



## Key Statistics of Retained Portfolio

	Feb 2026	Mar 2026	Apr 2026
<b>Hong Kong Residential Mortgage Loans<sup>^</sup></b>			
Number of Loans	2,472	2,442	2,481
Outstanding Principal Balance (HK\$ million)	2,815	2,766	2,928
>90 Day Delinquency Ratio (%)	0.23%	0.36%	0.35%
Monthly Prepayment Rate (%)	0.50%	1.00%	0.89%
Loan-to-Value Ratio at Origination (%)#	75.5%	75.8%	75.9%
Estimated Current Loan-to-Value Ratio (%)#	33.8%	33.5%	32.7%
Debt-to-Income Ratio at Origination (%)#	36.4%	36.3%	36.3%
Remaining Contractual Term to Maturity (months)#	170	170	171
Seasoning (months)#	151	153	153
Contractual Life (months)#	322	323	324
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~</b>			
Number of Loans	41	41	41
Outstanding Principal Balance (HK\$ million)	52	52	51
<b>Overall Hong Kong Portfolio<sup>^~</sup></b>			
Total Number of Loans	2,513	2,483	2,522
Total Outstanding Principal Balance (HK\$ million)	2,867	2,817	2,979

Notes:

<sup>^</sup> Exclude reverse mortgages

# Weight average of first mortgage loans purchased from banks only

~ Exclude infrastructure loans