

MAS NOTICE 1003 (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 1003 issued 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 1003 issued on 23 December 2021, which is published on MAS' website 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 1003

18 August 2020

Last revised on 23 December 2021

NOTICE TO MERCHANT BANKS
BANKING ACT, CAP 19

SUBMISSION OF STATISTICS AND RETURNS

Introduction

1. This Notice is issued pursuant to section 26(1) as applied by section 55ZD(1) of the Banking Act (Cap. 19) [“the Act”] and applies to all merchant 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) “reporting forms” means the forms annexed to this Notice as “Appendix B1 to K”;
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 merchant bank 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 paragraph 6, every merchant bank must furnish the information set out in the reporting forms to the Authority as follows:
- 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;

- 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
- 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.

6. A merchant bank must furnish the 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 merchant 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.

7. Notwithstanding any of the paragraphs in this Notice, if the day on which a merchant bank has to furnish any information is not a business day, the merchant bank may furnish the information on the next business day.

~~Transitional provisions and~~ Effective Date

8. 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;
- 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;
- 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
- 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.

9. ~~[Deleted by MAS Notice 1003 (Amendment) 2021] Despite MAS Notice 1003 (Cancellation Notice) 2020 dated 16 July 2020 issued pursuant to section 28(3) of the Monetary Authority of Singapore Act (Cap. 186) ("Cancellation Notice"), MAS Notice 1003 dated 8 May 2013 issued pursuant to section 28(3) of the Monetary Authority of Singapore Act as in force immediately before 1 July 2021 ("MAS Notice 1003 dated 8 May 2013") shall continue to apply to a company treated as a deemed licensee under section 64 of the Banking (Amendment) Act 2020 in relation to the following information set out in the reporting forms that the company would have had to furnish under MAS Notice 1003 dated 8 May 2013 as in force immediately before 1 July 2021, as if the Cancellation Notice had not been made—~~

~~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~~

~~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.~~

* Notes on History of Amendment

1. MAS Notice 1003 (Amendment) 2021 with effect from 31 January 2022.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX A1

Annex 1

Definitions

For the purposes of the Appendices and Annexes -

Reporting Entity

- 1 "Reporting Merchant Bank" refers to the Merchant 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 Merchant 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 un-funded) limits approved by the Reporting Merchant Bank and accepted by the borrowers; and the principal outstanding of uncommitted credit facilities (funded or un-funded, 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 Merchant 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 Merchant 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 Merchant 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 Merchant Bank should classify the credit facility as "secured". If the collateral value is lower than the amount of credit facility granted, the Reporting Merchant 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, guarantee by banks and governments, insurance coverage by insurance companies).
- 20 "Syndicated" loans refers to financing provided by a group of lenders to a borrower. Lead, agent or grantor and participating merchant banks are to report the committed or outstanding amount in the relevant appendices. For lead or agent merchant banks, the facilities are to be reported as "syndicated" even though the lead or agent merchant 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 Merchant 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 Merchant 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 merchant 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.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX A1

Annex 2

| Report Title | Appendix | Annex | Reporting Frequency Table | | |
|--|----------|--------------------|---|--|--|
| | | | Merchant Banks Incorporated Outside Singapore | Foreign-owned Merchant Banks incorporated in Singapore | Merchant Banks incorporated in Singapore (other than foreign-owned Merchant Banks incorporated in Singapore) |
| Statements of Financial Position | B1, B2 | | M | M | M |
| <u>Assets</u> | B1 | | | | |
| Cash | B1 | 1 | M | 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 |
| Unlisted Investments, Intangible Assets and Properties and Equipment | B1 | 3 | A | A | A |
| <u>Liabilities & 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 |
| Deposits and Balances by Type and by Source of Non-Bank customers | B2 | 2 Part I | M | M | M |
| Deposits by Size of Non-Bank Customers | B2 | 2 Part II | Q | Q | Q |
| Adjusted Capital Funds for Merchant Banks Incorporated Outside Singapore | B2 | 3 Part I | M | | |
| Capital Funds and Adjusted Capital Funds for Foreign-Owned Merchant Banks Incorporated in Singapore | B2 | 3 Part II | | M | |
| Reserves by Type | B2 | 4 | M | M | M |
| | | | | | |
| Contingent Liabilities | B3 | 1 | M | M | M |
| Commitments | B3 | 2 Part I | M | M | M |
| Commitments | B3 | 2 Part II | Q | Q | Q |
| Corporate Finance Activity | B3 | 3 | H | H | H |
| Financial Derivatives by Type and Risk Category (trades booked in Singapore) | B3 | 4 Part I | M | M | M |
| Financial Derivatives by Type and Risk Category (Singapore as a trading location) | B3 | 4 Part II | Q | Q | |
| Assets Under Management and Assets Held Under Custody | B3 | 5 | Q | Q | Q |
| Assets Pledged | B3 | 6 | H | H | H |
| Structured Entities | B3 | 7 | A | A | A |
| | | | | | |
| Assets and Liabilities by Bank Counterparty, Related Banks and Related Corporations | C1 | 1 | M | M | M |
| Interbank Indebtedness by Counterparty in Singapore | C1 | 2 | M | M | M |
| Interbank Indebtedness by Counterparty outside Singapore | C1 | 3 | H | H | H |
| Related Banks in Singapore | C1 | 4 | M | M | 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 |
| Assets, Contingent Items and Commitments by Country or Jurisdiction and by Counterparty - All Currencies (Immediate Borrower) | D2 | 1 | M | M | M |
| Assets, Contingent Items and Commitments by Country or Jurisdiction and by Counterparty - SGD (Immediate Borrower) | D2 | 2 | M | M | M |
| Assets, Contingent Items and Commitments by Country or Jurisdiction and by Counterparty - USD (Immediate Borrower) | D2 | 3 | M | M | M |
| Assets by Country or Jurisdiction and by Counterparty - EUR (Immediate Borrower) | D2 | 4 | Q | Q | Q |
| Assets by Country or Jurisdiction and by Counterparty - JPY (Immediate Borrower) | D2 | 5 | Q | Q | Q |
| Assets by Country or Jurisdiction and by Counterparty - GBP (Immediate Borrower) | D2 | 6 | Q | Q | Q |
| Assets by Country or Jurisdiction and by Counterparty - RMB (Immediate Borrower) | D2 | 7 | M | M | M |
| Assets and Contingent Items by Sector (All Currencies) | D3 | 1 Part I | M | M | M |
| Assets and Contingent Items by Sector (Residency) | D3 | 1 Part II | M | M | M |
| Assets and Contingent Items for Treasury Centres (All Currencies) | D3 | 1 Part III | M | M | M |
| Assets and Contingent Items by Purpose | D3 | 2 Part I & II | M | M | M |
| Assets and Contingent Items by Purpose - Project Finance | D3 | 2 Part III, IV & V | A | A | A |

| Report Title | Appendix | Annex | Reporting Frequency Table | | |
|--|----------|---------|---|--|--|
| | | | Merchant Banks Incorporated Outside Singapore | Foreign-owned Merchant Banks incorporated in Singapore | Merchant Banks incorporated in Singapore (other than foreign-owned Merchant Banks incorporated in Singapore) |
| Liabilities by Country or Jurisdiction and by Counterparty - All Currencies (Residency) | D4 | 1 | M | M | M |
| Liabilities by Country or Jurisdiction and by Counterparty - SGD (by Residency) | D4 | 2 | M | M | M |
| Liabilities by Country or Jurisdiction and by Counterparty - USD (by Residency) | D4 | 3 | M | M | M |
| Liabilities by Country or Jurisdiction and by Counterparty - EUR (by Residency) | D4 | 4 | Q | Q | Q |
| Liabilities by Country or Jurisdiction and by Counterparty - JPY (by Residency) | D4 | 5 | Q | Q | Q |
| Liabilities by Country or Jurisdiction and by Counterparty - GBP (by Residency) | D4 | 6 | Q | Q | Q |
| Liabilities by Country or Jurisdiction and by Counterparty - RMB (by Residency) | D4 | 7 | M | M | M |
| RMB Business Activities | D5 | | M | M | M |
| Classification and Fair Value Measurements of Assets and Liabilities | E | 1 | A | A | A |
| Statement of Financial Position, Contingent Liabilities, Commitments, Derivatives and Other Items (Islamic Banking) | E | 2 | H | H | H |
| Asset Ageing Analysis by Counterparty and by Purpose | E | 3 | Q | Q | Q |
| <u>Credit Risk</u> | | | | | |
| Assets by MAS Notice 1005 Classification and by Country or Jurisdiction | F | 1 | Q | Q | Q |
| Classified Assets by Sector, Purpose and Counterparty | F | 2 | Q | Q | Q |
| Classified Assets by Sector and by Country or Jurisdiction | F | 3 | Q | Q | Q |
| <u>Interest Rate Repricing</u> | | | | | |
| Interest Rate Repricing (All Currencies) | G | 1 | Q | Q | Q |
| Interest Rate Repricing (one form for each material currency) | G | 2 | Q | Q | Q |
| Real Property Loan to Value Ratio (For the Purchase of Real Property, and Loans Collateralised on Real Property) | H | | Q | Q | Q |
| <u>Foreign Exchange and Interest Rate Derivatives Turnover</u> | | | | | |
| 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 | M |
| Interest Rate Derivatives Turnover - Forward Rate Agreements, Overnight Indexed Swaps, Other Swaps and OTC Options | I | Part II | M | M | M |
| Selected Statistics for Reporting Period | J | | H | H | H |
| Notes to Reporting Forms | K | | M | M | M |

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)

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 ¹ | | |
| (b) | precious metals ¹ | | |
| (c) | commodities ¹ | | |
| (d) | cash and other collaterals paid on securities borrowed ² | | |
| (e) | cash and other collaterals paid on derivative contracts | | |
| (f) | deferred tax assets | | |
| (g) | suspense account ³ | | |
| (h) | others | | |
| 13 | Insurance fund investment assets | | |
| TOTAL ASSETS | | | |

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 ¹ | | |
| 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 ² | | |
| (b) | cash and other collaterals received on-derivative contracts | | |
| (c) | current tax liabilities | | |
| (d) | deferred tax liabilities | | |
| (e) | suspense accounts | | |
| (f) | short sales short sale of securities | | |
| (g) | others ³ | | |
| 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 ¹ | |
|-----|------------------------------|--|
| (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 ³ | Equity Investments | Loans and Advances | Bills Discounted or Purchased |
|---|--|----------------------|--|--|---------------------------------|-----------------------|-----------------------|-------------------------------------|
| | TOTAL² | | | | | | | |
| 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

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

PART III: BY TENOR

| | | |
|---|--|--|
| AMOUNTS RECEIVABLE UNDER REVERSE REPURCHASE AGREEMENTS | | |
| 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 Merchant 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 | Goodwill (please specify the details below) |
| 2 | Others (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 ¹ | | | |

1 Only applicable for reporting date as at Reporting Merchant 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 Merchant Bank with other banks, including central banks and monetary authorities.
 - (b) current credit balances, call monies and fixed deposits held for, borrowings from the Reporting Merchant 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.

Appendix B2 Annex 2 Part I

- 3 "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.
- 4 "Other deposits" refer to all other deposits not specifically covered above, including sundry deposits of customers and dual currency investments.
- 5 "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.
- 6 Singapore Statutory Boards are listed in the Singapore Government Directory.
- 7 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.
- 8 "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

- 9 "Number of depositors" refers to number of all depositors, whether active or dormant as at end of the reporting period.
- 10 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 Merchant 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

| | | TOTAL ² | 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

| | AMOUNTS PAYABLE UNDER REPURCHASE AGREEMENTS | |
|---|---|--|
| 1 | Negotiable certificates of deposit | |
| 2 | Debt securities | |
| 3 | Equity investments | |
| 4 | Others | |

PART III: BY TENOR

| | AMOUNTS PAYABLE UNDER REPURCHASE AGREEMENTS | |
|---|--|--|
| 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

| | | |
|---|------------------------------------|--|
| | <i>Deposits of which:</i> | |
| 1 | UNENCUMBERED DEPOSITS ¹ | |
| 2 | DUAL CURRENCY INVESTMENTS | |

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.

Residents in Singapore (All Currencies)

Deposits and balances held by Singapore statutory boards by type (All Currencies)Residents in Singapore (Singapore Dollar)Deposits and balances held by Singapore statutory boards by type (Singapore Dollar)

Non-Residents (All Currencies)

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 \$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 |
| | | | |
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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 \$250,000 but not > S\$500,000
Above \$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 |
| | | | |
| | | | |
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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 Merchant Bank, means reserves which appear in the accounts of the Reporting Merchant Bank which are duly audited or certified as correct by the auditor of the Reporting Merchant 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 Merchant 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 Merchant Banks Incorporated Outside Singapore

Singapore Dollars '000

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

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

Singapore Dollars '000

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

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

RESERVES BY TYPE

Singapore Dollars '000

| | | | |
|-------|--|--|----|
| 1 | Revenue Reserves¹ | | |
| (a) | Unappropriated profits or Accumulated losses | | |
| (i) | Opening Balance as at beginning of financial year | | |
| (ii) | Profit or (loss) after tax attributable to shareholders | | |
| | (Profit or (loss) before tax) ² | | 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 ³ | | NA |
| (b) | Currency translation reserves | | |
| (c) | Others (please specify below) | | |
| | Total (a)+(b)+(c) | | |
| 2 | Other Reserves | | |
| (a) | Capital reserves | | |
| (b) | Share option and share plan reserves | | |
| (c) | Regulatory loss allowances reserve (where applicable) ⁴ | | |
| (d) | Cash flow hedge reserves | | |
| (e) | Others (please specify below) | | |
| | Total | | |

| 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 merchant 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 Merchant Bank should follow its own reporting cycle in the computation of the regulatory loss allowances reserve according to MAS Notice 1005.

Contingent Liabilities

Instructions

- 1 "Contingent liabilities" refers to undertakings by the Reporting Merchant 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 Merchant 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 Merchant 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 Merchant 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 Merchant 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 Merchant Bank must make corresponding payment to the agent bank in accordance to its participation percentage. An example is unfunded forfaiting transaction where the Reporting Merchant Bank purchases the rights to receivables of exporters in the secondary market from an agent bank. The forfaiter Reporting Merchant Bank takes on the risks associated with the receivables but no funds are provided. Participating fee is received from the agent bank.

CONTINGENT LIABILITIES¹

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 ² | | |
| (b) of which: Warranties | | |
| (c) of which: Standby letters of credit | | |
| 3 Letters of credit | | |
| 4 Acceptances | | |
| 5 Unfunded risk participation ³ | | |
| 6 Others (please specify below) | | |
| TOTAL | | |
| of which: syndicated | | |
| of which: Reporting Merchant Bank acts as lead arranger or agent | | |

| Others | |
|-------------|--------|
| Description | Amount |
| 1 | |
| 2 | |
| 3 | |
| 4 | |
| 5 | |

Commitments

Instructions

Part I

1 Scope of Reporting

Reporting Merchant 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 Merchant Bank at the point of drawdown, and the Reporting Merchant 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" refer 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 Merchant 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 Merchant Bank has committed to underwrite.
- 3 "Partly-paid securities" refers to the amount which is unpaid on shares and securities owed by the Reporting Merchant Bank and the issuer may call upon the Reporting Merchant Bank to pay any of this amount at a predetermined or unspecified date in the future.
- 4 "Securitisation liquidity facilities" refers to Reporting Merchant 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 1111.
- 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 Merchant 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: COMMITMENTS¹

| | | Total | of which: Singapore Dollars |
|-----|--|-------|-----------------------------|
| 1 | Undrawn credit commitments | | |
| (a) | of which: standby facilities offered to banks | | |
| (b) | of which: syndicated | | |
| | of which: Reporting Merchant Bank acts as lead arranger or agent | | |
| 2 | Forward asset purchases² | | |
| 3 | Forward deposits placed³ | | |
| 4 | Underwriting commitments | | |
| 5 | Other commitments | | |
| (a) | securitisation liquidity facilities ⁴ | | |
| (b) | Others (please specify below) | | |

| Others | |
|-------------|--------|
| Description | Amount |
| 1 | |
| 2 | |
| 3 | |
| 4 | |
| 5 | |
| 6 | |
| 7 | |
| 8 | |
| 9 | |
| 10 | |

COMMITMENTS

Singapore Dollars '000

PART II: COMMITMENTS¹

| | | |
|-----|---|--|
| 1 | Notes issuance facilities and revolving underwriting facilities ² | |
| 2 | Forward asset purchases, forward deposits and partly-paid securities ³ | |
| 3 | Securitisation Liquidity Facilities ⁴ | |
| (a) | of which: unrated eligible liquidity facilities ⁵ | |
| (b) | of which: eligible servicer cash advance facilities ⁶ | |
| 4 | Asset sales with recourse where the credit risk remains with Reporting Merchant Bank ⁷ | |
| 5 | Other Commitments ⁸ | |
| (a) | of which: unconditionally cancellable at any time ⁹ | |
| (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 Merchant Bank should report a corporate finance deal if:
 - (a) the deal agreement is entered into by the Reporting Merchant Bank;
 - (b) the deal agreement is entered into by the Reporting Merchant 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 Merchant Bank had provided any services in relation to the deal; or
 - (c) the deal is booked by the Reporting Merchant 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 Merchant Bank obtains the mandate or where the deal is booked by the Reporting Merchant Bank, the Reporting Merchant Bank must report the value of the issuance underwritten by it. For (b), reporting is limited to the Reporting Merchant Bank's participation in the transactions. For example, where the customer enters into an underwriting agreement with the Reporting Merchant Bank's Head Office or related corporation group and the underwriting activity is sub-allocated to the Reporting Merchant Bank, the Reporting Merchant 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

- 2 "Subscribed portion" refers to the Reporting Merchant 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 Merchant 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 Merchant Bank has legal recourse to the investors who have committed to take up the positions such that the Reporting Merchant Bank is effectively not exposed to underwriting risk, the "Outstanding underwriting commitment at reporting date" can be left blank but the Reporting Merchant 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 Merchant Bank.

CORPORATE FINANCE ACTIVITY

Singapore Dollars '000

[illegible]

Financial Derivatives

Instructions

- 1 Reporting Merchant 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 Merchant 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 Merchant 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 Merchant Bank is to report all trades transacted in Singapore regardless of where the transactions are booked. Hence, Reporting Merchant 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 Merchant 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 Merchant Bank should report trade 1 and trade 3 for the purpose of reporting under Part II.

For trades where Reporting Merchant 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".

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 | Nature of Derivative Contracts | | | | | | | |
|--|--|------------------------|--------------------------------|-------------------------------|--------|-----------------|------------------|-----------|--------|-------|
| | | | Interest Rate | Foreign Exchange ⁴ | Equity | Credit | | Commodity | Others | Total |
| | | | | | | Long Protection | Short Protection | | | |
| 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 ¹ | | | | | | | | | |
| | Netting ² | | | | | | | | | |
| | Post-netting positive fair value | | | | | | | | | |
| | Negative fair value ¹ | | | | | | | | | |
| | Netting | | | | | | | | | |
| | Post-netting negative fair value | | | | | | | | | |
| METHOD OF TRADING | Exchange Traded ³ : Gross Amount | | | | | | | | | |
| | Over-the-counter ³ : 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 | | | | |
| 1 TRADING | | | | | | | | | | | |
| (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 | | | | | | | | | | |
| SUB-TOTAL (TRADING) | | Gross Amount | | | | | | | | | |
| | | Positive fair value | | | | | | | | | |
| | | Negative fair value | | | | | | | | | |
| 2 NON-TRADING | | | | | | | | | | | |
| (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 | | | | | | | | | | |
| (c) Option Bought | Gross Amount | | | | | | | | | | |
| | Positive fair value | | | | | | | | | | |
| | Negative fair value | | | | | | | | | | |
| (e) 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 Merchant 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 Merchant 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 Merchant Bank or its related corporation group manages a portion of the fund, include only the portion where the Reporting Merchant Bank or its related corporation group have discretionary management responsibility. Where the Reporting Merchant 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 Merchant Bank's name with the customers.
- 3 Indicate the amount allocated to the Reporting Merchant Bank. For example, customer enters into an AUM or AUC agreement with the Reporting Merchant Bank's related corporation group. The relationship is managed or serviced by the Reporting Merchant Bank and its related corporation group. As at reporting date, Reporting Merchant Bank is required to report the amount that is attributable to the Reporting Merchant 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 Merchant Bank should apportion the customer's outstanding assets under management or assets under custody based on the Reporting Merchant 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 Merchant 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 Merchant 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 MANAGEMENT¹

- (a) contracted by Reporting Merchant Bank²
- (i) funds managed or advised by Reporting Merchant Bank
- (ii) funds managed or advised by third parties
- (iii) funds managed or advised by related corporation group
- (b) not contracted by Reporting Merchant Bank but funds managed or advised by Reporting Merchant Bank³

| Outstanding Amount | |
|--------------------|----------|
| Discretionary | Advisory |
| | |
| | |
| | |
| | |
| | |

PART II: CUSTOMER'S ASSETS HELD UNDER CUSTODY⁴

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

| Outstanding Amount |
|--------------------|
| |
| |
| |
| |
| |

ASSETS PLEDGED¹

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 Merchant 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 Entities¹

Singapore Dollars '000

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

1 Structured entities are used to achieve a specific business purpose. They may be established as corporations or trusts. Reporting Merchant 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 Merchant 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 ~~purchases~~~~purchases~~, the repayment of securities is linked to the performance of the assets in the structured entities. The Reporting Merchant Bank provides financial support to these entities in the form of liquidity facilities. The Reporting Merchant Bank may retain a subordinated interest in the assets that have been securitised.

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

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

5 The Reporting Merchant 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 Merchant 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 Merchant 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 Reporting Merchant Bank B are related to each other but not to the Reporting Merchant 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 Merchant 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 Merchant 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 Merchant 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 Merchant Bank and the Reporting Merchant 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 Merchant 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 Merchant 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 Merchant 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 Merchant Bank's head office or any branch of the Reporting Merchant Bank outside Singapore and banks and corporations which are related corporations of the Reporting Merchant 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 Merchant 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

- ## 2 RELATED CORPORATIONS

- # 1 BANKS

- ## 2 RELATED CORPORATIONS

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

[illegible]

INTERBANK INDEBTEDNESS BY COUNTERPARTY OUTSIDE SINGAPORE

Singapore Dollars '000

| | | ASSETS | | | | | | | | | | | LIABILITIES | | | | | | | | | | | | | |
|--|--------------------------------------|---------------------------------|-------------------|--|---|-------------------------------------|-----------------|--------------------|---------------------------|-------------------------------|--------------------|--------------|--------------|-----------------------|---|---|---------------|-------------------------------------|-----------------|-------------------|-------------------|------------------|---------------------------|-------------|--|--|
| | Country or Jurisdiction of Residence | Net Total Assets or Liabilities | 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 | Contingent items | of which: trade financing | Commitments | | |
| 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 ¹ | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PART II: BY NET TOTAL LIABILITIES | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | | | | | | | | | | | | |

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

Accrued interest

RELATED BANKS AND CORPORATIONS OUTSIDE SINGAPORE

Singapore Dollars '000

| | | | ASSETS | | | | | | | | | | | | LIABILITIES | | | | | | | | | | | | | | |
|---|--|--|-------------------|--|---|-----------------------------------|-------------------------------------|-----------------|--------------------|---------------------------|-------------------------------|--|--------------|--------------|-----------------------|---|---|-----------------------------------|---------------|-------------------------------------|-----------------|-------------------|-------------------|------------------|---------------------------|-------------|--|--|--|
| Country or Jurisdiction of Residence | Please indicate relationships (eg. Parent, Head Office, Branch, Subsidiary, Subsidiary or Branch of Head Office or Parent) | Non-Bank Financial Institution (to indicate "Yes" or "No") | Cash and Balances | Amounts receivable under reverse repurchase agreements | Positive fair value for financial derivatives | of which: Traded Over-the Counter | Negotiable Certificates of Deposits | Debt Securities | Loans and advances | of which: trade financing | Bills Discounted or Purchased | Equity investments (includes equity shares held in subsidiaries and other controlled entities) | Other assets | Total assets | Deposits and Balances | Amounts payable under repurchase agreements | Negative fair value for financial derivatives | of which: Traded Over-the-Counter | Bills payable | Negotiable certificates of deposits | Debt securities | Other liabilities | Total liabilities | Contingent items | of which: trade financing | Commitments | | | |
| PART I: RELATED BANKS OUTSIDE SINGAPORE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Related bank 1 | | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Related bank 2 | | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Related bank 3 | | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | NA | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Accrued interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PART II: RELATED CORPORATIONS OUTSIDE SINGAPORE | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Related corporation 1 | | | | | | NA | | | | | | | | | | | | NA | | | | | | | | | | | |
| Related corporation 2 | | | | | | NA | | | | | | | | | | | | NA | | | | | | | | | | | |
| Related corporation 3 | | | | | | NA | | | | | | | | | | | | NA | | | | | | | | | | | |
| | | | | | | NA | | | | | | | | | | | | NA | | | | | | | | | | | |
| | | | | | | NA | | | | | | | | | | | | NA | | | | | | | | | | | |
| Total | | | | | | NA | | | | | | | | | | | | NA | | | | | | | | | | | |
| Accrued interest | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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 Merchant Bank's non-bank customer credit limit; and as bank loans and advances if the exposures are accounted for under the Reporting Merchant 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 Merchant 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 ¹ : | | | | | | | | | | | |
| 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 & 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/ Follows ISO 3166 Country Code.

NA: Not Applicable

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 Merchant Bank's other residual assets that are not reported in the other tables in Appendix D2, based on residency of the Reporting Merchant 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 ² | | | | | | | |
| | 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 ¹ : | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | 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: | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | 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: | | | | | | | | | | | | | | | | | |
| 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 ³ | |

[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

[illegible][illegible]

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

[illegible]

[illegible]

| Country or Jurisdiction | Other Residual Assets |
|--------------------------------|-----------------------|
| Singapore | |
| Outside Singapore ³ | |

[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 | 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/ Follows ISO 3166 Country Code.

2/ 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 ² | | | | | | | |
| | 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 ¹ : | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | 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: | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | 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: | | | | | | | | | | | | | | | | | |
| 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 ³ | |

[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

[illegible][illegible]

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

[illegible]

[illegible]

| Country or Jurisdiction | Other Residual Assets |
|--------------------------------|-----------------------|
| Singapore | |
| Outside Singapore ³ | |

[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 | 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/ Follows ISO 3166 Country Code.

2/ Refers to breakdown by industry

3/ Aggregate of all countries or jurisdictions outside Singapore

[illegible]

| 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 | | |

[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 | 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 | | | |

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 |
| 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 | | |
| 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* | |

| Country or Jurisdiction | Contingent Items | | | | | | | | | | | | | | | | |
|---|------------------|-------------------|--------------------|---------------------|-----------------------------|----------------------------------|---------------------------------------|-------|---|----------------------|------------------------|--------------------------|--|-----------------|--|--------|-------|
| | 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 | | |

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 | 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 | | |

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/ Follows ISO 3166 Country Code.
2/ Refers to breakdown by industry
3/ Aggregate of all countries or jurisdictions outside Singapore

[illegible][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 ¹ | |

1/ Follows ISO 3166 Country Code.

2/ 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 ³ | |

1/ Follows ISO 3166 Country Code.

2/ Refers to breakdown by industry

3/ Aggregate of all countries or jurisdictions outside Singapore

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

| Country or Jurisdiction | Bills discounted or purchased | | | | | | | | | | | | | | | | |
|---|-------------------------------|-------------------|--------------------|---------------------|-----------------------------|----------------------------------|---------------------------------------|-------|---|----------------------|------------------------|--------------------------|--|-----------------|--|--------|-------|
| | 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 | | | | | | | |
| | 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 | | | | | | | | | | | | | | | | |
|---|-------------------------------------|-------------------|--------------------|---------------------|-----------------------------|----------------------------------|---------------------------------------|-------|---|----------------------|------------------------|--------------------------|--|-----------------|--|--------|-------|
| | 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 | Equity Investments | | | | | | | | | | | | | | | | |
|---|--------------------|-------------------|--------------------|---------------------|-----------------------------|----------------------------------|---------------------------------------|-------|---|----------------------|------------------------|--------------------------|--|-----------------|--|--------|-------|
| | 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 | | 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 ³ | |

1/ Follows ISO 3166 Country Code.
2/ Refers to breakdown by industry
3/ Aggregate of all countries or jurisdictions outside Singapore

[illegible][illegible]

| 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 | | |
| 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 ³ | |

1/ Follows ISO 3166 Country Code.
2/ 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 Merchant 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".

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 | | | | | | | |
| Total | | | | | | | |

All Currencies

| | 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 | | | | | | | |
| Total | | | | | | | |

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> | | | | | | | |
| Accommodation 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> | | | | | | | |
| Total | | | | | | | |

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> | | | | | | | |
| Accommodation 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> | | | | | | | |
| Total | | | | | | | |

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 Merchant 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 ~~exisitng~~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 Merchant 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 PURPOSE¹

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 | | | |
| | TOTAL | | | |
| | 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 | | | |
| | TOTAL | | | |
| | 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 | | | |
| | TOTAL | | | |
| | 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 | | | |
| | TOTAL | | | |
| | 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

| | | 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 ² | | | | |
| | (i) Residential | | | | |
| | (ii) Commercial | | | | |
| | (iii) Industrial | | | | |
| | (iv) Others | | | | |
| | of which: Other than IPRE | | | | |
| (b) | Project Finance ³ | | | | |
| (c) | Object Finance ⁴ | | | | |
| | of which: Aircraft finance | | | | |
| | of which: Ship finance | | | | |
| (d) | Share finance | | | | |
| (e) | Trade finance ⁵ | | | | |
| (f) | Commodities finance ⁶ | | | | |
| (g) | Others | | | | |
| | of which: Wealth management purposes ⁷ | | | | |
| | of which: Purchase of real property | | | | |
| | TOTAL | | | | |

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 | | | New credit facilities granted for the year |
|-------|--------------------|--------------------------|--------------------|-----------|------------------|--|
| | | | Outstanding Amount | | Contingent items | |
| | | | Loans and advances | | | |
| | | | 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)

| Form 1001 Version 04-2010 (English) | | | | | |
|-------------------------------------|--------------------------|--------------------|-----------|------------------|--|
| | 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 | | | | | |

BY TENOR (Singapore Dollar)

| 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". Please see instruction note 5 for the treatment of "Other Residual Liabilities" 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 in 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 Merchant Bank's other residual liabilities that are not reported in the other tables in Appendix D4, based on residency of the Reporting Merchant Bank's counterparty.
Where not possible to aggregate for specific liabilities, the Reporting Merchant Bank may tag these items to "In Singapore" and provide notes in Appendix K, Part III on what these items are.
Only significant items greater than 5% of the Reporting Merchant Bank's total liabilities need to be explained in Appendix K, 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 ² | | | | | | | |
| | 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 ¹ : | | | | | | | | | | | | | | | | | |
| 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 | 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 |
| 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 | 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 |
| 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 ³ | |

| 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 | 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 | 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 | | | | | | | | | |
| | | 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 | Other Residual Liabilities |
|--------------------------------|----------------------------|
| Singapore | |
| Outside Singapore ³ | |

1/ Follows ISO 3166 Country Code.

2/ 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 ² | | | | | | | |
| | 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 ¹ : | | | | | | | | | | | | | | | | | |
| 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 | 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 | 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 | Negative fair values for financial derivatives | | | | | | | | | | | | | | | | |
|---|--|---------------------------------|--------------------|---------------------|-----------------------------|----------------------------------|---------------------------------------|-------|---|----------------------|------------------------|--------------------------|--|-----------------|--|--------|-------|
| | Financial Sector | | | | | | | | | Non-Financial Sector | | | | | | | |
| | 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 | | |

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

| Country or Jurisdiction | Fund Management Companies |
|--------------------------------|---------------------------|
| Singapore | |
| Outside Singapore ³ | |

| Country or Jurisdiction | Bills Payable | | | | | | | | | | | | | | | | |
|---|------------------|---------------------------------|--------------------|---------------------|-----------------------------|----------------------------------|---------------------------------------|-------|---|----------------------|------------------------|--------------------------|--|-----------------|--|--------|-------|
| | 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: | | | | | | | | | | | | | | | | | |
| 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 | | | |

| 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 | | | | | | | | | |
| | | 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 | Other Residual Liabilities |
|--------------------------------|----------------------------|
| Singapore | |
| Outside Singapore ¹ | |

1/ Follows ISO 3166 Country Code.
2/ 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 ² | | | | | | | |
| | 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 ¹ : | | | | | | | | | | | | | | | | | |
| 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 | 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 | Negative 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 | | |

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

| Country or Jurisdiction | Fund Management Companies |
|--------------------------------|---------------------------|
| Singapore | |
| Outside Singapore ³ | |

| 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 | 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 ³ | |

1/ Follows ISO 3166 Country Code.

2/ Refers to breakdown by industry

3/ Aggregate of all countries or jurisdictions outside Singapore

Singapore Dollars '000

[illegible]

| Country or Jurisdiction | Bills Payable | | | | | | | | | | | | | | | | |
|---|------------------|---------------------------------|--------------------|---------------------|-----------------------------|----------------------------------|---------------------------------------|-------|---|----------------------|------------------------|--------------------------|--|-----------------|--|--------|-------|
| | 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 | | | | | | | | |
| 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 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 ("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 ³ | |

1/ Follows ISO 3166 Country Code.

2/ Refers to breakdown by industry

3/ Aggregate of all countries or jurisdictions outside Singapore

Singapore Dollars '000

[illegible]

| Country or Jurisdiction | Bills Payable | | | | | | | | | | | | | | | | |
|---|------------------|---------------------------------|--------------------|---------------------|-----------------------------|----------------------------------|---------------------------------------|-------|---|----------------------|------------------------|--------------------------|--|-----------------|--|--------|-------|
| | 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 | | | | | | | | |
| 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 | |
| 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 | |
| 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 | | | | | | | | |
| 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 | | 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 | | | |

| Country or Jurisdiction | Other Residual Liabilities |
|--------------------------------|----------------------------|
| Singapore | |
| Outside Singapore ³ | |

1/ Follows ISO 3166 Country Code.
2/ Refers to breakdown by industry
3/ Aggregate of all countries or jurisdictions outside Singapore

| 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 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 ("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 ³ | |

1/ Follows ISO 3166 Country Code.

2/ Refers to breakdown by industry

3/ Aggregate of all countries or jurisdictions outside Singapore

[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 | | | | | | | | |
| | 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: | | 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 | | | | | | | | |
| | 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: | | 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 ^a | |

1/ Follows ISO 3166 Country Code.
2/ 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 Merchant 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 Merchant Bank's head office, overseas branches and subsidiaries.
- 2 The Reporting Merchant 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

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

Value of transactions in reporting month

| | |
|--|--|
| | |
| | |
| | |

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 MERCHANT BANKS ONLY) PURCHASE / SALE OF CNY FOR TRADE SETTLEMENT

1 RMB bought under MAS Notice 1116 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

| | |
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| | |

2 RMB sold under MAS Notice 1116 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

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| | |

CLASSIFICATION AND FAIR VALUE MEASUREMENTS OF ASSETS AND LIABILITIES

Singapore Dollars '000

| PART 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 ³ | | |
|--|--|----------------|---|-----------------------------------|---------------------|-------|--|-----------|-----------|
| | | | | | | | (Level 1) | (Level 2) | (Level 3) |
| ASSETS | | | | | | | | | |
| 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 ¹ | | | | | | | | | |
| Total Assets | | | | | | | | | |
| LIABILITIES | | | | | | | | | |
| 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 ² | | | | | | | | | |
| Total Liabilities | | | | | | | | | |

PART ADDITIONAL DISCLOSURE⁴

1 Examples are investments in associates/subsidiaries/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 Merchant 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 Merchant 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 Merchant 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 | | |
| | TOTAL ASSETS | | |

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 | | |
| | TOTAL LIABILITIES | | |

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 | | |
| | TOTAL EQUITY | | |

CONTINGENT LIABILITIES, COMMITMENTS, DERIVATIVES AND OTHER ITEMS

| | | | |
|-----|---|--|--|
| 25 | Contingent Liabilities | | |
| (a) | Financial 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 ¹ | | | | | | | | | | |
| < 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 | | | | | | |

¹ Past due accounts include those which the customer/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 1005.
- 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 ~~identifiied~~identified with "Substandard".
- 5 "Corporates" refers to "Non-financial Corporates" and "Non-Bank Financial Institutions".

ASSETS BY MAS NOTICE 1005 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 ¹ : | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | |

1/ Follows ISO 3166 Country Code.

OUTSTANDING AMOUNT

Banks

| | Contingent Items | | | | | | | | | | Commitments | | | | | | | | | | Stage 3/Loss Allowance for Credit-Impaired Exposures | | | Number of Borrowers | | |
|---|------------------|-----------------|--------------|----------|------|-----------|-----------------|--------------|----------|------|-------------|-----------------|--------------|----------|------|-----------|-----------------|--------------|----------|------|--|----------|------|---------------------|----------|------|
| | 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 ¹ : | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | |
| | 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 | | |
|---|-------------|-----------------|--------------|----------|------|-----------|-----------------|--------------|----------|------|--|----------|------|---------------------|----------|------|
| | Secured | | | | | Unsecured | | | | | | | | | | |
| | 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 | | |
|---|-------------|-----------------|--------------|----------|------|-----------|-----------------|--------------|----------|------|--|----------|------|---------------------|----------|------|
| | Secured | | | | | Unsecured | | | | | | | | | | |
| | 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 Autho

| | Contingent Items | | | | | | | | | | Commitments | | | | | | | | | | Stage 3/Loss Allowance for Credit-Impaired Exposures | | | Number of Borrowers | | |
|---|------------------|-----------------|--------------|----------|------|-----------|-----------------|--------------|----------|------|-------------|-----------------|--------------|----------|------|-----------|-----------------|--------------|----------|------|--|----------|------|---------------------|----------|------|
| | 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 Famili

| | Contingent Items | | | | | | | | | | Commitments | | | | | | | | | | Stage 3/Loss Allowance for Credit-Impaired Exposures | | | Number of Borrowers | | |
|---|------------------|-----------------|--------------|----------|------|-----------|-----------------|--------------|----------|------|-------------|-----------------|--------------|----------|------|-----------|-----------------|--------------|----------|------|--|----------|------|---------------------|----------|------|
| | 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 | | | | | | | | | | | | | | | | | | | | | | | | | | |

1/ Follows 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 | | | | | | | | | | | | | | | |
| (b) | 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 ¹ : | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | |

^{1/} Follows 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 Merchant 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 Merchant 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 Merchant Bank's internal currency conversion rates.
- 3 Reporting Merchant 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 Merchant Bank is required to explain the basis for such assignments. Where customer behaviour assumptions are made (e.g. prepayment), Reporting Merchant Bank is also required to provide their basis of assumptions. For this purpose, Reporting Merchant Bank is required to provide details of all these assumptions in Appendix K, 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 merchant 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 Merchant 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.

All Currencies

Singapore Dollars '000

[illegible]

Material Currency: _____

| | | 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 |
|---|--|-------|--------------|--------------------|--------------------|---------------------|-------------------|-------------------|-------------------|-------------------|--------------------|--------------------|--------------------|------------|-----------------------------|
| ASSETS | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | |
| | Total assets | | | | | | | | | | | | | | |
| LIABILITIES | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | |
| | Total liabilities | | | | | | | | | | | | | | |
| EQUITY | | | | | | | | | | | | | | | |
| | Total equity | | | | | | | | | | | | | | |
| CONTINGENT LIABILITIES, COMMITMENTS, DERIVATIVES AND OTHER ITEMS | | | | | | | | | | | | | | | |
| 1 | Financial Derivatives (non-trading) | | | | | | | | | | | | | | |
| 2 | Others | | | | | | | | | | | | | | |
| | Total off balance sheet | | | | | | | | | | | | | | |
| Net Gap | | | | | | | | | | | | | | | |

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 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.

[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, where the trading desk, 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 Merchant Bank, trades between the Reporting Merchant Bank and its branches and subsidiaries, and trades between the Reporting Merchant 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 Merchant 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 Merchant 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 Merchant Bank.

The Reporting Merchant 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 Merchant Bank.

The Reporting Merchant 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 Merchant 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 Merchant Bank to facilitate either internal risk management or internal bookkeeping.

The Reporting Merchant Bank should always report the original deal. The Reporting Merchant Bank should only report the second deal between the trading desk and affiliates of the Reporting Merchant Bank if it is conducted to transfer risk from one affiliate to another. The Reporting Merchant Bank should not report the second deal if there is no transfer of risk from the Reporting Merchant Bank: for example, deals conducted within the Reporting Merchant 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 Merchant Bank.

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

The Reporting Merchant 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 Merchant 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 Merchant 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 Merchant 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.

| | | |
|-------------|-----|-----|
| Grand total | 100 | 100 |
|-------------|-----|-----|

FOREIGN EXCHANGE TURNOVER

US Dollars '000

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

[illegible]

INTEREST RATE DERIVATIVES TURNOVER

US Dollars '000

PART II: FORWARD RATE AGREEMENTS, OVERNIGHT INDEXED SWAPS, OTHER SWAPS AND OTC OPTIONS

[illegible]

Selected Statistics for Reporting Period

Instructions

- 1 Please indicate all the business activities conducted by the Reporting Merchant 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 Merchant 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 Merchant 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 Merchant 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 Merchant Bank whether booked in Singapore or outside Singapore, and (d) litigation cases brought against related corporation group whereby the Reporting Merchant 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 Merchant Bank has extended to its borrowers with the exception of credit facilities with homogeneous characteristics where the Reporting Merchant Bank performs credit reviews on a portfolio basis. The credit facilities of these borrowers are either booked in the Reporting Merchant Bank's books or where there is arrangement for the Reporting Merchant 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 Merchant 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 Merchant 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 Merchant Bank's books as at the reporting date.

NOTES TO REPORTING FORMS

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