

Survey of Services

(Financial Institutions excluding Insurance Companies)

Please download the latest version from MAS website.

Institution Code :

Institution Name :

Reporting Cycle :

Business Unit :

Reset Form

Reset all figures in this return to zero

Import Form

Import from xfdf file

Export Form

Export to xfdf file for submission to MAS

(Please make sure you entered all forms required for your company before export)

Approved by:

(a) Name

(b) Designation

(c) Date (YYYY-MM-DD)

(d) Email address

Contact person:

(e) Person to contact for queries

(f) Designation

(g) Telephone number

(h) Email address

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PURPOSE OF SURVEY

This survey collects detailed financial information of financial institutions (excluding insurance companies) for the compilation of aggregated business and economic statistics to monitor the performance and structure of the financial services industries. The aggregated statistics are used extensively by the Government and business community for policy-making and business planning purposes.

CONFIDENTIALITY

You are required to complete this survey pursuant to Sections 3(1) and 5 of the Statistics Act 1973. Your completed return will be kept in strict confidence in accordance with the Statistics Act 1973. A copy of the Statistics Act 1973 is available at <https://www.singstat.gov.sg/who-we-are/statistics-act>.

GENERAL INSTRUCTIONS

This form can be used by all financial institutions (excluding insurance companies) **operating in Singapore**. You may consolidate the data of different branches located in Singapore in one return, but you have to ensure the following:

- a) The consolidated income and expenditure of local banks should include only the branches located in Singapore and not overseas branches;
- b) The branches of foreign banks should only report data pertaining to their operations in Singapore (if the foreign bank has more than one branch in Singapore, the data can be consolidated in one return).

Banks with credit card operations are required to report credit card data in separate returns.

Value should be stated to the **nearest Singapore dollar**.

Please read the notes carefully before filling in the form.

GUIDELINES FOR COMPLETION

1. **Registered address** refers to the place where all communications and notices to the company are addressed to, and the place where the company's register and records are kept.
2. **Year of reference should refer to the calendar year** . However, if your accounting or financial year is different from the calendar year, please report based on the accounting of financial year that covers the major part of .

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CONSENT ON DATA SHARING

We would like to seek your consent to grant other departments in Monetary Authority of Singapore (MAS) access to the information in this survey. The information will be used for the purpose of carrying out MAS' functions, which includes i) conducting monetary policy, ii) conducting integrated supervision of the financial services sector and financial stability surveillance, and iii) developing Singapore as an international financial centre. Your consent would help to reduce the need for you to separately provide similar data to other departments in MAS.

Please indicate if you are agreeable to share the submitted data within MAS¹

Yes

No

¹ Your consent may be withdrawn at any time at your discretion by writing to MAS.

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SECTION I

A Data in this return covers:

(i) The period of operation from (YYYY-MM) to (YYYY-MM)

(ii) Number of months of operation

B Accounting/Financial year (YYYY-MM) to (YYYY-MM)

SECTION II

1 GENERAL PARTICULARS

(i) Registered address

(Postal code)

(ii) Head office address

(Postal code)

(iii) Number of branches as at

In Singapore (For branches of foreign companies, please do not include the reporting branch)	
Outside Singapore (Applicable only to locally incorporated institution)	

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SECTION III

A OVERSEAS ACTIVITIES/RESEARCH & DEVELOPMENT

I FOREIGN ASSETS & LIABILITIES AS AT -06-30

Does your company have any foreign assets (e.g. Overseas direct/portfolio investment) or liabilities?

(Overseas direct investment refers to investments in companies overseas where investors own at least 10 per cent of the total equity capital. Overseas portfolio investment refers to investments in companies overseas where the investors own less than 10 per cent of the paid-up capital.)

Yes No

II TRANSACTIONS WITH COMPANIES LOCATED OVERSEAS FOR

Does your company engage in any trade in services with companies located overseas, including offshore merchandise (goods that do not enter Singapore) for ?

(Trade in services refers to all transactions with non-residents. Non-residents are defined as companies whose permanent or registered address is outside Singapore, including overseas branches or subsidiaries of Singapore-registered companies or institutions.)

Yes No

Does your company provide management and headquarters-related services and/or business expertise to operations in the Asia Pacific region and/or rest of the world?

Yes No

III RESEARCH & DEVELOPMENT (R&D) ACTIVITIES FOR

Did your company carry out any in-house R&D or R&D activities on behalf of third parties for the year or your equivalent financial year?

Yes No

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SECTION III

IV ONLINE PRESENCE

Does your company have any online presence? (You can select more than one option)

No online presence

Social media site (e.g. Facebook, Twitter, Instagram, LinkedIn, etc.)

E-commerce platform (e.g. Shopee, Lazada, Qoo10, etc.)

Website (Please provide the URL which should begin with www, http or https)

If your company is selling goods or services via the URL provided above, please check this option

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B FIXED ASSETS - OWNED

Explanatory Notes:

Land consists of the ground, including the soil covering and any associated surface waters, over which ownership rights are enforced. It can be empty or with buildings or other structures situated on it or running through it. However, the value of land should exclude any buildings or other structures situated on it or running through it.

Building and structure consists of residential buildings and other buildings and structures, including fixtures, facilities and equipment such as storage tanks, water and sewerage systems, lifts and escalators, central cooling and ventilation equipment that are integral to the building and structure. Examples of other buildings and structures include commercial, institutional and industrial buildings, civil engineering works, industrial and power plants and public monuments. It also includes the costs of site clearance and preparation as well as major reconstruction and capitalised repairs and improvements.

Transport equipment consists of equipment for moving people and objects. Examples include motor vehicles; trailers and semi-trailers; railway locomotives and rolling stock; ships, boats and other floating structures (including floating or submersible drilling or production platforms); and aircraft. It also includes major reconstruction and capitalised repairs and improvements.

Telecommunications equipment includes mobile phones, personal digital assistants (PDAs), satellite dishes, audio-visual equipment (e.g. radios, television sets); and other television/radio transmitters and receivers.

Computers and peripheral equipment includes computers, servers (hardware), laptops, printers, copiers and fax machines.

Other machinery and equipment consists of machinery and equipment not classified in other asset categories. Examples include generators, engines and turbines; cranes and other lifting and handling equipment; electrical machinery and equipment; medical equipment and instruments; precision, optical and photographic instruments; accounting machinery (e.g. ATMs, cash registers and ticket-issuing machines); sports equipment; musical instruments; and other special purpose machinery. Tools that are relatively inexpensive and purchased at a relatively steady rate, such as hand tools, may be excluded. Machinery and equipment integral to buildings and structures should also be excluded.

Furniture and fittings refer to movable furniture and lighting fixtures of any kind used in offices.

Assets under construction refers to expenditure or cost recognised in the carrying amount of the property, plant and equipment under development. Cost associated with the assets should be transferred/reclassified to the appropriate asset category when the construction of the assets are completed and placed into service. Expenditure for assets that are developed / constructed for sale should not be included.

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B FIXED ASSETS - OWNED*(to be completed only by Singapore main office)*

- This refers to fixed assets in **Singapore Values** should be stated to the nearest **Singapore dollar (net of GST)**.
- This section includes only owned fixed assets. Right-of-use assets should be **excluded** and reported in the next section.
- **Net book value** refers to cost of fixed assets net of accumulated depreciation.

S\$

Fixed Assets in Singapore (net of GST)	Land, Building & Structure (include major renovation)		Transport Equipment	Telecommunication Equipment	Computers & Peripheral Equipment	Other Machinery & Equipment	Furniture and Fittings	Assets Under Construction ²	Total
	Land ³	Building & Structure							
1. Beginning net book value									
2. Surplus/Diminution resulting from revaluation of fixed assets									
3. Additions									
4. Transfers/Reclassification to/from other asset category									
5. Net book value of assets disposed									
6. Net book value of assets written off									
7. Depreciation									
8. Ending net book value (8 = 1+2+3+4-5-6-7)									
9. Accumulated depreciation as at end of financial period									

² Expenditure for assets that are developed/constructed for sale should not be included.

³ If your company is unable to provide separate figures for land, please provide total under building & structure.

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B FIXED ASSETS - RIGHT-OF-USE (ROU) ASSETS

Explanatory Notes:

Land consists of the ground, including the soil covering and any associated surface waters, over which ownership rights are enforced. It can be empty or with buildings or other structures situated on it or running through it. However, the value of land should exclude any buildings or other structures situated on it or running through it.

Building and structure consists of residential buildings and other buildings and structures, including fixtures, facilities and equipment such as storage tanks, water and sewerage systems, lifts and escalators, central cooling and ventilation equipment that are integral to the building and structure. Examples of other buildings and structures include commercial, institutional and industrial buildings, civil engineering works, industrial and power plants and public monuments. It also includes the costs of site clearance and preparation as well as major reconstruction and capitalised repairs and improvements.

Transport equipment consists of equipment for moving people and objects. Examples include motor vehicles; trailers and semi-trailers; railway locomotives and rolling stock; ships, boats and other floating structures (including floating or submersible drilling or production platforms); and aircraft. It also includes major reconstruction and capitalised repairs and improvements.

Other machinery and equipment consists of machinery and equipment not classified in other asset categories. Examples include generators, engines and turbines; cranes and other lifting and handling equipment; electrical machinery and equipment; medical equipment and instruments; precision, optical and photographic instruments; accounting machinery (e.g. ATMs, cash registers and ticket issuing machines); sports equipment; musical instruments; and other special purpose machinery. Tools that are relatively inexpensive and purchased at a relatively steady rate, such as hand tools, may be excluded. Machinery and equipment integral to buildings and structures should also be excluded.

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B FIXED ASSETS - RIGHT-OF-USE (ROU) ASSETS

Composition of ROU Assets

- If you do not lease any fixed assets from other companies, please select “Do not have any ROU assets leased from others”.
- If your ROU assets mainly comprise of operating leases, please select “Primarily operating leases”.
- If your ROU assets mainly comprise finance leases, please select “Primary finance leases”.
- If your company leases approximately an equal amount of assets under operating and finance lease contracts, please select “Mix of operating and financial leases”.

Composition of ROU assets leased from others (please tick one):

Primarily operating leases

Primarily finance leases

Mix of operating and financial leases

Do not have any ROU assets leased
from others

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B FIXED ASSETS - RIGHT-OF-USE (ROU) ASSETS
(to be completed only by Singapore main office)

- This refers to ROU assets in Singapore. Values should be stated to the nearest Singapore dollar (net of GST).
- **Net book value** refers to cost of ROU assets net of accumulated depreciation.

S\$

ROU Assets in Singapore (net of GST)	Land, Buildings & Structures (include major renovation)		Transport Equipment	Other Machinery & Equipment	Total
	Land ⁴	Buildings & Structures			
1. Beginning net book value					
2. Surplus/Diminution resulting from revaluation of ROU assets					
3. Additions					
4. Net book value of assets disposed / written off					
5. Depreciation					
6. Ending net book value <i>(6 = 1+2+3-4-5)</i>					
7. Accumulated depreciation as at end of financial period					

Principal repayment made for ROU lease liabilities

Description		S\$
Principal repayment for ROU lease liabilities ⁵	839	
<i>of which:</i>		
Offices, shops and other premises		
Machinery and equipment		
Land		

⁴ If your company is unable to provide separate figures for land, please provide total under building & structure.

⁵ Principal repayment refers to the cash payments for the principal portion of the lease liability, which is presented within financing activities in the statement of cash flows.

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B INTANGIBLE ASSETS

Explanatory Notes:

Copyrights of entertainment, literary and artistic works refers to ownership rights of literary, dramatic, musical and artistic works, such as novels, plays, musical compositions, photographs and images, as well as, other subject-matter, such as films, sound recordings, radio and television programmes and broadcasts.

Patents and other industrial proprietary rights refers to ownership rights for intellectual property such as patents, industrial design and industrial know-how. Capitalised development expenditure of such intellectual property arising from in-house development activities (i.e. cost of labour, materials and supplies, maintenance and repair of plant and equipment used, and other development costs) should also be included.

Computer software consists of computer programs, program descriptions and supporting materials for both systems and applications software. The value includes:

- Capitalised pre-packaged software (software that is purchased or licensed 'off-the-shelf' from commercial software vendors)
- Capitalised customised software (software that is tailored to the organisation's specific needs whose development is out-sourced to third-party software developers)
- Software reproduction / distribution rights
- Capitalised in-house software development for own use (i.e. cost of labour on software professionals, materials and supplies, maintenance and repair of plant and equipment used, and other development costs); development expenses on software meant for sale (with / without hardware) should be excluded

Goodwill and marketing assets - Goodwill refers to the value of assets acquired in a business combination that are not individually identified and separately recognised. Marketing assets include brand names, mastheads and publishing titles, trademarks, logos and domain names.

Other intangible assets includes exploration and evaluation assets, service and operating rights, other licences, etc.

Assets under development refers to expenditure or cost recognised in the carrying amount of the intangible assets under development. Cost associated with the assets should be transferred/reclassified to the appropriate asset category when the development of the assets are completed and placed into service. Expenditure for assets that are developed /constructed for sale should not be included.

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B INTANGIBLE ASSETS*(to be completed only by Singapore main office)*

- **This refers to intangible assets in Singapore.**
- Values should be stated to the nearest **Singapore dollar (net of GST)**.
- **Net book value** refers to cost of intangible assets net of accumulated amortisation.

S\$

Intangible Assets in Singapore (net of GST)	Copyrights of Entertainment, Literary and Artistic Works	Patents and Other Industrial Proprietary Right	Computer Software ⁶	Goodwill and Marketing Assets	Other Intangible Assets	Assets Under Development ⁷	Total
1. Beginning net book value							
2. Surplus/Diminution resulting from revaluation of intangible assets							
3. Additions							
4. Transfers/Reclassification to/from other asset category							
5. Net book value of assets disposed							
6. Net book value of assets written off							
7. Amortisation							
8. Ending net book value (8 = 1+2+3+4-5-6-7)							
9. Accumulated amortisation as at end of financial period							

Total additions to computer software (item 3) as reported above*of which:*

(a) Pre-packaged and customised software

(b) Software developed in-house

	%
	%

⁶ Include expenses on pre-packaged software, customised software and software developed in-house for own use which are capitalised. If the cost for computer software is bundled with hardware and cannot be separately identified, please provide the total under "Computers & Peripheral equipment" in the previous Section for Fixed Assets.

⁷ Expenditure for assets that are developed/constructed for sale should not be included.

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C FLOOR AREA OF PREMISES as at -06-30 (or date nearest to it)

Total floor area occupied for your own business use (including owned and rented area, but excluding those rented out, open spaces, open car parks, staff accommodation and unoccupied premises).

**Total floor area of premises occupied by your company in Singapore
(in square metres)**

D EMPLOYMENT NUMBERS AND STAFF REMUNERATION

Explanatory Notes:

Persons working outside Singapore refer to employees who have worked overseas for more than one year as at 30 June and remains on the Singapore company's payroll.

Persons working in Singapore refer to paid employees, working directors/proprietors/partners and unpaid family workers working in Singapore, **including** persons on medical and casual leave. It includes employees who have worked overseas for less than one year as at 30 June.

Paid employees refer to all categories of employees and workers on the payroll of your company **including** part-time workers (working less than 35 hours in a normal week), and workers on commission basis paid directly by your company. This also includes workers who have been rotated/re-deployed/attached/seconded to other subsidiaries but are still under company's payroll.

Executive directors refer to directors who are members of senior management, and involved in the day-to-day running of the business.

Non-Executive Directors refer to directors who are not part of the management. They are not employees of the company and do not participate in the company's day-to-day management.

Working proprietors/partners refer to proprietors/partners who are involved in the day-to-day running of the business. This includes proprietors/partners who do not receive remunerations.

Unpaid family workers refer to relatives of proprietors/partners who do not receive fixed salaries and wages, but may receive certain allowances.

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D EMPLOYMENT NUMBERS AND STAFF REMUNERATION
(to be completed only by Singapore main office)

- Contract workers under your company's payroll should be included.
- Please report the **number of workers** as at **-06-30** (or date nearest to it).

		Number of workers as at -06-30
I Persons working outside Singapore		
II Persons working in Singapore		
(a) Paid employees	Full time	
	Part time	
(b) Executive directors, working proprietors and partners		
(c) Unpaid family workers		
Total number of persons working in Singapore <i>(a) + (b) + (c)</i>		
III Breakdown of persons working in Singapore by nationality		
(a) Singapore Citizens / Permanent Residents		
(b) Foreigners		

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D EMPLOYMENT NUMBERS AND STAFF REMUNERATION

Explanatory Notes:

Remuneration should be reported at gross before netting off any workforce related subsidies (e.g. Jobs Support Scheme, Special Employment Credit, Wage Credit Scheme). Workforce related subsidies (if applicable) should be reported in Section III E Income / Revenue.

Wages and salaries refer to gross emoluments or amount due to employees, including commissions, bonuses and overtime pay before deduction of employees' contribution to Central Provident Fund (CPF) or any other such deduction payable by employees.

CPF/pension contributions refer to contributions by employers to employee's CPF/pension or other funds.

Staff Benefits refer to medical benefits, cost of food, housing, traveling expenses to and from work, and other benefits in kind provided to employed persons and valued at cost to your company.

Remuneration for paid employees includes regular wages & salaries, contribution to CPF/pension fund and staff benefits.

Remuneration for executive directors/proprietors/partners includes regular wages & salaries, contribution to CPF/pension fund and staff benefits. Any amount withdrawn by sole proprietors/partners other than remuneration should be excluded. Director's fees (if applicable) should also be included and reported under this section.

Remuneration for unpaid family workers should be included and reported under this section.

Expenses on share-based payment to employees (include shares & stock options) refer to total expenses incurred from share-based payment transactions for employee performance shares or stock options, offered by your company to working directors and employees as part of their remuneration package.

Expenses that should not be included as staff remuneration in this section:

- Retrenchment benefits.
- Pensions paid to retired employees under company pension scheme.
- Entertainment expenses.
- Expenses on uniforms.
- Staff insurance premiums.
- Transport and hotel accommodation expenses in connection with business travel.

The above items should be reported in Section III F Expenditure/Disbursements.

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D EMPLOYMENT NUMBERS AND STAFF REMUNERATION
(to be completed only by Singapore main office)

- Contract workers under your company's payroll should be included.
- Please report the **staff remuneration** incurred for FY .

		Remuneration for FY Singapore Dollars
I Persons working outside Singapore		
II Persons working in Singapore		
(a) Paid employees	Full-time	
	Part-time	
(b) Executive directors, proprietors and partners		
(c) Unpaid family workers		
(d) Fees paid to non-executive directors		
(e) Expenses on share-based payment to employees (include shares and stock options)		
Total remuneration for persons working in Singapore <i>(a) + (b) + (c) + (d) + (e)</i>		
III Breakdown of total remuneration for persons working in Singapore by nationality		
(a) Singapore Citizens / Permanent Residents		
(b) Foreigners		

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E INCOME/REVENUE

F EXPENDITURE/DISBURSEMENTS

Explanatory Notes

From Banking Services (Exclude Investment Banking):

Refers to deposit-taking and lending activities. Includes retail/consumer banking, corporate banking, credit card services, trade financing, inter-bank lending, CPFIS services, remote banking and Supplementary Retirement Scheme (SRS) services.

From Investment Banking Services:

Refers to advising, arranging and underwriting of issuance, listing or placements of securities. Includes advising and arranging of corporate restructuring, mergers and acquisitions, project finance, debt issuance, equity issuance, private placements, privatisation, re-capitalisation, and asset securitisation; underwriting and placement of debt and equity issuance; venture capital financing; and loan syndication.

From Portfolio Management Services:

Refers to investment management and advice for individuals and institutions. Includes discretionary management of funds, management of collective investment schemes, advisory services provided for funds not under discretionary management, wealth management for high net worth individuals (excluding deposit-taking and trust services), management of distressed debt, private equity and venture capital management, investment research, provision of financial information, and financial planning. High net worth individuals refer to individual clients who have net investible assets of at least US\$1 million or equivalent. Net investible assets refer to assets that are or have been invested in investment with certain liquidity. They exclude assets which are necessary for living such as house for own dwelling. Such assets are generally not liquid and are usually not available for investment.

In classifying a relationship with a client, the criterion should be how the funds are managed, e.g. if a trust is set up to manage assets, then it should be recorded under Trust and Custody Services; otherwise, it should be reported under Portfolio Management Services. However, if only cash is being managed, then it should be recorded under other services and revenue (item 23(c)), which includes cash and liquidity management.

From Trust and Custody Services:

Refers to trust and custody services, and related services. Excludes tax and estate planning (which are included under item 23(c)).

From Brokerage and Related Services:

Refers to trading in financial instruments and commodities on behalf of customers, and related services. Includes exchange and over-the-counter trading of FX, derivatives, equity and debt securities and commodities, and related services (e.g. margin financing). Derivatives should be classified according to the type of underlying instrument, e.g. equity derivatives under item 11(a), interest rate swaps under item 11(c), gold futures under item 11(d), and currency options under item 11(e). Excludes proprietary trading activities (which are included under Investment and Treasury Activities).

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E INCOME/REVENUE

F EXPENDITURE/DISBURSEMENTS

From Investment and Treasury Activities:

Refers to investment and management of the reporting financial institution's own funds for the institution's own account. Includes direct investment in related companies, proprietary portfolio investment activities, proprietary trading activities, cash and liquidity management, transactions in fixed assets, and mergers and acquisitions.

% attributable to resident households in Singapore:

Please provide the proportion (in %) of the income or revenue that is derived from business with individual (non-corporate) clients who are Singapore residents. The % should be based on total income attributable to resident households for the year, divided by total income for the year.

Capital expenditures that are reported under **Section B** on fixed assets, ROU assets and intangible assets should be **excluded**.

Remuneration reported under **Section D** should be **excluded**.

Purchase of computer software for own use (include development cost of customised software) refers to the purchase of both pre-packaged software (software that can be purchased or licensed 'off-the-shelf' from commercial software vendors) and custom- designed software (software that are tailored to your organisation's specific needs whose development is out-sourced to third-party software developers).

Expenses on in-house development of software refers to expenses incurred in connection with the development of software carried out by your company's employees for own use for more than a year. It includes cost of materials and supplies, maintenance and repair of plant and equipment used for the software development, as well as all other development costs. It excludes expenses on routine maintenance and application support, which should be reported under "repairs and maintenance (include cleaning & servicing) of machinery and equipment (include computers)". In-house expenses on software that is to be included into computers or equipment with the intention for sale should also be excluded.

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E INCOME/REVENUE FOR

- Please include only the income/revenue earned from **operations in Singapore**.
- Business transactions with Singapore residents and companies are to be reported as **"In Singapore"** whereas transactions with overseas entities are to be reported as **"Outside Singapore"**.
- Commissions and fees for services rendered should be reported based on the **net** amount earned from the provision of intermediation services e.g. payment processing, brokerage and agent services.
- Values should be stated to the nearest **Singapore dollar (net of GST)**.
- Please report hedging gains under "Gains realised from derivatives trading", "Gains realised from foreign exchange transactions (exclude translation and unrealised gains)" or "Unrealised gains from foreign exchange transactions (include translation gains), derivatives, commodities, securities, futures and all other financial instruments" (where appropriate). Please report the respective income items (e.g. interest from loans and advances) without adjustment for hedging gains.

S\$

		In Singapore	Outside Singapore
FROM BANKING SERVICES (EXCLUDE INVESTMENT BANKING)			
1. Interest from deposits held with <i>(a) + (b)</i>			
(a) Banks	876		
(b) Others	879		
<i>of which: Merchant bank</i>	879M		
2. Interest from loans and advances (include overdrafts and trust revenue) granted to <i>(a) + (b)</i>			
(a) Companies, businesses and other organisations <i>sum of (i) to (v)</i>			
(i) Banks	882		
(ii) Other financial corporations (exclude banks)	887A1		
<i>of which: Merchant bank</i>	887M		
(iii) Non-financial corporations (exclude non-profit organisations)	887B		
(iv) Non-profit organisations	887C		
(v) Others (e.g. sole proprietors/partners)	887D		

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E INCOME/REVENUE FOR**S\$**

		In Singapore	Outside Singapore
(b) Private individuals/households <i>sum of (i) to (iii)</i>			
(i) Housing loans	883		
(ii) Motor vehicle loans	884		
(iii) Other personal loans	886		
3. Interest earned on margin deposits	895		
4. Other interest income (e.g. late payments, penalty interest)	889A		
5. Discount and interest from trade bills	874		
6. Credit card operations (include all transaction processing fees such as merchant discount rate earned by acquirers and interchange fees earned by issuers, but exclude rebates and incentives earned) (<input type="text"/> % attributable to resident households in Singapore)	812		
7. Fees, commissions and services charges from banking services (e.g. from trade bills, bank guarantees, opening of LCs, sale of travellers' cheques) (<input type="text"/> % attributable to resident households in Singapore)	810B		
FROM INVESTMENT BANKING SERVICES			
8. Fees, commissions and service charges from <i>sum of (a) to (d)</i>			
(a) Debt market activities (e.g. from arranging loan syndication/project financing, underwriting of bond issuance) (<input type="text"/> % attributable to resident households in Singapore)	810E		
(b) Equity market activities (e.g. from underwriting fees) (<input type="text"/> % attributable to resident households in Singapore)	810F		

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E INCOME/REVENUE FOR**S\$**

		In Singapore	Outside Singapore
(c) Advising and arranging of mergers and acquisitions and corporate restructuring (<input type="text"/> % attributable to resident households in Singapore)	810G		
(d) Other investment banking services (<input type="text"/> % attributable to resident households in Singapore)	810I		
FROM PORTFOLIO MANAGEMENT SERVICES			
9. Fees, commissions and service charges from <i>sum of (a) to (c)</i>			
(a) Research and advisory services (<input type="text"/> % attributable to resident households in Singapore)	810K		
(b) Collective investment schemes (e.g. unit trusts, REITs, hedge funds) (<input type="text"/> % attributable to resident households in Singapore)	810L		
(c) Other portfolio management services (<input type="text"/> % attributable to resident households in Singapore)	810M		
FROM TRUST AND CUSTODY SERVICES			
10. Fees, commissions and service charges from <i>sum of (a) to (c)</i>			
(a) Trust services (<input type="text"/> % attributable to resident households in Singapore)	810O		
(b) Custody services (<input type="text"/> % attributable to resident households in Singapore)	810P		
(c) Other trust and custody related services (<input type="text"/> % attributable to resident households in Singapore)	810Q		

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E INCOME/REVENUE FOR**S\$**

		In Singapore	Outside Singapore
FROM BROKERAGE AND RELATED SERVICES			
11. Commissions, brokerages and service charges from <i>sum of (a) to (f)</i>			
(a) Equity related transactions (e.g. stock, shares, stock indices) (<input type="text"/> % attributable to resident households in Singapore)	814A		
(b) Debt related transactions (e.g. bonds, bills) (<input type="text"/> % attributable to resident households in Singapore)	814B		
(c) Interest rates related products (e.g. interest rates options, interest rates swaps) (<input type="text"/> % attributable to resident households in Singapore)	814C		
(d) Commodity related transactions (e.g. precious metals) (<input type="text"/> % attributable to resident households in Singapore)	814D		
(e) Foreign exchange and other non-bank financial transactions (<input type="text"/> % attributable to resident households in Singapore)	814E		
(f) Other brokerage and related services (include sale/provision of third party financial products and services) (<input type="text"/> % attributable to resident households in Singapore)	814O		
12. Processing, clearing and settlement services (Applicable for SGX only)	814F		
13. Interest from margin financing	880		
14. Other interest earned (e.g. late payment, penalty interest)	889B		
FROM INVESTMENT AND TREASURY ACTIVITIES (FOR OWN ACCOUNT INVESTMENT AND MANAGEMENT OF OWN FUNDS)			
15. Net profit/loss ⁸ after tax of subsidiaries and associates attributed to your company in proportion to shareholdings	201		
<i>of which: Dividends (net)</i>	871		

⁸ Please indicate loss with minus (-) sign.

Institution Code

Reporting Cycle

Institution Name

Business Unit

E INCOME/REVENUE FOR**S\$**

		In Singapore	Outside Singapore
16. Earnings from portfolio investment in companies' shares	203		
<i>of which:</i> Dividends (net)	872		
17. Interest from portfolio investment (exclude items 15 & 16) in <i>sum of (a) to (e)</i>			
(a) Negotiable certificates of deposit	801		
(b) Singapore government securities and treasury bills	802		
(c) Other government securities and treasury bills	803		
(d) Corporate bonds	804A		
(e) Others (e.g. note issuance facilities, revolving underwriting facilities)	804B		
18. (a) Gains realised from foreign exchange transactions (exclude translation and unrealised gains)	221		
<i>of which:</i> Transactions arising from proprietary trading in foreign exchange	221A		
18. (b) Gains realised from derivatives trading (e.g. options, futures, swaps, forwards) in <i>sum of (i) to (v)</i>			
(i) Currency	271		
(ii) Interest rate	272		
(iii) Stock indices	273		
(iv) Commodities	274A		
(v) Others	274B		
18. (c) Gains realised from sale of stocks and shares <i>(i) + (ii)</i>	223		
(i) Portfolio investment	223A		
(ii) Direct investment (in subsidiaries and associate companies)	223B		
18. (d) Capital gains realised from other investments <i>sum of (i) to (v)</i>			
(i) Negotiable certificates of deposit	275		

Institution Code

Reporting Cycle

Institution Name

Business Unit

E INCOME/REVENUE FOR**S\$**

		In Singapore	Outside Singapore
(ii) Singapore government securities and treasury bills	276		
(iii) Other government securities and treasury bills	277		
(iv) Corporate bonds	278A		
(v) Others (e.g. note issuance facilities, revolving underwriting facilities, gold trading)	278B		
18. (e) Gains from sale of fixed assets	225		
19. Fees, commissions and service charges	810R		
OTHER SERVICES AND REVENUE			
20. Rental from ⁹ <i>sum of (a) to (c)</i>			
(a) Offices, shops and other premises	832		
(b) Machinery and equipment (e.g. photocopying machines, personal computers, safe deposit boxes)	867		
(c) Land	295		
21. Sale/lease of Singapore Exchange trading permit, membership or booth	813		
22. Administration and management fees (include amount for representative office expenses) <i>(a) + (b)</i>			
(a) General (<input type="text"/> % attributable to resident households in Singapore)	868A		
(b) Financial consultancy services (e.g. from providing e-commerce transaction facilities)	868B		
23. Fees, commission and service charges from service rendered <i>sum of (a) to (c)</i>			
(a) Providing e-commerce transaction facilities (e.g. payment and hosting facilities)	810T		
(b) Selling insurance products	816C		

⁹ For other types of rental income, please classify it under Miscellaneous revenue.

Institution Code

Reporting Cycle

Institution Name

Business Unit

E INCOME/REVENUE FOR**S\$**

		In Singapore	Outside Singapore
(c) Other activities (include estate and tax planning services)	810U		
24. Legal and other professional services (a) + (b)	864		
(a) Legal services	864A		
(b) Other professional services	864B		
25. Business, management consulting and market research fees	860		
26. Workforce related subsidies (e.g. Jobs Support Scheme, Special Employment Credit, Wage Credit Scheme)	245		
27. Grants excluding workforce related subsidies from: (a) + (b)			
(a) Government (exclude Statutory Board)	242		
(b) Other organisations (include Statutory Board)	249		
28. Bad debts recovered/written back	265		
29. Provisions/adjustments (include reversal of impairment loss, doubtful debts written back and revaluation gains)	266		
30. Royalties and franchise fees	262		
31. Fines and forfeitures	261		
32. Unrealised gains from foreign exchange transactions (include translation gains) , derivatives, commodities, securities, futures and all other financial instruments	285		
33. Miscellaneous revenue (a) + (b)			
(a) Operating income (please provide the top 5 breakdown below)	049		

Institution Code

Reporting Cycle

Institution Name

Business Unit

E INCOME/REVENUE FOR

S\$

		In Singapore	Outside Singapore
(b) Non-operating income (please provide the top 5 breakdown below)	289		
TOTAL	100		

Institution Code

Reporting Cycle

Institution Name

Business Unit

E INCOME/REVENUE FOR

Grand Total of Income/Revenue for

(For items 15 and 16, only dividend income attributable to your company is included)

S\$

of which:

Total E-Commerce Revenue (if applicable)

S\$

E-commerce revenue refers to the revenue earned from the sale of goods and services whereby your company receives orders or agrees on the price on terms of sale via online means¹⁰. Payment and delivery does not have to be made online.

Percentage of E-commerce Revenue by type of transaction:

(a) Business-to-Business (B2B)

(b) Business-to-Consumer (B2C)

(c) Business-to-Government (B2G)

Total (a + b + c = 100%)

Percentage (%)

¹⁰ Includes your company's / third-party websites (e.g. online marketplaces, food delivery platforms), mobile applications, extranet or Electronic Data Interchange such as GeBIZ. Excludes telephone calls, facsimile and emails.

Institution Code

Reporting Cycle

Institution Name

Business Unit

F EXPENDITURE/DISBURSEMENTS FOR

- Please include only expenditure incurred for operations in Singapore.
- All purchases should be valued at delivered cost to your company irrespective of whether full payments have been made, and **should be reported excluding deductible GST**.
- Please report hedging loss under "Loss realised from derivatives trading", "Loss realised from foreign exchange transactions (exclude translation and unrealised loss)" or "Unrealised loss from foreign exchange transactions (include translation loss), derivatives, commodities, securities, futures and all other financial instruments" (where appropriate). Please report the respective expense items (e.g. interest incurred on deposits) without adjustment for hedging loss.

S\$

		In Singapore	Outside Singapore
FROM BANKING SERVICES (EXCLUDE INVESTMENT BANKING)			
1. Interest incurred on deposits <i>(a) + (b)</i>			
(a) Companies, businesses and other organisations <i>sum of (i) to (vii)</i>			
(i) Banks	876		
(ii) Government (exclude statutory boards)	879A		
(iii) Other financial and insurance corporations (exclude banks)	879B1		
<i>of which: Merchant bank</i>	879M		
(iv) Non-financial corporations (exclude non-profit organisations)	879B2		
(v) Statutory Boards	879B3		
(vi) Non-profit organisations	879B4		
(vii) Others (e.g. sole proprietors/partners)	879B5		
(b) Private individuals/households <i>(i) + (ii)</i>			
(i) Fixed deposits	877		
(ii) Savings deposits	878		

Institution Code

Reporting Cycle

Institution Name

Business Unit

F EXPENDITURE/DISBURSEMENTS FOR**S\$**

		In Singapore	Outside Singapore
2. Interest incurred on margin deposits	895		
3. Interest incurred on loans obtained (e.g. overdrafts, trust revenue)	887		
4. Bank service charges (exclude interest) (e.g. cheque clearing fees and other banking services)	810B		
5. Fees, commissions and service charges	810C		
of which: Fees incurred on transaction/ payment processing services or card schemes, including switching fees, network access fees, and international transaction charges, net of rebates and incentives	810C1		
Credit card operations (include other transaction processing fees such as interchange fees, net of other rebates and incentives)	810C2		
FROM INVESTMENT BANKING, PORTFOLIO MANAGEMENT, TRUST, CUSTODY AND BROKERAGE SERVICES			
6. Fees, commissions and service charges relating to <i>sum of (a) to (d)</i>			
(a) Investment banking activities (e.g. loan syndication, underwriting fees)	810D		
(b) Portfolio management activities <i>sum of (i) to (iii)</i>	810J		
(i) Research and advisory services	810J1		
(ii) Collective investment schemes (e.g. unit trusts, REITs, hedge funds)	810J2		
(iii) Other portfolio management services	810J3		
(c) Trust and custodial activities	810N		
(d) Brokerage and related activities <i>sum of (i) to (iv)</i>			
(i) Stock, share, equity related transactions brokerage fees and commissions	814A		
(ii) Foreign exchange and other non-bank financial transactions	814E		

Institution Code

Reporting Cycle

Institution Name

Business Unit

F EXPENDITURE/DISBURSEMENTS FOR**S\$**

		In Singapore	Outside Singapore
(iii) Other brokerage and related services (e.g. share registration, transfer fees)	814O		
(iv) Commission due to remisiers (if applicable)	816B		
FROM INVESTMENT AND TREASURY ACTIVITIES			
7. (a) Loss realised from foreign exchange transactions (exclude translation and unrealised loss)	221		
<i>of which:</i> Transactions arising from proprietary trading in foreign exchange	221A		
7. (b) Loss realised from derivatives trading (e.g. options, futures, swaps, forwards) in <i>sum of (i) to (v)</i>			
(i) Currency	271		
(ii) Interest rate	272		
(iii) Stock indices	273		
(iv) Commodities	274A		
(v) Others	274B		
7. (c) Loss realised on sale of stocks and shares <i>(i) + (ii)</i>	223		
(i) Portfolio investment	223A		
(ii) Direct investment (in subsidiaries and associate companies)	223B		
7. (d) Capital loss realised on other investments <i>sum of (i) to (iv)</i>			
(i) Negotiable certificates of deposit	275		
(ii) Singapore government securities and treasury bills	276		
(iii) Other government securities and treasury bills	277		
(iv) Corporate bonds and others (e.g. note issuance facilities, revolving underwriting facilities, gold trading)	278		
7. (e) Loss on sale of fixed assets	225		

Institution Code

Reporting Cycle

Institution Name

Business Unit

F EXPENDITURE/DISBURSEMENTS FOR**S\$**

		In Singapore	Outside Singapore
8. Fees, commissions and service charges	810R		
OTHER EXPENDITURE			
9. Staff training (include allowances for passage, food, clothing and accommodation)	013		
10. Recruitment expenses	014		
11. Depreciation expenses			
(a) Depreciation relating to Fixed Assets ¹¹	051		
(b) Depreciation relating to ROU Assets ¹²	051R		
12. Amortisation of intangible assets ¹³	286		
13. Indirect taxes/statutory fees (include registration fees, licence fees, property tax, road tax, stamp duties and foreign levy) <i>sum of (a) to (d)</i>	064		
(a) Property tax	064A		
(b) Foreign workers levy	064B		
(c) Road tax	064D		
(d) Others (include licence fees, entertainment duties and stamp duties)	064C		
14. Printing, stationery and other office supplies (include newspapers and periodicals)	331		
15. Utilities charges	400		
16. Travelling expenses	773		
17. Postal, courier, telecommunications & internet charges	781		

¹¹ To be reported only by Singapore main office on a consolidated basis. The figure should tally with that reported in item 7 of Section III B Fixed Assets - Owned.

¹² To be reported only by Singapore main office on a consolidated basis. The figure should tally with that reported in item 5 of Section III B Fixed Assets – ROU Assets.

¹³ To be reported only by Singapore main office on a consolidated basis. The figure should tally with that reported in item 7 of Section III B Intangible Assets.

Institution Code

Reporting Cycle

Institution Name

Business Unit

F EXPENDITURE/DISBURSEMENTS FOR**S\$**

		In Singapore	Outside Singapore
18. Rental expenses ¹⁴ <i>sum of (a) to (c)</i>			
(a) Offices, shops, factories and other premises	832		
(b) Machinery and equipment	867		
(c) Land	295		
19. Purchase/lease of Singapore Exchange trading permit, membership or booth	813		
20. Other business commission	039		
21. Insurance premiums for <i>(a) + (b)</i>			
(a) Persons working in Singapore	183		
(b) Buildings, machinery, transport equipment and others	817		
22. Repairs and maintenance (include cleaning & servicing) <i>sum of (a) to (c)</i>			
(a) Buildings (include swimming pools)	952		
(b) Vehicles	961		
(c) Machinery and equipment (include computers)	850		
23. Accounting, auditing, bookkeeping and tax consultancy	862		
24. Customised software for own use (Licence fees for software should be reported under "Royalties and franchise fees". Computer software expenses which are capitalised should be reported under Section III B Intangible Asset)	294		
25. Data processing, computer consultancy and other information technology services	863		
26. In-house development of software that is meant for use for more than a year (Computer software expenses which are capitalised should reported under Section III B Intangible Asset)	296		

¹⁴ For other types of rental expenses, please classify it under Miscellaneous expenditure.

Institution Code

Reporting Cycle

Institution Name

Business Unit

F EXPENDITURE/DISBURSEMENTS FOR**S\$**

		In Singapore	Outside Singapore
27. Legal and other professional services <i>(a) + (b)</i>	864		
(a) Legal services	864A		
(b) Other professional services	864B		
28. Business, management consulting and market research fees	860		
29. Advertising, publicity & promotional services	865		
30. General administration and management fees (include share of overseas office expenses)	868A		
31. Detective and security services (include alarm system charges)	869		
32. News agencies, news correspondence and editorial fees (e.g. Reuters fees)	894		
33. Other business services (e.g. photocopying services)	899		
34. Entertainment expenses	936		
35. Meeting expenses	027		
36. Interest expense on bonds/securities/NCDs issued by your company	888		
37. Interest expense for ROU lease liabilities	896		
38. Other interest expenses (e.g. late payment interest, penalty interest)	889		
39. Withholding tax	232		
40. Contributions to Skills Development Fund	241		
41. Donations, gifts and offerings	251		
42. Association/membership subscriptions (include entrance and registration fees)	253		
43. Retrenchment benefits	255		
44. Pension/gratuity to retired employees under company pension scheme	256		
45. Fines and forfeitures	261		

Institution Code

Reporting Cycle

Institution Name

Business Unit

F EXPENDITURE/DISBURSEMENTS FOR**S\$**

		In Singapore	Outside Singapore
46. Bad debts written off (exclude bad debts provisions)	265		
47. Provisions/adjustments (include recognised impairment loss, doubtful debts and revaluation loss)	266		
48. Royalties and franchise fees for (a) + (b)	262		
(a) Licence to reproduce or distribute computer software and multimedia	262A1		
(b) Computer software and multimedia licence for own use	262A2		
(c) Others (e.g. franchises, other intellectual property)	262B		
49. Work given out (including contractors not under the payroll of the company and other outsourced work)	029		
50. Non-recoverable input tax expenses (GST incurred on purchases which are not claimable)	067		
51. Research and development (comprises in-house R&D and R&D funded by your company but contracted/carried out by others using their own facilities)	866		
52. Unrealised loss from foreign exchange transactions (include translation loss) , derivatives, commodities, securities, futures and all other financial instruments	285		
53. Miscellaneous expenditure (a) + (b)			
(a) Operating expense (please provide the top 5 breakdown below)	049		

Institution Code

Reporting Cycle

Institution Name

Business Unit

F EXPENDITURE/DISBURSEMENTS FOR

S\$

		In Singapore	Outside Singapore
(b) Non-operating expense (please provide the top 5 breakdown below)	289		
TOTAL	200		

Grand Total of Expenditure/Disbursements for

S\$

Institution Code

Reporting Cycle

Institution Name

Business Unit

G NET SPREAD EARNINGS¹⁵

(SUPPLEMENTARY INFORMATION. PLEASE DO NOT EXCLUDE THE AMOUNT REPORTED HERE FROM SECTION E)

Net spread earnings are a measurement of service income from dealing activities; this is identified as the difference between the price paid/offered by the FI and the price available in the open market (mid-market price). This should capture the difference between the sale/purchase price and the mid-market price at the time of the transaction. Net Spread Earning on a trade = Difference between bid (buy)/offer (sale) price and mid-market price.

Please note that this include both agency trades and principal trades.

Financial Instruments	Total (\$\$)	In Singapore (%)	Outside Singapore (%)
Foreign exchange transactions			
Securities (all equities, short-term and long-term debt instruments)			
Derivatives			

¹⁵ If it is a loss, please indicate data with minus (-) sign.

Institution Code

Reporting Cycle

Institution Name

Business Unit

**H APPROPRIATION OF PROFIT for the year ended
(to be completed only by Singapore main office)**

- For **locally incorporated companies**, data reported should relate to business operations of all the Singapore and overseas branches but exclude subsidiaries and associates.
- For **local branches of foreign companies**, data reported should relate to business operations of all the Singapore branches only.

S\$

1. Net profit/loss ¹⁶ before tax ¹⁷	
2. Taxation ¹⁸ (a) for the year (debit)	
(b) for the year (credit)	
(c) deferred taxes credit	
(d) deferred taxes expense	
3. Dividends proposed/paid to shareholders ¹⁸ (a) Singapore residents	
(b) Non-Singapore residents	
4. Bonus shares issued to (a) Singapore residents	
(b) Non-Singapore residents	

Note: *Computed NPBT = Grand Total of Income (Sect E) - Grand Total of Expenditure (Sect F) - Total Staff Remuneration for persons working outside Singapore (part I) and persons working in Singapore (part II) (Sect D)*

¹⁶ Please indicate loss with minus (-) sign.

¹⁷ Figure reported for "Net profit/loss before tax (NPBT)" should be the same as the profit/loss figure reported in the company's Audited Financial Statements. However, please check if there are any differences between the reported and computed NPBT with the formula below. Please include the reasons under General Remarks for any differences between the figures (e.g. branches operations profit/loss etc.).

¹⁸ Please exclude withholding tax if amount has been reported in Section III F Expenditure/Disbursements.

Institution Code

Reporting Cycle

Institution Name

Business Unit

I GENERAL REMARKS (3,000 char limit)