

## Notes :

**Schedule I**

- 1a/ Includes marked-to-market gains/losses in the trading book.  
 1b/ Includes interim profits provided the conditions set out in paragraph 11(b)(i)-(iii) of MAS Notice 637 are met.  
 1c/ Excludes revaluation reserves.  
 2a/ Aggregate of Paid-up Non-cumulative Preference Shares and Innovative Tier 1 Capital Instruments cannot exceed 30% of Eligible Tier 1 Capital, i.e., Item (A).  
 2b/ Cannot exceed 15% of Eligible Tier 1 Capital, i.e., Item (A).  
 3/ Deferred Tax Assets ("DTAs") not associated with General Provisions ("GPs") qualifying as Upper Tier 2 Capital.  
 4/ GPs net of associated DTAs can be admitted as Upper Tier 2 capital, up to a maximum of 1.25% of sum of credit risk weighted assets ("RWA") and market RWA, [i.e., Item (F) + Item (H).]  
 5/ Subject to a haircut of 55% and provided the conditions as set out in paragraph 16(c)(i)-(iv) of MAS Notice 637 are met.  
 6/ Subject to a haircut of 55% and provided the conditions as set out in paragraph 16(d)(i)-(iv) of MAS Notice 637 are met.  
 7/ Tier 2 Capital included for the purpose of calculating Total CAR shall not exceed 100% of Eligible Tier 1 Capital i.e. Item (A). Lower Tier 2 Capital included for the purpose of calculating Total CAR shall not exceed 25% of the sum of Eligible Tier 1 Capital and Tier 2 Capital subject to Limits.  
 8/ For purposes of determining Total CAR at Group level, deconsolidate assets and liabilities of insurance subsidiaries from the banking group and deduct goodwill from Eligible Tier 1 Capital. The balance of capital investments shall be deducted from the sum of Eligible Tier 1 Capital and Tier 2 Capital subject to Limits, i.e., Item (C).  
 9/ These are capital investments in FIs regulated by the Authority in excess of 2% of Eligible Total Capital at the Solo or Group level. The first 2% of capital investment shall be risk-weighted at 100% if recorded in the banking book and shall attract market risk capital charges if recorded in the trading book.  
 10/ Some of these elements may be combined if Reporting Bank is certified to use the Internal Models Approach for computing capital charges for market risks

**Schedule II**

- 10A/ This includes any outstanding receivables arising from any delivery-versus-payment transaction up to and including the fourth business day after the date of settlement.  
 11/ Only OECD public sector enterprises approved by the Authority on an exceptional basis.  
 12/ Qualifying multilateral and regional development banks means the World Bank Group (e.g. the International Bank for Reconstruction and Development and the International Finance Corporation), the Asian Development Bank, the African Development Bank, the European Bank for Reconstruction and Development, the Inter-American Development Bank, the European Investment Bank, the European Investment Fund, the Nordic Investment Bank, the Caribbean Development Bank, the Islamic Development Bank, the Council of Europe Development Bank and any multilateral or regional development bank that is approved by the Authority on an exceptional basis.  
 12A/ Qualifying international organisations means the Bank for International Settlements, the International Monetary Fund, the European Central Bank, the European Community and any international organisation that is approved by the Authority on an exceptional basis.  
 13/ (a) This includes any loan secured against residential mortgages ("residential mortgage loan") meeting the following conditions:  
 (i) The loan is secured against a first lien mortgage or secured against a 2nd lien mortgage if the Central Provident Fund of Singapore holds the first lien position;  
 (ii) The loan is not past due by more than 90 days and is not rated as a classified loan under MAS Notice 612;  
 (iii) The loan is secured against a mortgage of a completed property, an uncompleted property in Singapore, or an uncompleted property in a jurisdiction approved by the Authority on an exceptional basis;  
 (iv) The loan is not to companies engaged in residential building or development; and  
 (v) The loan-to-value ("LTV") ratio calculated in accordance with MAS Notice 632 is:  
 (A) less than or equal to 80% ("LTV Requirement") at inception of the loan; or  
 (B) more than 80% but less than or equal to 90% at inception of the loan, where there is qualifying mortgage insurance covering at least the portion of each loan in excess of 80% at the inception of the loan;  
 (b) For the purpose of paragraph 13(a)(v)(A), any residential mortgage loan refinanced after 30 Jun 2004 may be accorded a 50% risk weight if the LTV of the residential mortgage loan is not more than 80% either at refinancing date or at the first date when the loan was disbursed to finance the purchase of the residential property, provided no additional funds are disbursed to the borrower other than funds required to discharge the borrower from its previous loan and to cover associated legal and valuation costs;  
 (c) Where conditions (i) to (iv) set out in paragraph 13(a) are met, the following loans shall be deemed to have met the LTV Requirement and may be accorded a 50% risk weight:  
 (i) Residential mortgage loans originated by a bank on or before 30 Jun 2004, or  
 (ii) Notwithstanding (b) above, any residential mortgage loan that is refinanced after 30 Jun 2004, where the loan was originated by the same bank on or before 30 Jun 2004 and no additional funds are disbursed to the borrower other than funds required to discharge the borrower from its previous loan and to cover associated legal and valuation costs; and  
 (d) For the purpose of paragraph 13(a)(v)(B), qualifying mortgage insurance is subject to the following conditions:  
 (i) the coverage shall be provided by a registered insurer under the Insurance Act (Cap. 42) which carries on mortgage insurance business in Singapore and which is not a related corporation of the Reporting Bank;  
 (ii) the registered insurer providing the mortgage insurance ("mortgage insurer") shall have a credit rating of at least A- by Standard and Poor's, A3 by Moody's Investors Service or A- by Fitch Ratings at the inception of the mortgage insurance coverage and a credit rating of at least BBB- by Standard and Poor's, Baa3 by Moody's Investors Service or BBB- by Fitch Ratings on an ongoing basis;  
 (iii) the Reporting Bank shall employ robust procedures and processes to control residual risks such as legal, operational, liquidity and market risks;  
 (iv) the Reporting Bank shall conduct sufficient legal review to verify that, and have a well founded legal basis to ensure that all documentation used in documenting the mortgage insurance is binding on all parties and legally enforceable in the relevant jurisdictions, and undertake such future review as necessary to ensure continued enforceability; and  
 (v) the Reporting Bank shall ensure that the mortgage insurance coverage complies with the following:  
 (A) it represents a direct claim on the mortgage insurer and is explicitly referenced to specific exposures, so that the extent of cover is clearly defined and incontrovertible;  
 (B) it is irrevocable (see Guideline 1), i.e. there shall be no clause in the mortgage insurance contract that would allow the mortgage insurer to unilaterally cancel the coverage or that would increase the effective cost of coverage as a result of deteriorating credit quality of the loan;  
 (C) it is unconditional, i.e. there shall be no clause in the mortgage insurance contract outside the direct control of the Reporting Bank that could prevent the mortgage insurer from being obliged to pay out in a timely manner in the event that the borrower fails to make the payments due;  
 (D) the definition of a qualifying default or non-payment of the borrower in the mortgage insurance contract shall be aligned with that used by the Reporting Bank;

- (E) the documentation governing the transaction allows the bank to seek repayment from the mortgage insurer for any money outstanding on the qualifying default or non-payment of the borrower in a timely manner. The Reporting Bank shall have the right to receive such payments without first having to take legal action against the borrower for repayment of the mortgage loan (see Guideline 2);
- (F) it is an explicitly documented obligation assumed by the mortgage insurer; and
- (G) it covers all types of payments that the borrower is expected to make under the documentation governing the loan.

**Guidelines :**

- 1/ The Authority will not normally regard exclusions relating to the non-payment by the Reporting Bank of money due in respect of the mortgage insurance contract, and clearly defined non-credit related events (e.g. exclusions relating to bank negligence and fraud, title defects, physical damage to the collateral, acts of war and rebellion, and claims contrary to law) as a failure to meet this condition.
- 2/ Where a mortgage insurer is expected to pay claims only after the enforcement of collateral has taken place, the mortgage insurer should pay claims promptly once the collateral has been realised and the loss has been established. However, if this is not completed before 24 months, the Reporting Bank shall have the right to receive such payments regardless of the status of realising the collateral. In this case, the claim payment will be based on the estimated value of the collateral and a final settlement will occur upon realising the collateral.
- 13a/ For the purpose of item 1.6A(b), lending of a capital nature shall include any subordinated debt, convertible debt and debt with warrants or "equity kickers".
- 14/ All on-balance sheet banking book assets not included under Schedule 1.1 to 1.8, including premium paid for options, warrants and margin deposits for exchange traded derivative transactions, but excluding precious metals and commodities.
- 15/ Exposures in assets should reflect net book value.
- 16/ Exposures which are fully collateralised by a security accorded a lower risk weight may receive a risk weight applicable to the collateral instrument, provided there is legal certainty that the bank has the right to liquidate or take possession of the collateral that is pledged or transferred, in a timely manner, in the event of default, insolvency or bankruptcy of the borrower. Similarly, an exposure that is unconditionally guaranteed by an entity in a lower risk weight category may receive a risk weight applicable to the guarantor.

**Schedule III**

- 17/ The capital treatment for commitments to provide liquidity facilities to ABCP or other securitisation vehicles shall be governed by MAS Notice 628.

**Schedule IV**

- 18/ The Credit Conversion Factors (CCFs) are to be used to obtain the Credit Risk Equivalent Amount by multiplying the CCFs by the Exposures and weighted according to the nature of the counterparty. Instruments traded on recognised exchanges (Exchanges in Singapore + Group A Exchanges) which are 1) subject to daily margining requirements and 2) included under Schedule II are exempted.
- 19/ Foreign exchange derivative contracts of less than 14 days in original maturity may be excluded.
- 20/ Total replacement cost (marked-to-market value) of all derivative contracts with positive value.
- 21/ Potential Future Credit Exposure i.e. multiply Effective Notional Principal for each contract with Conversion Factors based on the residual maturity and type of the instruments.

**Schedule V**

- 22/ The Net Exposure position (converted to Singapore dollars) under bond, forward, futures, and swap transactions, and the delta equivalent position (for banks using the delta-plus approach) arising from exposures to options.
- 23/ Investment grade refers to a rating of Baa or higher by Moodys, a rating of BBB or higher for Standard & Poor's, or a rating of BBB or higher by Fitch.

**Schedule VIa & VIb**

- 24/ The Notional Exposure (converted to Singapore dollars) captures all interest rate sensitive instruments including bonds, forwards, futures, FRAs and swap transactions, and the delta equivalent position (for banks using the delta-plus approach) arising from interest rate sensitive option contracts.
- 25/ Weighted Individual Positions for each time band are notional exposures multiplied by the risk weights (for maturity method), or the price sensitivity of each band multiplied by the assumed change in yield under the duration method.

**Schedule VII**

- 26/ The net position (converted to Singapore dollars) captures all equity instruments including forwards, futures, equity swap transactions, and the delta equivalent position (for banks using the delta-plus approach) arising from equity option contracts.
- 27/ The specific risk capital charge for exposures to any individual security will be 8%, unless the portfolio is both liquid and well-diversified, in which case the charge will be 4%. The specific risk capital charge for exposures to any equity index will be 8%, unless the index is a broad index, in which case, the charge will be 2%. A broad index refers to either one of the following: (i) S&P ASX 200 Index, (ii) Dow Jones STOXX 50 Index, (iii) Dow Jones Euro Stoxx 50 Index, (iv) CAC 40 Index, (v) DAX Index, (vi) Hang Seng Index, (vii) Milan MIB 30 Index, (viii) Nikkei 225 Index, (ix) KOSPI 200 Index, (x) KL Composite Index, (xi) Amsterdam Exchanges Index, (xii) MSCI Singapore Index, (xiii) OMX (Stockholm) Index, (xiv) MSCI Taiwan Index, (xv) FTSE 100 Index, (xvi) S&P 500 Index, (xvii) NASDAQ 100 Index, (xviii) Canada TSE 35 Index, or any index that is approved by the Authority on an exceptional basis.
- 28/ 2% capital charge may be applied to only one index with the opposite position exempt from the capital charge.
- 29/ Similar indices must contain sufficient common components to justify offsetting.
- 30/ Such arbitrage activities have to meet the conditions for exemption from standardised methodology that the trade has been deliberately entered into and separately controlled and that the composition of the basket of stocks represents at least 90% of the index when broken down into its notional components.

**Schedule VIII**

- 31/ The position converted to Singapore dollars captures all foreign exchange exposures in the banking and trading book, including spot, forward, futures, and swap transactions, and the delta equivalent position arising from foreign exchange option contracts.

**Schedule IX**

- 32/ The net exposure position (converted to Singapore dollars) captures all commodity exposures in the banking and trading book, including spot, forward, futures, and commodity swap transactions, and the delta equivalent position (for banks using the delta-plus approach) arising from commodity option contracts.

**Capital Adequacy Ratio Calculation**

As at \_\_\_\_\_

	<b>Bank</b> S\$'000	<b>Group</b> S\$'000
<b>1 Capital Elements</b>		
<b>1.1 Tier 1 Capital</b>		
(a) Paid Up Ordinary Share Capital		
(b) Disclosed Reserves 1a, 1b, 1c/		
(c) Paid-up Non-cumulative Preference Shares 2a/		
(d) Innovative Tier 1 Capital Instruments 2a, 2b/		
(e) Tier 1 Minority Interests		
less:		
<b>1.2 Deductions from Tier 1 Capital</b>		
(a) Goodwill		
(b) Intangible Assets		
(c) Deferred Tax Assets 3/		
(d) Other Supervisory Deductions		
<b>Eligible Tier 1 Capital = Tier 1 Capital Less Deductions from Tier 1 Capital (Item A) 2a, 2b/</b>		
<b>1.3 Upper Tier 2 Capital</b>		
(a) General Provisions 4/		
(b) Upper Tier 2 Capital Instruments		
(c) Revaluation surplus on land and buildings assets 5/		
(d) Revaluation surplus on equity securities 6/		
(e) Non-cumulative Preference Shares & Innovative Tier 1 Capital Instruments in excess of limits		
<b>1.3A Lower Tier 2 Capital 7/</b>		
<b>Tier 2 Capital subject to Limits - (Item B) 7/</b>		
<b>Eligible Tier 1 Capital + Tier 2 Capital subject to Limits (Item C) = (Item A) + (Item B)</b>		
<b>1.4 Deductions from Total Capital</b>		
(a) Capital Investments in insurance subsidiary companies 8/		
(b) Capital Investments in unconsolidated subsidiary companies approved, licensed, registered or regulated by the Authority		
(c) Capital Investments in other unconsolidated subsidiary companies not regulated by the Authority		
(d) Capital investments in major stake companies not approved, licensed, registered or regulated by the Authority		
1 For entities not approved under S32 of BA		
2 For entities acquired or held in the course of the satisfaction of debts		
(e) Capital Investments in Major Stake companies in excess of 20% of the investee companies		
1 For entities approved by the Authority under S32 of BA		
2 For entities excluded from operation of S32 of BA		

**Capital Adequacy Ratio Calculation**

As at \_\_\_\_\_

	<b>Bank</b> S\$'000	<b>Group</b> S\$'000
(f) Capital Investments in financial institutions (FIs) incorporated in Singapore which is approved, licensed, registered or regulated by the Authority 9/		
(g) Capital deficits in regulated financial subsidiaries and financial associates		
(h) Any amount that is to be included in Deductions from Total Capital pursuant to MAS Notice 628		
(i) Other supervisory deductions		
<b>Deductions from Total Capital - (Item D)</b>		
<b>Eligible Total Capital (Item E) = (Item C) - (Item D)</b>		
<b>2 Credit Risk-Weighted Assets ("RWA")</b>		
(a) On Balance Sheet Banking Book Positions (Pls see <b>Schedule II</b> )		
(b) Off Balance Sheet Banking Book Positions, other than derivative contracts (Pls see <b>Schedule III</b> )		
(c) Derivative positions (Pls see <b>Schedule IV</b> )		
<b>Total Credit RWA - (Item F)</b>		
<b>3 Capital Charge for Market Risk 10/</b>		
(a) Charges for interest rate (specific) risks - (Pls see <b>Schedule V</b> )		
(b) Charges for interest rate (general market) risks - (Pls see <b>Schedule VI</b> )		
(c) Charges for equity position risks (Pls see <b>Schedule VII</b> )		
(d) Charges for foreign exchange risks (Pls see <b>Schedule VIII</b> )		
(e) Charges for commodities risks (Pls see <b>Schedule IX</b> )		
(f) Charges for options risks (Pls see <b>Schedule X</b> )		
<b>Total Capital Charges for Market Risk - (Item G)</b>		
<b>Total Market RWA (Item H) = (Item G) x 12.5%</b>		
<b>4 Capital Adequacy Ratios</b>		
<b>Tier 1 CAR</b> = Item A / (Item F + Item H)		
<b>Total CAR</b> = Item E / (Item F + Item H)		

**CALCULATION OF RISK WEIGHTED ASSETS FOR ON BALANCE SHEET BANKING BOOK POSITIONS**

Exposures 15/ & 16/ As at _____	Total risk weighted assets
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1 Exposure Category	Applicable Risk Weight					Bank S\$'000	Group S\$'000	Bank S\$'000	Group S\$'000
	0%	20%	50%	100%	200%				
<b>1.1 Cash items</b>									
(a) Cash (excludes precious metal) 10A/	x								
(b) Cash items in process of collection		x							
<b>1.2 Claims on central governments, central banks and public sector entities</b>									
(a) Claims on (i) OECD central government or central bank and (ii) non-OECD central government and central banks denominated and funded in domestic currency	x								
(b) All other claims on central governments or central banks other than in 1.2(a)				x					
(c) Claims on domestic public sector entities (statutory bodies of Singapore)		x							
(d) Claims on "qualifying" OECD public sector entities and regional governments 11/		x							
(e) All other claims on public sector entities and regional governments				x					
<b>1.3 Claims on banks</b>									
(a) Claims on qualifying multilateral and regional development banks 12/ and qualifying international organisations 12A/	x								
(b) Claims on multilateral and regional development banks and international organisations other than those included under paragraph 1.3(a)				x					
(c) Claims on OECD banks and loans guaranteed by OECD banks									
i) Where the bank holds < 20% equity stake in these OECD banks		x							
ii) Where the bank has an equity stake ≥ 20% in these OECD banks									
Gross claims									
Less: lending of a capital nature deducted from capital under Sch I 1.4									
Claims net of deductions from capital		x							
(d) Claims on domestic banks and loans guaranteed by domestic banks									
Gross claims									
Less: lending of a capital nature deducted from capital under Sch I 1.4									
Claims net of deductions from capital		x							
(e) Claims on other non-OECD banks and loans guaranteed by non-OECD banks									
i) with a residual maturity of under 1 year		x							
ii) with a residual maturity of 1 year and over									
a) Where the bank holds < 20% equity stake in these non-OECD banks				x					
b) Where the bank has an equity stake ≥ 20% in these non-OECD banks									
Gross claims									
Less: lending of a capital nature deducted from capital under Sch I 1.4									
Claims net of deductions from capital				x					
<b>1.4 Claims on non-bank financial Institutions</b>									
(a) Claims on finance companies regulated by the Authority under the Finance Companies Act									
Gross claims									
Less: lending of a capital nature deducted from capital under Sch I 1.4									
Claims net of deductions from capital		x							
(b) Claims on financial institutions incorporated in Singapore and regulated by the Authority									
Gross claims									
Less: lending of a capital nature deducted from capital under Sch I 1.4									
Claims net of deductions from capital				x					

**CALCULATION OF RISK WEIGHTED ASSETS FOR ON BALANCE SHEET BANKING BOOK POSITIONS**

Exposures 15/ & 16/  
As at \_\_\_\_\_

Total risk weighted assets \_\_\_\_\_

1 Exposure Category	Applicable Risk Weight					Bank S\$'000	Group S\$'000	Bank S\$'000	Group S\$'000
	0%	20%	50%	100%	200%				
(c) Claims on non-bank financial institutions not regulated by the Authority									
i) Where the bank holds < 20% equity stake in these financial institutions					x				
ii) Where the bank has an equity stake ≥ 20% in these non-bank financial institutions									
Gross claims									
Less: lending of a capital nature deducted from capital under Sch I 1.4									
<b>Claims net of deductions from capital</b>					x				
<b>1.5 Capital instruments of financial Institutions</b>									
(a) Capital investments in and lending of a capital nature to financial institutions incorporated in Singapore and regulated by the Authority (up to 2% of total capital)					x				
(b) Investments in equity and capital instruments issued by banks incorporated outside Singapore					x				
<b>1.6 Claims on clients</b>									
(a) "Qualifying" loans secured against mortgage on residential property 13/					x				
(b) All other loans secured against mortgage on residential property other than 1.6(a)					x				
(c) Claims on commercial entities									
i) Where the bank holds < 20% equity stake in the commercial entities									
Gross claims									
Less: Capital Investments (including lending of a capital nature) in non-approved major stakes entities deducted from capital under Sch I 1.4(d)									
<b>Claims net of deductions from capital</b>					x				
ii) Where the bank has an equity stake ≥ 20% in these commercial entities									
Gross claims									
Less: Capital Investments (including lending of a capital nature) in non-approved major stakes entities deducted from capital under Sch I 1.4(d)									
Less: Capital Investments and lending of a capital nature for approved major stakes in excess of 20% in these commercial entities deducted from capital under Sch I 1.4(e)(1)									
<b>Claims net of deductions from capital</b>					x				
<b>1.6A PEVC investments</b>									
a) Where the bank holds < 20% equity stake in the PEVC entities									
b) Where the bank has an equity stake ≥ 20% in these PEVC entities									
Gross investments (i.e. capital investments including lending of a capital nature)									
Less: Capital Investments (including lending of a capital nature) in excess of 20% in the PEVC entities deducted from capital under Sch I 1.4(e)(2) 13a/									
<b>Amount net of deductions from capital (i.e., investment amount representing the first 20% stake in the PEVC entities)</b>					x				
<b>1.7 Premises, plant and equipment and other fixed assets</b>					x				
<b>1.8 Real estate</b>					x				
<b>1.9 All other assets 14/</b>									
Gross "other assets"									
Less: Capital Investments in and lending of a capital nature to unconsolidated subsidiaries deducted from capital under Sch I 1.4									
<b>Claims net of deductions from capital</b>					x				
<b>Total On Balance Sheet Risk Weighted Assets</b>								<b>xxxx</b>	<b>xxxx</b>

**CALCULATION OF RISK WEIGHTED ASSETS OF OFF- BALANCE SHEET BANKING BOOK POSITIONS, OTHER THAN DERIVATIVE CONTRACTS**

1 OFF-BALANCE-SHEET ASSETS	Conversion Factors	Notional Amounts	As at _____ Bank (S\$'000) Applicable Risk Weights				Notional Amounts	Group (S\$'000) Applicable Risk Weights						
			0%	20%	50%	100%		0%	20%	50%	100%			
1.1 Direct Credit Substitutes :														
(a) General guarantees of indebtedness	100%													
(b) Standby letters of credit serving as financial guarantees for loans and securities	100%													
(c) Acceptances (including endorsements with the character of acceptances)	100%													
1.2 Certain Transaction-Related Contingent Items :														
(a) Performance bonds, bid bonds, warranties	50%													
(b) Standby letters of credit related to particular transactions	50%													
1.3 Short-Term Self-Liquidating Trade Related :														
(a) Documentary credits collateralised by underlying shipments	20%													
1.4 Sale and Repurchase Agreements and Assets Sales with Recourse, where the Credit Risk remains with the Bank	100%													
1.5 Forward purchase, forward deposits and partly-paid shares and securities, which represent commitments with certain drawdown	100%													
1.6 Note Issuance facilities and Revolving Underwriting Facilities	50%													
1.7 Other Commitments: 17/														
(a) Formal Standby Facilities and credit lines with original maturity exceeding 1 year	50%													
1.8 Similar Commitment with an Original Maturity of less than 1 year, or which can be cancelled anytime	0%													
<b>Total Credit Equivalent Amount (Item A)</b>			XX	XX	XX	XX				XX	XX	XX	XX	
<b>Risk Weighted Assets (Risk Weights x Item A)</b>			XX	XX	XX	XX	XXXX			XX	XX	XX	XX	XXXX



**CAPITAL CHARGE FOR SPECIFIC RISKS ARISING FROM INTEREST RATE POSITIONS**

			As at _____			
			Bank (S\$'000)		Group (S\$'000)	
	Categories of Exposures	Specific Risk Factor	Notional Marked-to-Market Value of Exposures 22/	Capital Charge	Notional Marked-to-Market Value of Exposures 22/	Capital Charge
1	Net exposures to securities issued by governments or central banks rated investment grade by at least 2 of the 3 specified credit rating agencies - Item A 23/	0%				
2	Net exposures to securities issued by governments or central banks other than 1 - Item B	4%				
3	Net exposures to private issuers rated investment grade by at least 2 of the 3 specified credit rating agencies, with residual maturity of 6 months or less - Item C 23/	0.25%				
4	Net exposures to Singapore statutory board issuers, with residual maturity of 6 months or less - Item D	0.25%				
5	Net exposures to private issuers rated investment grade by at least 2 of the 3 specified credit rating agencies, with residual maturity of between 6 months and 24 months - Item E 23/	1%				
6	Net exposures to Singapore statutory board issuers, with residual maturity of between 6 months and 24 months - Item F	1%				
7	Net exposures to private issuers rated investment grade by at least 2 of the 3 specified credit rating agencies, with residual maturity exceeding 24 months - Item G 23/	1.6%				
8	Net exposures to Singapore statutory board issuers, with residual maturity exceeding 24 months - Item H	1.6%				
9	Net exposures to other securities - Item I	8.00%				

**TOTAL CAPITAL CHARGE - (Sum of Item A to I)**

xxxx

xxxx

**CAPITAL REQUIREMENTS FOR INTEREST RATE GENERAL MARKET RISKS**

As at \_\_\_\_\_

	Bank (S\$'000)			Group (S\$'000)		
	(A) Vertical Disallowance*	(B) Horizontal Disallowance*	(C) Overall Net Position*	(A) Vertical Disallowance**	(B) Horizontal Disallowance**	(C) Overall Net Position**
1 Itemise currencies in this row						
2 SGD Interest Rate Positions						
3 USD						
4 Other currencies pls itemise & specify						
5 Residual currencies						
6 .						
7 .						
<b>Total</b>						

Interest Rate General Mkt Risk = (A) + (B) + (C)



\*Please refer to Sch VIa (Bank)

\*\*Please refer to Sch VIb (Group)

**CALCULATION OF GENERAL MARKET RISK REQUIREMENT FOR INTEREST RATE SENSITIVE INSTRUMENTS IN TRADING BOOK FOR BANK EXPOSURES**

As at : \_\_\_\_\_

SGD Notional Exposures	Choice of Method : Maturity / Duration														
SGD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Positive Notional Exposures 24/															
Negative Notional Exposures															

SGD Exposures	SGD															Total
Zone No.	1				2			3								
Time Band No.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Weighted Individual Positive Positions 25/																
Weighted Individual Negative Positions																
Vertical Disallowances																xx
Net Position within Zone																xx
Horizontal Disallowances within zone																xx
Horizontal Disallowances 2 (Zone 1 & 2)																xx
Horizontal Disallowances 2 (Zone 2 & 3)																xx
Horizontal Disallowances 3 (Zone 1 & 3)																xx
Total Charge																xxxx

**CALCULATION OF GENERAL MARKET RISK REQUIREMENT FOR INTEREST RATE SENSITIVE INSTRUMENTS IN TRADING BOOK FOR GROUP EXPOSURES**

As at : \_\_\_\_\_

SGD Notional Exposures	SGD	Choice of Method : Maturity / Duration														
Time Band No.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Positive Notional Exposures 24/																
Negative Notional Exposures																

SGD Exposures	SGD																Total
Zone No.	1				2			3									
Time Band No.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
Weighted Individual Positive Positions 25/																	
Weighted Individual Negative Positions																	
Vertical Disallowances																xx	
Net Position within Zone																xx	
Horizontal Disallowances within zone																xx	
Horizontal Disallowances 2 (Zone 1 & 2)																xx	
Horizontal Disallowances 2 (Zone 2 & 3)																xx	
Horizontal Disallowances 3 (Zone 1 & 3)																xx	
Total Charge																xxxx	

**CAPITAL REQUIREMENTS FOR EQUITY POSITION RISKS IN TRADING BOOK**

As at \_\_\_\_\_

**Bank (\$\$'000)****Group (\$\$'000)****Specific risk charges for individual equity security counter**

Counter	<b>Bank (\$\$'000)</b>			<b>Group (\$\$'000)</b>		
	Net Long/Short Position 26/	Risk Factor 27/	Specific Risk Requirement	Net Long/Short Position 26/	Risk Factor 27/	Specific Risk Requirement
Equity 1	XXX	8%	XXX	XXX	8%	XXX
Equity 2	XXX	8%	XXX	XXX	8%	XXX
.	XXX	8%	XXX	XXX	8%	XX
.	XXX	8%	XXX	XXX	8%	XX
Other counters (pls specify and itemize)	XXX	8%	XXX	XXX	8%	XX
<b>Total specific risks requirements</b>			<b>ITEM A</b>			<b>ITEM A</b>

**General market risk charges - individual equity security counters and national market indices**

National Markets	<b>Bank (\$\$'000)</b>			<b>Group (\$\$'000)</b>		
	Net Position 26/	Risk Factor	General Market Risk Requirement	Net Position 26/	Risk Factor	General Market Risk Requirement
Singapore	XXX	8%	XXX	XXX	8%	XXX
United States	XXX	8%	XXX	XXX	8%	XXX
Other national markets (pls specify and itemize)	XXX	8%	XXX	XX	8%	XX
<b>Total general market risk requirements</b>			<b>ITEM B</b>			<b>ITEM B</b>

**Risk charges for exposures to broad indices**

National Markets	<b>Bank (\$\$'000)</b>			<b>Group (\$\$'000)</b>		
	Net Position 26/	Risk Factor 27/	Risk Requirement for Broad Indices	Net Position 26/	Risk Factor 27/	Risk Requirement for Broad Indices
Net position in index contract A	XXX	2%	XXX	XXX	2%	XXX
Net position in index contract B	XXX	2%	XXX	XXX	2%	XXX
Other indices (pls specify and itemize)	XXX	2%	XXX	XX	2%	XX
<b>Total exposures to broad indices</b>			<b>ITEM C</b>			<b>ITEM C</b>

**Risk charges for arbitrage transactions**

Arbitrage Positions	<b>Bank (\$\$'000)</b>			<b>Group (\$\$'000)</b>		
	Matched Positions 26/	Risk Factor	Risk Requirement	Matched Positions 26/	Risk Factor	Risk Requirement
Matched positions in same underlying index with different settlement dates or markets 28/	XXX	2%	XXX	XXX	2%	XXX
Matched positions in different but similar indices entered into on the same day 29/	XXX	2%	XXX	XXX	2%	XXX
Index versus basket of constituent stocks comprising 90% of the index 30/	XXX	4%	XXX	XXX	4%	XXX
<b>Total requirements for disallowances</b>			<b>ITEM D</b>			<b>ITEM D</b>

**TOTAL CAPITAL CHARGE FOR EQUITY RISKS - ITEM A + ITEM B + ITEM C + ITEM D****Total****Total**

**CAPITAL REQUIREMENTS FOR FOREIGN EXCHANGE POSITIONS**

<b>Foreign currencies</b>	<b>S\$ Equivalent of Foreign Currency (S\$'000)</b>			
	<b>As at :</b>			
	<b>Bank</b>		<b>Group</b>	
	<b>Long Position</b>	<b>Short Position</b>	<b>Long Position</b>	<b>Short Position</b>
<b>Position in:</b> 31/				
Australian Dollar				
Canadian Dollar				
Chinese Renminbi				
Danish Krone				
Euro				
Hong Kong Dollar				
Indian Rupee				
Indonesian Rupiah				
Japanese Yen				
Korean Won				
Malaysian Ringgit				
New Taiwan Dollar				
New Zealand Dollar				
Norwegian Kroner				
Philippine Peso				
Pound Sterling				
Saudi Arabian Riyal				
Swedish Krona				
Sri Lanka rupee				
Swiss Franc				
Thai Baht				
US Dollar				
Others (please specify and itemize)				
<b>SUM OF NET LONG OR SUM OF NET SHORTS</b>	xxx	xxx	xxx	xxx
<b>Net Exposure in Foreign Exchange (Higher of sum of net longs or sum of net shorts) - Item A</b>			xxx	xxx
<b>Net Exposure in Gold (absolute amount of higher of net long or net short) - Item B</b>			xxx	xxx
<b>Net Exposure in Foreign Exchange and Gold - Item C (Item A+B)</b>			xxx	xxx
<b>Capital charge (8% X Items C) - Item D</b>	xxx		xxx	xxx

**CAPITAL REQUIREMENTS FOR COMMODITIES**

**Commodity Positions  
(S\$'000)**

As at :

	Bank			Group		
	Long Position	Short Position	Absolute net exposure position	Long Position	Short Position	Absolute net exposure position
Positions in: 32/						
Silver	xx	xx	xx	xx	xx	xx
Brent	xx	xx	xx	xx	xx	xx
Others (please specify and itemise)						
Sum of Absolute Net Long or Net Short - Item A						
Capital Charge for total net long or short position in each commodity (Item A*15%) - Item B						

PLUS Either

**For banks choosing the maturity ladder approach**

	Bank			Group		
	Disallowance for matched positions within band (1.5%* Matched position)	Disallowance for positions carried forward (0.6% * Position carried forward)	Total Disallowances for matched positions and positions carried forward	Disallowance for matched positions within band (1.5%* Matched position)	Disallowance for positions carried forward (0.6% * Position carried forward)	Total Disallowances for matched positions and positions carried forward
<b>Silver</b>						
Time band 1 (0-1 months)	xx	xx	xx	xx	xx	xx
Time band 2 (1-3 months)	xx	xx	xx	xx	xx	xx
Time band 3 (3-6 months)	xx	xx	xx	xx	xx	xx
Time band 4 (6-12 months)	xx	xx	xx	xx	xx	xx
Time band 5 (1-2 years)	xx	xx	xx	xx	xx	xx
Time band 6 (2-3 years)	xx	xx	xx	xx	xx	xx
Time band 7 (more than 3 years)	xx	xx	xx	xx	xx	xx
<b>Brent</b>						
Time band 1 (0-1 months)	xx	xx	xx	xx	xx	xx
Time band 2 (1-3 months)	xx	xx	xx	xx	xx	xx
Time band 3 (3-6 months)	xx	xx	xx	xx	xx	xx
Time band 4 (6-12 months)	xx	xx	xx	xx	xx	xx
Time band 5 (1-2 years)	xx	xx	xx	xx	xx	xx
Time band 6 (2-3 years)	xx	xx	xx	xx	xx	xx
Time band 7 (more than 3 years)	xx	xx	xx	xx	xx	xx
Others (please specify and itemise)						
<b>TOTAL for basis risks, interest rate gaps risks and forward gap risks under maturity ladder approach - Item C</b>	xx	xx	xx	xx	xx	xx

**For banks choosing the Simplified Approach**

	Bank	Group
	Overall charge for basis risks, interest rate risks and forward gap risks (3% * (Gross long positions + Gross short positions).	Overall charge for basis risks, interest rate risks and forward gap risks (3% * (Gross long positions + Gross short positions).
Silver	xx	xx
Brent	xx	xx
Others (please specify and itemise)	xx	xx
<b>TOTAL for basis risks, interest rate gaps risks and forward gap risks under simplified approach - Item D</b>	xx	xx
<b>TOTAL CAPITAL CHARGE FOR COMMODITIES RISKS - ITEM E (ITEM B + ITEM C or ITEM B + ITEM D)</b>	xxx	xxx

**CAPITAL REQUIREMENTS FOR OPTIONS**

For banks choosing the delta-plus approach

	Capital Charges (S\$'000)					
	As at :					
	Bank			Group		
	Gamma	Vega charge - Option price sensitivity of Vega multiplied by difference from assumed volatility	Gamma plus vega charge	Gamma	Vega charge - Option price sensitivity of Vega multiplied by difference from assumed volatility	Gamma plus vega charge
<b>Interest Rate Options (Pls specify currency)</b>						
Time band 1	xx	xx	xx	xx	xx	xx
Time band 2	xx	xx	xx	xx	xx	xx
.						
.						
Time band 14	xx	xx	xx	xx	xx	xx
Time band 15	xx	xx	xx	xx	xx	xx
<b>Equity Options</b>						
Singapore	xx	xx	xx			
USA	xx	xx				
(please specify and itemise by national market)	xx	xx	xx	xx	xx	xx
<b>Foreign Exchange and Gold Options</b>						
AUD	xx	xx	xx	xx	xx	xx
.						
.						
US Dollar	xx	xx	xx	xx	xx	xx
Others (please specify and itemize)	xx	xx	xx	xx	xx	xx
<b>Commodity options</b>						
Silver						x
Brent						
Others (please specify and itemise)	xx	xx	xx	xx	xx	xx
<b>TOTAL CAPITAL CHARGE FOR OPTIONS RISKS - ITEM A</b>						
			xxx			xxx

Banks adopting the scenario approach shall report matrices of the outcome of simultaneous shocks to change in price of the underlying instrument and the change in historical volatility of the underlying instrument.

Banks adopting the simplified approach shall consult supervisors on the appropriate reporting requirements.