Form 1: Minimum Liquid Assets ("MLA") and Liquidity Coverage Ratio ("LCR")
THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS ~~36 AND~~ 38 AND 65)

Cover Page

Institution Code

Institution Name

Reporting Cycle

Business Unit

Consolidated submission?
Country level/Group details (if applicable):
Country level/Group name
Country level/Group ID

Institution codes
of entities in group:

1.
2.
3.
4.
5.
6.

Approved by:
(a)   Name

(b)   Designation

(c)   Date (dd/mm/yyyy)

(d)   Person to contact for queries

(e)   Telephone number

(f)   Email address

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS ~~36 AND~~ 38 AND 65)

Assets and Liabilities by Currency
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 1

Currency (1)	Amount of assets in balance sheet (S$'000) (2)	Percentage of Total Assets % (3)	Amount of liabilities in balance sheet (S$'000) (4)	Percentage of Total Liabilities % (5)	Required to fill in Form 2? (6)
SGD					
USD					
AUD					
CHF					
CNH					
CNY					
EUR					
GBP					
HKD					
IDR					
INR					
JPY					
KRW					
MYR					
NZD					
PHP					
THB					
TWD					
VND					
Others					
Total (CSL)		100%		100%	

Notes for completion

1. A ~~bank~~Reporting Bank shall report in this Form its assets and liabilities by currency. Additional currencies not listed above are to be chosen from the drop-down list. The 3-character currency code shall follow the ISO 4217 format.

2. A ~~bank~~Reporting Bank shall compute its liabilities in a currency by excluding equity, a ~~bank~~Reporting Bank shall also exclude asset and liability positions arising from transactions that involve a future exchange of notional or principal in different currencies. Non-deliverable transactions should be reported as an asset or liability in the settlement currency.

3. Amounts in the original currency shall be converted into Singapore Dollar equivalent using the ~~bank's~~Reporting Bank's internal rates.

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS ~~36 AND~~ 38 AND 65)

Top 20 Individual Depositors
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 2

Positon	Related to Reporting Bank (Yes/No)	Amount in S$ Equivalent (S$'000)	% of Total Liabilities
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			

Notes for completion

1. A ~~bank~~Reporting Bank shall submit to the Authority details of its top 20 individual depositors for transactions denominated in all types of currencies. No names of customers shall be submitted to the Authority in this Form.
2. For joint accounts, each individual depositor is deemed to have an equal share in the account unless there is an express provision to the contrary in any of the ~~bank's~~Reporting Bank's records. An individual's share in a joint account shall be aggregated with his own accounts.
3. Amounts shall be shown on a gross basis.
4. Amounts in the original currency shall be converted into Singapore Dollar equivalent using the ~~bank's~~Reporting Bank's internal rates.
5. Deposits of individuals engaged in a common enterprise whether in the form of a partnership, joint venture or other association need not be aggregated with the individuals' deposits.
6. Deposits placed by an individual and any of his associates are not required to be aggregated. Deposits of company directors are not required to be aggregated with deposits placed by companies where they hold the position of directors on the companies' boards.
7. Enter "NA" under the column "Related to Reporting Bank" and enter "0" under the column "Amount in S$ Equivalent" for the remaining rows should the ~~bank~~Reporting Bank have unused rows (i.e. less than 20 depositors).

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS ~~36 AND~~ 38 AND 65)

Top 20 Corporate Depositors
(Name of Reporting Bank   )
As at close of business on (day/month/year)

Section 3

Positon	Related to Reporting Bank (Yes/No)	Amount in S$ Equivalent (S$'000)	% of Total Liabilities
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			

Notes for completion

1. A ~~bank~~Reporting Bank shall submit to the Authority details of its top 20 corporate depositors for transactions denominated in all types of currencies. A ~~bank~~Reporting Bank shall group depositors who are deemed related according to note 4 into the same customer group. No names of customers shall be submitted to the Authority in this Form.
2. Amounts shall be shown on a gross basis.
3. Amounts in the original currency shall be converted into Singapore Dollar equivalent using the ~~bank's~~Reporting Bank's internal rates.
4. The deposits of a parent company shall be aggregated with deposits of all subsidiary companies and other companies over which it has an interest in the companies' shares and companies deemed to be related to the parent company. Subsidiary companies and companies deemed to be related are defined in Sections 5, 5A, 5B and 6 of the Companies Act (Cap. 50). Interest in a company's shares exists when there is ownership or power to control 20% or more of the voting shares of the company or when there is power to determine the composition of the board of directors of the company or when there is power to exercise controlling influence over management and policies of the company (Section 7 of the Companies Act (Cap. 50). This applies to any secondary level group below the ultimate parent. Alternatively, ~~bank~~a Reporting Bank may use the aggregation and disaggregation criteria prescribed in MAS Notice 639 to determine which deposits are to be aggregated.
5. Deposits placed by the Singapore government and statutory boards are to be aggregated. Singapore government-linked companies are to be treated in accordance with the guidelines prescribed for companies in note 4 above.
6. Enter "NA" under the column "Related to Reporting Bank" and enter "0" under the column "Amount in S$ Equivalent" for the remaining rows should the ~~bank~~Reporting Bank have unused rows (i.e. less than 20 depositors).

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS ~~36 AND~~ 38 AND 65)

Top 20 Interbank Lenders
(Name of Reporting Bank)
As at close of business on (day/month/year)

Section 4

Positon	Name of Bank	Amount in S$ Equivalent (S$'000)	% of Total Liabilities
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			

Notes for completion
1. A ~~bank~~Reporting Bank shall submit to the Authority details of its top 20 interbank lenders for transactions denominated in all types of currencies.
2. Amounts shall be shown on a gross basis.
3. Amounts in the original currency shall be converted into Singapore Dollar equivalent using the ~~bank's~~Reporting Bank's internal rates.
4. The deposits from a lender bank need not be aggregated with deposits from all subsidiary banks or financial institutions, or financial institutions over which the lender bank has control or influence or are deemed to be related.
5. Enter "NA" under the column "~~Related to~~ Name of Bank" and enter "0" under the column "Amount in S$ Equivalent" for the remaining rows should the ~~bank~~Reporting Bank have unused rows (i.e. less than 20 depositors).

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, CAP. 19 (SECTIONS 36 AND 38 AND 65)

List of validation rules

Form/Section	Validation rule	Description
All sections with lists	The lists must be filled from top to bottom, with no gaps in between	
Form 1 Sections 2 to 4	The lists must be filled in descending order of size	
Form 2 Section 1 (A and B)	All fields must be positive	Negative values are not expected for cashflows
Form 2 Section 1A	Section "Level 1 Assets", item 1(b), the amount of central bank reserves that can be used in stress must be less than or equal to the total amount of central bank reserves	Plausibility check
Form 2 Section 1A	All subsections referring to eligible liquid assets in the context of the different classes of assets should be less than or equal to the total amount of that asset	As an example, in item 6(f)(i) of the section "Cash outflows", the amount received as part of a secured borrowing transaction that is backed by Level 1 assets should be more than or equal to the amount received as part of a secured borrowing transaction that is backed by eligible Level 1 liquid assets
Form 2 Sections 2 and 4	Cashflows from assets are expected to be positive (i.e. inflows), while cashflows from liabilities are expected to be negative (i.e. outflows). While negative values in inflows are allowed and vice versa, if the number of cells with negative values in inflows or assets (and vice versa) exceed more than 50% of the cells, an error message will be triggered	