



Key Statistics of Retained Portfolio

	Sep 2025	Oct 2025	Nov 2025
Hong Kong Residential Mortgage Loans^			
Number of Loans	2,502	2,515	2,492
Outstanding Principal Balance (HK\$ million)	2,678	2,796	2,770
>90 Day Delinquency Ratio (%)	0.30%	0.29%	0.29%
Monthly Prepayment Rate (%)	0.63%	0.41%	0.24%
Loan-to-Value Ratio at Origination (%)#	75.4%	75.4%	75.4%
Estimated Current Loan-to-Value Ratio (%)#	35.7%	35.6%	35.0%
Debt-to-Income Ratio at Origination (%)#	36.4%	36.4%	36.4%
Remaining Contractual Term to Maturity (months)#	173	174	173
Seasoning (months)#	148	149	149
Contractual Life (months)#	322	322	323
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	45	43	43
Outstanding Principal Balance (HK\$ million)	57	56	56
Overall Hong Kong Portfolio^~			
Total Number of Loans	2,547	2,558	2,535
Total Outstanding Principal Balance (HK\$ million)	2,735	2,852	2,826

Notes:

^ Exclude reverse mortgages

Weight average of first mortgage loans purchased from banks only

~ Exclude infrastructure loans