Key Statistics of Retained Portfolio

	Jul 2026	Aug 2026	Sep 2026
Hong Kong Residential Mortgage Loans^			
Number of Loans	2,460	2,440	2,414
Outstanding Principal Balance (HK$ million)	3,057	3,021	2,987
>90 Day Delinquency Ratio (%)	0.29%	0.29%	0.33%
Monthly Prepayment Rate (%)	0.50%	0.50%	0.42%
Loan-to-Value Ratio at Origination (%)#	75.9%	75.9%	75.9%
Estimated Current Loan-to-Value Ratio (%)#	32.0%	31.9%	32.0%
Debt-to-Income Ratio at Origination (%)#	36.3%	36.3%	36.3%
Remaining Contractual Term to Maturity (months)#	171	171	171
Seasoning (months)#	154	155	155
Contractual Life (months)#	326	326	326
Hong Kong Non-Residential Mortgage and Non-Mortgage Assets~			
Number of Loans	38	36	36
Outstanding Principal Balance (HK$ million)	50	48	48
Overall Hong Kong Portfolio^~			
Total Number of Loans	2,498	2,476	2,450
Total Outstanding Principal Balance (HK$ million)	3,106	3,069	3,035

Notes:

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