



Key Statistics of Retained Portfolio

	Jan 2026	Feb 2026	Mar 2026
Hong Kong Residential Mortgage Loans[^]			
Number of Loans	2,497	2,472	2,442
Outstanding Principal Balance (HK\$ million)	2,849	2,815	2,766
>90 Day Delinquency Ratio (%)	0.23%	0.23%	0.36%
Monthly Prepayment Rate (%)	0.50%	0.50%	1.00%
Loan-to-Value Ratio at Origination (%)#	75.6%	75.5%	75.8%
Estimated Current Loan-to-Value Ratio (%)#	34.3%	33.8%	33.5%
Debt-to-Income Ratio at Origination (%)#	36.4%	36.4%	36.3%
Remaining Contractual Term to Maturity (months)#	172	170	170
Seasoning (months)#	151	151	153
Contractual Life (months)#	323	322	323
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	42	41	41
Outstanding Principal Balance (HK\$ million)	53	52	52
Overall Hong Kong Portfolio^{^~}			
Total Number of Loans	2,539	2,513	2,483
Total Outstanding Principal Balance (HK\$ million)	2,902	2,867	2,817

Notes:

[^] Exclude reverse mortgages

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

[~] Exclude infrastructure loans