



## Key Statistics of Retained Portfolio

	Jul 2025	Aug 2025	Sep 2025
<b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>			
Number of Loans	2,570	2,539	2,502
Outstanding Principal Balance (HK\$ million)	2,751	2,716	2,678
>90 Day Delinquency Ratio (%)	0.33%	0.30%	0.30%
Monthly Prepayment Rate (%)	0.27%	0.55%	0.63%
Loan-to-Value Ratio at Origination (%)#	75.4%	75.5%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	35.8%	36.1%	35.7%
Debt-to-Income Ratio at Origination (%)#	36.4%	36.4%	36.4%
Remaining Contractual Term to Maturity (months)#	174	174	173
Seasoning (months)#	147	148	148
Contractual Life (months)#	321	322	322
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~</b>			
Number of Loans	46	46	45
Outstanding Principal Balance (HK\$ million)	59	58	57
<b>Overall Hong Kong Portfolio<sup>^~</sup></b>			
Total Number of Loans	2,616	2,585	2,547
Total Outstanding Principal Balance (HK\$ million)	2,810	2,774	2,735

### Notes:

<sup>^</sup> Exclude reverse mortgages

# Weight average of first mortgage loans purchased from banks only

~ Exclude infrastructure loans