



Key Statistics of Retained Portfolio

	Aug 2025	Sep 2025	Oct 2025
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,539	2,502	2,515
Outstanding Principal Balance (HK\$ million)	2,716	2,678	2,796
>90 Day Delinquency Ratio (%)	0.30%	0.30%	0.29%
Monthly Prepayment Rate (%)	0.55%	0.63%	0.41%
Loan-to-Value Ratio at Origination (%)#	75.5%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	36.1%	35.7%	35.6%
Debt-to-Income Ratio at Origination (%)#	36.4%	36.4%	36.4%
Remaining Contractual Term to Maturity (months)#	174	173	174
Seasoning (months)#	148	148	149
Contractual Life (months)#	322	322	322
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	46	45	43
Outstanding Principal Balance (HK\$ million)	58	57	56
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,585	2,547	2,558
Total Outstanding Principal Balance (HK\$ million)	2,774	2,735	2,852

Notes:

[^] Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

~ Exclude infrastructure loans