

Survey of Services, (Financial Institutions excluding Insurance Companies)

Please download the latest version from MAS website.

Institution code :
Institution Name :
Reporting Cycle : (YYYY)
Business Unit :

Reset all figures in this return to zero

Import from xfdf file

Export to xfdf file for submission to MAS

(Please make sure you entered all forms required for your company before export)

Approved by:

- (a) Name *
- (b) Designation *
- (c) Date (dd/mm/yyyy) *
- (d) Person to contact for queries *
- (e) Telephone number *
- (f) Email address *

** compulsory fields*

Institution Code

Reporting cycle

Institution Name

Business Unit

GENERAL INSTRUCTIONS

This form is to be completed by all financial institutions (excluding insurance companies) **operating in Singapore**. You may consolidate data of branches located in Singapore in one return, but you have to ensure the following:

- a) The consolidated income and expenditure of local banks should not include those of their overseas branches but only those branches located in Singapore;
- b) The branches of foreign banks should report their data pertaining to their operations in Singapore only (if the foreign bank has more than one branch in Singapore, it can submit one consolidated return).

Financial institutions operating Asian Currency Units (ACUs) are, however, required to report data for ACUs and Domestic Banking Units (DBUs) in separate returns. Banks with credit card operations are required to report credit card data in separate returns.

Value should be stated to the **nearest Singapore dollar**.

Please read the notes carefully before filling in the form. Please supply the information requested in separate sheets, if spaces provided in the questionnaire are not sufficient.

GUIDELINES FOR COMPLETION

- 1 **Registered address** refers to the address of the solicitors, auditors, secretary, ...
- 2 **Year of reference** should refer to the calendar year . However, if your accounting year is different from the calendar year, please report according to your accounting or financial year covering the major part of .

CONSENT ON DATA SHARING

We would like to seek your consent to grant other departments in MAS access to the information in this return. The information would be used for the purpose of carrying out the MAS' functions, including but not limited to conducting integrated supervision of the financial services sector and financial stability Surveillance. It would also help to reduce your efforts to provide similar data to the various departments in MAS.

Please indicate if you are agreeable to share the submitted data within MAS*

Yes

No

** Your consent may be withdrawn at any time at your discretion by writing to MAS.*

Institution Code

Reporting cycle

Institution Name

Business Unit

SECTION I

A Data in this return covers:

(i) The period of operation from (MMYYYY) to (MMYYYY)

(ii) Number of months of operation

B Accounting/Financial year (MMYYYY) to (MMYYYY)

SECTION II

1 GENERAL PARTICULARS	
(i) Registered address	S
(ii) Head office address (For institution incorporated outside Singapore, please state the overseas address of the head office)	S
(iii) Number of branches as at	
In Singapore (For branches of foreign companies, please do not include the reporting branch)	Outside Singapore (Applicable only to locally-incorporated institution)

2 CONTACT DETAILS

Contact Person

Designation

Telephone Number 1

Telephone Number 2

Fax Number

E-mail address

SECTION III**A OVERSEAS ACTIVITIES/RESEARCH & DEVELOPMENT****I FOREIGN ASSETS & LIABILITIES AS AT 30/06/**

Does your establishment have any foreign assets (eg Overseas direct/portfolio investment) or liabilities?

(Overseas direct investment refers to investments in companies overseas where the investors own at least 10 per cent of the total equity capital. Overseas portfolio investment refers to investments in companies overseas where the investors own less than 10 per cent of the paid-up capital.)

Yes No

II TRANSACTIONS WITH COMPANIES LOCATED OVERSEAS DURING

Does your company engage in any trade in services with companies located overseas, including offshore merchandise (goods that do not enter Singapore)?

(Trade in services refers to all transactions with non-residents. Non-residents are defined as companies whose permanent or registered address is outside Singapore, including overseas branches or subsidiaries of Singapore-registered companies or institutions.)

Yes No

Does your company provide management and headquarters-related services and business expertise to operations in the Asia Pacific region and/or rest of the world?

Yes No

III RESEARCH & DEVELOPMENT (R&D) ACTIVITIES DURING

Did your establishment carry out any in-house R&D or R&D activities on behalf of third parties during the year or your equivalent financial year?

Yes No

IV COMPOSITION OF RIGHT-OF-USE (ROU) ASSETS

Composition of Right-of-Use assets leased from others (please select one):

Primarily operating leases

Primarily financial leases

Mix of operating and financial leases

Do not have any ROU assets leased from others

V SOCIAL MEDIA SITES

Does your firm have a presence in any social media sites? (please tick accordingly and indicate N.A. under Others if not applicable)

Facebook

Twitter

Instagram

Others (please specify)

B STRUCTURE OF FIXED ASSETS

Explanatory Notes:

Land consists of the ground, including the soil covering and any associated surface waters, over which ownership rights are enforced. It can be empty or with buildings or other structures situated on it or running through it. However, the value of land should exclude any buildings or other structures situated on it or running through it.

Building and structure consists of residential buildings and other buildings and structures, including fixtures, facilities and equipment such as storage tanks, water and sewerage systems, lifts and escalators, central cooling and ventilation equipment that are integral to the building and structure. Examples of other buildings and structures include commercial, institutional and industrial buildings, civil engineering works, industrial and power plants and public monuments. Includes the costs of site clearance and preparation as well as major reconstruction and capitalised repairs and improvements.

Transport equipment consists of equipment for moving people and objects. Examples include motor vehicles; trailers and semi-trailers; railway locomotives and rolling stock; ships, boats and other floating structures (including floating or submersible drilling or production platforms); and aircraft. Includes major reconstruction and capitalised repairs and improvements.

Telecommunications equipment - Examples include mobile phones, personal digital assistants (PDAs), satellite dishes, audio-visual equipments (eg radios, television sets); and other television/radio transmitters and receivers.

Computers and peripheral equipment - Examples include computers, servers (hardware), laptops, printers, copiers and fax machines.

Other Machinery and equipment consists of machinery and equipment not classified in other asset categories. Examples include generators, engines and turbines; cranes and other lifting and handling equipment; electrical machinery and equipment; medical equipment and instruments; precision, optical and photographic instruments; accounting machinery (eg ATMs, cash registers and ticket-issuing machines); sports equipment; musical instruments; and other special purpose machinery.

Tools that are relatively inexpensive and purchased at a relatively steady rate, such as hand tools, may be excluded. Machinery and equipment integral to buildings and structures should also be excluded.

Furniture and Fittings refers to furniture and lighting fixtures of any kind used in offices.

Assets Under Construction refers to expenditure or cost recognised in the carrying amount of the property, plant and equipment under development. Cost associated with the assets should be transferred/reclassified to/from the appropriate asset category when the construction of the assets are completed and placed into service. Expenditure for assets that are developed / constructed for sale should not be included.

B STRUCTURE OF FIXED ASSETS

(to be completed only by Singapore main office on a consolidated basis - DBU)

This refers to fixed assets (include Right-of-Use assets) in Singapore. Please state value to the nearest Singapore dollar. Values reported should be net of GST.

Net book value refers to cost of fixed assets net of accumulated depreciation.

S\$

Structure of Fixed Assets in Singapore (exclusive of GST)	Land, Building & Structure (include major renovation)		Transport Equipment	Telecommunications Equipment	Computers & peripheral equipment	Other Machinery & equipment	Furniture and Fittings	Assets Under Construction ^{3/}	Total
	Land ^{1/}	Building & Structure							
1 Beginning net book value									
2 Surplus/Diminution resulting from revaluation of fixed assets during financial period									
3 Additions ^{2/} incl major repairs during financial period									
3i of which: additions to Right-of-Use assets leased from others									
4 Net book value of assets disposed during financial period									
5 Transfers/Reclassification to/from other asset category during financial period									
6 Depreciation for financial period									
7 Net book value of assets written off during financial period									
8 Ending net book value [(1+2+3+5) - (4+6+7)]									
9 Accumulated depreciation as at end of financial period									

^{1/} If your company is unable to provide separate figures for land, please provide total under building structure.

^{2/} Please do not deduct disposal and amount written off.

^{3/} Expenditure for assets that are developed/constructed for sale should not be included.

B STRUCTURE OF INTANGIBLE ASSETS

Explanatory Notes:

Copyrights of Entertainment, Literary and Artistic Works refers to ownership rights of literary, dramatic, musical and artistic works, such as novels, plays, musical compositions, photographs and images, as well as, other subject-matter, such as films, sound recordings, radio and television programmes and broadcasts.

Patents and Other Industrial Proprietary Rights refers to ownership rights for intellectual property such as patents, industrial design and industrial know-how. Capitalised development expenditure of such intellectual property arising from in-house development activities (i.e. cost of labour, materials and supplies, maintenance and repair of plant and equipment used, and other development costs) should also be included.

Computer software consists of computer programs, program descriptions and supporting materials for both systems and applications software. The value includes:

- Capitalised pre-packaged software (software that is purchased or licensed 'off-the-shelf' from commercial software vendors)
- Capitalised customised software (software that is tailored to the organisation's specific needs whose development is outsourced to third-party software developers)
- Software reproduction / distribution rights
- Capitalised in-house software development for own use (i.e. cost of labour on software professionals, materials and supplies, maintenance and repair of plant and equipment used, and other development costs); development expenses on software meant for sale (with / without hardware) should be excluded

Goodwill and Marketing Assets Goodwill refers to the value of assets acquired in a business combination that are not individually identified and separately recognised. Marketing assets include brand names, mastheads and publishing titles, trademarks, logos and domain names.

Other Intangible Assets includes exploration and evaluation assets, service and operating rights, other licences, etc.

Assets Under Development refers to expenditure or cost recognised in the carrying amount of the intangible assets under development. Cost associated with the assets should be transferred/reclassified to/from the appropriate asset category when the development of the assets are completed and placed into service. Expenditure for assets that are developed / constructed for sale should not be included.

B STRUCTURE OF INTANGIBLE ASSETS

(to be completed only by Singapore main office on a consolidated basis - DBU)

This refers to intangible assets in Singapore. Please state value to the nearest Singapore dollar. Values reported should be net of GST.

Net book value refers to cost of intangible assets net of accumulated amortisation.

							S\$
Structure of Intangible Assets in Singapore (exclusive of GST)	Copyrights of Entertainment, Literary and Artistic Works	Patents and Other Industrial Proprietary Right	Computer Software ^{1/}	Goodwill and Marketing Assets	Other Intangible Assets	Assets Under Development ^{3/}	Total
1 Beginning net book value							
2 Surplus/Diminution resulting from revaluation of intangible assets during financial period							
3 Additions ^{2/} during financial period							
4 Net book value of assets disposed during financial period							
5 Transfers/Reclassification to/from other asset category during financial period							
6 Amortisation for financial period							
7 Net book value of assets written off during financial period							
8 Ending net book value [(1+2+3+5) - (4+6+7)]							
9 Accumulated amortisation as at end of financial period							

Include expenses on pre-packaged software, customised software and software developed in-house for own use which are capitalised. If separate figures for computer software and hardware are not available, please provide the total under "computer & peripheral equipment" in Section III B Structure of Fixed Assets.

^{2/} Please do not deduct disposal and amount written off.

^{3/} Expenditure for assets that are developed/constructed for sale should not be included.

Total additions to computer software (item 3) as reported above

of which :

(a) Pre-packaged and customised software		%
(b) Software developed in-house		%

C FLOOR AREA OF PREMISES as at 30/06/ or date nearest to it (please state in square metres)

This relates to building premises occupied by your establishment for business purpose. It includes office premises, shop/servicing premises, manufacturing premises, store/warehouse/godown as well as car parking space and covered space/yards. Area of open spaces, unoccupied premises and premises rented out should not be reported.

Total floor area of premises occupied by your establishment in Singapore = sq metres.
(1 sq ft = 0.0929 sq m)

D EMPLOYMENT AND REMUNERATION**EMPLOYMENT as at 30/06/ or date nearest to it**

Persons engaged in Singapore refer to paid employees, working directors/proprietor/partners and unpaid family workers working in Singapore, **including** persons on medical and casual leave. It should include persons posted to work overseas for less than one year.

Paid employees refer to all categories of employees and workers on the payroll of your establishment **including** part-time workers (working less than 20 hours in a normal week), and workers on commission basis paid directly by your establishment.

Working directors refer to directors actively engaged in the work of your establishment and paid by your establishment.

Working proprietor/partners refer to proprietor/partners actively engaged in the work of your establishment, whether receiving remuneration or not.

Unpaid family workers refer to relatives of proprietor/partners who do not receive fixed salaries and wages, but may receive certain allowances.

Persons working outside Singapore refer to those who are posted to work overseas for at least one year or who are natives of the country they are working in.

REMUNERATION PAID DURING

Wages and salaries refer to gross emoluments or amount due to employees, **including** commissions, bonuses and overtime pay **before** deduction of employees' contribution to CPF or any other such deduction payable by employees.

CPF/pension contributions refer to contributions by employers to employee's CPF/pension or other funds, **excluding** pensions paid to retired employees under company pension scheme.

Other Benefits (include GST) refer to medical benefits, cost of food and housing and other benefits in kind provided to persons employed and valued at cost to your establishment. Travelling and entertainment allowances, cost of uniforms, premiums on workmen's compensation, group life insurance and retrenchment benefits should be reported under **Section III F Expenditure/Disbursements**. **Values reported should be net of GST.**

Remuneration due to working directors/proprietor/partners refer to amount withdrawn by or paid to them.

Remuneration due to unpaid family workers should be shown under unpaid family workers.

Directors' fees refer to amount paid to directors for attending board of directors meetings only.

EMPLOYMENT AND REMUNERATION

(to be completed only by Singapore main office on a consolidated basis - DBU)

Remuneration expenses reported in this section should not net off workforce related subsidies (eg Special Employment Credit, Wage Credit Scheme, Returner Work Trial) received by your company. Workforce related subsidies should be reported in Section III E "Gross Income / Receipts".

Remuneration includes wages, salaries (include bonuses and allowances) and employer's contribution to CPF / pension fund and staff benefits (eg welfare, medical, housing benefits)

Category of Persons engaged		No. of employment as at 30/06/ or date nearest to it	Remuneration paid for FY
I Persons engaged in Singapore		Number	Singapore Dollars
(a) Paid employees	Full-time		
	Part-time		
(b) Working directors			
(c) Unpaid family workers			
TOTAL (a+b+c)			
II Persons working outside Singapore** (for one year or more and on the Singapore company's payroll)			

Directors' fees for attending board meetings only S\$

Expenses on employee stock options S\$

III TOTAL REMUNERATION = Remuneration paid to persons **engaged in Singapore** plus directors' fees for attending board meetings only plus expenses on employees stock options S\$

of which:

Number of Employees as per I above (a+b+c)

Total Remuneration in S\$ (as in III)

Singapore Citizens/Permanent Residents	Foreigners

* Do not include pensions paid to retired employees under company pension scheme and retrenchment benefits. These two items should be reported under Section III F Expenditure/Disbursements (page 20).

** These persons may be Singaporeans posted overseas for one year or more and on the Singapore company's payroll or natives of the country they are working in.

E GROSS INCOME/RECEIPTS & F GROSS EXPENDITURE/DISBURSEMENTS

Explanatory Notes:

From Banking Services (Exclude Investment Banking):

Refers to deposit-taking and lending activities. Includes retail/consumer banking, corporate banking, credit card services, trade financing, inter-bank lending, CPFIS services, remote banking and Supplementary Retirement Scheme (SRS) services.

From Investment Banking Services:

Refers to advising, arranging and underwriting of issuance, listing or placements of securities. Includes advising and arranging of corporate restructuring, mergers and acquisitions, project finance, debt issuance, equity issuance, private placements, privatisation, re-capitalisation, and asset securitisation; underwriting and placement of debt and equity issuance; venture capital financing; and loan syndication.

From Portfolio Management Services:

Refers to investment management and advice for individuals and institutions. Includes discretionary management of funds, management of collective investment schemes, advisory services provided for funds not under discretionary management, wealth management for high net worth individuals (excluding deposit-taking and trust services), management of distressed debt, private equity and venture capital management, investment research, provision of financial information, and financial planning. High net worth individuals refer to individual clients who have net investible assets of at least US\$1 million or equivalent. Net investible assets refer to assets that are or have been invested in investment with certain liquidity. They exclude assets which are necessary for living such as house for own dwelling. Such assets are generally not liquid and are usually not available for investment.

In classifying a relationship with a client, the criterion should be how the funds are managed, eg if a trust is set up to manage assets, then it should be recorded under Trust and Custody Services; otherwise, it should be reported under Portfolio Management Services. However, if only cash is being managed, then it should be recorded under other services and receipts (item 23(c)), which includes cash and liquidity management.

From Trust and Custody Services:

Refers to trust and custody services, and related services. Excludes tax and estate planning (which are included under item 23(c)).

From Brokerage and Related Services:

Refers to trading in financial instruments and commodities on behalf of customers, and related services. Includes exchange and over-the-counter trading of FX, derivatives, equity and debt securities and commodities, and related services (eg margin financing). Derivatives should be classified according to the type of underlying instrument, eg equity derivatives under item 11(a), gold futures under item 11(d), currency options under item 11(e), interest rate swaps under item 11(c). Excludes proprietary trading activities (which are included under Investment and Treasury Activities).

From Investment and Treasury Activities:

Refers to investment and management of the reporting financial institution's own funds for the institution's own account. Includes direct investment in related companies, proprietary portfolio investment activities, proprietary trading activities, cash and liquidity management, transactions in fixed assets, and mergers and acquisitions.

% attributable to resident households in Singapore:

Please provide the proportion (in %) of the income or receipts that is derived from business with individual (non-corporate) clients who are Singapore residents. The % should be based on total income attributable to resident households for the year, divided by total income for the year.

Expenditure on Research & Development (R&D):

Research and development (R&D) comprises creative work undertaken on a systematic basis in order to increase the stock of knowledge, including knowledge of man, culture and society, and the use of this stock of knowledge to devise new applications. R&D covers three activities: basic research, applied research and experimental development. Examples of R&D includes mathematical research relating to financial risk analysis, development of risk models for credit policy, development of techniques for investigating consumer behaviour for the purpose of creating new types of accounts and banking services, research to identify new risks or new characteristics of risk that need to be taken into consideration in insurance contracts, research on social phenomena with an impact on new types of insurance research related to new or significantly improved financial services etc. **"Purchased R&D (contracted out)" refers only to R&D funded by your organisation but carried out by others using their own facilities.**

E GROSS INCOME/RECEIPTS DURING

State the amount received and receivable from business activities (for all Singapore operations) carried out during the year. Amount collected in respect of previous year's receivable should be **excluded**.

Business transactions (relating to operations in Singapore) with Singapore residents and firms are to be reported as **"In Singapore"** whereas transactions overseas are to be reported as **"Outside Singapore"**.

Values reported should be net of GST.

S\$

		In Singapore	Outside Singapore
From Banking Services (Exclude Investment Banking)			
1	Interest from deposits held with <i>(a to c)</i>		
	(a) ACUs	875	
	(b) Banks (exclude ACUs)	876	
	(c) Others	879	
	<i>of which:</i> Merchant bank (DBUs)	879M	
2	Interest from loans and advances (include overdrafts and trust receipts) granted to <i>(a + b)</i>		
	(a) Companies, businesses and other organisations <i>(i to vii)</i>		
	(i) ACUs	881	
	(ii) Banks (exclude ACUs)	882	
	(iii) Insurance corporations	887A2	
	(iv) Other financial corporations (exclude ACUs, banks and insurance corporations)	887A1	
	<i>of which:</i> Merchant bank (DBUs)	887M	
	(v) Non-financial corporations (exclude non-profit organisations)	887B	
	(vi) Non-profit organisations	887C	
	(vii) Others (eg sole proprietors/partners)	887D	
	(b) Private individuals/households <i>(i to iv)</i>		
	(i) Housing loans	883	
	(ii) Motor vehicle loans	884	
	(iii) Consumer durables	885	
	(iv) Other personal loans	886	
3	Interest earned on margin deposits	895	
4	Other interest received (eg late payments, penalty interest)	889A	
5	Discount and interest from trade bills	874	
6	Credit card operations (include transaction processing) (% attributable to resident households in Singapore)	812	
7	Fees, commissions and services charges from banking services (eg from trade bills, bank guarantees, opening of LCs, sale of travellers' cheques) (% attributable to resident households in Singapore)	810B	
From Investment Banking Services			
8	Fees, commissions and service charges from <i>(a to d)</i>		

E GROSS INCOME/RECEIPTS DURING**S\$**

		In Singapore	Outside Singapore
(a) Debt market activities (eg from arranging loan syndication/project financing, underwriting of bond issuance) (% attributable to resident households in Singapore)	810E		
(b) Equity market activities (eg from underwriting fees) (% attributable to resident households in Singapore)	810F		
(c) Advising and arranging of mergers and acquisitions and corporate restructuring (% attributable to resident households in Singapore)	810G		
(d) Other investment banking services. If possible, please state the type of the investment banking services. (% attributable to resident households in Singapore)	810I		
From Portfolio Management Services			
9 Fees, commissions and service charges from <i>(a to c)</i>			
(a) Research and advisory services (% attributable to resident households in Singapore)	810K		
(b) Collective investment schemes (eg unit trusts, REITs, hedge funds) (% attributable to resident households in Singapore)	810L		
(c) Other portfolio management services. If possible, please state the type of portfolio management services. (% attributable to resident households in Singapore)	810M		
From Trust and Custody Services			
10 Fees, commissions and service charges from <i>(a to c)</i>			
(a) Trust services (% attributable to resident households in Singapore)	810O		
(b) Custody services (% attributable to resident households in Singapore)	810P		
(c) Other trust and custody related services (% attributable to resident households in Singapore)	810Q		
From Brokerage and Related Services			
11 Commissions, brokerages and service charges from <i>(a to f)</i>			
(a) Equity related transactions (eg stock, shares, stock indices) (% attributable to resident households in Singapore)	814A		
(b) Debt related transactions (eg bonds, bills) (% attributable to resident households in Singapore)	814B		
(c) Interest rates related products (eg interest rates options, interest rates swaps) (% attributable to resident households in Singapore)	814C		
(d) Commodity related transactions (eg precious metals) (% attributable to resident households in Singapore)	814D		

E GROSS INCOME/RECEIPTS DURING**S\$**

		In Singapore	Outside Singapore
(e) Foreign exchange and other non-bank financial transactions (% attributable to resident households in Singapore)	814E		
(f) Other brokerage and related services (include sale/provision of third party financial products and services). If possible, please state the type of brokerage and related services. (% attributable to resident households in Singapore)	814O		
12 Processing, clearing and settlement services (This is meant for use by SGX only)	814F		
13 Interest from margin financing	880		
14 Other interest received (eg late payment, penalty interest)	889B		
From Investment and Treasury Activities			
15 Net profit/loss* after tax of subsidiaries and associates attributed to your company in proportion to your shareholdings	201		
<i>of which:</i> Dividends (net)	871		
16 Earnings from portfolio investment in companies' shares	203		
<i>of which:</i> Dividends (net)	872		
17 Interest from portfolio investment (exclude items 15 & 16) in <i>(a to e)</i>			
(a) Negotiable certificates of deposit	801		
(b) Singapore government securities and treasury bills	802		
(c) Other government securities and treasury bills	803		
(d) Corporate bonds	804A		
(e) Others (eg note issuance facilities, revolving underwriting facilities)	804B		
18 (a) Gains from proprietary trading in foreign exchange (exclude translation and unrealised gains)	221		
(b) Gains realised from trading in derivatives (eg options, futures, swaps, forwards) in <i>(i to v)</i>			
(i) Currency	271		
(ii) Interest rate	272		
(iii) Stock indices	273		
(iv) Commodities	274A		
(v) Others	274B		
(c) Gains realised from sale of stocks and shares <i>(i + ii)</i>	223		
(i) Portfolio investment	223A		
(ii) Direct investment (in subsidiaries and associate companies)	223B		

* Please indicate data with minus (-) sign.

Institution Code

Reporting cycle

Institution Name

Business Unit

E GROSS INCOME/RECEIPTS DURING**S\$**

		In Singapore	Outside Singapore
(d) Capital gains realised from other investments (<i>i to v</i>)			
(i) Negotiable certificates of deposit	275		
(ii) Singapore government securities and treasury bills	276		
(iii) Other government securities and treasury bills	277		
(iv) Corporate bonds	278A		
(v) Others (eg note issuance facilities, revolving underwriting facilities, gold trading)	278B		
(e) Gains from sale of fixed assets	225		
19 Fees, commissions and service charges	810R		
Other Services and Receipts			
20 Rental from (<i>a to f</i>)			
(a) Offices, shops, factories and other premises	832		
(b) Houses and flats	831		
(c) Machinery and equipment (exclude vehicles) (eg photocopying machines, personal computers, safe deposit boxes)	867		
(d) Vehicles	743		
(e) Rental of consumer durables (eg plants, decorations)	622		
(f) Others (eg rental from land, stores, godowns or warehouses) (please specify)			
21 Sale/lease of Singapore Exchange trading permit, membership or booth	813		
22 Administration and management fees (include amount for representative office expenses) (<i>a + b</i>)			
(a) General (% attributable to resident households in Singapore)	868A		
(b) Financial consultancy services (eg from providing e-commerce transaction facilities)	868B		
23 Fees, commission and service charges from service rendered (<i>a to c</i>)			
(a) Providing e-commerce transaction facilities (eg payment and hosting facilities)	810T		
(b) Selling insurance products	816C		
(c) Other activities (include estate and tax planning services)	810U		
24 Compensation from insurance	231		
25 Legal and other professional services (<i>a + b</i>)	864		
(a) Legal services	864A		
(b) Other professional services	864B		
26 Business, management consulting and market research fees	860		
27 Grants from Skills Development Fund	241		

**F EXPENDITURE/DISBURSEMENTS DURING
(OTHER THAN REMUNERATION PAID TO PERSONS ENGAGED IN SINGAPORE)**

State the amount paid and payable for the purchases of goods and services used in rendering services and for sale, and other operating expenditure/disbursements incurred during the year. Please include all purchases related to Singapore operations. All purchases should be valued at delivered cost to your establishment & **should be reported excluding deductible GST**. Additions including major repairs (eg machinery and equipment) should be reported in **Section III B Structure of Fixed Assets**.

S\$

		In Singapore	Outside Singapore
From Banking Services (Exclude Investment Banking)			
1 Interest paid to depositors <i>(a + b)</i>			
(a) Companies, businesses and other organisations <i>(i to viii)</i>			
(i) ACUs	875		
(ii) Banks (exclude ACUs)	876		
(iii) Government (exclude statutory boards)	879A		
(iv) Other financial and insurance corporations (exclude ACUs and banks)	879B1		
<i>Of which:</i> Merchant bank (DBUs)	879M		
(v) Non-financial corporations (exclude non-profit organisations)	879B2		
(vi) Statutory Boards	879B3		
(vii) Non-profit organisations	879B4		
(viii) Others (eg sole proprietors/partners)	879B5		
(b) Private individuals/households <i>(i + ii)</i>			
(i) Fixed deposits	877		
(ii) Savings deposits	878		
2 Interest paid on margin deposits	895		
3 Interest paid on loans obtained (eg overdrafts, trust receipts)	887		
4 Interest paid for Right-Of-Use lease liabilities	896		
5 Bank service charges (exclude interest) (eg cheque clearing fees and other banking services)	810B		
6 Fees, commissions and service charges	810C		
From Investment Banking, Portfolio Management, Trust, Custody and Brokerage Services			
7 Fees, commissions and service charges relating to <i>(a to d)</i>			
(a) Investment banking activities (eg loan syndication, underwriting fees)	810D		
(b) Portfolio management activities <i>(i to iii)</i>	810J		
(i) Research and advisory services	810J1		
(ii) Collective investment schemes (eg unit trusts, REITs, hedge funds)	810J2		
(iii) Other portfolio management services	810J3		
(c) Trust and custodial activities	810N		
(d) Brokerage and related activities <i>(i to v)</i>			
(i) Stock, share, equity related transactions brokerage fees and commissions	814A		
(ii) Foreign exchange and other non-bank financial transactions	814E		

**F EXPENDITURE/DISBURSEMENTS DURING
(OTHER THAN REMUNERATION PAID TO PERSONS ENGAGED IN SINGAPORE)**

S\$

		In Singapore	Outside Singapore
(iii) Other brokerage and related services (eg share registration, transfer fees)	814O		
(iv) Commission due to remisiers (only for firms with remisiers)	816B		
(v) Registration fees for registered representatives and associated representatives	814G		
From Investment and Treasury Activities			
8 (a) Loss from proprietary trading in foreign exchange (exclude translation and unrealised loss)	221		
(b) Loss realised on trading in derivatives (eg options, futures, swaps, forwards) in (i to v)			
(i) Currency	271		
(ii) Interest rate	272		
(iii) Stock indices	273		
(iv) Commodities	274A		
(v) Others	274B		
(c) Loss realised on sale of stocks and shares (i + ii)	223		
(i) Portfolio investment	223A		
(ii) Direct investment (in subsidiaries and associate companies)	223B		
(d) Capital loss realised on other investments (i to iv)			
(i) Negotiable certificates of deposit	275		
(ii) Singapore government securities and Treasury bills	276		
(iii) Other government securities and Treasury bills	277		
(iv) Corporate bonds and others (eg note issuance facilities, revolving underwriting facilities, gold trading)	278		
(e) Loss on sale of fixed assets	225		
(f) Loss from mergers and acquisitions	228		
9 Fees, commissions and service charges	810R		
Other Expenditure			
10 Preliminary/pre-operating expenses	012		
11 Staff training (include allowances for passage, food, clothing and accommodation)	013		
12 Recruitment expenses	014		
13 Benefits to unpaid directors (eg housing allowance)	259		
14 Depreciation of fixed assets*	051		
of which: Depreciation relating to Right-of-Use assets	051R		
15 Amortisation of intangible assets**	286		

* To be reported only by Singapore main office on a consolidated basis. The figure should tally with that reported in item 6 of Section III B Structure of Fixed Assets.

** To be reported only by Singapore main office on a consolidated basis. The figure should tally with that reported in item 6 of Section III B Structure of Intangible Assets.

Institution Code

Reporting cycle

Institution Name

Business Unit

**F EXPENDITURE/DISBURSEMENTS DURING
(OTHER THAN REMUNERATION PAID TO PERSONS ENGAGED IN SINGAPORE)**

S\$

		In Singapore	Outside Singapore
16 Indirect taxes/statutory fees paid (include registration fees, licence fees, property tax, road tax, stamp duties and foreign levy) <i>(a to d)</i>	064		
(a) Property tax	064A		
(b) Foreign workers levy	064B		
(c) Road tax	064D		
(d) Others (include licence fees, entertainment duties and stamp duties)	064C		
17 Printing, stationery and other office supplies (include newspapers and periodicals)	331		
18 Uniforms	332		
19 Utilities charges	400		
20 Courier service	772		
21 Travelling expenses <i>(a to c)</i>	773		
(a) Land transport (include petrol, parking fees, taxi fares and chartering of vehicles)	773A		
(b) Air transport (include air fares for business trips)	773B		
(c) Others	773C		
22 Postal, telecommunication and internet charges	781		
23 Rental expenses <i>(a to e)</i>			
(a) Stores, godowns and warehouses	761		
(b) Houses, flats, offices, shops, factories and other premises	832		
(c) Machinery, equipment (exclude vehicles) and consumer durables	867		
(d) Vehicles	743		
(e) Others (eg rental paid for land) (please specify)			
24 Purchase/lease of Singapore Exchange trading permit, membership or booth	813		
25 Other business commission (excl those in item 5)	039		
26 Insurance premiums for <i>(a + b)</i>			
(a) Persons engaged in Singapore	183		
(b) Buildings, machinery, transport equipment and others	817		
27 Cleaning of premises on contract basis	951		
28 Repairs and maintenance/servicing of <i>(a to c)</i>			
(a) Buildings (include swimming pools)	952		
(b) Vehicles	961		
(c) Machinery and equipment (include computers)	850		

**F EXPENDITURE/DISBURSEMENTS DURING
(OTHER THAN REMUNERATION PAID TO PERSONS ENGAGED IN SINGAPORE)**

S\$

		In Singapore	Outside Singapore
29 Accounting, auditing, bookkeeping and tax consultancy	862		
30 Purchase of customised computer software for own use (License payments for the use of software should be reported under "Royalties and franchise fees paid". Computer software expenses which are capitalised should be reported under Section III B)	294		
31 Data processing, computer consultancy and other information technology services	863		
32 Expenditure on in-house development of software that is meant for use for more than a year (Computer software expenses which are capitalised should reported under Section III B)	296		
33 Legal and other professional services <i>(a + b)</i>	864		
(a) Legal services	864A		
(b) Other professional services	864B		
34 Business, management consulting and market research fees	860		
35 Advertising, publicity & promotional services	865		
36 General administration and management fees paid (include share of overseas office expenses)	868A		
37 Detective and security services (include alarm system charges)	869		
38 News agencies, news correspondence and editorial fees (eg Reuters fees)	894		
39 Other business services (eg photocopying services)	899		
40 Festivals and annual functions	935		
41 Entertainment expenses	936		
42 Meeting expenses	027		
43 Interest paid on bonds/securities/NCDs issued by your company	888		
44 Other interest paid (eg late payment interest, penalty interest)	889		
45 Withholding tax	232		
46 Contributions to Skills Development Fund	241		
47 Donations, gifts and offerings	251		
48 Association/membership subscriptions (include entrance and registration fees)	253		
49 Retrenchment benefits	255		
50 Pension/gratuity paid to retired employees under company pension scheme	256		
51 Fines and forfeitures	261		
52 Bad debts written off (exclude bad debts provisions)	265		
53 Provisions/adjustments (include recognised impairment loss, doubtful debts and revaluation loss)	266		
54 Royalties and franchise fees paid for <i>(a to b)</i>	262		
(ai) Licence to reproduce or distribute computer software and multimedia	262A1		
(aii) Computer software and multimedia licence for own use	262A2		
(b) Others (eg franchises, other intellectual property)	262B		

Institution Code

Reporting cycle

Institution Name

Business Unit

**F EXPENDITURE/DISBURSEMENTS DURING
(OTHER THAN REMUNERATION PAID TO PERSONS ENGAGED IN SINGAPORE)**

S\$

		In Singapore	Outside Singapore
55 Work given out (including contractors not under the payroll of the establishments and other outsourced work)	029		
56 GST paid on net purchases not deductible as input tax	067		
57 Purchased research and development (contracted out) (Refers only to R&D funded by your organisation but carried out by others using their own facilities)	866		
58 Unrealised trading loss from FX transactions (include translation loss), derivatives, commodities, securities, futures and all other financial instruments	285		
59 Principal repayment for Right-of-Use lease liabilities	839		
60 Miscellaneous expenditure (a + b)			
(a) Operating expense (please provide the top 5 breakdown below)	049		
(b) Non-operating expense (please provide the top 5 breakdown below)	289		
TOTAL	200		

Grand Total of Expenditure/Disbursements during S\$

**G NET SPREAD EARNINGS*
(SUPPLEMENTARY INFORMATION. PLEASE DO NOT EXCLUDE THE AMOUNT REPORTED HERE FROM SECTION E)**

Net spread earnings are a measurement of service income from dealing activities; this is identified as the difference between the price paid/offered by the FI and the price available in the open market (mid-market price). This should capture the difference between the sale/purchase price and the mid-market price at the time of the transaction. Net Spread Earning on a trade = Difference between bid (buy)/offer (sale) price and mid-market price.

Please note that this include both agency trades and principal trades.

Financial Instruments	Total (S\$)	In Singapore (%)	Outside Singapore (%)
Foreign exchange transactions			
Securities (all equities, short-term and long-term debt instruments)			
Derivatives			

* If it is a loss, please indicate data with minus (-) sign.

Institution Code

Reporting cycle

Institution Name

Business Unit

H APPROPRIATION OF PROFIT for the year ended
(To be completed by Singapore main office only on a consolidated basis - DBU)

For **locally incorporated companies**, data reported should relate to business operations of all the Singapore and overseas branches but exclude subsidiaries and associates.

For **local branches of foreign companies**, data reported should relate to business operations of all the Singapore branches only.

		S\$
1	Net profit/loss* before tax***	
2	Taxation** (a) for the year (debit)	
	(b) for the year (credit)	
	(c) deferred taxes credit	
	(d) deferred taxes expense	
3	Dividends proposed/paid to shareholders** (a) Singapore residents	
	(b) Non-Singapore residents	
4	Bonus shares issued to (a) Singapore residents	
	(b) Non-Singapore residents	

* Please indicate data with minus (-) sign.

** Please exclude withholding tax if amount has been reported in Section III F.

*** Figure reported for "Net profit/loss before tax (NPLBT)" should be the same as the profit/loss figure reported in the company's Audited Financial Statements. However, please check if there are any differences between the reported and computed NPLBT with the formula below. Please include the reasons under General Remarks for any differences between the figures (e.g. branches operations profit/loss etc.).

Note: Computed NPLBT = Grand Total of Income (Sect E) - Grand Total of Expenditure (Sect F) - Total Remuneration (Sect D) - Person Working Outside SG (Sect D)

I GENERAL REMARKS