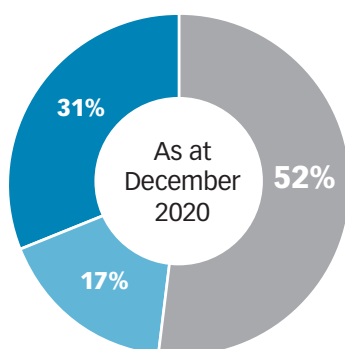
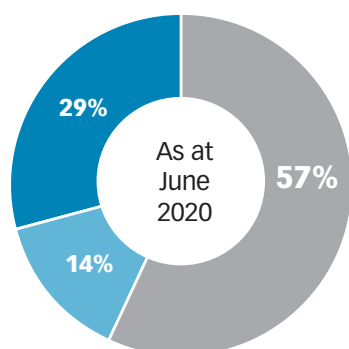


Factors influencing mortgage deferments

Vulnerable	■ Inadequate savings – one month of emergency funds, or less
	■ Consistently poor cashflow – below S\$100 per month for more than three months
	■ Average outstanding mortgage of about S\$0.5 million
Strategic	■ Substantial savings – six months of emergency funds, or more
	■ Financially savvy – investing despite current economic landscape
	■ Average outstanding mortgage of about S\$0.8 million
Others	■ Mixed characteristics – most have positive cashflow or a few months of emergency funds
	■ Average outstanding mortgage of about S\$0.4 million

Proportion of customers that deferred mortgages

■ Vulnerable ■ Strategic ■ Others



Customers that deferred mortgages

■ June 2020 ■ December 2020

