Key Statistics of Retained Portfolio

	Mar 2026	Apr 2026	May 2026
Hong Kong Residential Mortgage Loans^			
Number of Loans	2,442	2,481	2,451
Outstanding Principal Balance (HK$ million)	2,766	2,928	2,890
>90 Day Delinquency Ratio (%)	0.36%	0.35%	0.34%
Monthly Prepayment Rate (%)	1.00%	0.89%	0.58%
Loan-to-Value Ratio at Origination (%)#	75.8%	75.9%	75.9%
Estimated Current Loan-to-Value Ratio (%)#	33.5%	32.7%	32.2%
Debt-to-Income Ratio at Origination (%)#	36.3%	36.3%	36.3%
Remaining Contractual Term to Maturity (months)#	170	171	171
Seasoning (months)#	153	153	154
Contractual Life (months)#	323	324	325
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	41	41	40
Outstanding Principal Balance (HK$ million)	52	51	51
Overall Hong Kong Portfolio^~			
Total Number of Loans	2,483	2,522	2,491
Total Outstanding Principal Balance (HK$ million)	2,817	2,979	2,941

Notes:

^ Exclude reverse mortgages
# Weight average of first mortgage loans purchased from banks only
~ Exclude infrastructure loans