

Notes for Completion

Quarterly Return on Classified Exposures

All merchant banks are required to submit to the MAS a **quarterly** return on classified exposures of the ACU and DBU combined in parts I to III. We require reporting institutions to provide us with information as at 31 March, 30 June, 30 September and 31 December. The returns should reach MAS no later than the 10th day after the last day of the reporting period. The information provided in the appendix for parts I to III should be consistent with the requirements of MAS Notice 1005.

Quarterly Return on Classified Exposures – Parts I, II and III

Please note the following when completing the return:

- (i) All exposures, both actual and contingent, from banks and non-bank credit facilities reported should be graded. Credit facilities would include debt securities held by the reporting institution. Equity securities are excluded. Actual amounts include funds which have been drawn down by customers. Contingent amounts include off-balance sheet transactions such as guarantees and irrevocable contingents. Segregate the exposures into secured and unsecured portions. The secured portion should include only amounts supported by tangible securities and/or guaranteed by banks or governments. Amounts secured by personal or corporate guarantees should be considered unsecured.
- (ii) Report the specific provisions made for each classification and industry. General provisions are to be excluded, unless these have been earmarked specifically for the borrower.
- (iii) All reporting figures are to be denominated in **S\$** and rounded off to the nearest thousand. The exchange rates used to convert foreign currency exposures should be the currency conversion exchange rates issued by MAS to banks for end-March, end-June, end-September and end-December.
- (iv) When providing details of classified exposures by major industry, the exposures should be classified according to the industry definitions given in paragraph 33 of Appendix 1A.
- (v) For the purpose of completing the 'Number of accounts' column, each borrower should be identified with the classification where the majority of the facility has been graded. For instance, if a classified facility is graded Substandard/Doubtful in the proportion of 70:30, this account would be identified with 'Substandard' in the 'Number of accounts' column.

THE MONETARY AUTHORITY OF SINGAPORE
THE BANKING ACT, Cap 19 (Section 26(1))
THE MONETARY AUTHORITY OF SINGAPORE ACT, Cap 186 (Section 31)
QUARTERLY RETURN

MAS 1003
Appendix 3 Part I,II,III

(Name of merchant bank)
as at the close of business on (month/year)

Singapore Dollars '000

PART I: EXPOSURES - BY CLASSIFICATION AND PROVISION

Classification	Amount Outstanding						Specific Provision	Number of Accounts
	Actual		Contingent		Total			
	Secured	Unsecured	Secured	Unsecured	Secured	Unsecured		
Pass								
Special Mention								
Classified								
Substandard								
Doubtful								
Loss								
Total								

PART II: CLASSIFIED EXPOSURES - BY MAJOR INDUSTRY

Industry	Amount Outstanding						Specific Provision	Number of Accounts
	Actual		Contingent		Total			
	Secured	Unsecured	Secured	Unsecured	Secured	Unsecured		
Manufacturing								
Building & Construction								
General Commerce								
Transport, Storage & Communication								
Professional & Private Individuals								
Others								
Total								

PART III: CLASSIFIED EXPOSURES - BY COUNTRY

Country	Amount Outstanding						Specific Provision	Number of Accounts
	Actual		Contingent		Total			
	Secured	Unsecured	Secured	Unsecured	Secured	Unsecured		
Singapore								
Malaysia								
Indonesia								
Thailand								
Philippines								
China								
Japan								
Korea								
Others								
Total								