Key Statistics of Retained Portfolio

	Apr 2026	May 2026	Jun 2026
Hong Kong Residential Mortgage Loans^			
Number of Loans	2,481	2,451	2,429
Outstanding Principal Balance (HK$ million)	2,928	2,890	2,858
>90 Day Delinquency Ratio (%)	0.35%	0.34%	0.34%
Monthly Prepayment Rate (%)	0.89%	0.58%	0.39%
Loan-to-Value Ratio at Origination (%)#	75.9%	75.9%	76.0%
Estimated Current Loan-to-Value Ratio (%)#	32.7%	32.2%	31.8%
Debt-to-Income Ratio at Origination (%)#	36.3%	36.3%	36.3%
Remaining Contractual Term to Maturity (months)#	171	171	170
Seasoning (months)#	153	154	154
Contractual Life (months)#	324	325	324
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	41	40	40
Outstanding Principal Balance (HK$ million)	51	51	50
Overall Hong Kong Portfolio^~			
Total Number of Loans	2,522	2,491	2,469
Total Outstanding Principal Balance (HK$ million)	2,979	2,941	2,908

Notes:

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