanding Principal Balance (HK$ million)	2,680	2,751	2,716
>90 Day Delinquency Ratio (%)	0.34%	0.33%	0.30%
Monthly Prepayment Rate (%)	0.12%	0.27%	0.55%
Loan-to-Value Ratio at Origination (%)#	75.4%	75.4%	75.5%
Estimated Current Loan-to-Value Ratio (%)#	36.6%	35.8%	36.1%
Debt-to-Income Ratio at Origination (%)#	36.4%	36.4%	36.4%
Remaining Contractual Term to Maturity (months)#	175	174	174
Seasoning (months)#	147	147	148
Contractual Life (months)#	321	321	322
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	47	46	46
Outstanding Principal Balance (HK$ million)	59	59	58
Overall Hong Kong Portfolio^~			
Total Number of Loans	2,613	2,616	2,585
Total Outstanding Principal Balance (HK$ million)	2,740	2,810	2,774

Notes:

^ Exclude reverse mortgages
# Weight average of first mortgage loans purchased from banks only
~ Exclude infrastructure loans