



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

**Top 20 Individual Depositors**

( )  
As at close of business on ( )

**Section 2**

Position	Related to Bank (Yes/No)	Amount in S\$ Equivalent (\$'000)	% of Total Liabilities
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**Notes for completion**

1. A 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 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 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 Bank" and enter "0" under the column "Amount in S\$ Equivalent" for the remaining rows should the bank have unused rows (i.e. less than 20 depositors).

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**Top 20 Corporate Depositors**

( )  
As at close of business on ( )

**Section 3**

Position	Related to Bank (Yes/No)	Amount in S\$ Equivalent (\$'000)	% of Total Liabilities
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**Notes for completion**

1. A bank shall submit to the Authority details of its top 20 corporate depositors for transactions denominated in all types of currencies. A 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 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, banks 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 Bank" and enter "0" under the column "Amount in S\$ Equivalent" for the remaining rows should the bank have unused rows (i.e. less than 20 depositors).

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**Top 20 Interbank Lenders**

( )  
As at close of business on ( )

**Section 4**

<b>Position</b>	<b>Name of Bank</b>	<b>Amount in S\$ Equivalent (\$'000)</b>	<b>% of Total Liabilities</b>
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**Notes for completion**

1. A 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 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 Bank" and enter "0" under the column "Amount in S\$ Equivalent" for the remaining rows should the bank have unused rows (i.e. less than 20 depositors).

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**List of validation rules**

<b>Form/Section</b>	<b>Validation rule</b>	<b>Description</b>
All sections with lists	The list 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.	