



Key Statistics of Retained Portfolio

	Nov 2025	Dec 2025	Jan 2026
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,492	2,474	2,497
Outstanding Principal Balance (HK\$ million)	2,770	2,740	2,849
>90 Day Delinquency Ratio (%)	0.29%	0.36%	0.23%
Monthly Prepayment Rate (%)	0.24%	0.32%	0.50%
Loan-to-Value Ratio at Origination (%)#	75.4%	75.5%	75.6%
Estimated Current Loan-to-Value Ratio (%)#	35.0%	35.0%	34.3%
Debt-to-Income Ratio at Origination (%)#	36.4%	36.4%	36.4%
Remaining Contractual Term to Maturity (months)#	173	173	172
Seasoning (months)#	149	150	151
Contractual Life (months)#	323	323	323
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets[~]			
Number of Loans	43	42	42
Outstanding Principal Balance (HK\$ million)	56	54	53
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,535	2,516	2,539
Total Outstanding Principal Balance (HK\$ million)	2,826	2,794	2,902

Notes:

[^] Exclude reverse mortgages

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

[~] Exclude infrastructure loans