(Supplementary material) Overview of CRE loans by LTV



- Considering the current environment, we have re-assessed property value
- Based on the revaluation, we have incorporated the provisions*1 conservatively. As a result, the capital loss ratio is projected to be 10.4% at FY2024 year end

Overview of CRE loans by LTV *2 (before tax, \$mn)

*1: Total CECL reserves and potential future impairments

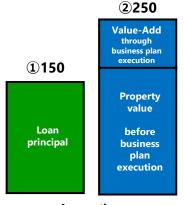
LTV*2	Balance*3	Proportion
<100%	7,920	70%
100-125%	970	9%
125-150%	1,240	11%
150%+	1,230	11%
Total	11,370	100%

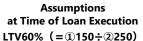
FY2024 Year End Projection			
Provision	Capital Loss Ratio		
100	1.2%		
170	17.8%		
330	26.6%		
590	47.7%		
1,180 ^{*5}	10.4%		

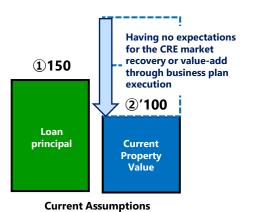
(Ref.) As of Sept. 2024*4			
Provision	Capital Loss Ratio		
100	1.2%		
110	11.6%		
160	13.1%		
410	32.9%		
780* ⁵	6.8%		

*5: Of which, \$330M has already been booked in FY2023

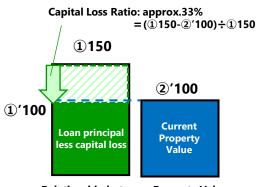
(Ref.) Relationship between LTV and Capital Loss Ratio (Diagram of an example with current LTV: 150%)







LTV150% (=1)150÷2'100)



Relationship between Property Value and Loan Principal less capital loss

^{*2:} Loan To Value. The property appraisal value in the LTV calculation includes the estimates for FY2024 year end, which differs from the actual third-party appraisal.

^{*3:} As of Sept. 2024

^{*4:} Categorized by LTV at FY2024 year end projection