

**Supplementary information in relation to the meeting of the  
Legislative Council Panel on Financial Affairs  
held on 2 March 2020**

**Agenda Item IV –  
Briefing on the work of Hong Kong Monetary Authority**

The Hong Kong Monetary Authority sets out below supplementary information as requested by the Legislative Council Panel on Financial Affairs —

**Principal Moratorium for Mortgages**

The list of retail banks that have offered principal moratorium for mortgages to customers as of 2 March 2020 is as follows:-

1	Bank of China (Hong Kong) Limited
2	Bank of East Asia, Limited (The)
3	China CITIC Bank International Limited
4	China Construction Bank (Asia) Corporation Limited
5	Chiyu Banking Corporation Limited
6	Citibank (Hong Kong) Limited
7	CMB Wing Lung Bank Limited
8	Dah Sing Bank, Limited
9	Fubon Bank (Hong Kong) Limited

10	Hang Seng Bank, Limited
11	Hongkong and Shanghai Banking Corporation Limited (The)
12	Industrial and Commercial Bank of China (Asia) Limited
13	Nanyang Commercial Bank, Limited
14	OCBC Wing Hang Bank Limited
15	Public Bank (Hong Kong) Limited
16	Shanghai Commercial Bank Limited
17	Standard Chartered Bank (Hong Kong) Limited

*Note: In alphabetical order*

**Exchange Fund's (EF) investment in Mainland-related debt instruments**

The EF follows the principle of “Capital Preservation First, Long-Term Growth Next”, and adopts robust credit risk management and monitoring procedures. The EF strictly follows the same set of criteria when considering investments in debt instruments (bonds, notes, and bills), irrespective of whether they are issued by Mainland or overseas institutions. As such, the debt instruments currently held by the EF are of good credit quality and with very low default risk. The vast majority of Mainland debt instruments held by the EF is sovereign debt, with the rest issued by commercial institutions of high credit quality. To date, none of the issuers of Mainland debt instruments held by EF has defaulted. As the EF's investments involve market sensitive information, further details cannot be disclosed.