



Key Statistics of Retained Portfolio

	Oct 2025	Nov 2025	Dec 2025
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,515	2,492	2,474
Outstanding Principal Balance (HK\$ million)	2,796	2,770	2,740
>90 Day Delinquency Ratio (%)	0.29%	0.29%	0.36%
Monthly Prepayment Rate (%)	0.41%	0.24%	0.32%
Loan-to-Value Ratio at Origination (%)#	75.4%	75.4%	75.5%
Estimated Current Loan-to-Value Ratio (%)#	35.6%	35.0%	35.0%
Debt-to-Income Ratio at Origination (%)#	36.4%	36.4%	36.4%
Remaining Contractual Term to Maturity (months)#	174	173	173
Seasoning (months)#	149	149	150
Contractual Life (months)#	322	323	323
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	43	43	42
Outstanding Principal Balance (HK\$ million)	56	56	54
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,558	2,535	2,516
Total Outstanding Principal Balance (HK\$ million)	2,852	2,826	2,794

Notes:

[^] Exclude reverse mortgages

[#] Weight average of first mortgage loans purchased from banks only

[~] Exclude infrastructure loans