Key Statistics of Retained Portfolio

	May 2026	Jun 2026	Jul 2026
Hong Kong Residential Mortgage Loans^			
Number of Loans	2,451	2,429	2,460
Outstanding Principal Balance (HK$ million)	2,890	2,858	3,057
>90 Day Delinquency Ratio (%)	0.34%	0.34%	0.29%
Monthly Prepayment Rate (%)	0.58%	0.39%	0.50%
Loan-to-Value Ratio at Origination (%)#	75.9%	76.0%	75.9%
Estimated Current Loan-to-Value Ratio (%)#	32.2%	31.8%	32.0%
Debt-to-Income Ratio at Origination (%)#	36.3%	36.3%	36.3%
Remaining Contractual Term to Maturity (months)#	171	170	171
Seasoning (months)#	154	154	154
Contractual Life (months)#	325	324	326
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	40	40	38
Outstanding Principal Balance (HK$ million)	51	50	50
Overall Hong Kong Portfolio^~			
Total Number of Loans	2,491	2,469	2,498
Total Outstanding Principal Balance (HK$ million)	2,941	2,908	3,106

Notes:

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