



Key Statistics of Retained Portfolio

	Dec 2025	Jan 2026	Feb 2026
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,474	2,497	2,472
Outstanding Principal Balance (HK\$ million)	2,740	2,849	2,815
>90 Day Delinquency Ratio (%)	0.36%	0.23%	0.23%
Monthly Prepayment Rate (%)	0.32%	0.50%	0.50%
Loan-to-Value Ratio at Origination (%)#	75.5%	75.6%	75.5%
Estimated Current Loan-to-Value Ratio (%)#	35.0%	34.3%	33.8%
Debt-to-Income Ratio at Origination (%)#	36.4%	36.4%	36.4%
Remaining Contractual Term to Maturity (months)#	173	172	170
Seasoning (months)#	150	151	151
Contractual Life (months)#	323	323	322
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	42	42	41
Outstanding Principal Balance (HK\$ million)	54	53	52
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,516	2,539	2,513
Total Outstanding Principal Balance (HK\$ million)	2,794	2,902	2,867

Notes:

[^] Exclude reverse mortgages

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

[~] Exclude infrastructure loans