

## **MAS NOTICE 610 (AMENDMENT) 2021**

Issued on: 23 December 2021

### **SUBMISSION OF STATISTICS AND RETURNS**

#### **Introduction**

1 For presentational purposes, the amendments in this document are compared against the version of the MAS Notice 610 issued on 16 July 2019, as last revised on 18 August 2020.

2 This document shall be interpreted as follows:

(a) Text which is coloured and struck through represents deletion which will not appear in the untracked version of MAS Notice 610 revised on 23 December 2021, which is published on MAS' website [www.mas.gov.sg](http://www.mas.gov.sg) ("Published Version"); and

(b) Text which is coloured and underlined represents insertion which will appear in the Published Version.

3 The amendments reflected in this document shall take effect on 31 January 2022.

4 This document is to be used for reference only. In the event of discrepancies between the amendments in this document and the Published Version, the Published Version shall prevail.

# **MAS NOTICE 610**

16 July 2019

Last revised on ~~18 August 2020~~ 23 December 2021

NOTICE TO BANKS

BANKING ACT, CAP 19

## **SUBMISSION OF STATISTICS AND RETURNS**

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### **Introduction**

1. This Notice is issued pursuant to section 26(1) of the Banking Act (Cap. 19) [“the Act”] and applies to all banks in Singapore.

### **Definitions**

2. In this Notice, unless the context otherwise requires –

- (a) “Accounting Standards” has the same meaning as in section 4(1) of the Companies Act (Cap. 50);
- (b) “parent” has the meaning given to that word in the Accounting Standards;
- (c) [Deleted by MAS Notice 610 (Amendment) 2020]
- (d) “reporting forms” means the forms annexed to this Notice as “Appendix B1 to M”.

3. The expressions used in this Notice shall, except where defined in this Notice or where the context otherwise requires, have the same meanings as in the Act.

### **Submission Requirements**

4. A bank in Singapore must furnish the information set out in the reporting forms to the Authority and ensure that the information furnished is approved by its chief executive or any person authorised by its chief executive to do so.

5. Subject to paragraphs 6 and 7, every bank must furnish the information set out in the reporting forms to the Authority as follows:

[MAS Notice 610 (Amendment No. 2) 2020]

- (a) for information set out in reporting forms that are to be furnished on a monthly basis, no later than 14 days after the last day of each month;

[MAS Notice 610 (Amendment) 2020]

- (b) for information set out in reporting forms that are to be furnished on a quarterly or half-yearly basis, no later than 30 days after the last day of the reporting period to which the form relates; and

[MAS Notice 610 (Amendment) 2020]

- (c) for information set out in reporting forms that are to be furnished on a yearly basis, no later than 3 months after the close of its financial year.

[MAS Notice 610 (Amendment) 2020]

6. A bank must furnish the information set out in the reporting forms to the Authority in accordance with the table in Annex 2 to Appendix A1 (Reporting Frequency). A bank must furnish the information set out in the reporting form in Appendix B1 Annex 1 on a monthly basis no later than 10 days after the last day of each month.

[MAS Notice 610 (Amendment) 2020]

7. A bank incorporated in Singapore (other than a foreign-owned bank incorporated in Singapore) must furnish the information set out in the reporting forms which are to be furnished at both the consolidated and standalone levels, with the Authority, no later than 45 days after the last day of the reporting period to which the form relates.

8. Notwithstanding any of the paragraphs in this notice, if the day on which a bank has to furnish any information is not a Business day, the bank may furnish the information on the next Business day.

[MAS Notice 610 (Amendment) 2020]

#### **~~Transitional provisions and~~ Effective Date**

9. This Notice shall take effect in respect of –

- a) the information set out in reporting forms that are to be furnished on a monthly basis and relate to a month that ends on or after 31 July 2021;

[MAS Notice 610 (Amendment) 2020]

[MAS Notice 610 (Amendment No. 2) 2020]

- b) the information set out in reporting forms that are to be furnished on a quarterly basis and relate to a reporting period that ends on or after 30 September 2021;

[MAS Notice 610 (Amendment) 2020]

[MAS Notice 610 (Amendment No. 2) 2020]

- c) the information set out in reporting forms that are to be furnished on a half-yearly basis and relate to a reporting period that ends on or after 31 December 2021; and

[MAS Notice 610 (Amendment) 2020]

[MAS Notice 610 (Amendment No. 2) 2020]

- d) the information set out in reporting forms that are to be furnished on a yearly basis and relate to a financial year that closes on or after 30 June 2022.

[MAS Notice 610 (Amendment) 2020]

[MAS Notice 610 (Amendment No. 2) 2020]

10. MAS Notice 610 dated 17 May 2018 is cancelled with effect from 16 July 2019.

11. MAS Notice 610 dated 8 May 2013 is cancelled with effect from 1 July 2021.

[MAS Notice 610 (Amendment) 2020]

[MAS Notice 610 (Amendment No. 2) 2020]

12. ~~[Deleted by MAS Notice 610 (Amendment) 2021] Despite paragraph 11, MAS Notice 610 dated 8 May 2013 as in force immediately before 1 July 2021 shall continue to apply in relation to the following information set out in reporting forms that a bank in Singapore under MAS Notice 610 dated 8 May 2013 as in force immediately before 1 July 2021 must furnish, as if MAS Notice 610 dated 16 July 2019 had not been made—~~

~~[MAS Notice 610 (Amendment) 2020]~~

~~[MAS Notice 610 (Amendment No. 2) 2020]~~

- ~~a) the information set out in reporting forms that are to be furnished on a monthly basis and relate to a month that ends on or before 30 June 2021; and~~

~~[MAS Notice 610 (Amendment) 2020]~~

~~[MAS Notice 610 (Amendment No. 2) 2020]~~

b) ~~the information set out in reporting forms that are to be furnished on a quarterly basis and relate to a reporting period that ends on or before 30 June 2021~~

~~[MAS Notice 610 (Amendment) 2020]~~

~~[MAS Notice 610 (Amendment No. 2) 2020]~~

\* Notes on History of Amendments

1. MAS Notice 610 dated 17 May 2018 is cancelled with effect from 16 July 2019.
2. MAS Notice 610 dated 16 July 2019 with effect from 16 July 2019.
3. MAS Notice 610 (Amendment) 2020 with effect from 24 January 2020.
4. MAS Notice 610 (Amendment No. 2) 2020 with effect from 18 August 2020.
5. MAS Notice 610 (Amendment) 2021 with effect from 31 January 2022.

## MAS NOTICE TO BANKS 610 APPENDIX A1

### Annex 1

#### Definitions

##### For the purposes of the Appendices and Annexes -

##### Reporting Entity

1 "Reporting Bank" refers to the Bank that is required to submit the reporting forms set out in this Notice.

##### Residency

2 "Residents in Singapore" means any of the following:

- a. Natural Persons whose centre of predominant economic interest is in Singapore or whose main source of income is derived from Singapore or whose period of residence in Singapore exceeds one year;
- b. Companies and other bodies whose registered address is in Singapore including branches or subsidiaries of overseas registered companies or foreign institutions located within Singapore;
- c. Singapore embassies, consulates and armed forces, including their diplomatic and military representatives outside Singapore;
- d. Agents or agencies located abroad acting on behalf of or for the account of Singapore residents.

##### Counterparty

3 "Banks" means:

- a. Any bank in Singapore or merchant bank in Singapore; or
- b. Any entity which is approved, licensed, registered or otherwise regulated by a bank regulatory agency in a foreign jurisdiction to carry on banking business as defined in the Banking Act.

4 "Governments" means the governments of countries but does not include Public sector entities.

5 "Public sector entities" (PSE) means -

- a. A group of persons comprising a regional government or local authority that is able to exercise one or more functions of the central government at the regional or local level;
- b. An administrative body or non-commercial undertaking responsible to, or owned by, a central government, regional government or local authority, which performs regulatory or non-commercial functions;
- c. A statutory board in Singapore (other than the Authority) and town council in Singapore established pursuant to the Town Councils Act (Cap. 392A), but does not include any provident or pension funds.

6 "Corporates" are corporations which have established a place of business or have carried on business.

7 "Non-bank financial institutions" (NBFI) refers to private or public financial institutions, other than banks, engaged primarily in the provision of financial services and activities auxiliary to financial intermediation such as fund management. Examples of NBFI include special purpose vehicles, hedge funds, securities brokers, money market funds, provident funds, pension funds, insurance companies, financial leasing corporations, central clearing counterparties, unit trusts, other financial auxiliaries and other captive financial institutions. It also includes any public financial institutions, such as development banks and export credit agencies, that do not meet the definition of "Banks" as stated in instruction note 3.

8 "Unincorporated enterprises held by natural persons" means sole proprietorships and partnerships.

9 "Non-profit institutions serving individuals and families" are institutions engaged mainly in providing goods and services to individuals and families or the community at large free of charge or at prices that are not economically significant.

10 "International organisations" means any organisation that meets any of the following conditions:

- a. its members are countries;
- b. its members are other organisations whose members are countries; or
- c. it is an entity established by formal political agreements between their member countries that have the status of international treaties; and its existence is recognised by law in their member countries.

11 "Central banks and official monetary authorities" means central banks or similar national and international bodies, such as the Bank for International Settlements (BIS) and European Central Bank (ECB).

For the purpose of determining the positions vis-à-vis official monetary authorities, positions should be assigned to the country or jurisdiction of residence of the institution. For example, BIS and ECB should therefore be classified as official monetary authorities located in Switzerland and Germany, respectively.

12 "Money market funds" means funds that issue highly liquid liabilities of a monetary nature and that are similar to financial institutions ("other depository corporations").

- 13 Counterparties for investments in debt securities, negotiable certificates of deposits and equities refer to the issuers.
- 14 For the purpose of classification, the Reporting Bank should:
- Classify an entity as "Non-Financial sector - Others" in accordance with BIS' Guidelines for reporting the BIS international banking statistics, if the entity meets the definition of "International Organisations" in instruction note 10;
  - Classify an entity as "Banks" or "Central Banks & Official Monetary Authorities" if the entity meets the definition in instruction note 3 or 11 respectively;
  - Classify an entity as "NBFI" if the entity meets the definition in instruction note 7; and
  - Classify all other entities into the Non-Financial counterparty types accordingly.

#### **Other Definitions**

- 15 "Credit facilities limits" refers to committed credit facilities (funded or unfunded) limits approved by the Reporting Bank and accepted by the borrowers; and the principal outstanding of uncommitted credit facilities (funded or unfunded, regardless of revolving or non-revolving) as of reporting date. For committed revolving and non-revolving credit facilities, "credit facilities limits" refers to the sum of outstanding principal and any unutilised or undrawn commitments as of each reporting date.
- 16 "New credit facilities" refers to committed and uncommitted credit facilities which are approved by Reporting Bank and accepted by the borrowers regardless of disbursement during the reporting period. This includes the increase in approved and accepted credit limits. For the avoidance of doubt, restructured or extended credit facilities are not new credit facilities.
- 17 The "outstanding amount" refers to the amount that is recognised on the Statements of Financial Position as at reporting date.
- 18 "Secured" credit facilities mean:
- in the case of performing credit facilities - the portion that is supported by tangible assets.
  - in the case of non-performing credit facilities - the portion that can be realised from the sale of collaterals in the event of a forced sale (e.g. forced sale value of properties and net asset values for securities that are not priced in the market).

For the purpose of instruction note 18(a), for consumer credit facilities with homogeneous characteristics (excluding loans to a borrower to finance procurement of real property), a Reporting Bank should classify a credit facility as "secured" if the agreement for the credit facility states that the credit facility is secured or collateralised by the assets that the borrower is financing via the credit facility, even if the collateral value is lower than the amount of credit facility granted.

For all other credit facilities, the Reporting Bank should classify a credit facility as "secured" or "unsecured" based on the value of the collateral for the credit facility. If the collateral value is higher than or equal to a credit facility, the Reporting Bank should classify the credit facility as "secured". If the collateral value is lower than the amount of credit facility granted, the Reporting Bank should classify the part of credit facility that is above the collateral value as "unsecured" and the other parts of the credit facility as "secured".

"Real property" means real estate, leases or right to use land.

- 19 "Unsecured" credit facilities refer to credit facilities without any collaterals, and includes all types of guarantees (such as personal or corporate guarantees, guarantees by banks and governments, insurance coverage by insurance companies).
- 20 "Syndicated" loan refers to financing provided by a group of lenders to a borrower. Lead, agent or grantor and participating banks are to report the committed or outstanding amount in the relevant appendices. For lead or agent banks, the facilities are to be reported as "syndicated" even though the lead or agent banks are the sole lenders before the selling down of the facilities.
- 21 Loss Allowances
- Stage 1 - Loss allowance for non-credit-impaired exposures measured at an amount equal to 12-month expected credit losses.
- Stage 2 - Loss allowance for non-credit-impaired exposures measured at an amount equal to lifetime expected credit losses.
- Stage 3 - Loss allowance for credit-impaired exposures measured at an amount equal to lifetime expected credit losses.

## General Instructions

- 22 Reporting Bank is required to prepare the reporting forms in accordance with the relevant Singapore accounting standards (in other words, Singapore Financial Reporting Standards or Singapore Financial Reporting Standards (International)), unless otherwise stated by the Authority. All reporting forms must be prepared in a consistent manner. The information prepared and submitted should reflect a fair presentation of the Reporting Bank's financial condition.
- 23 ~~The figures should be reported in terms of thousands of Singapore dollars ("SGD")~~ The figures should be reported either to the nearest thousands in terms of Singapore dollars ("SGD"), e.g. 1,234 or up to nine decimal places in terms of thousands of SGD, e.g. 1,234.123456789, in all reporting forms with the exception of Appendix D5 for Renminbi ("RMB") business activities which is to be reported in RMB and Appendix I which is to be reported in United States dollars ("USD"). Where the transactions do not involve Singapore dollars, the foreign currency amount should be converted into Singapore dollars using the Reporting Bank's internal currency conversion rates, with the exception of Appendix D5 and Appendix I.
- 24 The reporting frequency is indicated in the Reporting Frequency Table (Appendix A1 Annex 2). Additional information or higher frequency of the reporting forms is expected as may be reasonably required by the Authority to discharge its functions.
- 25 When negative entries occur in one or more of these reporting forms, the items should be recorded with a minus sign, rather than in parenthesis.
- 26 Interest should be accrued on interest-bearing assets or liabilities; the accrued interest is to be included in the underlying assets or liabilities for presentation on the Statements of Financial Position (Appendix B1 and B2) only. The assets and liabilities on Appendix B1 and B2 should also be presented net of loss allowance for credit-impaired assets, loss allowance for non-credit-impaired assets, impairment losses or accumulated depreciation where applicable. For detailed analyses of certain asset and liability items in the accompanying annexes to Appendix B1 and B2, these items should be reported before accrued interest, loss allowance for credit-impaired assets, loss allowance for non-credit-impaired assets, impairment losses or accumulated depreciation.

### Islamic Banking

- 27 The Statement of Financial Position, Contingent Liabilities, Commitments, Derivatives and Other Items (Islamic Banking) is applicable to banks with relevant Islamic banking assets, liabilities and others. Sukuk bonds and Islamic interbank lendings are examples of Islamic banking assets. Islamic banking liabilities would include Islamic interbank borrowings.

### Overseas Bank Subsidiaries and Overseas Branches of a Bank incorporated in Singapore (other than a foreign-owned bank incorporated in Singapore)

- 28 Refer to the Reporting Frequency Table for the reporting forms that are applicable.
- 29 Information that is not applicable:
- a. SGD denominated items (for example, the column on "Total" is required but not "of which - Singapore Dollars" in Appendix B3 Annex 1 Contingent Liabilities)

### Consolidated and standalone levels reporting for a Bank incorporated in Singapore (other than a foreign-owned bank incorporated in Singapore)

- 30 Refer to the Reporting Frequency Table for the reporting forms that are applicable.



**MAS NOTICE TO BANKS 610 APPENDIX A1**
**Annex 2**

Report Title	Appendix	Annex	Reporting Frequency Table					
			Foreign banks	Banks incorporated in Singapore (other than foreign-owned banks incorporated in Singapore)				
				Consolidated <sup>1</sup>	Standalone Level <sup>1</sup>	Singapore Operations <sup>1</sup>	Overseas Bank Subsidiaries	Overseas Branches <sup>2</sup>
Statements of Financial Position	B1, B2		M	Q	Q	M	Q	Q
<u>Assets</u>	B1							
Cash	B1	1	M			M		
Cash and Balances, Amounts Receivable under Reverse Repurchase Agreements, Negotiable Certificates of Deposit, Debt Securities, Equity Investments, Loans and Advances and Bills Discounted or Purchased	B1	2	Q	Q	Q	Q	Q	Q
Unlisted Investments, Intangible Assets and Properties and Equipment	B1	3	A	A	A	A		
<u>Liabilities &amp; Equity</u>	B2							
Deposits and Balances, Amounts Payable under Repurchase Agreements, Bills Payable, Negotiable Certificates of Deposit and Debt Securities	B2	1	Q	Q	Q	Q	Q	Q
Deposits and Balances by Type and by Source of Non-Bank customers	B2	2 Part I	M			M		
Deposits by Size of Non-Bank Customers	B2	2 Part II	Q			Q		
Adjusted Capital Funds for Banks Incorporated Outside Singapore	B2	3 Part I	M					
Capital Funds and Adjusted Capital Funds for Foreign-Owned Banks Incorporated in Singapore	B2	3 Part II	M					
Reserves by Type	B2	4	M	Q	Q	M	A	A
Contingent Liabilities	B3	1	M	Q	Q	M	Q	Q
<u>Commitments</u>	B3	2 Part I	M	Q	Q	M	Q	Q
Commitments	B3	2 Part II	Q	Q	Q			
Corporate Finance Activity	B3	3	H	H	H	H	A	A
Financial Derivatives by Type and Risk Category (trades booked in Singapore)	B3	4 Part I	M			M		
Financial Derivatives by Type and Risk Category (Singapore as a trading location)	B3	4 Part II	Q					
Financial Derivatives by Type and Risk Category (Standalone and Consolidated levels)	B3	4 Part III		Q	Q			
Assets Under Management and Assets Held Under Custody	B3	5	Q	H	H	Q	A	A
Assets Pledged	B3	6	H	H	H	H	A	A
Structured Entities	B3	7	A	A	A	A	A	A
Assets and Liabilities by Bank Counterparty, Related Banks and Related Corporations	C1	1	M	Q	Q	M	Q	Q
Interbank Indebtedness by Counterparty in Singapore	C1	2	M	Q	Q	M		
Interbank Indebtedness by Counterparty outside Singapore	C1	3	H	H	H	H	H	H
Related Banks in Singapore	C1	4	M		Q	M		
Related Corporations in Singapore	C1	5	Q		Q	Q		
Related Banks and Corporations outside Singapore	C1	6	Q		Q	Q		
Assets, Contingent Items and Commitments by Country or Jurisdiction and by Counterparty - All Currencies (Ultimate Risk)	D1		Q	Q	Q	Q	Q	Q
Assets, Contingent Items and Commitments by Country or Jurisdiction and by Counterparty - All Currencies (Immediate Borrower)	D2	1	M	Q	Q	M		
Assets, Contingent Items and Commitments by Country or Jurisdiction and by Counterparty - SGD (Immediate Borrower)	D2	2	M			M		
Assets, Contingent Items and Commitments by Country or Jurisdiction and by Counterparty - USD (Immediate Borrower)	D2	3	M			M		
Assets by Country or Jurisdiction and by Counterparty - EUR (Immediate Borrower)	D2	4	Q			Q		
Assets by Country or Jurisdiction and by Counterparty - JPY (Immediate Borrower)	D2	5	Q			Q		
Assets by Country or Jurisdiction and by Counterparty - GBP (Immediate Borrower)	D2	6	Q			Q		
Assets by Country or Jurisdiction and by Counterparty - RMB (Immediate Borrower)	D2	7	M			M		
Assets and Contingent Items by Sector (All Currencies)	D3	1 Part I	M	Q	Q	M	Q	Q
Assets and Contingent Items by Sector (By Residency)	D3	1 Part II	M			M		
Assets and Contingent Items for Treasury Centres (All Currencies)	D3	1 Part III	M			M		
Assets and Contingent Items by Purpose	D3	2 Part I & II	M	Q	Q	M	Q	Q
Assets and Contingent Items by Purpose - Project Finance	D3	2 Part III, IV & V	A			A		

Report Title	Appendix	Annex	Reporting Frequency Table					
			Foreign banks	Banks incorporated in Singapore (other than foreign-owned banks incorporated in Singapore)				
				Consolidated <sup>1</sup>	Standalone Level <sup>1</sup>	Singapore Operations <sup>1</sup>	Overseas Bank Subsidiaries	Overseas Branches <sup>2</sup>
Liabilities by Country or Jurisdiction and by Counterparty - All Currencies (by Residency)	D4	1	M			M		
Liabilities by Country or Jurisdiction and by Counterparty - SGD (by Residency)	D4	2	M			M		
Liabilities by Country or Jurisdiction and by Counterparty - USD (by Residency)	D4	3	M			M		
Liabilities by Country or Jurisdiction and by Counterparty - EUR (by Residency)	D4	4	Q			Q		
Liabilities by Country or Jurisdiction and by Counterparty - JPY (by Residency)	D4	5	Q			Q		
Liabilities by Country or Jurisdiction and by Counterparty - GBP (by Residency)	D4	6	Q			Q		
Liabilities by Country or Jurisdiction and by Counterparty - RMB (by Residency)	D4	7	M			M		
RMB Business Activities	D5		M			M		
Classification and Fair Value Measurements of Assets and Liabilities	E	1	A	A	A	A		
Statement of Financial Position, Contingent Liabilities, Commitments, Derivatives and Other Items (Islamic Banking)	E	2	H			H		
Asset Ageing Analysis by Counterparty and by Purpose	E	3	Q	Q	Q	Q	Q	Q
Credit Risk								
Assets by MAS Notice 612 Classification and by Country or Jurisdiction	F	1	Q	Q	Q	Q	Q	Q
Classified Assets by Sector, Purpose and Counterparty	F	2	Q	Q	Q	Q	Q	Q
Classified Assets by Sector and by Country or Jurisdiction	F	3	Q	Q	Q	Q	Q	Q
Interest Rate Repricing								
Interest Rate Repricing (All Currencies)	G	1	Q	A	A	Q	Q	Q
Interest Rate Repricing (one form for each material currency)	G	2	Q	A	A	Q	Q	Q
Real Property Loan to Value Ratio (For the Purchase of Real Property, and Loans Collateralised on Real Property)	H		Q			Q		
Foreign Exchange and Interest Rate Derivatives Turnover								
Foreign Exchange Turnover - Spot, Forwards, FX Swaps, Currency Swaps, Over-the-counter (OTC) Options, Exchange-traded Options and Currency Futures	I	Part I	M			M		
Interest Rate Derivatives Turnover - Forward Rate Agreements, Overnight Indexed Swaps, Other Swaps and OTC Options	I	Part II	M			M		
Selected Statistics for Reporting Period	J		H	H	H	H		
Notes to Reporting Forms	M		M	Q	Q	M	Q	Q

M : Monthly as at the end of each reporting month

Q : Quarterly as at 31 March, 30 June, 30 September and 31 December

H : Semi-annual as at 30 June and 31 December

A : Annual (financial year end)

1 Consolidated refers to group level reporting. It includes Singapore operations, overseas branches and subsidiaries.

Standalone refers to bank level reporting. It includes Singapore operations and overseas branches, but not subsidiaries.

Singapore operations excludes both overseas branches or subsidiaries.

2 Overseas branches refer to aggregated numbers of all branches operating in a country or jurisdiction

MAS NOTICE TO BANKS 610 APPENDIX A1  
Annex 2 (continued)

Report Title	Appendix	Annex	Reporting Frequency Table						
			Full Banks	Banks incorporated in Singapore (other than foreign-owned banks incorporated in Singapore)					Foreign-owned banks incorporated in Singapore
				Consolidated	Standalone Level	Singapore Operations	Overseas Bank Subsidiaries	Overseas Branches	
Deposit rate of Singapore Dollar Denominated Deposits for Non-Banks	K		Q			Q			Q
Covered bonds held	L	1		Q					Q
Covered bonds issued	L	2			M	M			M

## STATEMENT OF FINANCIAL POSITION

Singapore Dollars '000

## ASSETS

1	Cash and Balances		
2	Amounts receivable under reverse repurchase agreements		
3	Positive fair values for financial derivatives		
4	Negotiable certificates of deposit		
5	Debt securities		
6	Equity investments		
7	Loans and advances		
8	Bills discounted or purchased		
9	Intangible assets		
10	Properties and equipment		
11	Assets held for sale		
12	Other assets		
(a)	gold <sup>1</sup>		
(b)	precious metals <sup>1</sup>		
(c)	commodities <sup>1</sup>		
(d)	cash and other collaterals paid on securities borrowed <sup>2</sup>		
(e)	cash and other collaterals paid on derivative contracts		
(f)	deferred tax assets		
(g)	suspense account <sup>3</sup>		
(h)	others		
13	Insurance fund investment assets		
	<b>TOTAL ASSETS</b>		

1 Includes physical holdings and underlying assets of nostro or placements.

2 Securities borrowed refers to the cash collateral and does not include the collateral swaps where there are no cash in the transactions.

3 Suspense accounts refer to amounts that cannot be reconciled and are kept in suspense.

## STATEMENT OF FINANCIAL POSITION

Singapore Dollars '000

## LIABILITIES

14	Deposits and Balances		
15	Amounts payable under repurchase agreements		
16	Negative fair values for financial derivatives		
17	Bills payable <sup>1</sup>		
18	Negotiable certificates of deposits		
19	Debt securities		
(a)	subordinated term debts		
(b)	commercial papers		
(c)	others		
20	Liabilities of disposal groups held for sale		
21	Other liabilities		
(a)	cash and other collaterals received on securities lent <sup>2</sup>		
(b)	cash and other collaterals received on derivative contracts		
(c)	current tax liabilities		
(d)	deferred tax liabilities		
(e)	suspense accounts		
(f)	<del>short sales</del> short sale of securities		
(g)	others <sup>3</sup>		
22	Liabilities under insurance contracts		
TOTAL LIABILITIES			

## EQUITY

23	Share capital		
	of which: treasury shares	( )	
24	Other equity instruments		
25	Reserves		
(a)	Revenue reserves		
(b)	Other reserves		
26	Non-controlling interests		
TOTAL EQUITY			

1 Includes drafts payable (including stale drafts), outstanding cashiers' orders or cheques (including stale orders), remittance payable, payment orders, outstanding travellers' cheques, gift cheques and outport cheques payable.

2 Securities lent refers to the cash collateral received and does not include the collateral swaps where there are no cash in the transactions.

3 Includes gold-linked investments.

CASH

Singapore Dollars '000

	Notes and Coins <sup>1</sup>	
(a)	Singapore	
(b)	Brunei	
(c)	others	

1 All notes and coins that are issued as legal tender are to be reported at face value.

## **Assets**

### **Instructions**

- 1 "Balances" includes nostro or vostro overdrawn accounts as well as placements.
- 2 "TOTAL" refers to gross amounts. For example, "Total accrued interest receivable" is the accrued interest receivable from all asset items which is more than the sum of interest receivable that is accrued on Cash and Balances, Amounts Receivable under Reverse Repurchase Agreements, Negotiable Certificates of Deposits, Debt Securities, Loans and Advances and Bills Discounted or Purchased. Similarly, when allowance is set aside for assets in "Other assets", the "Total Allowance for impairment losses" would be more than the sum of allowance for impairment losses from the various assets listed.
- 3 These refer to promissory notes, bonds, debentures and hybrid instruments. They include notes issued under note issuance facilities, revolving underwriting facilities and floating rate notes.

CASH AND BALANCES, AMOUNTS RECEIVABLE UNDER REVERSE REPURCHASE AGREEMENTS, NEGOTIABLE CERTIFICATES OF DEPOSIT,  
DEBT SECURITIES, EQUITY INVESTMENTS, LOANS AND ADVANCES AND BILLS DISCOUNTED OR PURCHASED

Singapore Dollars '000

PART I: BY ACCOUNT TYPE

		Cash and Balances	Amounts Receivable Under Reverse Repurchase Agreements	Negotiable Certificates of Deposit	Debt Securities <sup>3</sup>	Equity Investments	Loans and Advances	Bills Discounted or Purchased
	<b>TOTAL<sup>2</sup></b>							
1	Outstanding Amount							
2	add: Accrued interest receivable					NA		
3	less: Stage 1 Loss allowance							
4	less: Stage 2 Loss allowance							
5	less: Stage 3 Loss allowance for credit-impaired exposures							
6	less: Allowance for impairment losses							

PART II: BY ASSET TYPE

<b>CASH AND BALANCES</b>		
1	Notes and Coins	
2	Balances <sup>1</sup>	
(a)	of which: Nostro	
<b>AMOUNTS RECEIVABLE UNDER REVERSE REPURCHASE AGREEMENTS</b>		
1	Negotiable certificates of deposit	
2	Debt securities	
3	Equity investments	
4	Loans and advances	
5	Others	
<b>DEBT SECURITIES</b>		
1	MAS bills	
2	Bonds	
3	Convertible bonds	
4	Covered bonds ( <i>Provide more details in Appendix L</i> )	
5	Preferred stocks	
6	Structured notes linked to underlying such as equity index, bond and commodity	
7	Others	
<b>EQUITY INVESTMENTS</b>		
1	Subsidiaries	
2	Associates and Joint Ventures	
3	Others	
<b>BILLS DISCOUNTED OR PURCHASED</b>		
1	Import bills	
2	Export bills	
3	Other bills	

PART III: BY TENOR

<b>AMOUNTS RECEIVABLE UNDER REVERSE REPURCHASE AGREEMENTS</b>		
1	Overnight	
2	Term (maturity of more than one business day)	
3	Open (no definite term, can be terminated by either party upon notice)	

PART IV: OTHERS

1	Syndicated	
(a)	of which: Reporting Bank acts as lead arranger or agent	



UNLISTED INVESTMENTS, INTANGIBLE ASSETS AND PROPERTIES AND EQUIPMENT

Singapore Dollars '000

PART I: UNLISTED DEBT SECURITIES AND EQUITY INVESTMENTS BY COUNTERPARTY TYPE

Issued by:		Debt Securities	Equity Investments
Counterparty		Outstanding Amount	
1	Banks		
2	Non-Bank Financial Institutions		
3	Public Sector Entities		NA
4	Non-financial Corporates		
5	Others		

PART II: INTANGIBLE ASSETS

	Amount (Net of Amortization)
1	<b>Goodwill</b> (please specify the details below)
2	<b>Others</b> (please specify the details below)
	Less: Allowances for impairment losses
	Carrying amounts

Goodwill	
Description	Amount
1	
2	
3	
4	

Others	
Description	Amount
1	
2	
3	
4	

PART III: PROPERTIES AND EQUIPMENT

	Investment properties	Owner occupied properties including bank premises	Other immovable properties	Others
1	Original cost			
2	Less: Accumulated depreciation			
3	Less: Allowances for Impairment losses			
4	Net book value			
(a)	of which outside Singapore			
5	Market value <sup>1</sup>			

<sup>1</sup> Only applicable for reporting date as at Reporting Bank's financial year-end.

## **Deposits and Balances**

### **Instructions**

- 1 "Deposits and Balances" refers to deposits and the following:
  - (a) vostro current accounts of other banks and nostro overdrawn accounts of the Reporting Bank with other banks, including central banks and monetary authorities.
  - (b) bankers' acceptances and statutory fixed deposits placed by insurance companies with the Reporting Bank in the name of the Monetary Authority of Singapore.
  - (c) current credit balances, call monies and fixed deposits held for, borrowings from the Reporting Bank's head office and branches outside Singapore, without regard to the repayment period.
- 2 "Fixed deposits" (time deposits) cover deposits in all currencies for a fixed period at a rate of interest and which cannot be withdrawn by cheques. Included are deposits at call with notice. Overdue fixed deposits as distinct from unclaimed fixed deposits are to be classified under this item. Fixed deposits placed under the CPF Investment Scheme or Retirement Sum Scheme should be reported here.
- 3 "Savings deposits" (savings accounts) cover deposits payable on demand or by notice. Such deposits cannot be withdrawn by cheques. Hybrid accounts with savings and cheque-issuing features are to be highlighted separately under Savings with Checking Facility.

### **Appendix B2 Annex 2 Part I**

- 4 "Demand deposits" (sight deposits or call deposits) refer to deposits that are payable on demand or without notice, other than savings deposits and include: current accounts (in any currency), unclaimed balances on current accounts, unclaimed deposits (including unclaimed fixed and savings deposits) and deposits at call without notice including overnight money.
- 5 "Other deposits" refer to all other deposits not specifically covered above, including sundry deposits of customers, balances in the CPF Investment Accounts with banks and dual currency investments.
- 6 "Singapore Government" includes Ministries but excludes Singapore statutory boards. "Singapore Government" also excludes companies which are both (i) government-owned or controlled; and (ii) incorporated under the Companies Act or equivalent foreign laws.
- 7 Singapore Statutory Boards are listed in the Singapore Government Directory.
- 8 For the "Deposits and balances held by Singapore statutory boards by type" tables, detailed data on deposits and balances held by Singapore Statutory Boards by counterparty are required. The data in this table should sum up to the figure reported in the "Singapore Statutory Boards - Total" cell. For "Type", the type of deposit should be filled in (e.g. demand deposit, fixed deposit, savings deposits, savings with checking facility, other deposits or balances). For "Counterparty", the name of the organisation should be provided.
- 9 "Fiduciary placements" (FP) or "Fiduciary deposits" (FD) are financial products that involve the commissioning by a customer of a bank ("Agent bank") to invest the customer's assets with a third party bank ("Recipient bank") in the name of the Agent bank but for the account and at the sole risk of the customer.
  - (a) FP passing through an Agent bank in Singapore is to be reported under "Deposits" and "Assets under Management" where applicable.
  - (b) FD accepted by a Recipient bank in Singapore would be deemed as "Deposits", as the Recipient bank is aware that the monies are placed by an Agent bank, not as principal of the monies.

### **Appendix B2 Annex 2 Part II**

- 10 "Number of depositors" refers to number of all depositors, whether active or dormant as at end of the reporting period.
- 11 Where there are 2 or more joint depositors in respect of any deposit, each depositor is deemed to have an equal share in the deposit unless there is an express provision to the contrary in the books of the Reporting Bank. For example, depositor A and depositor B have a joint account amounting to \$12,000, report "2" for the "number of depositors" and "\$12,000" under "Above S\$5,000 but not > S\$10,000" for "Amount of Deposits".

**DEPOSITS AND BALANCES, AMOUNTS PAYABLE UNDER REPURCHASE AGREEMENTS, BILLS PAYABLE,  
NEGOTIABLE CERTIFICATES OF DEPOSITS AND DEBT SECURITIES**

Singapore Dollars '000

**PART I: BY ACCOUNT TYPE**

		<b>TOTAL<sup>2</sup></b>	Deposits and Balances	Amounts Payable Under Repurchase Agreements	Bills Payable	Negotiable Certificates of Deposits	Debt Securities
1	Outstanding Amount						
2	Accrued interest payable						

**PART II: BY LIABILITY TYPE**

	<b>AMOUNTS PAYABLE UNDER REPURCHASE AGREEMENTS</b>	
1	Negotiable certificates of deposit	
2	Debt securities	
3	Equity investments	
4	Others	

**PART III: BY TENOR**

	<b>AMOUNTS PAYABLE UNDER REPURCHASE AGREEMENTS</b>	
1	Overnight	
2	Term (maturity of more than one business day)	
3	Open (no definite term, can be terminated by either party upon notice)	

**PART IV: OTHERS - DEPOSITS***Deposits of which:*

1	<b>UNENCUMBERED DEPOSITS<sup>1</sup></b>	
2	<b>DUAL CURRENCY INVESTMENTS</b>	

1 Unencumbered deposits are defined as deposits over which no security interest has been created. Any legal right of set-off between a customer's deposits and his loans like pledged deposits are considered encumbered and should not be reported as unencumbered.

2 "Total accrued interest payable" is the accrued interest payable on all liability items which is more than the sum of interest payable that is accrued on Deposits and Balances, Amounts Payable Under Repurchase Agreements, Bills Payable, Negotiable Certificates of Deposits and Debt Securities.

## DEPOSITS AND BALANCES BY TYPE AND BY SOURCE OF NON-BANK CUSTOMERS

Singapore Dollars '000

### Residents in Singapore (All Currencies)

[illegible]

## Deposits and balances held by Singapore statutory boards by type (All Currencies)

[illegible]**Residents in Singapore (Singapore Dollar)**[illegible]**Deposits and balances held by Singapore statutory boards by type (Singapore Dollar)**[illegible]

### Non-Residents (All Currencies)

[illegible]

**Non-Residents (Singapore Dollar)**

[illegible]

## DEPOSITS BY SIZE OF NON-BANK CUSTOMERS

Singapore Dollars '000

## PART I: BY SIZE

Up to but not > S\$5,000  
 Above S\$5,000 but not > S\$10,000  
 Above S\$10,000 but not > S\$50,000  
 Above S\$50,000 but not > S\$75,000  
 Above S\$75,000 but not > S\$100,000  
 Above S\$100,000 but not > S\$250,000  
 Above S\$250,000 but not > S\$500,000  
 Above S\$500,000 but not > S\$1 million  
 Above S\$1 million but not > S\$5 million  
 Above S\$5 million but not > S\$10 million  
 Above S\$10 million but not > S\$50 million  
 Above S\$50 million

## TOTAL

Total			
Number of depositors	of which: residents in Singapore	Amount of Deposits	of which: residents in Singapore

--	--	--	--

Up to but not > S\$5,000  
 Above S\$5,000 but not > S\$10,000  
 Above S\$10,000 but not > S\$50,000  
 Above S\$50,000 but not > S\$75,000  
 Above S\$75,000 but not > S\$100,000  
 Above S\$100,000 but not > S\$250,000  
 Above S\$250,000 but not > S\$500,000  
 Above S\$500,000 but not > S\$1 million  
 Above S\$1 million but not > S\$5 million  
 Above S\$5 million but not > S\$10 million  
 Above S\$10 million but not > S\$50 million  
 Above S\$50 million

## TOTAL

of which: Singapore dollar			
Number of depositors	of which: residents in Singapore	Amount of Deposits	of which: residents in Singapore

--	--	--	--

**Capital Funds and Adjusted Capital Funds**  
**Instructions**

- 1 Amounts due to or from Parent, head office and branches must include accrued interest (if any).
- 2 "Losses" refers to any interim losses incurred since the end of the last financial reporting period.
- 3 The "published reserves", in relation to a Reporting Bank, means reserves which appear in the accounts of the Reporting Bank which are duly audited or certified as correct by the auditor of the Reporting Bank.
- 4 Only interim profits that have been duly audited or certified as correct by the auditor of the Reporting Bank must be included.
- 5 The excluded items refer to:
  - (a) revaluation reserves;
  - (b) unrealised fair value gains or losses on equity securities held at fair value through other comprehensive income;
  - (c) unrealised fair value gains or losses on debt securities and loans held at fair value through other comprehensive income;
  - (d) cumulative fair value gains or losses on cashflow hedges of financial instruments that are measured at amortised cost; and
  - (e) any other reserves maintained by the Reporting Bank that is required by the Authority.
- 6 Adjustments in the computation of Adjusted Capital Funds (ACF) comprise:
  - (a) all amounts due to or due from Parent, head office and branches, not already included in the "amounts due to Parent or head office, branches" and "amounts due from Parent or head office, branches" in the ACF, computed on a net basis (in other words, where this is a net asset, the net asset amount should be deducted from total ACF; where this is a net liability, the net liability amount should be added to Total ACF); and
  - (b) all amounts due to or due from related corporations, not already included in the "amounts due to Parent or head office, branches" and "amounts due from Parent or head office, branches" in the ACF, computed on a net basis (in other words, where this is a net asset, the net asset amount should be deducted from Total ACF; where this is a net liability, the net liability amount should be added to Total ACF).

ADJUSTED CAPITAL FUNDS

For Banks Incorporated Outside Singapore

Singapore Dollars '000		
Amounts due <b>to</b> Parent or head office, branches <sup>1</sup>		
	Less	
Amounts due <b>from</b> Parent or head office, branches <sup>1</sup>		
	Sub-total	
	Less	
Losses, if any <sup>2</sup>		
	Add	
Published reserves <sup>3</sup>		
	Add	
Profits <sup>4</sup>		
	Less	
Excluded items <sup>5</sup>		
Adjustments <sup>6</sup>		
	TOTAL ADJUSTED CAPITAL FUNDS	



CAPITAL FUNDS AND ADJUSTED CAPITAL FUNDS  
For Foreign-Owned Banks Incorporated in Singapore

Singapore Dollars '000

1 - Capital Funds		
Share capital		
	Less	
Treasury shares		
	Add	
Published reserves <sup>3</sup>		
	Add	
Profits <sup>4</sup>		
	Less	
Losses, if any <sup>2</sup>		
	Less	
Excluded items <sup>5</sup>		
TOTAL CAPITAL FUNDS		

2 - Adjusted Capital Funds		
Amounts due to Parent or head office, branches <sup>1</sup>		
	Less	
Amounts due from Parent or head office, branches <sup>1</sup>		
	Sub-total	
	Add	
Published reserves <sup>3</sup>		
	Add	
Profits <sup>4</sup>		
	Less	
Losses, if any <sup>2</sup>		
	Less	
Excluded items <sup>5</sup>		
Adjustments <sup>6</sup>		
TOTAL ADJUSTED CAPITAL FUNDS		

RESERVES BY TYPE

Singapore Dollars '000

1	<b>Revenue Reserves<sup>1</sup></b>	
(a)	<b>Unappropriated profits or Accumulated losses</b>	
(i)	Opening Balance as at beginning of financial year	
(ii)	Profit or (loss) after tax attributable to shareholders	
	(Profit or (loss) before tax) <sup>2</sup>	NA
(iii)	Dividend(s) paid or remittance (transfers) to Head Office	
(iv)	Transfers (to) or from reserves of which: Regulatory loss allowances (where applicable)	NA
	Closing Balance	
	of which: Audit adjustments <sup>3</sup>	NA
(b)	<b>Currency translation reserves</b>	
(c)	<b>Others</b> (please specify below)	
	<b>Total (a)+(b)+(c)</b>	
2	<b>Other Reserves</b>	
(a)	Capital reserves	
(b)	Share option and share plan reserves	
(c)	Regulatory loss allowances reserve (where applicable) <sup>4</sup>	
(d)	Cash flow hedge reserves	
(e)	Others (please specify below)	
	<b>Total</b>	

Revenue Reserves - Others	
Description	Amount
1	
2	
3	
4	
5	

Audit adjustments	
Description	Amount
1	
2	
3	
4	
5	

Other reserves - Others	
Description	Amount
1	
2	
3	
4	
5	

- Revenue reserves should be reported on a cumulative basis. For example, "Profit or (loss) after tax attributable to shareholders" in February reporting would consist of January and February numbers.
- This refers to the "Profit or (loss)" for the reporting month, reporting quarter or reporting year (depending on the reports submitted in accordance with the stated frequency in the Reporting Frequency Table).
- Audit adjustments refer to adjustments made against the "Opening Balance" which are to be reported once a year after the completion of the audit. As such, a bank with a financial year ending 31 December and audit completion by end of March the following year would report the same "Opening Balance" for January, February and March. In April, the "Opening Balance" should reflect the adjusted number with disclosure of the "Audit adjustments" made to it. The "Opening Balance" from May to December would remain the same. The "Audit adjustments" are to be left blank from May to December.
- Reporting Bank should follow its own reporting cycle in the computation of the regulatory loss allowances reserve according to MAS Notice 612.

## Contingent Liabilities

### Instructions

- 1 "Contingent liabilities" refers to undertakings by the Reporting Bank to make payment on behalf of its customers when an obligation to make payment arises. Contingent liabilities can also arise from legal proceedings and regulatory matters against the Reporting Bank. Appendix B3 Annex 1 should fully capture all contingent liabilities in line with the relevant Singapore accounting standards. As such, the contingent liabilities from legal proceedings and regulatory matters should be disclosed under "Others" in Appendix B3 Annex 1. For sector information on contingent items in various reporting forms in Appendices C, D and F, the contingent items reflect the exposure to the customers rather than the parties with whom the Reporting Bank undertakes to pay. Therefore, for the purpose of reporting in Appendices C, D and F, the "Contingent Items" do not include contingent liabilities arising from legal proceedings and regulatory matters against the Reporting Bank.
- 2 Bid bonds are issued to the project owner in the hope that the winning bidder will undertake the contract under the terms at which the customer bids.
- 3 "Unfunded risk participation" refers to transactions whereby the Reporting Bank does not provide financing upfront but agrees to undertake the credit risks such that in the event the obligor fails to ~~fulfill~~ fulfil his payment obligations at maturity, the Reporting Bank must make corresponding payment to the agent bank in accordance to its participation percentage. An example is unfunded forfaiting transaction where the Reporting Bank purchases the rights to receivables of exporters in the secondary market from an agent bank. The forfaiter Reporting Bank takes on the risks associated with the receivables but no funds are provided. Participating fee is received from the agent bank.

CONTINGENT LIABILITIES<sup>1</sup>

Singapore Dollars '000

	Total	of which: Singapore Dollars
1 Financial Guarantees		
(a) of which: Stand-by letters of credit for loans and securities		
2 Performance Guarantees		
(a) of which: Performance bonds and bid bonds <sup>2</sup>		
(b) of which: Warranties		
(c) of which: Standby letters of credit		
3 Letters of credit		
4 Acceptances		
5 Unfunded risk participation <sup>3</sup>		
6 Others (please specify below)		
<b>TOTAL</b>		
of which: syndicated		
of which: Reporting Bank acts as lead arranger or agent		

	Others	
	Description	Amount
1		
2		
3		
4		
5		

## **Commitments**

### **Instructions**

#### **Part I**

##### **1 Scope of Reporting**

Reporting Bank is to report all unused portions of commitments (funded or unfunded) that are irrevocable. These commitments do not include any arrangement where the drawdown or utilisation is subject to the approval of the Reporting Bank at the point of drawdown, and the Reporting Bank has the unconditional right to refuse drawdown. The notion of commitments in Part I follows accounting practices.

For the purpose of reporting in Appendices C, D, E and F, the "Commitments" refers to "undrawn credit commitments" in Appendix B3 Annex 2 Part I.

- 2 "Forward asset purchases" refers to commitments to purchase a loan, security or other asset at a specified future date, usually on prearranged terms.
- 3 "Forward deposits placed" refers to agreements between two parties whereby one will pay and the other will receive an agreed rate of interest on a deposit to be placed by one party with the other at some predetermined date in the future. These deposits are distinct from future or forward rate agreements in that, with forwards, the deposits are actually placed.
- 4 "Securitisation liquidity facilities" refers to Reporting Bank's involvement in securitisation transactions in providing financing in the form of committed liquidity facilities. The liquidity facilities are to be recorded as a liability if the contingent payment is deemed probable and estimable.

#### **Part II**

##### **1 Scope of Reporting**

"Commitments" includes (i) funded and unfunded commitments; (ii) committed and uncommitted facilities.

- 2 "Note issuance facilities" and "Revolving underwriting facilities" are arrangements whereby a borrower may draw down funds up to a prescribed limit over a predefined period through the issuance of notes which the Reporting Bank has committed to underwrite.
- 3 "Partly-paid securities" refers to the amount which is unpaid on shares and securities owed by the Reporting Bank and the issuer may call upon the Reporting Bank to pay any of this amount at a predetermined or unspecified date in the future.
- 4 "Securitisation liquidity facilities" refers to Reporting Bank's involvement in securitisation transactions in providing financing in the form of committed and uncommitted liquidity facilities. The liquidity facilities are to be recorded as a liability if the contingent payment is deemed probable and estimable.
- 5 "Eligible liquidity facilities" refers to a liquidity facility as defined in MAS Notice 637.
- 6 "Eligible servicer cash advance facilities" refers to undrawn servicer cash advances or facilities that are contractually provided for and unconditionally cancellable without prior notice, so long as the servicer is entitled to full reimbursement and this right is senior to other claims on cash flows from the underlying exposures.
- 7 "Asset sales with recourse" includes asset sales where the holder of the asset is entitled to 'put' the asset back to the Reporting Bank within an agreed period or under certain circumstances such as deterioration in the value or credit quality of the asset.
- 8 Examples of other commitments to be reported include formal standby facilities, credit lines and syndicated loans.
- 9 Unconditionally cancellable commitments to be reported under item 5(a) excludes eligible servicer cash advance facilities.

COMMITMENTS

Singapore Dollars '000

PART I: COMMITMENTS<sup>1</sup>

		Total	of which: Singapore Dollars
1	<b>Undrawn credit commitments</b>		
(a)	of which: standby facilities offered to banks		
(b)	of which: syndicated		
	of which: Reporting Bank acts as lead arranger or agent		
2	<b>Forward asset purchases<sup>2</sup></b>		
3	<b>Forward deposits placed<sup>3</sup></b>		
4	<b>Underwriting commitments</b>		
5	<b>Other commitments</b>		
(a)	securitisation liquidity facilities <sup>4</sup>		
(b)	Others (please specify below)		

	<b>Others</b>	
	Description	Amount
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

COMMITMENTS

Singapore Dollars '000

PART II: COMMITMENTS<sup>1</sup>

1	Notes issuance facilities and revolving underwriting facilities <sup>2</sup>		
2	Forward asset purchases, forward deposits and partly-paid securities <sup>3</sup>		
3	Securitisation Liquidity Facilities <sup>4</sup>		
(a)	of which: unrated eligible liquidity facilities <sup>5</sup>		
(b)	of which: eligible servicer cash advance facilities <sup>6</sup>		
4	Asset sales with recourse where the credit risk remains with Reporting Bank <sup>7</sup>		
5	Other Commitments <sup>8</sup>		
(a)	of which: unconditionally cancellable at any time <sup>9</sup>		
(b)	of which: original maturity up to one year or less		
(c)	of which: original maturity of more than one year		

## Corporate Finance Instructions

- 1 The Reporting Bank should report a corporate finance deal if:
  - (a) the deal agreement is entered into by the Reporting Bank;
  - (b) the deal agreement is entered into by the Reporting Bank's related corporation group (for example, Parent, Head Office, Branch, Subsidiary, Subsidiary or Branch of Head Office or Parent) and any employee of the Reporting Bank had provided any services in relation to the deal; or
  - (c) the deal is booked by the Reporting Bank.

"deal agreement", in relation to a corporate finance deal, means an agreement or mandate which sets out the terms and conditions governing the deal.

In the case of an underwriting transaction which the Reporting Bank obtains the mandate or where the deal is booked by the Reporting Bank, the Reporting Bank must report the value of the issuance underwritten by it. For (b), reporting is limited to the Reporting Bank's participation in the transactions. For example, where the customer enters into an underwriting agreement with the Reporting Bank's Head Office or related corporation group and the underwriting activity is sub-allocated to the Reporting Bank, the Reporting Bank must report the value of the issuance sub-allocated to it.

The Reporting Bank does not need to report a corporate finance deal that is uncompleted, or if the deal is a pure lending or leasing transaction or a pure advisory service.

- 2 "Subscribed portion" refers to the Reporting Bank's share of issuance that is fully or partially subscribed by investors.
- 3 "Unsubscribed portion" refers to underwritten commitments not fully subscribed by investors for which the Reporting Bank may have recognised as assets in its books at the close of the subscription period.
- 4 Refers to commitment to sell down or distribute part of the risk to third parties. In underwriting transactions where the Reporting Bank has legal recourse to the investors who have committed to take up the positions such that the Reporting Bank is effectively not exposed to underwriting risk, the "Outstanding underwriting commitment at reporting date" can be left blank but the Reporting Bank must report the details of the underwriting deals in the preceding columns.
- 5 This includes Merger or Acquisition, Private Equity or Venture Capital, Real Estate Investment Trusts.
- 6 Indicate "a", "b" accordingly based on the following:  
Indicate "a" if it is a self-led transaction. In other words, any bond, equity, hybrid securities offering where the issuer also acts as an underwriter to the offering.  
Indicate "b" if the customer is related to the Reporting Bank.





## Financial Derivatives

### Instructions

- 1 Reporting Bank should classify the derivative contracts into six broad risk categories and according to trading and non-trading purposes.
- 2 "Trading" refers to contracts arising from dealing and other activities with the objective of profiting from short-term price movements. In this regard, instruments used to hedge trading activities should also be included as derivatives held for trading purposes.
- 3 "Non-trading" refers to contracts that are held for hedging non-trading book exposures and for other non-trading purposes. Examples of such contracts include instruments used for hedging the institution's non-trading debt and equity securities and foreign exchange contracts that are designated, and are effective as, economic hedges of items not in trading accounts.
- 4 "Interest rate" refers to contracts related to an interest-bearing financial instrument or whose cash flows are determined by referencing interest rates or another interest rate contract such as an option on an interest rate futures contract. Examples of interest rate contracts include single currency interest rate swaps ("IRS"), basis swaps, forward rate agreements ("FRA"), interest rate futures contracts, interest rate options (including caps), floors and swaptions. Each of these instruments should be reported under the different rows for futures or forwards, swaps and options (bought and sold). Instruments with similar characteristics like FRAs and swaps should be reported as they were contracted. For example, a 12 x 24 month FRA contracted as a FRA with the counterparty should be reported in the "Futures or Forwards" row instead of the "Swaps" row. However, if this transaction was contracted as a 1-year IRS starting a year from now, it should be reported in the "Swaps" row.
- 5 "Foreign exchange" refers to contracts to purchase or sell foreign currencies or contracts whose cash flows are determined by reference to foreign currencies. Examples of foreign currency contracts include forward foreign exchange, currency futures, currency options and currency swaps. Only one side of a foreign currency transaction (preferably the purchase side) should be reported. Foreign currency amounts must be converted into SGD using Reporting Banks' internal currency conversion rates.
  - (a) For the purpose of reporting gross amount, only the far leg of all foreign exchange swaps and cross currency swaps should be reported, in other words, each transaction is only recorded once.
- 6 "Equity" refers to contracts related to an equity or equity index financial instrument or whose cash flows are determined by reference to the performance of an equity, portfolio of equities or an equity market index. Examples of contracts under this category include equity options, convertible securities, equity index swaps, exchange traded options as well as futures contracts on equity indices.
- 7 "Credit" refers to contracts related to a credit or credit-linked instrument or whose cash flows are determined by reference to an underlying bond, loan or other credit agreement. Examples of contracts under this category include credit default swaps, total rate of return swaps, credit spread forwards and credit spread options.
- 8 "Commodity" refers to contracts related to a commodity or commodity index financial instrument or whose cash flows are determined by reference to the performance of a commodity, portfolio of commodities or a commodity market index. Examples of contracts under this category include commodity forwards, swaps, futures contracts and options.
- 9 "Others" refers to contracts that are not appropriately categorised under interest rate, foreign exchange, equity, credit and commodity.
- 10 Derivative contracts with multiple risk characteristics should be categorised based on the predominant risk characteristics at the origination of the contracts.
- 11 "Gross amount" refers to notional amounts that reflect the gross par value (for example, for futures, forwards and option contracts) or the notional amount (for example, for forward rate agreements and swaps), as appropriate, for the financial derivative contracts. For the purpose of this reporting form, the gross amount for a derivative contract with a multiplier component is the contract's effective notional amount or par value. For example, a swap contract with a stated notional amount of S\$1,000,000 whose terms call for quarterly settlement of the difference between 5% and the London Interbank Offered Rate multiplied by 10 has an effective notional amount of S\$10,000,000. The gross amount reported should not incorporate any bilateral netting agreements with counterparties.

## 12 Scope of Reporting

- (a) For Part I, Reporting Bank is to report all trades that are booked into the books of Singapore regardless of the trading location. Such trades include trades transacted and booked in Singapore as well as trades transacted outside Singapore but booked in Singapore. Internal trades within the books of Singapore, are not required to be reported under Part I, as these trades are perfectly offset and will be eliminated at the combined Singapore operations level. However, trades transacted by the Singapore operations with overseas branches, subsidiaries and head office are required to be reported under Part I.
- (b) For Part II, Reporting Bank is to report all trades transacted in Singapore regardless of where the transactions are booked. Hence, Reporting Bank should report a trade transacted in Singapore even if the trade is booked into the book outside Singapore e.g. the parent or head office of the Reporting Bank. When trades are conducted to facilitate the passing of positions from one book to another, whereby both books are controlled by the Singapore trading location, these trades should be excluded because when aggregated, these trades will get offset.

To illustrate, in the case of the following trades being entered by a trader located in Singapore:

- 1) Customer A and Singapore branch (booked in the book of Singapore branch)
- 2) Singapore branch and London branch (booked in the book of Singapore branch and London branch)
- 3) London branch and external counterparty (booked in the name of the London branch)

Reporting Bank should report trade 1 and trade 3 for the purpose of reporting under Part II.

For trades where Reporting Bank's involvement is only in the capacity of sales function, i.e. without managing the positions, these transactions are not required to be reported under Part II.

Please refer to the Securities and Futures (Reporting of Derivatives Contracts) Regulations for guidance on the definition of "traded in Singapore".

- (c) Banks incorporated in Singapore (other than a foreign-owned bank incorporated in Singapore) must fill in both Sections A and B of Part III. Section A is to contain all trades booked at Standalone level including transactions entered by its overseas bank branches, while Section B is to contain all trades booked at the Consolidated level including transactions entered by its subsidiaries and overseas bank branches. For reporting at the Standalone level, intra bank trades, i.e. Singapore's trades with other branches will be offset when consolidated and hence not required to be reported. For reporting at the Consolidated Level, intra group trades, i.e. trades between Singapore operations and branches and subsidiaries, will be eliminated and hence not required to be reported.

FINANCIAL DERIVATIVES BY TYPE AND RISK CATEGORY

Singapore Dollars '000

PART I: TRADES BOOKED IN SINGAPORE

Type and Purpose of Derivative Contracts	Gross Amount and Value	Interest Rate	Foreign Exchange <sup>4</sup>	Equity	Nature of Derivative Contracts		Commodity	Others	Total
					Credit				
TRADING									
Forwards	Gross Amount								
	Positive fair value								
	Negative fair value								
Futures	Gross Amount								
	Positive fair value								
	Negative fair value								
Swaps	Gross Amount								
	Positive fair value								
	Negative fair value								
Option Bought	Gross Amount								
	Positive fair value								
	Negative fair value								
Option Sold	Gross Amount								
	Positive fair value								
	Negative fair value								
SUB-TOTAL (TRADING)	Gross Amount								
	Positive fair value								
	Negative fair value								
NON-TRADING									
Forwards	Gross Amount								
	Positive fair value								
	Negative fair value								
Futures	Gross Amount								
	Positive fair value								
	Negative fair value								
Swaps	Gross Amount								
	Positive fair value								
	Negative fair value								
Option Bought	Gross Amount								
	Positive fair value								
	Negative fair value								
Option Sold	Gross Amount								
	Positive fair value								
	Negative fair value								
SUB-TOTAL (NON-TRADING)	Gross Amount								
	Positive fair value								
	Negative fair value								
TOTAL (TRADING & NON-TRADING)	Gross Amount								
	Positive fair value <sup>1</sup>								
	Netting <sup>2</sup>								
	Post-netting positive fair value								
	Negative fair value <sup>1</sup>								
	Netting								
	Post-netting negative fair value								
METHOD OF TRADING	Exchange Traded <sup>3</sup> : Gross Amount								
	Over-the-counter <sup>3</sup> : Gross Amount								
	of which: cleared through central counterparty								
	of which: settled bilaterally								

1 The mark-to-market gains and losses on derivative contracts should be reported on a gross position basis. The unrealised gains or losses are reflected as assets (Positive fair values for financial derivatives) or liabilities (Negative fair values for financial derivatives).

2 Derivative assets and liabilities arising from different transactions are only offset if the requirements under the relevant Singapore Financial Reporting Standard(s) have been met. For example, transactions are done with the same counterparty, a legal right of set-off exists and the parties intend to settle the cash flows on a net basis.

3 Refer to "A glossary of terms used in payments and settlement systems" as used by the Bank for International Settlements Committee on Payments and Market Infrastructures.

4 Include outright foreign exchange forwards or the forward leg of foreign exchange swaps and unmatured foreign exchange spot transactions.

FINANCIAL DERIVATIVES BY TYPE AND RISK CATEGORY

Singapore Dollars '000

PART II: SINGAPORE AS A TRADING LOCATION

Type and Purpose of Derivative Contracts		Gross Amount and Value	Nature of Derivative Contracts								
			Interest Rate	Foreign Exchange	Equity	Credit		Commodity	Others	Total	
						Long Protection	Short Protection				
<b>1 TRADING</b>											
(a) Forwards	Gross Amount										
	Positive fair value										
	Negative fair value										
(b) Futures	Gross Amount										
	Positive fair value										
	Negative fair value										
(c) Swaps	Gross Amount										
	Positive fair value										
	Negative fair value										
(d) Option Bought	Gross Amount										
	Positive fair value										
	Negative fair value										
(e) Option Sold	Gross Amount										
	Positive fair value										
	Negative fair value										
<b>SUB-TOTAL (TRADING)</b>		Gross Amount									
		Positive fair value									
		Negative fair value									
<b>2 NON-TRADING</b>											
(a) Forwards	Gross Amount										
	Positive fair value										
	Negative fair value										
(b) Futures	Gross Amount										
	Positive fair value										
	Negative fair value										
(c) Swaps	Gross Amount										
	Positive fair value										
	Negative fair value										
(d) Option Bought	Gross Amount										
	Positive fair value										
	Negative fair value										
(e) Option Sold	Gross Amount										
	Positive fair value										
	Negative fair value										
<b>SUB-TOTAL (NON-TRADING)</b>		Gross Amount									
		Positive fair value									
		Negative fair value									
<b>TOTAL (TRADING &amp; NON-TRADING)</b>		Gross Amount									
		Positive fair value									
		Negative fair value									

## FINANCIAL DERIVATIVES BY TYPE AND RISK CATEGORY

Singapore Dollars '000

## PART III: STANDALONE and CONSOLIDATED LEVELS

## SECTION A: STANDALONE LEVEL

SECTION A: STANDALONE LEVEL

Type and Purpose of Derivative Contracts	Gross Amount and Value	Nature of Derivative Contracts							
		Interest Rate	Foreign Exchange	Equity	Credit		Commodity	Others	Total
					Long Protection	Short Protection			
1 TRADING									
(a) Forwards or Futures	Gross Amount								
	Positive fair value								
	Negative fair value								
(b) Swaps	Gross Amount								
	Positive fair value								
	Negative fair value								
(c) Option Bought	Gross Amount								
	Positive fair value								
	Negative fair value								
(d) Option Sold	Gross Amount								
	Positive fair value								
	Negative fair value								
SUB-TOTAL (TRADING)	Gross Amount								
	Positive fair value								
	Negative fair value								
2 NON-TRADING									
(a) Forwards or Futures	Gross Amount								
	Positive fair value								
	Negative fair value								
(b) Swaps	Gross Amount								
	Positive fair value								
	Negative fair value								
(c) Option Bought	Gross Amount								
	Positive fair value								
	Negative fair value								
(d) Option Sold	Gross Amount								
	Positive fair value								
	Negative fair value								
SUB-TOTAL (NON-TRADING)	Gross Amount								
	Positive fair value								
	Negative fair value								
TOTAL (TRADING & NON-TRADING)	Gross Amount								
	Positive fair value								
	Negative fair value								

## SECTION B: CONSOLIDATED LEVEL

SECTION B: CONSOLIDATED LEVEL

Type and Purpose of Derivative Contracts	Gross Amount and Value	Nature of Derivative Contracts							
		Interest Rate	Foreign Exchange	Equity	Credit		Commodity	Others	Total
					Long Protection	Short Protection			
1 TRADING									
(a) Forwards or Futures	Gross Amount								
	Positive fair value								
	Negative fair value								
(b) Swaps	Gross Amount								
	Positive fair value								
	Negative fair value								
(c) Option Bought	Gross Amount								
	Positive fair value								
	Negative fair value								
(d) Option Sold	Gross Amount								
	Positive fair value								
	Negative fair value								
SUB-TOTAL (TRADING)	Gross Amount								
	Positive fair value								
	Negative fair value								
2 NON-TRADING									
(a) Forwards or Futures	Gross Amount								
	Positive fair value								
	Negative fair value								
(b) Swaps	Gross Amount								
	Positive fair value								
	Negative fair value								
(c) Option Bought	Gross Amount								
	Positive fair value								
	Negative fair value								
(d) Option Sold	Gross Amount								
	Positive fair value								
	Negative fair value								
SUB-TOTAL (NON-TRADING)	Gross Amount								
	Positive fair value								
	Negative fair value								
TOTAL (TRADING & NON-TRADING)	Gross Amount								
	Positive fair value								
	Negative fair value								

## Assets Under Management and Assets Held Under Custody Instructions

- 1 Assets under management (AUM) are funds contracted to the Reporting Bank or its related corporation group (for example, Parent, Head Office, Branch, Subsidiary, Subsidiary or Branch of Head Office or Parent) and under discretionary management or advisory service. Funds contracted and under discretionary management refer to the management of funds where the Reporting Bank or its related corporation group have substantial input in the investment process and where they have the authority to make investment decisions. If the Reporting Bank or its related corporation group manages a portion of the fund, include only the portion where the Reporting Bank or its related corporation group have discretionary management responsibility. Where the Reporting Bank or its related corporation group acts in the capacity as an adviser and without the authority to make investment decisions on funds contracted, these customers' assets are considered under advisory service. AUM should be reported based on the latest valuation reports available at reporting date. AUM should also include deposits (including fiduciary deposits), assets that are both under management and custody, securities held in client portfolios (including private equity investments) and REITs. Private equity investments refer to investments in privately held (non-listed) shareholdings or start-ups. The undrawn committed capital should not be included in AUM. Some assets under AUM are also assets under custody and should be included in both AUM under Part I and Assets under Custody (AUC) under Part II.
- 2 The AUM agreement is contracted in the Reporting Bank's name with the customers.
- 3 Indicate the amount allocated to the Reporting Bank. For example, customer enters into a AUM or AUC agreement with the Reporting Bank's related corporation group. The relationship is managed or serviced by the Reporting Bank and its related corporation group. As at reporting date, Reporting Bank is required to report the amount that is attributable to the Reporting Bank in managing or advising on the customer's assets under management, or providing custody service. If the relationship is managed "globally" without any allocation, Reporting Bank should apportion the customer's ~~outstanding-outstanding~~ assets under management or assets under custody based on the Reporting Bank's share of risk and reward with respect to the related corporation group's share arising from this relationship.
- 4 AUC are assets administered by the Reporting Bank or its related corporation group. Services provided for AUC are of an administrative nature, such as trusteeship, custody, safekeeping, income collection and distribution, securities trade settlements, customer reporting, and other similar services. AUC should be reported based on the latest valuation reports available at reporting date. The amount should be reported whether or not the Reporting Bank is performing its responsibilities as a main custodian or sub-custodian.

ASSETS UNDER MANAGEMENT AND ASSETS HELD UNDER CUSTODY

Singapore Dollars '000

PART I: CUSTOMER'S ASSETS UNDER MANAGEMENT<sup>1</sup>

Foreign Banks, Singapore Operations, Overseas Bank Subsidiaries  
& Overseas Branches of Banks Incorporated in Singapore (Other Than  
a Foreign-owned Bank Incorporated in Singapore)

- (a) contracted by Reporting Bank<sup>2</sup>
- (i) funds managed or advised by Reporting Bank
- (ii) funds managed or advised by third parties
- (iii) funds managed or advised by related corporation group
- (b) not contracted by Reporting Bank but funds managed or advised by Reporting Bank<sup>3</sup>

Outstanding Amount	
Discretionary	Advisory


Banks Incorporated in Singapore (Other Than a Foreign-owned  
Bank Incorporated in Singapore) - Consolidated and Standalone Level

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PART II: CUSTOMER'S ASSETS HELD UNDER CUSTODY<sup>4</sup>

Foreign Banks, Singapore Operations, Overseas Bank Subsidiaries  
& Overseas Branches of Banks Incorporated in Singapore (Other Than  
a Foreign-owned Bank Incorporated in Singapore)

- (a) contracted by Reporting Bank
- (i) assets administered by Reporting Bank
- (ii) assets administered by third parties
- (iii) assets administered by related corporation group
- (b) not contracted by Reporting Bank but assets administered by Reporting Bank

Outstanding Amount
--------------------


Banks Incorporated in Singapore (Other Than a Foreign-owned  
Bank Incorporated in Singapore) - Consolidated and Standalone Level

--



ASSETS PLEDGED<sup>1</sup>

Singapore Dollars '000

1	Cash and Balances	
2	Amounts receivable under reverse repurchase agreements	
3	Negotiable certificates of deposit	
4	Debt securities	
5	Equity investments	
6	Loans and advances	
7	Bills discounted or purchased	
8	Properties and equipment	
9	Other assets	

1 Report the carrying value of the assets that are pledged with external parties as collateral or for securing funding, or in favour of bond holders, securitised assets and collateral for repos and securities financing transactions. For example, the Reporting Bank holds \$10 million debt securities on which \$5 million is pledged. Report \$10 million in both Appendix B1 item 5 and Appendix B1 Annex 2 "Debt Securities"; report \$5 million in item 4 of this Annex.

Structured Entities<sup>1</sup>

Singapore Dollars '000

	Assets at fair value <sup>7</sup>	Funding provided	Liquidity and credit enhancements
1 Securitisations <sup>2</sup>			
of which: Sponsored <sup>3</sup>			
2 Investments <sup>4</sup>			
3 Funding <sup>5</sup>			
4 Operating entities <sup>6</sup>			
5 Others			

1 Structured entities are used to achieve a specific business purpose. They may be established as corporations or trusts. Reporting Bank should disclose the carrying amounts of the interests recognised in its book in accordance with the relevant Singapore accounting standards. Disclosure of Interests in Other Entities.

2 Refers to structured entities in which the Reporting Bank transfers or purchases the assets, provides seed capital, provides operational support or guarantees of performance to the structured entities. The structured entities issue debt and equity securities to fund such ~~puehases~~ purchases, the repayment of securities is linked to the performance of the assets in the structured entities. The Reporting Bank provides financial support to these entities in the form of liquidity facilities. The Reporting Bank may retain a subordinated interest in the assets that have been securitised.

3 The Reporting Bank is involved in the legal set-up and marketing of the structured entities and supports the structured entities. The use of the Reporting Bank's name for the structured entities indicates that the Reporting Bank has acted as a sponsor.

4 The structured entities are set up to meet customers' investment needs.

5 The Reporting Bank provides funding to the entities that hold a variety of assets. These entities are controlled by the borrowers.

6 Structured entities are ~~established~~ established to conduct some of the Reporting Bank's operating business.

7 "Assets at fair value" refers to assets booked in the structured entity.

## Assets and Liabilities By Bank Counterparty, Related Banks and Related Corporations

### Instructions

- 1 "Total assets" in Annex 1 refers to the summation of assets indicated as (a), (b), (c), (d), (e), (f), (g), (h) & (i). "Total liabilities" in Annex 1 refer to the summation of liabilities indicated as (j), (k), (l), (m), (n), (o) & (p). Formula should be consistently applied in the computation of "Total assets" and "Total liabilities" in Annexes 2 to 6.
- 2 For the purpose of reporting of Appendix C1 Annex 2, "Counterparty in Singapore" refers to banks or merchant banks (with the exception of banks or merchant banks which are related to the Reporting Bank) which hold a valid licence to operate in Singapore. These counterparties are to be identified individually and reported separately on the reporting form. For example, Bank A and Merchant Bank B are related to each other but not to the Reporting Bank. The indebtedness from and owing to Bank A should be listed separately from Merchant Bank B.
- 3 Report outstanding exposures of OTC derivative positions which were settled bilaterally i.e. without the use of a central counterparty.
- 4 For the purpose of reporting of Appendix C1 Annex 3, "Counterparty outside Singapore" refers to a bank that operates outside Singapore, other than a bank that is related to the Reporting Bank. For example, Bank C and Bank D operate outside Singapore and are related to Bank A and Merchant Bank B in the previous example. Bank C and Bank D are deemed "Bank C or D group", the indebtedness from and owing to Bank C and Bank D are to be aggregated and reported together in the reporting form. "Banking group" in Appendix C1 Annex 3 refers to entities with banking licences that belong to the same group.  
  
After identifying the banking groups, list the banking groups' "Total assets" and "Total liabilities" with respect to the Reporting Bank. Deduct "Total liabilities" from "Total assets" and rank the banking groups from "Net total assets" to "Net total liabilities". From the list, report the top 15 banking groups (in term of "Net total assets") and the last 15 banking groups (in term of "Net total liabilities") according to the format of Appendix C1 Annex 3. No row on the two tables should be left blank unless all the banking groups outside Singapore that the Reporting Bank transacts with are fully reported.
- 5 For the purpose of reporting of Appendix C1 Annex 4, "Related banks" refers to a bank or merchant bank which is a related corporation of the Reporting Bank and the Reporting Bank's head office or any branch of the bank outside Singapore which holds a valid licence to operate in Singapore. These related banks are to be identified and reported separately on the reporting form. For example, Related Bank A and Related Merchant Bank B are related to each other and the Reporting Bank. The indebtedness from and owing to Related Bank A should be listed separately from Related Merchant Bank B.
- 6 For the purpose of reporting of Appendix C1 Annex 5, "Related non-bank corporations" refers to non-bank corporations that are related corporations of the Reporting Bank and operate in Singapore. These counterparties are to be identified and reported separately on the reporting form. For example, Corporation A and Corporation B are related to each other and the Reporting Bank. The indebtedness from and owing to Corporation A should be listed separately from Corporation B.
- 7 For the purpose of reporting of Appendix C1 Annex 6, "Related banks and corporations outside Singapore" refers to the Reporting Bank's head office or any branch of the Reporting Bank outside Singapore and banks and corporations which are related corporations of the Reporting Bank which operate outside Singapore. These counterparties are to be identified and reported separately on the reporting form. For example, Bank A and Corporation B are related to each other and the Reporting Bank. The indebtedness from and owing to Bank A should be listed separately from Corporation B.
- 8 Information on "Revenue reserves" and "Other reserves" which are due to or from Head Office is only to be reported in Appendix B2 Annex 4.
- 9 Please follow ISO 3166 Country Code for the list of countries or jurisdictions to report Country or Jurisdiction of Residence columns.

**1 BANKS**

- (a) Banks in Singapore
- (b) Banks outside Singapore
- (c) Related banks in Singapore
- (d) Related banks outside Singapore

**2 RELATED CORPORATIONS**

- (a) Related corporations in Singapore
- (b) Related corporations outside Singapore

**1 BANKS**

- (a) Banks in Singapore
- (b) Banks outside Singapore
- (c) Related banks in Singapore
- (d) Related banks outside Singapore

**2 RELATED CORPORATIONS**

- (a) Related corporations in Singapore
- (b) Related corporations outside Singapore

[illegible]

[illegible]

INTERBANK INDEBTEDNESS BY COUNTERPARTY OUTSIDE SINGAPORE

Singapore Dollars '000

		Country or Jurisdiction of Residence	Net Total Assets or Liabilities	ASSETS										LIABILITIES										Contingent items	of which: trade financing	Commitments
				Cash and Balances	Amounts receivable under reverse repurchase agreements	Positive fair value for financial derivatives	Negotiable Certificates of Deposits	Debt Securities	Loans and Advances	of which: trade financing	Bills Discounted or Purchased	Equity investments	Other assets	Total assets	Deposits and Balances	Amounts payable under repurchase agreements	Negative fair value for financial derivatives	Bills payable	Negotiable certificates of deposits	Debt securities	Other liabilities	Total liabilities				
PART I: BY NET TOTAL ASSETS																										
Rank	Name of Banking Group																									
1	Banking Group 1																									
2	Banking Group 2																									
3	Banking Group 3																									
4																										
5																										
6																										
7																										
8																										
9																										
10																										
11																										
12																										
13																										
14																										
15																										
Banking groups not listed above <sup>1</sup>																										
Total																										
PART II: BY NET TOTAL LIABILITIES																										
	Name of Banking Group																									
Rank	Group																									
1	Banking Group 1																									
2	Banking Group 2																									
3	Banking Group 3																									
4																										
5																										
6																										
7																										
8																										
9																										
10																										
11																										
12																										
13																										
14																										
15																										
Banking groups not listed above																										
Total																										

1 Specific identification of banking group is not required. Aggregate total for the various asset items and liability items is to be reported.

## RELATED BANKS IN SINGAPORE

Singapore Dollars '000

[illegible]

Total

Accrued interest



[illegible]

**Assets, Contingent Items and Commitments By Country or Jurisdiction and By Counterparty - All Currencies (Ultimate Risk)**  
**Instructions**

1 State-owned banks are banks where 50% or more of its shareholdings are owned by governments.

2 The trade finance transactions should be reflected as non-bank loans and advances if the exposures are accounted for under the Reporting Bank's non-bank customer credit limit; and as bank loans and advances if the exposures are accounted for under the Reporting Bank's interbank credit limits.

3 The counterparty-country or jurisdiction breakdown should be reported after taking into consideration all available information to determine where the final credit risks reside, based on the Reporting Bank's internal credit risk management policy.

4 Positions vis-à-vis international organisations should not be assigned to the country or jurisdiction of residence of the institution but should be reported in the "International Organisations" row.

5 Notes and Coins on hand are to be distinguished based on the currency denomination. For example, Singapore dollar-denominated notes and coins are to be reported under "Singapore". For Euro, they are to be reported under "Germany".

## ASSETS, CONTINGENT ITEMS AND COMMITMENTS BY COUNTRY OR JURISDICTION AND BY COUNTERPARTY - ALL CURRENCIES (ULTIMATE RISK)

Singapore Dollars '000

Country or Jurisdiction	Cash and Balances										
	Financial Sector				Non-Financial Sector						
	Banks		Non-Bank Financial Institutions	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others
	Total	of which: State-Owned banks									
Listing by country or jurisdiction outside Singapore <sup>1</sup> :											
Country or Jurisdiction 1											
Country or Jurisdiction 2											
Country or Jurisdiction 3											
etc											
Singapore				NA							
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Country or Jurisdiction	Amounts receivable under reverse repurchase agreements										
	Financial Sector				Non-Financial Sector						
	Banks		Non-Bank Financial Institutions	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others
	Total	of which: State-Owned banks									
Listing by country or jurisdiction outside Singapore:											
Country or Jurisdiction 1											
Country or Jurisdiction 2											
Country or Jurisdiction 3											
etc											
Singapore				NA							
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Country or Jurisdiction	Positive fair values for financial derivatives										
	Financial Sector				Non-Financial Sector						
	Banks		Non-Bank Financial Institutions	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others
	Total	of which: State-Owned banks									
Listing by country or jurisdiction outside Singapore:											
Country or Jurisdiction 1											
Country or Jurisdiction 2											
Country or Jurisdiction 3											
etc											
Singapore				NA							
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Country or Jurisdiction	Loans and Advances										
	Financial Sector				Non-Financial Sector						
	Banks		Non-Bank Financial Institutions	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others
	Total	of which: State-Owned banks									
Listing by country or jurisdiction outside Singapore:											
Country or Jurisdiction 1											
Country or Jurisdiction 2											
Country or Jurisdiction 3											
etc											
Singapore				NA							
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

## Loans &amp; Advances of which: Trade Financing

Country or Jurisdiction	Loans and Advances of which: Trade Financing										
	Financial Sector				Non-Financial Sector						
	Banks		Non-Bank Financial Institutions	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others
	Total	of which: State-Owned banks									
Listing by country or jurisdiction outside Singapore:											
Country or Jurisdiction 1											
Country or Jurisdiction 2											
Country or Jurisdiction 3											
etc											
Singapore				NA							
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Country or Jurisdiction	Bills discounted or purchased							
	Financial Sector				Non-Financial Sector			
	Banks		Non-Bank Financial Institutions	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Others
	Total	of which: State-Owned banks						
Listing by country or jurisdiction outside Singapore:								
Country or Jurisdiction 1								
Country or Jurisdiction 2								
Country or Jurisdiction 3								
etc								
Singapore				NA				
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	

Country or Jurisdiction	Debt Securities							
	Financial Sector				Non-Financial Sector			
	Banks		Non-Bank Financial Institutions	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Others
	Total	of which: State-Owned banks						
Listing by country or jurisdiction outside Singapore:								
Country or Jurisdiction 1								
Country or Jurisdiction 2								
Country or Jurisdiction 3								
etc								
Singapore				NA				
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	

Country or Jurisdiction	Negotiable Certificates of Deposits							
	Financial Sector				Non-Financial Sector			
	Banks		Non-Bank Financial Institutions	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Others
	Total	of which: State-Owned banks						
Listing by country or jurisdiction outside Singapore:								
Country or Jurisdiction 1								
Country or Jurisdiction 2								
Country or Jurisdiction 3								
etc								
Singapore				NA				
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	

Country or Jurisdiction	Equity Investments				
	Financial Sector			Non-Financial Sector	
	Banks		Non-Bank Financial Institutions	Non-financial Corporates	Others
	Total	of which: State-Owned banks			
Listing by country or jurisdiction outside Singapore:					
Country or Jurisdiction 1					
Country or Jurisdiction 2					
Country or Jurisdiction 3					
etc					
Singapore					
Monetary Authority of Singapore	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	

Country or Jurisdiction	Contingent Items										
	Financial Sector				Non-Financial Sector						
	Banks		Non-Bank Financial Institutions	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others
	Total	of which: State-Owned banks									
Listing by country or jurisdiction outside Singapore:											
Country or Jurisdiction 1											
Country or Jurisdiction 2											
Country or Jurisdiction 3											
etc											
Singapore				NA							
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Contingent Items: Trade Financing

Country or Jurisdiction	Contingent Items: Trade Financing										
	Financial Sector				Non-Financial Sector						
	Banks		Non-Bank Financial Institutions	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others
	Total	of which: State-Owned banks									
Listing by country or jurisdiction outside Singapore:											
Country or Jurisdiction 1											
Country or Jurisdiction 2											
Country or Jurisdiction 3											
etc											
Singapore				NA							
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Country or Jurisdiction	Commitments										
	Financial Sector				Non-Financial Sector						
	Banks		Non-Bank Financial Institutions	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others
	Total	of which: State-Owned banks									
Listing by country or jurisdiction outside Singapore:											
Country or Jurisdiction 1											
Country or Jurisdiction 2											
Country or Jurisdiction 3											
etc											
Singapore				NA							
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

## **Assets, Contingent Items and Commitments By Country or Jurisdiction and By Counterparty - Immediate Borrower Instructions**

- 1 All items to be reported are based on Outstanding Amount.
- 2 Unless specifically stated, all transactions should be classified by the residency of the counterparty for "country or jurisdiction". Please see instruction note 6 for the treatment of "Other Residual Assets" item.
- 3 Positions vis-à-vis international organisations should not be assigned to the country or jurisdiction of residence of the institution but should be reported on the "International Organisations" row.
- 4 Notes and Coins on hand are to be distinguished based on the currency denomination. For example, Singapore dollar-denominated notes and coins are to be reported under "Singapore". For Euro, they are to be reported under "Germany".
- 5 For equity and bond investments, the country or jurisdiction classification is based on the country or jurisdiction where the issuer is incorporated and registered.
- 6 Other Residual Assets  
Aggregate the Reporting Bank's other residual assets that are not reported in the other tables in Appendix D2, based on residency of the Reporting Bank's counterparty.

Where not possible to aggregate by residency for specific assets, to aggregate based on location of these assets. For example, properties and equipment.

ASSETS, CONTINGENT ITEMS AND COMMITMENTS BY COUNTRY OR JURISDICTION AND BY COUNTERPARTY - ALL CURRENCIES (IMMEDIATE BORROWER)

Singapore Dollars '000

Country or Jurisdiction	Cash and Balances																
	Financial Sector									Non-Financial Sector <sup>2</sup>							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore <sup>1</sup> :																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Amounts receivable under reverse repurchase agreements																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Positive fair values for financial derivatives																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Positive fair values for financial derivatives: Sub-sectors for Other Non-Bank Financial Institutions

Country or Jurisdiction	Fund Management Companies
Singapore	
Outside Singapore <sup>3</sup>	







[illegible]

Country or Jurisdiction	Other Residual Assets
Singapore	
Outside Singapore <sup>3</sup>	

[illegible]

## Contingent Items: Non-Financial Sector - Breakdown by Industry

[illegible]

Country or Jurisdiction	Commitments																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA		

Commitments: Non-Financial Sector - Breakdown by Industry

Country or Jurisdiction	Non-Financial Sector													
	Agriculture and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation and Food Service Activities	Information and Communications	Real Property and Development of Land	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country or jurisdiction outside Singapore:														
Country or Jurisdiction 1														
Country or Jurisdiction 2														
Country or Jurisdiction 3														
etc														
Singapore														
International Organisations														

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

Additional information

I Bills discounted or purchased

Total of "Bills discounted or purchased"

(a) of which: Import bills

(b) of which: Export bills

(c) of which: Other bills


ASSETS, CONTINGENT ITEMS AND COMMITMENTS BY COUNTRY OR JURISDICTION AND BY COUNTERPARTY - SINGAPORE DOLLAR (IMMEDIATE BORROWER)

Singapore Dollars '000

Country or Jurisdiction	Cash and Balances																
	Financial Sector									Non-Financial Sector <sup>2</sup>							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore <sup>1</sup> :																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Amounts receivable under reverse repurchase agreements																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Positive fair values for financial derivatives																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Positive fair values for financial derivatives: Sub-sectors for Other Non-Bank Financial Institutions

Country or Jurisdiction	Fund Management Companies
Singapore	
Outside Singapore <sup>3</sup>	

Country or Jurisdiction	Loans and advances																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions						Central Banks & Official Monetary Authorities		Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total										
Listed by country or jurisdiction outside Singapore:																	
<i>Country or Jurisdiction 1</i>																	
<i>Country or Jurisdiction 2</i>																	
<i>Country or Jurisdiction 3</i>																	
<i>etc.</i>																	
Singapore								NA									
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA		

### Loans & Advances: Non-Financial Sector - Breakdown by Industry

[illegible][illegible]

#### Bills discounted or purchased: Non-Financial Sector - Breakdown by Industry

[illegible]

[illegible]

### Debt Securities: Non-Financial Sector - Breakdown by Industry

[illegible][illegible]

## Negotiable Certificates of Deposits : Non-Financial Sector - Breakdown by Industry

[illegible]

[illegible]

Country or Jurisdiction	Other Residual Assets
Singapore	
Outside Singapore <sup>3</sup>	

[illegible]

### Contingent Items: Non-Financial Sector - Breakdown by Industry

[illegible][illegible]

Commitments: Non-Financial Sector - Breakdown by Industry

Country or Jurisdiction	Non-Financial Sector													
	Agriculture and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation and Food Service Activities	Information and Communications	Real Property and Development of Land	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country or jurisdiction outside Singapore:														
Country or Jurisdiction 1														
Country or Jurisdiction 2														
Country or Jurisdiction 3														
etc														
Singapore														
International Organisations														

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

[illegible][illegible][illegible][illegible]



### Loans & Advances: Non-Financial Sector - Breakdown by Industry

[illegible][illegible]

#### Bills discounted or purchased: Non-Financial Sector - Breakdown by Industry

[illegible][illegible]

Debt Securities: Non-Financial Sector - Breakdown by Industry

Country or Jurisdiction	Non-Financial Sector													
	Agriculture and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation & Food Service Activities	Information and Communications	Real Property and Development of Land	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country or jurisdiction outside Singapore:														
Country or Jurisdiction 1														
Country or Jurisdiction 2														
Country or Jurisdiction 3														
etc														
Singapore														
International Organisations														

Country or Jurisdiction	Negotiable Certificates of Deposits																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Negotiable Certificates of Deposits : Non-Financial Sector - Breakdown by Industry

Country or Jurisdiction	Non-Financial Sector													
	Agriculture and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation & Food Service Activities	Information and Communications	Real Property and Development of Land	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country or jurisdiction outside Singapore:														
Country or Jurisdiction 1														
Country or Jurisdiction 2														
Country or Jurisdiction 3														
etc														
Singapore														
International Organisations														

Country or Jurisdiction	Equity Investments																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Listing by country or jurisdiction outside Singapore:									NA	NA	NA		NA	NA	NA		
Country or Jurisdiction 1									NA	NA	NA		NA	NA	NA		
Country or Jurisdiction 2									NA	NA	NA		NA	NA	NA		
Country or Jurisdiction 3									NA	NA	NA		NA	NA	NA		
etc									NA	NA	NA		NA	NA	NA		
Singapore									NA	NA	NA		NA	NA	NA		
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Country or Jurisdiction	Other Residual Assets
Singapore	
Outside Singapore <sup>3</sup>	

Country or Jurisdiction	Contingent Items																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Contingent Items: Non-Financial Sector - Breakdown by Industry

Country or Jurisdiction	Non-Financial Sector													
	Agriculture and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation & Food Service Activities	Information and Communications	Real Property and Development of Land	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country or jurisdiction outside Singapore:														
Country or Jurisdiction 1														
Country or Jurisdiction 2														
Country or Jurisdiction 3														
etc														
Singapore														
International Organisations														

Country or Jurisdiction	Commitments																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Commitments: Non-Financial Sector - Breakdown by Industry

Country or Jurisdiction	Non-Financial Sector													
	Agriculture and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation & Food Service Activities	Information and Communications	Real Property and Development of Land	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country or jurisdiction outside Singapore:														
Country or Jurisdiction 1														
Country or Jurisdiction 2														
Country or Jurisdiction 3														
etc														
Singapore														
International Organisations														

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

[illegible][illegible][illegible]

Country or Jurisdiction	Bills discounted or purchased																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA										
etc		NA	NA	NA	NA	NA	NA										
Singapore		NA	NA	NA	NA	NA	NA		NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Debt Securities																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA										
etc		NA	NA	NA	NA	NA	NA										
Singapore		NA	NA	NA	NA	NA	NA		NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Negotiable Certificates of Deposits																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA										
etc		NA	NA	NA	NA	NA	NA										
Singapore		NA	NA	NA	NA	NA	NA		NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Equity Investments																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
etc		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Singapore		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Other Residual Assets
Singapore	
Outside Singapore <sup>3</sup>	

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

[illegible][illegible]

Country or Jurisdiction	Bills discounted or purchased															
	Financial Sector									Non-Financial Sector						
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities							Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions			Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA									
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA									
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA									
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA									
etc		NA	NA	NA	NA	NA	NA									
Singapore		NA	NA	NA	NA	NA	NA		NA							
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Country or Jurisdiction	Debt Securities															
	Financial Sector									Non-Financial Sector						
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities							Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions			Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA									
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA									
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA									
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA									
etc		NA	NA	NA	NA	NA	NA									
Singapore		NA	NA	NA	NA	NA	NA		NA							
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Country or Jurisdiction	Negotiable Certificates of Deposits															
	Financial Sector									Non-Financial Sector						
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities							Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions			Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA									
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA									
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA									
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA									
etc		NA	NA	NA	NA	NA	NA									
Singapore		NA	NA	NA	NA	NA	NA		NA							
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Country or Jurisdiction	Equity Investments															
	Financial Sector									Non-Financial Sector						
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities							Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions			Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA	
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA	
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA	
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA	
etc		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA	
Singapore		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA	
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Country or Jurisdiction	Other Residual Assets
Singapore	
Outside Singapore <sup>3</sup>	

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

[illegible][illegible][illegible]



Country or Jurisdiction	Bills discounted or purchased																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA										
etc		NA	NA	NA	NA	NA	NA										
Singapore		NA	NA	NA	NA	NA	NA		NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Debt Securities																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Finance Companies		Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total										
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA										
etc		NA	NA	NA	NA	NA	NA										
Singapore		NA	NA	NA	NA	NA	NA		NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Negotiable Certificates of Deposits																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Finance Companies		Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total										
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA										
etc		NA	NA	NA	NA	NA	NA										
Singapore		NA	NA	NA	NA	NA	NA		NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Equity Investments																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Finance Companies		Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total										
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
etc		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Singapore		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Other Residual Assets
Singapore	
Outside Singapore <sup>3</sup>	

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

[illegible][illegible][illegible]



Country or Jurisdiction	Negotiable Certificates of Deposits																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities								Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total		Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA										
etc		NA	NA	NA	NA	NA	NA										
Singapore		NA	NA	NA	NA	NA	NA		NA								
of which: RMB Clearing Bank		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Equity Investments																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities								Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total		Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
etc		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
Singapore		NA	NA	NA	NA	NA	NA		NA	NA	NA		NA	NA	NA		
of which: RMB Clearing Bank		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Other Residual Assets
Singapore	
Outside Singapore <sup>3</sup>	

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

#### Additional information

##### I Bills discounted or purchased

Total of "Bills discounted or purchased", of which discounted or purchased in RMB

(a) of which: Import bills

(b) of which: Export bills

(c) of which: Other bills

##### II Allowance for impairment losses

##### III Contingent Items

(a) Letters of credit

of which: Letters of credit confirmed

(b) other Contingent Items

##### IV Commitments

Total of "Commitments"

(a) of which: Forward asset purchases

(b) of which: Forward deposits placed

(c) other Commitments

##### V Assets under Management

(a) Discretionary

(b) Advisory

## **Assets and Contingent Items by Sector**

### **Instructions**

#### **General**

- 1 The industry classification should follow the 'Classification of Industries' adopted by the Singapore Department of Statistics in its latest version of the Singapore Standard Industrial Classification (SSIC) [<http://www.singstat.gov.sg>]. Following SSIC's classification principle, "the principal activity of an economic unit is the activity that contributes the most to the value added of the goods and services produced by the unit, or the activity with the highest value added among the activities of the unit. Where it is not possible to obtain information on value added of the goods sold or services rendered, the principal activity is determined by the proportion of the gross output that is attributable to the goods or services. In instances where the output ratio is not applicable, the principal activity is determined from the proportion of employment in the various activities". The sector for debt securities is based on the principal industry of the issuers.
- 2 Refer to the Guidelines for the mapping of industries to the SSIC Code.

#### **Appendix D3 Annex 1 Part I and II**

- 3 Please exclude the following counterparties:
  - (i) Banks;
  - (ii) Central banks and official monetary authorities (including Monetary Authority of Singapore);
  - (iii) Natural persons; and
  - (iv) Non-profit institutions serving individuals and families
- 4 Small and medium-sized enterprises (SMEs) will be defined as businesses with annual sales turnover of not more than \$100 million.
- 5 For the purpose of Appendix D3 Annex 1, "New Debt Securities" refers to proprietary positions and excludes agency trades which are not included in the Reporting Bank's positions. Debt securities acquired due to corporate action or foreclosure of collaterals under debt recovery are also excluded.

#### **Appendix D3 Annex 1 Part III**

- 6 This annex is a breakdown of treasury centres, captured under "Financial and Insurance Activities" but were not reported in any of its subsectors in Appendix D3 Annex 1 Part 1, by the industry sector of the corporate that the treasury centre is set up for. For example, a treasury centre established to channel funds to a manufacturing MNC is to be classified under "Manufacturing".

## PART I: ASSETS AND CONTINGENT ITEMS BY SECTOR (All Currencies)

Please EXCLUDE banks, central banks and official monetary authorities, natural persons and non-profit institutions serving individuals and families

Singapore Dollars '000

[illegible]

**PART II: ASSETS AND CONTINGENT ITEMS BY SECTOR (RESIDENCY)**

Please EXCLUDE banks, central banks and official monetary authorities, natural persons and non-profit institutions serving individuals and families

Singapore Dollars '000

All Currencies	Residents in Singapore						
	Credit facilities limits	Outstanding Amount			Outstanding Debt securities	New credit facilities granted for the month or quarter, wherever applicable	New Debt Securities for the month or quarter, wherever applicable
		Loans and Advances	Bills discounted or purchased	Contingent items			
Agriculture and Fishing							
Mining and Quarrying							
Manufacturing							
Electricity, Gas and Water Supply							
Construction							
Wholesale Trade							
Retail Trade							
Transport and Storage							
of which: Aviation							
of which: Shipping Lines							
of which: Chartering and Operators of Vessels							
Accommodation and Food Services Activities							
Information and Communications							
Financial and Insurance Activities							
of which: Finance Companies							
of which: Financial Holding Companies							
of which: Other Holding Companies							
of which: Trusts and Funds							
of which: Insurance Companies, Provident and Pension Funds							
of which: Exchanges							
of which: Trustee, Fiduciary and Custody Services Firms							
of which: Securities and Futures Companies							
of which: Fund Management Companies							
Real Property and Development of Land							
of which: Real Estate Developers							
of which: Real Estate Investment Trusts with rental income							
Professional, Scientific, Technical, Administrative, Support Service Activities							
Other Industries							
of which: Public Administration							
<b>Total</b>							

	Non-Residents						
	Credit facilities limits	Outstanding Amount			Outstanding Debt securities	New credit facilities granted for the month or quarter, wherever applicable	New Debt Securities for the month or quarter, wherever applicable
		Loans and Advances	Bills discounted or purchased	Contingent items			
Agriculture and Fishing							
Mining and Quarrying							
Manufacturing							
Electricity, Gas and Water Supply							
Construction							
Wholesale Trade							
Retail Trade							
Transport and Storage							
of which: Aviation							
of which: Shipping Lines							
of which: Chartering and Operators of Vessels							
Accommodation and Food Services Activities							
Information and Communications							
Financial and Insurance Activities							
of which: Finance Companies							
of which: Financial Holding Companies							
of which: Other Holding Companies							
of which: Trusts and Funds							
of which: Insurance Companies, Provident and Pension Funds							
of which: Exchanges							
of which: Trustee, Fiduciary and Custody Services Firms							
of which: Securities and Futures Companies							
of which: Fund Management Companies							
Real Property and Development of Land							
of which: Real Estate Developers							
of which: Real Estate Investment Trusts with rental income							
Professional, Scientific, Technical, Administrative, Support Service Activities							
Other Industries							
of which: Public Administration							
<b>Total</b>							

**Denominated in Singapore Dollar**

	Residents in Singapore						
	Credit facilities limits	Outstanding Amount			Outstanding Debt securities	New credit facilities granted for the month or quarter, wherever applicable	New Debt Securities for the month or quarter, wherever applicable
		Loans and Advances	Bills discounted or purchased	Contingent items			
Agriculture and Fishing							
Mining and Quarrying							
Manufacturing							
Electricity, Gas and Water Supply							
Construction							
Wholesale Trade							
Retail Trade							
Transport and Storage							
<i>of which: Aviation</i>							
<i>of which: Shipping Lines</i>							
<i>of which: Chartering and Operators of Vessels</i>							
<del>Aecommodation</del> Accommodation and Food Services Activities							
Information and Communications							
Financial and Insurance Activities							
<i>of which: Finance Companies</i>							
<i>of which: Financial Holding Companies</i>							
<i>of which: Other Holding Companies</i>							
<i>of which: Trusts and Funds</i>							
<i>of which: Insurance Companies, Provident and Pension Funds</i>							
<i>of which: Exchanges</i>							
<i>of which: Trustee, Fiduciary and Custody Services Firms</i>							
<i>of which: Securities and Futures Companies</i>							
<i>of which: Fund Management Companies</i>							
Real Property and Development of Land							
<i>of which: Real Estate Developers</i>							
<i>of which: Real Estate Investment Trusts with rental income</i>							
Professional, Scientific, Technical, Administrative, Support Service Activities							
Other Industries							
<i>of which: Public Administration</i>							
<b>Total</b>							

**Denominated in Singapore Dollar**

	Non-Residents						
	Credit facilities limits	Outstanding Amount			Outstanding Debt securities	New credit facilities granted for the month or quarter, wherever applicable	New Debt Securities for the month or quarter, wherever applicable
		Loans and Advances	Bills discounted or purchased	Contingent items			
Agriculture and Fishing							
Mining and Quarrying							
Manufacturing							
Electricity, Gas and Water Supply							
Construction							
Wholesale Trade							
Retail Trade							
Transport and Storage							
<i>of which: Aviation</i>							
<i>of which: Shipping Lines</i>							
<i>of which: Chartering and Operators of Vessels</i>							
<del>Aecommodation</del> Accommodation and Food Services Activities							
Information and Communications							
Financial and Insurance Activities							
<i>of which: Finance Companies</i>							
<i>of which: Financial Holding Companies</i>							
<i>of which: Other Holding Companies</i>							
<i>of which: Trusts and Funds</i>							
<i>of which: Insurance Companies, Provident and Pension Funds</i>							
<i>of which: Exchanges</i>							
<i>of which: Trustee, Fiduciary and Custody Services Firms</i>							
<i>of which: Securities and Futures Companies</i>							
<i>of which: Fund Management Companies</i>							
Real Property and Development of Land							
<i>of which: Real Estate Developers</i>							
<i>of which: Real Estate Investment Trusts with rental income</i>							
Professional, Scientific, Technical, Administrative, Support Service Activities							
Other Industries							
<i>of which: Public Administration</i>							
<b>Total</b>							



**PART III: ASSETS AND CONTINGENT ITEMS FOR TREASURY CENTRES (All Currencies)**

Please EXCLUDE banks, central banks and official monetary authorities, natural persons and non-profit institutions serving individuals and families

Singapore Dollars '000

[illegible]

**Assets and Contingent Items by Purpose**  
**Instructions (applicable to Part I and II)**

- 1 Accounts should be classified according to end-use (i.e. purpose of the credit facilities).
- 2 "Income Producing Real Estate" lending refers to financing for real estate where the prospects for repayment and recovery on the exposure depend primarily on the cash flows generated by the asset. The primary source of these cash flows would generally be lease or rental payments or the sale of the asset.
- 3 "Project Finance" refers to financing in which the Reporting Bank looks primarily to the revenues generated by a single project, both as the source of the repayment and as security for the exposure. This type of financing is usually for large, complex and expensive installations. Project finance may take the form of financing of the construction of a new installation or refinancing of an ~~existing~~ installation.
- 4 "Object Finance" refers to financing of the acquisition of physical assets where the repayment of the exposure is dependent on the cash flows generated by the specific assets that have been financed and pledged or assigned to the Reporting Bank. A primary source of these cash flows might be rental or lease contracts with one or several third parties.
- 5 "Trade finance" includes factoring loans, trust receipts, buyers' credit, forfaiting, invoice financing and other facilities for the purpose of trade financing.
- 6 "Commodities finance" refers to structured lending to finance reserves, inventories, or receivables of commodities where the exposure will be repaid from the proceeds of the sale of the commodity.
- 7 This includes incorporated entities owned by individuals and families for the purpose of wealth management, commonly known as private investment companies and family offices.
- 8 For Part II, please exclude the following counterparties:
  - (i) Banks;
  - (ii) Central banks and official monetary authorities (including Monetary Authority of Singapore);
  - (iii) Natural persons; and
  - (iv) Non-profit institutions serving individuals and families.

**Instructions (applicable to Part III to V)**

- 9 The categorisation of sub-sector classification is illustrated below:
  - a) "Power" refers to Generation, Transmission or Distribution of Nuclear, Carbon Capture & Storage, Hydro, Gas-Fired, Coal-Fired or Oil-Fired.
  - b) "Oil & Gas" refers to Petrochemical or Gas distribution, transmission and/or generation.
  - c) "Renewables" refer to Small Hydro, Geothermal, Biofuels, Biomass, Onshore Wind, Offshore Wind, Photovoltaic Solar, Thermal Solar, Waste-to Energy.
  - d) "Mining" refers to Base Metals, Precious Metals, Minerals or Coal.
  - e) "Transport" refers to Roads, Rails, Airports, Transit (e.g. subway), Tunnels, Bridges, Ports or Maritime Transport.
  - f) "Telecommunications" refers to Satellite, Terrestrial, Mobile, Fixed-line, Cable, Fibre Optic, Broadband, WiFi, WiMAX or Internet.
  - g) "Social" (excluding Waste Management) refers to Defence, Justice, Municipal, Healthcare, Education, Leisure or Social Housing.
  - h) "Water treatment" refers to Desalination, Treatment or Distribution.
  - i) "Waste Management" includes waste treatment & incineration plants.
- 10 Breakdown by country or jurisdiction refers to the country or jurisdiction where the project under finance is taking place.
- 11 "Tenor" refers to the original tenor of the financial asset.

ASSETS AND CONTINGENT ITEMS BY PURPOSE<sup>1</sup>

Singapore Dollars '000

PART I: NATURAL PERSONS

Residents in Singapore (All Currencies)

		Outstanding Loans and advances		New credit facilities granted for the month or quarter, wherever applicable
		Secured	Unsecured	
(a)	Purchase of residential properties			
	(i) Owner-occupied			
	of which: HDB			
	(ii) Investment			
	(iii) Bridging loans			
(b)	Purchase of commercial properties			
(c)	Purchase of industrial properties			
(d)	Purchase of other properties			
(e)	Equity withdrawals on properties			
	(i) Residential			
	(ii) Commercial			
	(iii) Industrial			
	(iv) Others			
(f)	Motor vehicles			
(g)	Credit cards			
(h)	Share financing			
(i)	Other loans			
	<b>TOTAL</b>			
	of which: fixed rate			

Residents in Singapore (Singapore Dollar)

		Outstanding Loans and advances		New credit facilities granted for the month or quarter, wherever applicable
		Secured	Unsecured	
(a)	Purchase of residential properties			
	(i) Owner-occupied			
	of which: HDB			
	(ii) Investment			
	(iii) Bridging loans			
(b)	Purchase of commercial properties			
(c)	Purchase of industrial properties			
(d)	Purchase of other properties			
(e)	Equity withdrawals on properties			
	(i) Residential			
	(ii) Commercial			
	(iii) Industrial			
	(iv) Others			
(f)	Motor vehicles			
(g)	Credit cards			
(h)	Share financing			
(i)	Other loans			
	<b>TOTAL</b>			
	of which: fixed rate			

Non-Residents (All Currencies)

		Outstanding Loans and advances		New credit facilities granted for the month or quarter, wherever applicable
		Secured	Unsecured	
(a)	Purchase of residential properties			
	(i) Owner-occupied			
	of which: HDB			
	(ii) Investment			
	(iii) Bridging loans			
(b)	Purchase of commercial properties			
(c)	Purchase of industrial properties			
(d)	Purchase of other properties			
(e)	Equity withdrawals on properties			
	(i) Residential			
	(ii) Commercial			
	(iii) Industrial			
	(iv) Others			
(f)	Motor vehicles			
(g)	Credit cards			
(h)	Share financing			
(i)	Other loans			
	<b>TOTAL</b>			
	of which: fixed rate			

**Non-Residents (Singapore Dollar)**

		Outstanding Loans and advances		New credit facilities granted for the month or quarter, wherever applicable
		Secured	Unsecured	
(a)	Purchase of residential properties			
	(i) Owner-occupied			
	of which: HDB			
	(ii) Investment			
	(iii) Bridging loans			
(b)	Purchase of commercial properties			
(c)	Purchase of industrial properties			
(d)	Purchase of other properties			
(e)	Equity withdrawals on properties			
	(i) Residential			
	(ii) Commercial			
	(iii) Industrial			
	(iv) Others			
(f)	Motor vehicles			
(g)	Credit cards			
(h)	Share financing			
(i)	Other loans			
	<b>TOTAL</b>			
	of which: fixed rate			

**PART II: OTHER COUNTERPARTIES**

Please EXCLUDE banks, central banks and official monetary authorities, natural persons and non-profit institutions serving individuals and families.

**All Currencies**

All Currencies		Outstanding Amount			New credit facilities granted for the month or quarter, wherever applicable
		Loans and advances including Bills discounted or purchased		Contingent items	
(a)	Real Property and Development of Land				
	of which: Income Producing Real Estate <sup>2</sup>				
	(i) Residential				
	(ii) Commercial				
	(iii) Industrial				
	(iv) Others				
	of which: Other than IPRE				
(b)	Project Finance <sup>3</sup>				
(c)	Object Finance <sup>4</sup>				
	of which: Aircraft finance				
	of which: Ship finance				
(d)	Share finance				
(e)	Trade finance <sup>5</sup>				
(f)	Commodities finance <sup>6</sup>				
(g)	Others				
	of which: Wealth management purposes <sup>7</sup>				
	of which: Purchase of real property				
	TOTAL				

**By Singapore Dollar**

by Singapore Dollar

		Outstanding Amount			New credit facilities granted for the month or quarter, wherever applicable
		Loans and advances including Bills discounted or purchased		Contingent items	
		Secured	Unsecured		
(a)	Real Property and Development of Land				
	of which: Income Producing Real Estate				
	(i) Residential				
	(ii) Commercial				
	(iii) Industrial				
	(iv) Others				
	of which: Other than IPRE				
(b)	Project Finance				
(c)	Object Finance				
	of which: Aircraft finance				
	of which: Ship finance				
(d)	Share finance				
(e)	Trade finance				
(f)	Commodities finance				
(g)	Others				
	of which: Wealth management purposes				
	of which: Purchase of real property				
	TOTAL				

**ASSETS AND CONTINGENT ITEMS BY PURPOSE - PROJECT FINANCE**

Please EXCLUDE banks, central banks and official monetary authorities, natural persons and non-profit institutions serving individuals and families.

Singapore Dollars '000

**PART III: BY SUB-SECTOR (All Currencies)**

	Credit facilities Limits	Total			
		Outstanding Amount			New credit facilities granted for the year
		Loans and advances		Contingent items	
		Secured	Unsecured		
(a) Power					
(b) Oil & Gas					
(c) Renewables					
(d) Mining					
(e) Transport					
(f) Telecommunications					
(g) Social					
(h) Water treatment					
(i) Waste Management					
(j) Others					
TOTAL					

**BY SUB-SECTOR (Singapore Dollar)**

	Credit facilities Limits	Outstanding Amount			New credit facilities granted for the year
		Loans and advances		Contingent items	
		Secured	Unsecured		
(a) Power					
(b) Oil & Gas					
(c) Renewables					
(d) Mining					
(e) Transport					
(f) Telecommunications					
(g) Social					
(h) Water treatment					
(i) Waste Management					
(j) Others					
TOTAL					

**PART IV: BY COUNTRY OR JURISDICTION (All Currencies)**

		Credit facilities Limits	Outstanding Amount			New credit facilities granted for the year
			Loans and advances		Contingent items	
			Secured	Unsecured		
(a)	Singapore					
(b)	Indonesia					
(c)	Malaysia					
(d)	Philippines					
(e)	Thailand					
(f)	Vietnam					
(g)	Other ASEAN countries					
(h)	Australia					
(i)	New Zealand					
(j)	China					
(k)	India					
(l)	Others					
TOTAL						

**BY COUNTRY OR JURISDICTION (Singapore Dollar)**

	Credit facilities Limits	Outstanding Amount			New credit facilities granted for the year
		Loans and advances		Contingent items	
		Secured	Unsecured		
(a) Singapore					
(b) Indonesia					
(c) Malaysia					
(d) Philippines					
(e) Thailand					
(f) Vietnam					
(g) Other ASEAN countries					
(h) Australia					
(i) New Zealand					
(j) China					
(k) India					
(l) Others					
TOTAL					

**PART V: BY TENOR (All Currencies)**

	Credit facilities Limits	Outstanding Amount			New credit facilities granted for the year	
		Loans and advances		Contingent items		
		Secured	Unsecured			
(a) < 5 years						
(b) 5 years to <10 years						
(c) 10 years to <15 years						
(d) 15 years or more						
<b>TOTAL</b>						

**BY TENOR (Singapore Dollar)**

		Credit facilities Limits	Outstanding Amount		New credit facilities granted for the year	
			Loans and advances			Contingent items
			Secured	Unsecured		
(a)	< 5 years					
(b)	5 years to <10 years					
(c)	10 years to <15 years					
(d)	15 years or more					
TOTAL						

**Liabilities by Country or Jurisdiction and by Counterparty - Residency Instructions**

- 1 All items to be reported are based on Outstanding Amount.
- 2 Unless specifically stated, all transactions should be classified by the residency of the counterparty for "country or jurisdiction" classification. Please see instruction 5 for the "Other Residual Liabilities" item instead.
- 3 Positions vis-à-vis international organisations should not be assigned to the country or jurisdiction of residence of the institution but should be reported on the "International Organisations" row.
- 4 Deposits - for joint depositors, the deposits are to be split equally based on country or jurisdiction of residence of each of the joint depositors.
- 5 Other Residual Liabilities  
Aggregate the Reporting Bank's other residual liabilities that are not reported in the other tables in Appendix D4, based on residency of the Reporting Bank's counterparty.

Where not possible to aggregate for specific liabilities, the Reporting Bank may tag these items to "In Singapore" and provide notes in Appendix M, Part III on what these items are.

Only significant items greater than 5% of the Reporting Bank's total liabilities need to be explained in Appendix M, Part III.

LIABILITIES BY COUNTRY OR JURISDICTION AND BY COUNTERPARTY - ALL CURRENCIES (RESIDENCY)

Singapore Dollars '000

Country or Jurisdiction	Deposits and Balances																
	Financial Sector									Non-Financial Sector <sup>2</sup>							
	Banks	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Listing by country or jurisdiction outside Singapore <sup>1</sup> :																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
of which: unclaimed monies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Amounts payable under repurchase agreements																
	Financial Sector									Non-Financial Sector							
	Banks	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Negative fair values for financial derivatives																
	Financial Sector									Non-Financial Sector							
	Banks	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Negative fair values for financial derivatives: Sub-sectors for Other Non-Bank Financial Institutions

Country or Jurisdiction	Fund Management Companies
Singapore	
Outside Singapore <sup>3</sup>	



Country or Jurisdiction	Bills Payable																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Debt Securities																	
	Financial Sector									Non-Financial Sector								Total Debt Securities, of which: Remaining maturities up to and including one year
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities									
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total		Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	
Listing by country or jurisdiction outside Singapore:																		
Country or Jurisdiction 1																		
Country or Jurisdiction 2																		
Country or Jurisdiction 3																		
etc																		
Singapore									NA									
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			

Country or Jurisdiction	Negotiable Certificates of Deposits ("NCDs")																	
	Financial Sector									Non-Financial Sector								Total NCDs, of which: Remaining maturities up to and including one year
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	
	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total											
Listing by country or jurisdiction outside Singapore:																		
Country or Jurisdiction 1																		
Country or Jurisdiction 2																		
Country or Jurisdiction 3																		
etc																		
Singapore								NA										
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			

Country or Jurisdiction	Other Residual Liabilities
Singapore	
Outside Singapore <sup>3</sup>	

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

## LIABILITIES BY COUNTRY OR JURISDICTION AND BY COUNTERPARTY - SINGAPORE DOLLAR (RESIDENCY)

Singapore Dollars '000

Country or Jurisdiction	Deposits and Balances																
	Financial Sector									Non-Financial Sector <sup>2</sup>							
	Banks	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Listing by country or jurisdiction outside Singapore <sup>1</sup> :																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
of which: unclaimed monies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Amounts payable under repurchase agreements																
	Financial Sector									Non-Financial Sector							
	Banks	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Negative fair values for financial derivatives																
	Financial Sector									Non-Financial Sector							
	Banks	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

## Negative fair values for financial derivatives: Sub-sectors for Other Non-Bank Financial Institutions

Country or Jurisdiction	Fund Management Companies
Singapore	
Outside Singapore <sup>3</sup>	

Country or Jurisdiction	Bills Payable																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Country or Jurisdiction	Debt Securities																	
	Financial Sector									Non-Financial Sector								
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total Debt Securities, of which: Remaining maturities up to and including one year
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total										
Listing by country or jurisdiction outside Singapore:																		
Country or Jurisdiction 1																		
Country or Jurisdiction 2																		
Country or Jurisdiction 3																		
etc																		
Singapore									NA									
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Country or Jurisdiction	Negotiable Certificates of Deposits ("NCDs")																	
	Financial Sector									Non-Financial Sector								
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total NCDs, of which: Remaining maturities up to and including one year
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total										
Listing by country or jurisdiction outside Singapore:																		
Country or Jurisdiction 1																		
Country or Jurisdiction 2																		
Country or Jurisdiction 3																		
etc																		
Singapore									NA									
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Country or Jurisdiction	Other Residual Liabilities
Singapore	
Outside Singapore <sup>3</sup>	

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

LIABILITIES BY COUNTRY OR JURISDICTION AND BY COUNTERPARTY - UNITED STATES DOLLAR (RESIDENCY)

Singapore Dollars '000

Country or Jurisdiction	Deposits and Balances																
	Financial Sector									Non-Financial Sector <sup>2</sup>							
	Banks	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Listing by country or jurisdiction outside Singapore <sup>1</sup> :																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
of which: unclaimed monies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Amounts payable under repurchase agreements																
	Financial Sector									Non-Financial Sector							
	Banks	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Negative fair values for financial derivatives																
	Financial Sector									Non-Financial Sector							
	Banks	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Negative fair values for financial derivatives: Sub-sectors for Other Non-Bank Financial Institutions

Country or Jurisdiction	Fund Management Companies
Singapore	
Outside Singapore <sup>3</sup>	

Country or Jurisdiction	Bills Payable																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:																	
Country or Jurisdiction 1																	
Country or Jurisdiction 2																	
Country or Jurisdiction 3																	
etc																	
Singapore									NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Debt Securities																	
	Financial Sector									Non-Financial Sector								Total Debt Securities, of which: Remaining maturities up to and including one year
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Government	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	
	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total											
Listing by country or jurisdiction outside Singapore:																		
Country or Jurisdiction 1																		
Country or Jurisdiction 2																		
Country or Jurisdiction 3																		
etc																		
Singapore									NA									
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			

Country or Jurisdiction	Negotiable Certificates of Deposits ("NCDs")																	
	Financial Sector									Non-Financial Sector								Total NCDs, of which: Remaining maturities up to and including one year
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	
	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total											
Listing by country or jurisdiction outside Singapore:																		
Country or Jurisdiction 1																		
Country or Jurisdiction 2																		
Country or Jurisdiction 3																		
etc																		
Singapore								NA										
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA			

Country or Jurisdiction	Other Residual Liabilities
Singapore	
Outside Singapore <sup>3</sup>	

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

Country or Jurisdiction	Amounts payable under repurchase agreements																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA										
etc		NA	NA	NA	NA	NA	NA										
Singapore		NA	NA	NA	NA	NA	NA	NA									
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA		

[illegible]

Country or Jurisdiction	Bills Payable																
	Financial Sector									Non-Financial Sector							
	Banks	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA										
etc		NA	NA	NA	NA	NA	NA										
Singapore		NA	NA	NA	NA	NA	NA		NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Debt Securities																	
	Financial Sector									Non-Financial Sector								Total Debt Securities, of which: Remaining maturities up to and including one year
	Banks	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA											
etc		NA	NA	NA	NA	NA	NA											
Singapore		NA	NA	NA	NA	NA	NA		NA									
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			

Country or Jurisdiction	Negotiable Certificates of Deposits ("NCDs")																	
	Financial Sector									Non-Financial Sector								Total NCDs, of which: Remaining maturities up to and including one year
	Banks	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA											
etc		NA	NA	NA	NA	NA	NA											
Singapore		NA	NA	NA	NA	NA	NA		NA									
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			

Country or Jurisdiction	Other Residual Liabilities
Singapore	
Outside Singapore <sup>3</sup>	

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

[illegible][illegible]



Country or Jurisdiction	Bills Payable																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA										
etc		NA	NA	NA	NA	NA	NA										
Singapore		NA	NA	NA	NA	NA	NA		NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Debt Securities																	
	Financial Sector									Non-Financial Sector								Total Debt Securities, of which: Remaining maturities up to and including one year
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutes	Total										
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA											
etc		NA	NA	NA	NA	NA	NA											
Singapore		NA	NA	NA	NA	NA	NA		NA									
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			

Country or Jurisdiction	Negotiable Certificates of Deposits ("NCDs")																	
	Financial Sector									Non-Financial Sector								Total NCDs, of which: Remaining maturities up to and including one year
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA											
etc		NA	NA	NA	NA	NA	NA											
Singapore		NA	NA	NA	NA	NA	NA		NA									
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			

Country or Jurisdiction	Other Residual Liabilities
Singapore	
Outside Singapore <sup>3</sup>	

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

[illegible][illegible]

Country or Jurisdiction	Bills Payable																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA										
etc		NA	NA	NA	NA	NA	NA										
Singapore		NA	NA	NA	NA	NA	NA		NA								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Debt Securities																		
	Financial Sector										Non-Financial Sector								Total Debt Securities, of which: Remaining maturities up to and including one year
	Non-Bank Financial Institutions																		
	Banks	Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total	Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total		
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA												
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA												
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA												
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA												
etc		NA	NA	NA	NA	NA	NA												
Singapore		NA	NA	NA	NA	NA	NA		NA										
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA		
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA				

Country or Jurisdiction	Negotiable Certificates of Deposits ("NCDs")																	
	Financial Sector									Non-Financial Sector								Total NCDs, of which: Remaining maturities up to and including one year
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total										
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA											
etc		NA	NA	NA	NA	NA	NA											
Singapore		NA	NA	NA	NA	NA	NA		NA									
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA			

Country or Jurisdiction	Other Residual Liabilities
Singapore	
Outside Singapore <sup>3</sup>	

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

Singapore Dollars '000

[illegible][illegible][illegible]

Country or Jurisdiction	Bills Payable																
	Financial Sector									Non-Financial Sector							
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total									
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA										
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA										
etc		NA	NA	NA	NA	NA	NA										
Singapore		NA	NA	NA	NA	NA	NA		NA								
of which: RMB Clearing Bank		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Country or Jurisdiction	Debt Securities																	
	Financial Sector									Non-Financial Sector								Total Debt Securities, of which: Remaining maturities up to and including one year
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities									
		Finance Companies	Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total		Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA											
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA											
etc		NA	NA	NA	NA	NA	NA											
Singapore		NA	NA	NA	NA	NA	NA											
of which: RMB Clearing Bank		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Country or Jurisdiction	Negotiable Certificates of Deposits ("NCDs")																		
	Financial Sector									Non-Financial Sector									Total NCDs, of which: Remaining maturities up to and including one year
	Banks	Non-Bank Financial Institutions							Central Banks & Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total		
Finance Companies		Money Market Funds	Insurance companies	Provident and pension funds	Securities and Futures Companies	Other Non-bank Financial Institutions	Total												
Listing by country or jurisdiction outside Singapore:		NA	NA	NA	NA	NA	NA												
Country or Jurisdiction 1		NA	NA	NA	NA	NA	NA												
Country or Jurisdiction 2		NA	NA	NA	NA	NA	NA												
Country or Jurisdiction 3		NA	NA	NA	NA	NA	NA												
etc		NA	NA	NA	NA	NA	NA												
Singapore		NA	NA	NA	NA	NA	NA		NA										
of which: RMB Clearing Bank		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
International Organisations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

Country or Jurisdiction	Other Residual Liabilities
Singapore	
Outside Singapore <sup>3</sup>	

1 The country or jurisdiction classification should follow the ISO 3166 Country Code.

2 "Non-Financial Sector" refers to breakdown by industry

3 Aggregate of all countries or jurisdictions outside Singapore

#### Additional information

##### I Deposits and Balances

Total of "Deposits and Balances"

of which: Sovereign Wealth Funds

## **RMB Business Activities**

### **Instructions**

#### **General**

- 1 The Reporting Bank must report all transactions in its RMB business activities, for:
  - a All RMB (CNY and CNH) transactions, including deliverables and non-deliverables; and
  - b Trades with external counterparties, including the Reporting Bank's head office, overseas branches and subsidiaries.
- 2 The Reporting Bank must report the value of all transactions denominated in RMB.

## RMB BUSINESS ACTIVITIES

RMB '000

## VALUE OF RMB TRANSACTIONS

## A - RMB EXCHANGE BY COUNTERPARTY

Value of transactions in reporting month

1 Amount of RMB bought using SGD or other foreign currencies, of which:

(a) RMB bought from non-bank customers

(b) RMB bought from banks in Singapore

(c) RMB bought from banks in other countries or jurisdictions

2 Amount of RMB sold using SGD or other foreign currencies, of which:

(a) RMB sold to non-bank customers

(b) RMB sold to banks in Singapore

(c) RMB sold to banks in other countries or jurisdictions

## B - (FOR PARTICIPATING BANKS ONLY) PURCHASE OR SALE OF CNY FOR TRADE SETTLEMENT

1 RMB bought under MAS Notice 646 via the RMB Clearing Bank in Singapore, and:

(a) The participating bank has conducted verification in the manner set out in paragraph 6.2 of MAS Notice 646

(b) The participating bank has reviewed a customer in accordance with paragraph 6.5 of MAS Notice 646

2 RMB sold under MAS Notice 646 via the RMB Clearing Bank in Singapore, and:

(a) The participating bank has conducted verification in the manner set out in paragraph 6.2 of MAS Notice 646

(b) The participating bank has reviewed a customer in accordance with paragraph 6.5 of MAS Notice 646

## CLASSIFICATION AND FAIR VALUE MEASUREMENTS OF ASSETS AND LIABILITIES

Singapore Dollars '000

PART I: CLASSIFICATION AND FAIR VALUE HIERARCHY		Amortised cost	Fair value through other comprehensive income	Fair value through Profit or Loss	Hedging derivatives	Total	Fair Value Measurements at Reporting Date <sup>3</sup>		
							(Level 1)	(Level 2)	(Level 3)
<b>ASSETS</b>									
1	Cash and Balances								
2	Amounts receivable under reverse repurchase agreements								
3	Positive fair values for financial derivatives								
4	Negotiable certificates of deposit held								
5	Debt securities								
(a)	Banks								
(i)	of which: in Singapore								
(b)	Non-Bank Financial Institutions								
(c)	Central Banks and Official Monetary Authorities								
(d)	Monetary Authority of Singapore								
(e)	Governments								
(i)	of which: Singapore								
(f)	Public Sector Entities								
(i)	of which: Singapore								
(i.i)	of which: statutory boards								
(g)	Non-financial Corporates								
(i)	of which: in Singapore								
(h)	Counterparties other than the above								
6	Equity investments								
7	Loans and advances								
8	Bills discounted or purchased								
9	Assets held for sale								
10	Other assets								
11	Insurance fund investment assets								
	Total financial assets								
	Non-financial assets <sup>1</sup>								
	Total Assets								
<b>LIABILITIES</b>									
12	Deposits and Balances								
13	Amounts payable under repurchase agreements								
14	Negative fair values for financial derivatives								
15	Bills payable								
16	Negotiable certificates of deposits								
17	Debt securities								
18	Liabilities of disposal groups held for sale								
19	Other liabilities								
20	Liabilities under insurance contracts								
	Total financial liabilities								
	Non-financial liabilities <sup>2</sup>								
	Total Liabilities								

PART II: ADDITIONAL DISCLOSURE<sup>4</sup>

1 Examples are investments in associates or subsidiaries or joint ventures, goodwill on consolidation, intangibles, properties and equipment, investment properties and deferred tax assets.

2 Examples are current tax liabilities and deferred tax liabilities.

3 The Reporting Bank should refer to the relevant Singapore accounting standards for the definition and staging requirement of fair value hierarchy. The fair value hierarchy may not be applicable to all financial instruments and may be applicable to non-financial assets and liabilities, one of which is investment property. Financial instruments that are valued using quoted prices in active markets are classified as Level 1 of the fair valuation hierarchy. These would include derivatives contracts which are traded in an active exchange market of the valuation hierarchy. Where fair value is determined using inputs other than quoted prices included within Level 1 that are observable either directly or indirectly, such instruments are generally classified as Level 2. In cases where quoted prices are generally not available, the Reporting Bank should determine the fair value based on valuation techniques that use market parameters as inputs, including but not limited to yield curves, volatilities and foreign exchange rates. The Reporting Bank should classify financial instruments as Level 3 when there is reliance on inputs that are not based on observable market data. These would include all input parameters which are derived from historical data such as correlation or volatilities as well as unquoted equity securities.

4 In general, the summation of assets and liabilities classified as "Fair value through other comprehensive income", "Fair value through Profit or Loss" and "Hedging derivatives" equates the summation of assets and liabilities measured at fair value classified by "Level 1", "Level 2" and "Level 3" within the fair value hierarchy. Please describe the assets and liabilities and the corresponding outstanding amounts in cases where the numbers do not reconcile.



STATEMENT OF FINANCIAL POSITION, CONTINGENT LIABILITIES,  
COMMITMENTS, DERIVATIVES AND OTHER ITEMS (ISLAMIC BANKING)

Singapore Dollars '000

**ASSETS**

1	Cash and Balances	
2	Amounts receivable under reverse repurchase agreements	
3	Positive fair values for financial derivatives	
4	Negotiable certificates of deposit	
5	Debt securities	
6	Equity investments	
7	Financing and advances	
(a)	Murabaha Financing	
(b)	Commodity Murabaha Financing	
(c)	Ijarah Financing	
(d)	Wakalah Financing	
(e)	Wadiah Financing	
(f)	Others	
8	Intangible assets	
9	Properties and equipment	
10	Assets held for sale	
11	Other assets	
12	Insurance fund investment assets	
	<b>TOTAL ASSETS</b>	

**LIABILITIES**

13	Deposits and Balances	
(a)	Wadiah Deposits	
(b)	Murabaha Deposits	
(c)	Others	
14	Amounts payable under repurchase agreements	
15	Negative fair values for financial derivatives	
16	Bills payable	
17	Negotiable certificates of deposits	
18	Debt securities	
19	Liabilities of disposal groups held for sale	
20	Other liabilities	
(a)	Profit Sharing Investment Accounts (PSIA) <i>Alpha for PSIA, \$_____ (exact Singapore dollar amount)</i>	
(b)	Wakalah placements	
(c)	Others	
21	Liabilities under insurance contracts	
	<b>TOTAL LIABILITIES</b>	

**EQUITY**

22	Share capital	
23	Other equity instruments	
24	Reserves	
(a)	Revenue reserves of which: Profit or (Loss) made for the reporting period	
(b)	Other reserves	
	<b>TOTAL EQUITY</b>	

**CONTINGENT LIABILITIES, COMMITMENTS, DERIVATIVES AND OTHER ITEMS**

25	Contingent Liabilities	
(a)	Financial guarantees	
(b)	Performance guarantees	
(c)	Letters of credit	
(d)	Acceptances	
(e)	Others	
26	Commitments	
(a)	Undrawn credit commitments	
(b)	Forward asset purchases	
(c)	Forward deposits placed	
(d)	Underwriting commitments	
(e)	Other commitments	
27	Financial Derivatives	
28	Islamic Assets under Management	
29	Islamic Assets under Custody	

ASSET AGEING ANALYSIS BY COUNTERPARTY AND BY PURPOSE

Singapore Dollars '000

PART I: BY COUNTERPARTY

Loans and Advances	Financial Sector			Non-Financial Sector						
Days	Banks	Non-Bank Financial Institutions	Central Banks and Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others
Current										
Past Due <sup>1</sup>										
< 30 days past due										
30 to 59 days past due										
60 to 89 days past due										
90 to 179 days past due										
180 days or more past due										

Bills discounted or purchased		Financial Sector			Non-Financial Sector			
Days		Banks	Non-Bank Financial Institutions	Central Banks and Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Others
Current								
Past Due								
< 30 days past due								
30 to 59 days past due								
60 to 89 days past due								
90 to 179 days past due								
180 days or more past due								

Debt Securities		Financial Sector			Non-Financial Sector			
Days		Banks	Non-Bank Financial Institutions	Central Banks and Official Monetary Authorities	Governments	Public Sector Entities	Non-financial Corporates	Others
Current								
Past Due								
< 30 days past due								
30 to 59 days past due								
60 to 89 days past due								
90 to 179 days past due								
180 days or more past due								

PART II: NATURAL PERSONS - BY PURPOSE

		Current	Days Past Due				
			< 30 days past due	30 to 59 days past due	60 to 89 days past due	90 to 179 days past due	180 days or more past due
(a)	Purchase of residential properties						
	of which:						
	(i) Owner-occupied						
	of which: HDB						
	(ii) Investment						
	(iii) Bridging loans						
(b)	Purchase of commercial properties						
(c)	Purchase of industrial properties						
(d)	Purchase of other properties						
(e)	Equity withdrawals on properties						
	(i) Residential						
	(ii) Commercial						
	(iii) Industrial						
	(iv) Others						
(f)	Motor vehicles						
(g)	Credit cards						
(h)	Share financing						
(i)	Other loans						

<sup>1</sup> Past due accounts include those which the customer or counterparty is in the early stages of delinquency and has failed to make a payment or a partial payment in accordance with the contractual terms of the agreement.

**Credit Risk**  
**Instructions**

- 1 All items to be reported are based on Outstanding Amount.
- 2 The information provided in the reporting form should be consistent with the requirements of MAS Notice 612.
- 3 Other Gradable Assets include the following:
  - a) Balances;
  - b) Amounts receivable under reverse repurchase agreements;
  - c) Positive fair values for financial derivatives;
  - d) Negotiable certificates of deposit; and
  - e) Any other graded asset items.
- 4 For "number of borrowers", each borrower should be identified with the classification where the majority of the facility has been graded. For instance, if classified facility is graded Substandard or Doubtful in the proportion of 70:30, this ~~account-~~  
~~borrower~~ would be ~~identified~~ identified with "Substandard".
- 5 "Corporates" refers to "Non-financial Corporates" and "Non-Bank Financial Institutions".

## ASSETS BY MAS NOTICE 612 CLASSIFICATION AND BY COUNTRY OR JURISDICTION

Singapore Dollars '000

## OUTSTANDING AMOUNT

Banks	Loans and Advances including Bills discounted or purchased										Debt Securities										Other Gradable Assets					
	Secured					Unsecured					Secured					Unsecured					Secured			Unsecured		
	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Sub- standard	Doubtful	Loss	Sub- standard	Doubtful	Loss
Listing by country or jurisdiction outside Singapore <sup>1</sup> :																										
Country or Jurisdiction 1																										
Country or Jurisdiction 2																										
Country or Jurisdiction 3																										
etc																										
Singapore																										
TOTAL																										

Corporates	Loans and Advances including Bills discounted or purchased										Debt Securities										Other Gradable Assets					
	Secured					Unsecured					Secured					Unsecured					Secured			Unsecured		
	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Sub- standard	Doubtful	Loss	Sub- standard	Doubtful	Loss
Listing by country or jurisdiction outside Singapore:																										
Country or Jurisdiction 1																										
Country or Jurisdiction 2																										
Country or Jurisdiction 3																										
etc																										
Singapore																										
TOTAL																										

Unincorporated Enterprises held by Natural Persons	Loans and Advances including Bills discounted or purchased										Other Gradable Assets										Contingent Items					
	Secured					Unsecured					Secured					Unsecured					Secured			Unsecured		
	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Sub- standard	Doubtful	Loss	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss
Listing by country or jurisdiction outside Singapore:																										
Country or Jurisdiction 1																										
Country or Jurisdiction 2																										
Country or Jurisdiction 3																										
etc																										
Singapore																										
TOTAL																										

Natural Persons	Loans and Advances										Other Gradable Assets										Contingent Items					
	Secured					Unsecured					Secured					Unsecured					Secured			Unsecured		
	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Sub- standard	Doubtful	Loss	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss
Listing by country or jurisdiction outside Singapore:																										
Country or Jurisdiction 1																										
Country or Jurisdiction 2																										
Country or Jurisdiction 3																										
etc																										
Singapore																										
TOTAL																										

Governments, Central Banks and Official Monetary Authorities and Public Sector Entities	Loans and Advances including Bills discounted or purchased										Debt Securities										Other Gradable Assets					
	Secured					Unsecured					Secured					Unsecured					Secured			Unsecured		
	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Sub- standard	Doubtful	Loss	Sub- standard	Doubtful	Loss
Listing by country or jurisdiction outside Singapore:																										
Country or Jurisdiction 1																										
Country or Jurisdiction 2																										
Country or Jurisdiction 3																										
etc																										
Singapore																										
TOTAL																										

Non-profit Institutions serving Natural Persons and Families, International Organisations and Others	Loans and Advances including Bills discounted or purchased										Debt Securities										Other Gradable Assets					
	Secured					Unsecured					Secured					Unsecured					Secured			Unsecured		
	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Pass	Special Mention	Sub- standard	Doubtful	Loss	Sub- standard	Doubtful	Loss	Sub- standard	Doubtful	Loss
Listing by country or jurisdiction outside Singapore:																										
Country or Jurisdiction 1																										
Country or Jurisdiction 2																										
Country or Jurisdiction 3																										
etc																										
Singapore																										
TOTAL																										

<sup>1</sup> The country of jurisdiction classification should follow the ISO 3166 Country Code.

## ASSETS BY MAS NOTICE 612 CLASSIFICATION AND BY COUNTRY OR JURISDICTION

Singapore Dollars '000

## OUTSTANDING AMOUNT

Banks	Contingent Items										Commitments										Stage 3/Loss Allowance for Credit-Impaired Exposures			Number of Borrowers		
	Secured					Unsecured					Secured					Unsecured					Stage 3/Loss Allowance for Credit-Impaired Exposures			Number of Borrowers		
	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Sub-standard	Doubtful	Loss	Sub-standard	Doubtful	Loss
Listing by country or jurisdiction outside Singapore <sup>1</sup> :																										
Country or Jurisdiction 1																										
Country or Jurisdiction 2																										
Country or Jurisdiction 3																										
etc																										
Singapore																										
TOTAL																										

Corporates	Contingent Items										Commitments										Stage 3/Loss Allowance for Credit-Impaired Exposures			Number of Borrowers		
	Secured					Unsecured					Secured					Unsecured					Stage 3/Loss Allowance for Credit-Impaired Exposures			Number of Borrowers		
	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Sub-standard	Doubtful	Loss	Sub-standard	Doubtful	Loss
Listing by country or jurisdiction outside Singapore:																										
Country or Jurisdiction 1																										
Country or Jurisdiction 2																										
Country or Jurisdiction 3																										
etc																										
Singapore																										
TOTAL																										

## Unincorporated Enterprises held by Natural Persons

	Commitments										Stage 3/Loss Allowance for Credit-Impaired Exposures			Number of Borrowers		
	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Sub-standard	Doubtful	Loss	Sub-standard	Doubtful	Loss
Listing by country or jurisdiction outside Singapore:																
Country or Jurisdiction 1																
Country or Jurisdiction 2																
Country or Jurisdiction 3																
etc																
Singapore																
TOTAL																

## Natural Persons

	Commitments										Stage 3/Loss Allowance for Credit-Impaired Exposures			Number of Borrowers		
	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Sub-standard	Doubtful	Loss	Sub-standard	Doubtful	Loss
Listing by country or jurisdiction outside Singapore:																
Country or Jurisdiction 1																
Country or Jurisdiction 2																
Country or Jurisdiction 3																
etc																
Singapore																
TOTAL																

## Governments, Central Banks and Official Monetary Authorities and Public Sector Entities

	Contingent Items										Commitments										Stage 3/Loss Allowance for Credit-Impaired Exposures			Number of Borrowers		
	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Sub-standard	Doubtful	Loss	Sub-standard	Doubtful	Loss
Listing by country or jurisdiction outside Singapore:																										
Country or Jurisdiction 1																										
Country or Jurisdiction 2																										
Country or Jurisdiction 3																										
etc																										
Singapore																										
TOTAL																										

## Non-profit Institutions serving Natural Persons and Families, International Organisations and Others

	Contingent Items										Commitments										Stage 3/Loss Allowance for Credit-Impaired Exposures			Number of Borrowers		
	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Pass	Special Mention	Sub-standard	Doubtful	Loss	Sub-standard	Doubtful	Loss	Sub-standard	Doubtful	Loss
Listing by country or jurisdiction outside Singapore:																										
Country or Jurisdiction 1																										
Country or Jurisdiction 2																										
Country or Jurisdiction 3																										
etc																										
Singapore																										
TOTAL																										

<sup>1</sup> The country of jurisdiction classification should follow the ISO 3166 Country Code.

CLASSIFIED ASSETS BY SECTOR, PURPOSE AND COUNTERPARTY

Singapore Dollars '000

PART I: CLASSIFIED ASSETS BY SECTOR FOR GOVERNMENTS, PUBLIC SECTOR ENTITIES, CORPORATES, UNINCORPORATED ENTERPRISES HELD BY NATURAL PERSONS AND INTERNATIONAL ORGANISATIONS

By Sector	Loans and Advances including Bills discounted or purchased		Debt Securities		Other Gradable Assets		Contingent Items		Commitments		Stage 3/Loss Allowance for Credit-Impaired Exposures					Number of Borrowers
	Outstanding Amount		Outstanding Amount		Outstanding Amount		Outstanding Amount		Outstanding Amount		Loans and Advances including Bills discounted or purchased	Debt Securities	Other Gradable Assets	Contingent Items	Commitments	
	Secured	Unsecured	Secured	Unsecured	Secured	Unsecured	Secured	Unsecured	Secured	Unsecured						
1	Agriculture and Fishing															
2	Mining and Quarrying															
3	Manufacturing															
4	Electricity, Gas and Water Supply															
5	Construction															
6	Wholesale Trade															
7	Retail Trade															
8	Transport and Storage															
(a)	of which: Aviation															
(b)	of which: Shipping Lines															
(c)	of which: Chartering and Operators of Vessels															
9	AccomodationAccommodation and Food Services Activities															
10	Information and Communications															
11	Financial and Insurance Activities															
(a)	of which: Finance Companies															
(b)	of which: Financial Holding Companies															
(c)	of which: Other Holding Companies															
(d)	of which: Trusts and Funds															
(e)	of which: Insurance Companies, Provident and Pension Funds															
(f)	of which: Exchanges															
(g)	of which: Trustee, Fiduciary and Custody Services Firms															
(h)	of which: Securities and Futures Companies															
(i)	of which: Fund Management Companies															
12	Real Property and Development of Land															
(a)	of which: Real Estate Developers															
(b)	of which: Real Estate Investment Trusts with rental income															
13	Professional, Scientific, Technical, Administrative, Support Service Activities															
14	Other Industries															
(h)	of which: Public Administration															

PART II: CLASSIFIED LOANS AND ADVANCES FOR NATURAL PERSONS

By Purpose		Loans and Advances		Stage 3/Loss Allowance for Credit-Impaired Exposures	Number of Borrowers
		Outstanding Amount			
		Secured	Unsecured		
1	Purchase of residential properties				
(a)	(i) Owner-occupied				
	of which: HDB				
(b)	(ii) Investment				
(c)	(iii) Bridging loans				
2	Purchase of commercial properties				
3	Purchase of industrial properties				
4	Purchase of other properties				
5	Equity withdrawals on properties				
(a)	(i) Residential				
(b)	(ii) Commercial				
(c)	(iii) Industrial				
(d)	(iv) Others				
6	Motor vehicles				
7	Credit cards				
8	Share financing				
9	Other loans				

**CLASSIFIED ASSETS BY SECTOR AND BY COUNTRY OR JURISDICTION**

Please EXCLUDE banks, central banks and official monetary authorities, natural persons and non-profit institutions serving individuals and families

Singapore Dollars '000

**Corporates - Breakdown by Industry**

Country or Jurisdiction	Outstanding Amount														
	Agriculture and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation and Food Service Activities	Information and Communications	Financial and Insurance Activities	Real Property and Development of Land	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country or jurisdiction outside Singapore <sup>1</sup> :															
Country or Jurisdiction 1															
Country or Jurisdiction 2															
Country or Jurisdiction 3															
etc															
Singapore															
International Organisations															

**Corporates - Breakdown by Industry**

Country or Jurisdiction	Stage 3/Loss Allowance for Credit-Impaired Exposures														
	Agriculture and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation and Food Service Activities	Information and Communications	Financial and Insurance Activities	Real Property and Development of Land	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country or jurisdiction outside Singapore:															
Country or Jurisdiction 1															
Country or Jurisdiction 2															
Country or Jurisdiction 3															
etc															
Singapore															
International Organisations															

**Unincorporated Enterprises held by Natural Persons - Breakdown by Industry**

Country or Jurisdiction	Outstanding Amount														
	Agriculture and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation and Food Service Activities	Information and Communications	Financial and Insurance Activities	Real Property and Development of Land	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country or jurisdiction outside Singapore:															
Country or Jurisdiction 1															
Country or Jurisdiction 2															
Country or Jurisdiction 3															
etc															
Singapore															
International Organisations															

**Unincorporated Enterprises held by Natural Persons - Breakdown by Industry**

Country or Jurisdiction	Stage 3/Loss Allowance for Credit-Impaired Exposures														
	Agriculture and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas and Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation and Food Service Activities	Information and Communications	Financial and Insurance Activities	Real Property and Development of Land	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country or jurisdiction outside Singapore:															
Country or Jurisdiction 1															
Country or Jurisdiction 2															
Country or Jurisdiction 3															
etc															
Singapore															
International Organisations															

<sup>1</sup> The country of jurisdiction classification should follow the ISO 3166 Country Code.

## Interest Rate Repricing Instructions

- 1 The forms incorporate positions only from non-trading book. If funding is provided to or from the trading book, the Reporting Bank must report such funding as an asset under "Loans to the bank's own trading book" or a liability under "Borrowings from the bank's own trading book" respectively. The funding should be allocated to the appropriate time bucket(s).
- 2 In addition to reporting interest rate positions in the non-trading book on an aggregated basis in Appendix G Annex 1, Reporting Bank should complete a separate form for each material currency (defined as 5% or more of non-trading book assets or liabilities). The foreign currency amount must be converted into Singapore dollars using the Reporting Bank's internal currency conversion rates.
- 3 Reporting Bank should allocate all positions which are sensitive to changes in interest rates (including interest rate derivatives) in the maturity ladder according to their residual term to the next repricing date. For instance:
  - (a) Fixed-rate instruments according to the residual term to maturity.
  - (b) Floating-rate instruments according to the residual term to the next repricing date.
  - (c) For assets and liabilities lacking a definitive repricing date, they should be assigned to repricing time buckets according to the expected repricing dates. Reporting Bank is required to explain the basis for such assignments. Where customer behaviour assumptions are made (e.g. prepayment), Reporting Bank is also required to provide their basis of assumptions. For this purpose, Reporting Bank is required to provide details of all these assumptions in Appendix M, Part II.
  - (d) Futures and forward contracts, including forward rate agreements (FRAs), are treated as a combination of a long and a short position. The maturity of a future or a FRA will be the period until delivery or exercise of the contract, plus the life of the underlying instrument where applicable. For example, a long position in a June three-month interest rate future (taken in April) is to be reported as a long position with a maturity of five months and a short position with a maturity of two months.
  - (e) Swaps are treated as two notional positions with relevant maturities. For example, an interest rate swap under which a bank is receiving floating-rate interest and paying fixed-rate interest will be treated as a long floating-rate position of maturity equivalent to the period until the next interest fixing and a short fixed-rate position of maturity equivalent to the residual life of the swap. The separate legs of cross currency swaps are to be treated in the relevant maturity ladders for the currencies concerned.
  - (f) Options are considered according to the delta equivalent amount of the underlying or of the notional underlying.
- 4 For items which are not stipulated in the form, the Reporting Bank must report such items under the "Others" category is provided. For instance, under the Contingent Liabilities, Commitments, Derivatives and Other Items category, while "Financial Derivatives (non-trading)" is specified, there could be other items which affect the current interest rate risk profile such as commitments with the timing known and rate locked.



[illegible]

## INTEREST RATE REPRICING

**Material Currency:** \_\_\_\_\_

Singapore Dollars '000

		Total	0 to 1 month	> 1 up to 3 months	> 3 up to 6 months	> 6 up to 12 months	> 1 up to 2 years	> 2 up to 3 years	> 3 up to 5 years	> 5 up to 7 years	> 7 up to 10 years	>10 up to 15 years	>15 up to 20 years	> 20 years	Non Interest Rate Sensitive
<b>ASSETS</b>															
1	Cash and Balances														
2	Amounts receivable under reverse repurchase agreements														
3	Positive fair values for financial derivatives														
4	Negotiable certificates of deposits														
5	Debt securities														
6	Equity investments														
7	Loans and advances														
8	Bills discounted or purchased														
9	Intangible assets														
10	Properties and equipment														
11	Assets held for sale														
12	Other assets														
13	Insurance fund investment assets														
14	Loans to the bank's own trading book														
<b>Total assets</b>															
<b>LIABILITIES</b>															
1	Demand deposits or current accounts														
2	Savings deposits														
3	Savings with checking facility														
4	Fixed deposits														
5	Other deposits														
6	Amounts payable under repurchase agreements														
7	Negative fair values for financial derivatives														
8	Bills payable														
9	Negotiable certificates of deposits														
10	Debt securities														
11	Liabilities of disposal groups held for sale														
12	Other liabilities														
13	Liabilities under insurance contracts														
14	Borrowings from the bank's own trading book														
<b>Total liabilities</b>															
<b>EQUITY</b>															
<b>Total equity</b>															
<b>CONTINGENT LIABILITIES, COMMITMENTS, DERIVATIVES AND OTHER ITEMS</b>															
1	Financial Derivatives (non-trading)														
2	Others														
<b>Total off balance sheet</b>															
<b>Net Gap</b>															

**Real Property Loan To Value (LTV) Ratio (For the Purchase of Real Property, and Loans Collateralised on Real Property)**  
**Instructions**

- 1 For outstanding loans, LTV refers to current LTV and is computed based on value of disbursed loans divided by the most recent valuation of collateral. For new loans, LTV refers to LTV at inception and is computed based on the total amount of loans approved and accepted (regardless of their being disbursed or not) divided by valuation of collateral at the point of loan application.
- 2 This includes (i) loans extended to finance or purchase real properties located in Singapore and outside of Singapore; and (ii) loans secured on borrower's equity in the real property regardless of the purpose of loan. "Unsecured loans" refers to loans extended for the purchase of property, where the loans are not secured by the properties purchased.
- 3 Loans extended to any company and any sole-proprietorship to finance or purchase real properties should be reported under "Other than Natural Persons". Loans for purchase of land and loans for project development purpose which are granted to property development companies should not be reported here.
- 4 "Outstanding loans" refers to loans and advances that are disbursed and reported as part of "loans and advances" on the Statement of Financial Position at Appendix B1.
- 5 "Commercial real property" covers office, retail and hotel space.
- 6 "Industrial real property" covers warehouse and factory space.

	Natural Persons		Other than Natural Persons <sup>3</sup>	
	Number of outstanding housing loan accounts	Outstanding housing loans <sup>4</sup>	Number of outstanding housing loan accounts	Outstanding housing loans
<b>Residential real property</b>				
With LTV ≤ 20%				
20% < LTV ≤ 30%				
30% < LTV ≤ 40%				
40% < LTV ≤ 50%				
50% < LTV ≤ 60%				
60% < LTV ≤ 70%				
70% < LTV ≤ 80%				
80% < LTV ≤ 90%				
90% < LTV ≤ 100%				
LTV > 100%				
Unsecured Loan <sup>2</sup>				
<b>TOTAL</b>				

With  $LTV \leq 20\%$   
 $20\% < LTV \leq 30\%$   
 $30\% < LTV \leq 40\%$   
 $40\% < LTV \leq 50\%$   
 $50\% < LTV \leq 60\%$   
 $60\% < LTV \leq 70\%$   
 $70\% < LTV \leq 80\%$   
 $80\% < LTV \leq 90\%$   
 $90\% < LTV \leq 100\%$   
 $LTV > 100\%$   
 Unsecured Loan  
 TOTAL

With  $LTV \leq 20\%$   
 $20\% < LTV \leq 30\%$   
 $30\% < LTV \leq 40\%$   
 $40\% < LTV \leq 50\%$   
 $50\% < LTV \leq 60\%$   
 $60\% < LTV \leq 70\%$   
 $70\% < LTV \leq 80\%$   
 $80\% < LTV \leq 90\%$   
 $90\% < LTV \leq 100\%$   
 $LTV > 100\%$   
 Unsecured Loan  
 TOTAL

With LTV  $\leq 20\%$   
 $20\% < \text{LTV} \leq 30\%$   
 $30\% < \text{LTV} \leq 40\%$   
 $40\% < \text{LTV} \leq 50\%$   
 $50\% < \text{LTV} \leq 60\%$   
 $60\% < \text{LTV} \leq 70\%$   
 $70\% < \text{LTV} \leq 80\%$   
 $80\% < \text{LTV} \leq 90\%$   
 $90\% < \text{LTV} \leq 100\%$   
 LTV  $> 100\%$   
 Unsecured Loan  
 TOTAL

With  $LTV \leq 20\%$   
 $20\% < LTV \leq 30\%$   
 $30\% < LTV \leq 40\%$   
 $40\% < LTV \leq 50\%$   
 $50\% < LTV \leq 55\%$   
 $55\% < LTV \leq 60\%$   
 $60\% < LTV \leq 65\%$   
 $65\% < LTV \leq 70\%$   
 $70\% < LTV \leq 75\%$   
 $75\% < LTV \leq 80\%$   
 $LTV > 80\%$   
 Unsecured Loan  
 TOTAL

With LTV  $\leq 20\%$   
 $20\% < \text{LTV} \leq 30\%$   
 $30\% < \text{LTV} \leq 40\%$   
 $40\% < \text{LTV} \leq 50\%$   
 $50\% < \text{LTV} \leq 55\%$   
 $55\% < \text{LTV} \leq 60\%$   
 $60\% < \text{LTV} \leq 65\%$   
 $65\% < \text{LTV} \leq 70\%$   
 $70\% < \text{LTV} \leq 75\%$   
 $75\% < \text{LTV} \leq 80\%$   
 LTV  $> 80\%$   
 Unsecured Loan  
 TOTAL

With  $LTV \leq 20\%$   
 $20\% < LTV \leq 30\%$   
 $30\% < LTV \leq 40\%$   
 $40\% < LTV \leq 50\%$   
 $50\% < LTV \leq 55\%$   
 $55\% < LTV \leq 60\%$   
 $60\% < LTV \leq 65\%$   
 $65\% < LTV \leq 70\%$   
 $70\% < LTV \leq 75\%$   
 $75\% < LTV \leq 80\%$   
 $LTV > 80\%$   
 Unsecured Loan  
 TOTAL

With LTV  $\leq$  20%  
 20% < LTV  $\leq$  30%  
 30% < LTV  $\leq$  40%  
 40% < LTV  $\leq$  50%  
 50% < LTV  $\leq$  55%  
 55% < LTV  $\leq$  60%  
 60% < LTV  $\leq$  65%  
 65% < LTV  $\leq$  70%  
 70% < LTV  $\leq$  75%  
 75% < LTV  $\leq$  80%  
 LTV > 80%  
 Unsecured Loan  
 TOTAL

[illegible][illegible][illegible][illegible]

## Foreign Exchange and Interest Rate Derivatives Turnover

### Instructions

- 1 This section collects monthly turnover data for the Reporting Bank's proprietary and commissioned business.

Commissioned business refers to a Reporting Bank's transactions as a result of deals as an agent or trustee in its own name, but on behalf of third parties, such as customers or other entities.

"Turnover" means the gross value of all new deals entered into during a given period, and is measured in terms of the nominal or notional amount of the contracts. The Reporting Bank should report all transactions done in Singapore as its turnover.

Transactions done in Singapore include:

- (a) all transactions done by a trading desk in Singapore regardless of where they are booked;
- (b) all trades executed on electronic-trading (e-trading) or electronic-commerce (e-commerce) platforms, the trading desk, where the e-trading or e-commerce team or electronic pricing and trading engine is in Singapore. Otherwise, trades executed on e-trading or e-commerce platforms if the location of the sales contact who services the client is in Singapore; and
- (c) all transactions that are serviced by a sales contact who is in Singapore.

- 2 The need to include related-party trades

For the purpose of instruction note 2,

(a) "related-party trades" means trades between desks and offices of the Reporting Bank, trades between the Reporting Bank and its branches and subsidiaries, and trades between the Reporting Bank and its affiliates.

(b) A person, A, is an affiliate of another person, B, if —

(i) A is a body corporate that is, or a majority of the directors of which are, accustomed or under an obligation whether formal or informal to act in accordance with the directions, instructions or wishes of B;

(ii) A is a person who is accustomed or under an obligation, whether formal or informal, to act in accordance with the directions, instructions or wishes of B;

(iii) A is a subsidiary of B;

(iv) A is a body corporate in which B, alone or together with other associates of B as described in paragraphs (ii), (iv) and (v), is in a position to control not less than 20% of the voting power in A; or

(v) A is a person with whom B has an agreement or arrangement, whether oral or in writing and whether express or implied, to act together with respect to the acquisition, holding or disposal of shares or other interests in, or with respect to the exercise of their voting power in relation to, the Reporting Bank.

(c) a person has an interest in any share if —

(a) he is deemed to have an interest in that share under section 7 of the Companies Act (Cap. 50); or

(b) he otherwise has a legal or an equitable interest in that share except for such interest as is to be disregarded under section 7 of the Companies Act;

(d) a reference to the control of a percentage of the voting power in the Reporting Bank is a reference to the control, whether direct or indirect, of that percentage of the total number of votes that might be cast in a general meeting of the Reporting Bank.

The Reporting Bank should include related-party trades in its reported aggregates. Related-party trades should be included regardless of whether the counterparty is resident in the same country or jurisdiction as the Reporting Bank.

The Reporting Bank should allocate the reported trades between itself and its branches and subsidiaries, and trades between itself and its affiliates to the category of banks or non-bank financial institutions, depending on whether the counterparty is a bank or not. In the event of, for example, an inter-desk deal within the same Reporting Bank, that trade should be recorded twice in the "Banks in Singapore" category because it will be adjusted for double-counting by MAS.

#### Reporting of back-to-back deals

Back-to-back deals are linked deals where the liabilities, obligations and rights of the second deal are exactly the same as those of the original deal. They are normally conducted between affiliates of the Reporting Bank to facilitate either internal risk management or internal bookkeeping.

The Reporting Bank should always report the original deal. The Reporting Bank should only report the second deal between the trading desk and affiliates of the Reporting Bank if it is conducted to transfer risk from one affiliate to another. The Reporting Bank should not report the second deal if there is no transfer of risk from the Reporting Bank: for example, deals conducted within the Reporting Bank (between desks of the same entity) or deals conducted on behalf of another affiliate so that the risk is never recorded in the books of the Reporting Bank.

3 The volume of transactions should be reported in US dollars.

The Reporting Bank should convert non-US dollar amounts into US dollars using the exchange rates prevailing on the transaction date. However, if this is impractical or impossible, turnover data may be reported using average or end-of-period exchange rates.

When exchange rates other than those of the day of the transaction are used, the order of precedence of currencies' dollar exchange rates that the Reporting Bank must use, for purposes of conversion in deals which involve currencies other than the US dollar, should be the following: EUR, JPY, GBP, CHF, CAD, AUD, SEK, ARS, BGN, BHD, BRL, CLP, CNY, CNH, COP, CZK, DKK, HKD, HUF, IDR, ILS, INR, KRW, MXN, MYR, NOK, NZD, PEN, PHP, PLN, RON, RUB, SAR, SGD, THB, TRY, TWD and ZAR.

When transactions involve the direct exchange of two currencies other than the US dollar, the Reporting Bank should measure the transactions by totalling the US dollar equivalent of only one side (preferably the purchase side) of the transaction.

4 The volume of transactions in the forward column should be reported only at the time of transaction.

- (a) Similarly, swaps need to be reported in the swap column at the time of the transaction. This is not to be reported again in the spot and forward columns. The amount to be reported is the value of the unsettled forward leg.
- (b) Transactions in Euro legacy currencies versus other currencies should be replaced by the Euro for the legacy currency concerned. Hence, Reporting Bank is to convert such transactions into Euro transactions for reporting purposes. Transactions in Euro versus legacy currencies and in legacy currency versus legacy currency should not be reported.

**PART I: SPOT, FORWARDS, FX SWAPS, CURRENCY SWAPS, OTC OPTIONS, EXCHANGE-TRADED OPTIONS AND CURRENCY FUTURES**

[illegible]

**PART I: SPOT, FORWARDS, FX SWAPS, CURRENCY SWAPS, OTC OPTIONS, EXCHANGE-TRADED OPTIONS AND CURRENCY FUTURES**

[illegible]



[illegible]

## **Selected Statistics for Reporting Period**

### **Instructions**

- 1 Please indicate all the business activities conducted by the Reporting Bank. Reference is made to the Basel Committee on Banking Supervision's June 2006 International Convergence of Capital Measurement and Capital Standards. Most activities should be mapped into the Level 1 business lines. Services such as "Payments and Settlements", "Agency Services" and "Retail Brokerage" should be subsumed under the respective business lines.

### **Part II to Part VII (Reporting Period: 1 January to 30 June; 1 July to 31 December)**

- 2 Report the Reporting Bank's internal threshold on operational losses. Based on the threshold, report the total amount and number of incidents reflecting the operational losses incurred by the Reporting Bank within each business activity during the reporting period. Operational losses refer to actual losses (amount equals to or exceeds the internal threshold) which the Reporting Bank has made. These losses should be reported before any recovery.
- 3 These include written complaints, complaints received via electronic mails and complaints made verbally through telephonic communication within each business activity during the reporting period.
- 4 "Litigation cases" includes (a) unsettled litigation cases; (b) settled litigation cases where the claims or provisions are incurred or set aside during the reporting period; (c) litigation cases filed against the Reporting Bank whether booked in Singapore or outside Singapore, and (d) litigation cases brought against related corporation group whereby the Reporting Bank is allocated some litigation claims. "Amount of Claims" refers to the plaintiff's claim and "Provisions" refers to the provisions set aside to cover the costs on account of liability or settlement.
- 5 These relate to all credit facilities that the Reporting Bank has extended to its borrowers with the exception of credit facilities with homogeneous characteristics where the Reporting Bank performs credit reviews on a portfolio basis. The credit facilities of these borrowers are either booked in the Reporting Bank's books or where there is arrangement for the Reporting Bank to bear the credit loss in the event of credit default. Provide the status of credit reviews for these borrowers that should have been performed by reporting date. For example, if the Reporting Bank has scheduled 200 accounts for review from 1 January to 30 June, by reporting date of 30 June, 50 accounts are not yet completed, fill in the table with "200" for (a) and "50" for (b).
- 6 Fair value of the securities collateral pledged or held in reverse repurchase or repurchase agreements, as well as securities borrowed or lent in securities borrowing and lending transactions, are to be disclosed.
- 7 Assets which Reporting Bank acquires by way of enforcement of interest in or right over the assets. The amount to be disclosed is the carrying amounts (net of impairment losses or accumulated depreciation, where relevant) recognised in the Reporting Bank's books as at the reporting date.



**DEPOSIT RATE OF SINGAPORE DOLLAR DENOMINATED DEPOSITS FOR NON-BANKS***Applicable to Full Banks in Singapore*

Singapore Dollars '000

		Weighted Average Rate for All Outstanding Deposits as at end of Reporting Period <sup>1</sup> (%)	Highest Quoted Rate for New Deposits as at end of Reporting Period <sup>2</sup> (%)
(a)	Fixed Deposits (less than \$75,000) <sup>3</sup>		
	(i) 1 month		
	(ii) 3 months		
	(iii) 6 months		
	(iv) 12 months		
(b)	Savings deposits <sup>3 4</sup>		
	(i) less than \$75,000		
	(ii) more than or equal to \$75,000		

1 For example, if a Reporting Bank has only one customer who has 2 outstanding 3-month fixed deposits in the reporting period - first, a S\$20,000 deposit receiving 1% per annum, then a S\$40,000 deposit receiving 1.5% per annum, the Reporting Bank should reflect its average 3-month fixed deposit rate as 1.33%.

2 For Fixed Deposits, this refers to the highest interest rates quoted to customers, whether new or existing, for fresh deposits or rollover, on the last business day of the reporting period. For Savings Deposits, this refers to the highest interest rates quoted to customers, whether new or existing, for fresh deposits of the various outstanding balances on the last business day of the reporting period. This does not include new deposits which have closed or have zero balance on the last business day of the reporting period.

3 The threshold amount for the fixed and savings deposits is subject to revision, but MAS will generally give banks advance notice if there are to be any changes.

**COVERED BONDS HELD**

*Applicable to banks incorporated in Singapore*

Singapore Dollars '000

No	Name of bank issuer <sup>1</sup>	SWIFT Code	Outstanding Amount

1 To provide the name of bank issuers, whether in or outside Singapore

**COVERED BONDS ISSUED**

*Applicable to banks incorporated in Singapore*

Singapore Dollars '000

**PART I: COVERED BONDS ISSUED**

1	Payables to covered bond special purpose vehicles	<input type="text"/>
2	Loans to covered bond special purpose vehicles	<input type="text"/>
3	Undisbursed credit facilities to covered bond special purpose vehicles	<input type="text"/>
4	Credit limits granted to covered bond special purpose vehicles	<input type="text"/>

**PART II: FOR COVERED BONDS ISSUED - LOANS TO SPECIAL PURPOSE VEHICLES BY CURRENCY**

Currency	Outstanding Amount
SGD	<input type="text"/>
USD	<input type="text"/>
EUR	<input type="text"/>
JPY	<input type="text"/>
GBP	<input type="text"/>
RMB	<input type="text"/>
All other currencies	<input type="text"/>
<b>Total</b>	<input type="text"/>

NOTES TO REPORTING FORM

Singapore Dollars '000

PART I

LOANS AND ADVANCES

	Outstanding Amount	
	All Currencies	Singapore Dollar
1. Residual Maturity greater than 1 year		
2. Residual Maturity equal or less than 1 year		

PART II

INTEREST RATE REPRICING

Please provide -

1. Basis of customer behaviour assumptions.
2. Repricing positions for products based on contractual term.

PART III

OTHERS