

## **MAS NOTICE 610 (AMENDMENT) 2018**

Issued on: 22 January 2018

### **SUBMISSION OF STATISTICS AND RETURNS Introduction**

1 For presentational purposes, the amendments in this document are compared against the version of MAS Notice 610 issued on 8 May 2013, as last revised on 30 December 2016 (the "Original Notice").

2 This document shall be interpreted as follows:

- (a) Text which is coloured and struck through represents deletion which will not appear in the untracked version of MAS Notice 610 revised on 22 January 2018, which is published on MAS' website [www.mas.gov.sg](http://www.mas.gov.sg) ("Published Version"); and
- (b) Text which is coloured and underlined represents insertion which will appear in the Published Version.

3 The amendments reflected in this document shall take effect on the following dates:

- (a) in the case of a bank that has its annual period commencing on or before 22 January, with immediate effect;
- (b) in the case of a bank that has its annual period commencing after 22 January, with effect from the day on which that annual period commences in 2018.

4 This document is to be used for reference only. In the event of discrepancies between the amendments in this document and the Published Version, the Published Version shall prevail.

# Notice 610 Submission of Statistics and Returns

## MAS NOTICE 610

8 May 2013

Last revised on [22 January 2018](#)

NOTICE TO BANKS

BANKING ACT, CAP 19

### SUBMISSION OF STATISTICS AND RETURNS

1. This Notice is issued pursuant to Section 55 of the Banking Act (Cap. 19).

#### Definition

2. In this Notice, "business day" means any calendar day other than a Saturday, Sunday, public holiday or bank holiday.

3. All banks in Singapore shall submit the following returns to the Authority:

(a) Not later than 10 days after the last day of each month, a monthly return called "Monthly Statement of Assets and Liabilities", in respect of operations in both the Domestic Banking Unit and Asian Currency Unit, according to the format at Appendix 1. If the 10th day after the last day of a month does not fall on a business day, a bank may submit the return on the next following business day. Notes for completion are at Appendix 1A. The Appendix is accompanied by Annexes 1A to 1I.

(b) Not later than 10 days after the last day of each month, a monthly return called "Return on Monthly Foreign Exchange Business Transacted", according to the format at Appendix 2. If the 10th day after the last day of a month does not fall on a business day, a bank may submit the return on the next following business day. Notes for completion are at Appendix 2A.

(c) Not later than 10 days after the last day of each quarter, a quarterly return called "Classified Exposures and Collateral Value Of Housing Loans", according to the format at Appendix 3. If the 10th day after the last day of a quarter does not fall on a business day, a bank may submit the return on the next following business day. Notes for completion are at Appendix 3A.

4. This Notice shall take effect from the monthly returns for July 2013 and the quarterly return for the quarter ending 30 September 2013.

\* Notes on History of Amendments

1. MAS Notice 610 (Amendment) 2005 with effect from 1 July 2005
2. MAS Notice 610 (Amendment) 2012 with effect from the monthly returns for March 2012 and the quarterly return for the quarter ending 31 March 2012
3. MAS Notice 610 (Amendment) 2013 shall take effect from the monthly returns for July 2013 and the quarterly return for the quarter ending 30 September 2013
4. MAS Notice 610 (Amendment) 2016 with effect from 1 January 2017

5. MAS Notice 610 (Amendment) 2018 shall take effect on the following dates:

(a) In the case of a bank that has its annual period commencing on or before 22 January, with immediate effect;

(b) In the case of a bank that has its annual period commencing after 22 January, with effect from the day on which that annual period commences in 2018.



*This return consists of three main appendices. Each appendix is accompanied with notes for completion (Appendix 1A, 2A and 3A). There are several annexes to each appendix. The annexes are further divided into parts. Provide the information to all appendices, annexes, and parts. Appendix 1 and 2 are to be completed monthly. Appendix 3 is to be completed quarterly.*

**Appendix 1: MONTHLY STATEMENT OF ASSETS AND LIABILITIES (ACU AND DBU)**

**Appendix 1A: NOTES FOR COMPLETION OF APPENDIX 1 AND ANNEXES**

**Annex 1A**  
**CAPITAL FUNDS**

**Annex 1B**  
**DEPOSITS OF NON-BANK CUSTOMERS**

- PART I: BY DEPOSIT SIZE
- PART II: TOTAL TOP 20 DBU DEPOSITS
- PART III: BY TYPE AND SOURCE

**Annex 1C**  
**INTERBANK INDEBTEDNESS BY COUNTERPARTY IN SINGAPORE**

**Annex 1D**  
**LOANS AND ADVANCES (INCLUDING BILLS)**

- PART I: BY SIZE
- PART II: BY TYPE
- PART III: BY INDUSTRY

**Annex 1E**  
**DEPOSITS, LOANS, INTERBANK INDEBTEDNESS AND INVESTMENTS CLASSIFIED BY COUNTRY**

- PART I: DBU
- PART II: ACU

**Annex 1F**  
**UNDERWRITING ACTIVITIES**

**Annex 1G**  
**DERIVATIVE CONTRACTS – BY TYPE AND RISK CATEGORY**

**Annex 1H**  
**ASSETS AND LIABILITIES BY MATURITY**

- PART I: BY RESIDUAL MATURITY (CONTRACTUAL)
- PART II: BY MATURITY TO NEXT ROLLOVER / RATE RESET

**Annex 1I**  
**BREAKDOWN OF FINANCIAL ASSETS, FINANCIAL LIABILITIES AND FAIR VALUE GAINS/LOSSES**

**Appendix 2: FOREIGN EXCHANGE TURNOVER**

**Appendix 2A: NOTES FOR COMPLETION OF APPENDIX 2**

- PART I: SPOT, FORWARDS and FX SWAPS
- PART II: CURRENCY OPTIONS
- PART III: CURRENCY FUTURES
- PART IV: FRAS, INTEREST RATE SWAPS AND CURRENCY SWAPS

**Appendix 3: QUARTERLY RETURNS**

**Appendix 3A: NOTES FOR COMPLETION OF APPENDIX 3**

- PART I: BY CLASSIFICATION AND PROVISION
- PART II: CLASSIFIED EXPOSURES BY MAJOR INDUSTRY
- PART III: CLASSIFIED EXPOSURES BY COUNTRY
- PART IV: HOUSING LOAN TO VALUE RATIO

MAS 610 APPENDIX 1

THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, Cap 19 (Section 26(1))

Monthly Statement of Assets and Liabilities  
of ( Name of bank ) in respect of its business in Singapore  
as at the close of business on ( month/year )

Singapore Dollars '000

**A - LIABILITIES**

|   | DBU | ACU |
|---|-----|-----|
| <b>1 Paid-up capital</b>  |     |     |
| <b>2 Reserves</b>   |     |     |
| (a) statutory reserves  |     |     |
| (b) other reserves  |     |     |
| <b>3 Balance of profit and loss account</b>   |     |     |
| <b>4 Deposits of non-bank customers</b>   |     |     |
| (a) resident of Singapore   |     |     |
| (of which unencumbered)   |     |     |
| (of which denominated in S\$)   |     |     |
| (b) non-resident of Singapore   |     |     |
| (of which unencumbered)   |     |     |
| (of which denominated in S\$)   |     |     |
| <b>5 Negotiable certificates of deposits issued</b>   |     |     |
| (of which denominated in S\$)   |     |     |
| <b>6 Debt securities issued</b>   |     |     |
| <b>7 Amounts due to</b>   |     |     |
| (a) banks in Singapore  |     |     |
| (of which denominated in S\$)   |     |     |
| (b) Asian Currency Units  |     |     |
| (c) banks outside Singapore   |     |     |
| (i) head office/parent company  |     |     |
| (of which denominated in S\$)   |     |     |
| (ii) branches   |     |     |
| (of which denominated in S\$)   |     |     |
| (iii) subsidiaries of head office/parent company  |     |     |
| (of which denominated in S\$)   |     |     |
| (iv) other banks  |     |     |
| (of which denominated in S\$)   |     |     |
| <b>8 Bills payable</b>  |     |     |
| (of which denominated in S\$)   |     |     |
| (a) in Singapore  |     |     |
| (b) outside Singapore   |     |     |
| <b>9 Payable for stored value cards issued</b>  |     |     |
| <b>10 All other liabilities</b>   |     |     |
| (a) provision for taxation  |     |     |
| (b) <del>individual impairment provision for loans and advances</del> <del>loss allowance for credit-impaired exposures</del>                               |     |     |
| (c) <del>collective impairment provision for possible loan losses</del> <del>loss allowance for non-credit-impaired exposures</del> and other banking risks |     |     |
| (d) interest payable  |     |     |
| (e) suspense account  |     |     |
| (f) other liabilities   |     |     |
| (i) in Singapore  |     |     |
| (ii) outside Singapore  |     |     |
| <b>TOTAL LIABILITIES</b>  |     |     |

[MAS Notice 610 (Amendment) 2012]  
[MAS Notice 610 (Amendment) 2018]

| <b>B - ASSETS</b>   |   | <b>DBU</b> | Singapore Dollars '000<br><b>ACU</b> |
|---------------------|---|------------|--------------------------------------|
| <b>11</b>           | <b>Singapore notes and coins</b>  | [ ]        | [ ]                                  |
| <b>12</b>           | <b>Foreign notes and coins</b>  | [ ]        | [ ]                                  |
| (a)                 | Brunei notes and coins  | [ ]        | [ ]                                  |
| (b)                 | others  | [ ]        | [ ]                                  |
| <b>13</b>           | <b>Balances with MAS</b>  | [ ]        | [ ]                                  |
| <b>14</b>           | <b>Amounts due from</b>   | [ ]        | [ ]                                  |
| (a)                 | banks in Singapore<br>(of which denominated in S\$)                                 | [ ]        | [ ]                                  |
| (b)                 | Asian Currency Units  | [ ]        | [ ]                                  |
| (c)                 | banks outside Singapore   | [ ]        | [ ]                                  |
| (i)                 | head office/parent company<br>(of which denominated in S\$)                         | [ ]        | [ ]                                  |
| (ii)                | branches<br>(of which denominated in S\$)   | [ ]        | [ ]                                  |
| (iii)               | subsidiaries of head office/parent company<br>(of which denominated in S\$)         | [ ]        | [ ]                                  |
| (iv)                | other banks<br>(of which denominated in S\$)  | [ ]        | [ ]                                  |
| <b>15</b>           | <b>Negotiable certificates of deposit held,<br/>issuers are:</b>                    | [ ]        | [ ]                                  |
| (a)                 | banks in Singapore<br>(of which denominated in S\$)                                 | [ ]        | [ ]                                  |
| (b)                 | Asian Currency Units  | [ ]        | [ ]                                  |
| (c)                 | banks outside Singapore<br>(amount pledged as security out of the total of item 15) | [ ]        | [ ]                                  |
| <b>16</b>           | <b>Debt securities issued by:</b>   | [ ]        | [ ]                                  |
| (a)                 | the Government of Singapore   | [ ]        | [ ]                                  |
| (b)                 | statutory authorities of Singapore  | [ ]        | [ ]                                  |
| (c)                 | other governments<br>(amount pledged as security out of the total of item 16)       | [ ]        | [ ]                                  |
| <b>17</b>           | <b>Other debt securities issued by entities:</b>                                    | [ ]        | [ ]                                  |
| (a)                 | in Singapore  | [ ]        | [ ]                                  |
| (b)                 | outside Singapore<br>(amount pledged as security out of the total of item 17)       | [ ]        | [ ]                                  |
| <b>18</b>           | <b>Equity Investments issued by entities:</b>                                       | [ ]        | [ ]                                  |
| (a)                 | in Singapore  | [ ]        | [ ]                                  |
| (b)                 | outside Singapore<br>(amount pledged as security out of the total of item 18)       | [ ]        | [ ]                                  |
| <b>19</b>           | <b>Loans and advances to non-bank customers</b>                                     | [ ]        | [ ]                                  |
| (a)                 | resident of Singapore<br>(of which denominated in S\$)                              | [ ]        | [ ]                                  |
| (b)                 | non-resident of Singapore<br>(of which denominated in S\$)                          | [ ]        | [ ]                                  |
| <b>20</b>           | <b>Bills discounted or purchased</b><br>(of which denominated in S\$)               | [ ]        | [ ]                                  |
| (a)                 | import bills  | [ ]        | [ ]                                  |
| (b)                 | export bills  | [ ]        | [ ]                                  |
| (c)                 | other bills   | [ ]        | [ ]                                  |
| <b>21</b>           | <b>Fixed assets</b><br>(of which outside Singapore )                                | [ ]        | [ ]                                  |
| (a)                 | bank premises (land and buildings)  | [ ]        | [ ]                                  |
| (b)                 | other immovable properties  | [ ]        | [ ]                                  |
| (c)                 | other fixed assets<br>(amount pledged as security out of the total of item 21)      | [ ]        | [ ]                                  |
| <b>22</b>           | <b>All other assets</b>   | [ ]        | [ ]                                  |
| (a)                 | gold  | [ ]        | [ ]                                  |
| (b)                 | interest receivable   | [ ]        | [ ]                                  |
| (c)                 | suspense account  | [ ]        | [ ]                                  |
| (d)                 | other assets  | [ ]        | [ ]                                  |
| (i)                 | in Singapore  | [ ]        | [ ]                                  |
| (ii)                | outside Singapore   | [ ]        | [ ]                                  |
| <b>TOTAL ASSETS</b> |   | [ ]        | [ ]                                  |

**C - CONTINGENT LIABILITIES, COMMITMENTS, DERIVATIVES  
AND OTHER OFF-BALANCE SHEET ITEMS**

Singapore Dollars '000  
ACU

|   | DBU | ACU |
|---|-----|-----|
| <b>23 Guarantees, warranties and indemnities</b><br>on account of customers |     |     |
| <b>24 Endorsements and other obligations</b><br>on account of customers     |     |     |
| (a) bills rediscounted  |     |     |
| (b) letters of credit issued/confirmed                                      |     |     |
| (c) acceptances and others  |     |     |
| <b>25 Bills for collection</b>  |     |     |
| <b>26 Unutilised commitments and undisbursed credit facilities</b>          |     |     |
| (a) interbank   |     |     |
| (i) of which standby facilities offered to banks                            |     |     |
| (b) non-bank customers  |     |     |
| <b>27 Forward asset purchases and forward deposits placed</b>               |     |     |
| <b>28 Underwriting commitments</b>  |     |     |
| (a) share/equity issues   |     |     |
| (b) debt issues   |     |     |
| (c) others (please specify type)  |     |     |
| <b>29 Gross derivative amount</b>   |     |     |
| (a) interest rate   |     |     |
| (b) foreign exchange  |     |     |
| (c) equity derivative   |     |     |
| (d) credit derivative   |     |     |
| (e) other contracts (please specify type)                                   |     |     |
| <b>30 Custodian services, trust services and other related services</b>     |     |     |
| <b>31 Assets under management</b>   |     |     |
| (a) discretionary funds   |     |     |
| (b) non-discretionary funds   |     |     |
| <b>32 Others (please specify type)</b>                                      |     |     |

*The following lines are provided for the bank to provide additional information. It may include valuation methods used, information on pledged securities, asset securitisations etc.*

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**Approved by**  
Name .....  
Designation .....  
Date .....

[MAS Notice 610 (Amendment) 2012]



**NOTES FOR COMPLETION TO APPENDIX 1 AND ANNEXES**

**GENERAL INFORMATION AND DEFINITIONS**

- I Please report the assets and liabilities (including contingent liabilities, commitments, derivatives and other off-balance sheet items) of the bank using the form set out under Appendix 1, as at the close of business on the last business day of each month. The figures should be reported in terms of Singapore dollars. Where the transactions do not involve Singapore dollars, the foreign currency amount must be converted into Singapore dollars using the currency conversion rates made available by the MAS each month.
- II Please furnish the statistics required in Appendix 1 and the following annexes, including all the parts therein:
- Annex 1A** Capital Funds  
(For Banks Incorporated Outside Singapore and For Foreign-Owned Banks Incorporated in Singapore)  
[MAS Notice 610 (Amendment) 2012 and 2013]
- Annex 1B** Deposits of Non-Bank Customers
- Annex 1C** Interbank Indebtedness
- Annex 1D** Loans and Advances (Including Bills)
- Annex 1E** Deposits, Loans, Interbank Indebtedness and Investments  
Classified by Country
- Annex 1F** Underwriting Activities
- Annex 1G** Derivative Contracts
- Annex 1H** Assets and Liabilities by Maturity
- Annex 1I** Breakdown of Financial Assets, Financial Liabilities and Fair Value Gains/Losses
- III The information reported in the Appendices and Annexes should be prepared based on the accounting policies adopted by the bank in providing financial statements under the notices of MAS 608 and MAS 609. Please state the basis of preparation of the returns in the notes. For presentation purposes, the notes for completion in this Appendix should be adopted.
- IV The returns are required to be approved by a senior executive officer duly authorized by the board of directors/senior management of the bank.
- V The returns should provide a true reflection of the financial position of the bank and where necessary, additional information is expected to be provided as may be reasonably required by the Authority to discharge its functions. This includes separately identifying transactions which are not specified in the forms under this return but would have a significant impact on your bank; for example: significant exposures

to certain transactions, arrangements or customers; whether in the form of assets, liabilities, contingent liabilities, commitments or other off-balance sheet exposures.

## **A LIABILITIES**

### **1 Item 1: Paid-up capital**

- 1.1 This item is only applicable to banks incorporated in Singapore and refers to their issued and paid-up capital. It covers different kinds of shares including preference shares.  
[MAS Notice 610 (Amendment) 2012]

### **2 Item 2: Reserves**

- 2.1 **Statutory reserves** refer to those in the reserve fund maintained under section 22 of the Banking Act.
- 2.2 **Other reserves** include any other reserves appropriated out of profits and accumulated over the years that are not designed to meet any known liability, contingency, commitment or diminution in value of assets. These exclude amounts set aside for specific uses like provisions for bad and doubtful debts, taxation, retirement benefits, or fees which should be reported as "All other liabilities" under item 10.

### **3 Item 3: Balance of profit and loss account**

- 3.1 This item covers the balance of profit or loss carried forward from previous years as well as the net balance of profit and loss of the bank's operations during the current year. Losses should be indicated by a minus sign.

### **4 Item 4 (and Annexes 1B, 1E and 1I): Deposits of non-bank customers**

- 4.1 **Deposits of non-bank customers are to be reported at amortized cost, except for deposits at fair value through profit and loss which are to be reported at fair value.**
- 4.2 **Residents in Singapore are defined as:**
- a) Persons whose main centre of interest is in Singapore or whose main source of income is derived from Singapore or whose period of residence in Singapore exceeds one year;
  - b) Persons who have been granted permanent residency in Singapore;
  - c) Companies and other bodies whose permanent or registered address is in Singapore including branches or subsidiaries of overseas registered companies or foreign institutions located within Singapore;
  - d) Singapore embassies, consulates and armed forces, including their diplomatic and military representatives outside Singapore; or
  - e) Agents or agencies located abroad acting on behalf of or for the account of Singapore residents.

### 4.3 Non-residents or residents outside Singapore are defined as:

- a) Persons with permanent or registered addresses outside Singapore, including overseas residents using a bank in Singapore or a Singapore address as an accommodation address. Tourists, travelers or persons exercising employment abroad or gaining their earnings from activities and investments abroad are to be considered as non-residents;
- b) Diplomatic and consular staff, and members of foreign official missions, agencies and armed forces of foreign countries stationed in Singapore;
- c) Companies and other bodies with permanent or registered address outside Singapore, including overseas branches or subsidiaries of Singapore registered companies or institutions;
- d) Overseas governments, public authorities, including embassies, consulates, foreign official missions, agencies and armed forces of foreign countries stationed in Singapore; or
- e) Agents or agencies located in Singapore "not being permanent establishments" acting on behalf of or for the account of overseas residents.

4.4 Unencumbered deposits are defined as deposits over which no security interest has been created. Any legal right of set-off between a customer's deposits and his loans like pledged deposits are considered encumbered and should not be reported as unencumbered. Please report the unencumbered portion of total residents' and non-residents' deposits respectively. Of the total deposits (regardless of encumbered or unencumbered) provide the S\$-denominated amount for residents and non-residents, respectively.

4.5 Please furnish the additional information in the forms provided under various Parts of **Annexes 1B, 1E and 1I**.

**(Annex 1E: Deposits, Loans, Interbank Indebtedness and Investments *Classified by Country* - please see note 36 below.**

**Annex 1I: Breakdown of Financial Assets, Financial Liabilities and Fair Value Gains/Losses – please see note 37 below)**

### 4.6 Annex 1B Part I: Deposits of Non-Bank Customers *by Size*

- a) Classify deposits according to the size of the customer's deposit. If the customer has more than one account, aggregate all the accounts and report it as one depositor.
- b) Deposits of persons engaged in a partnership or other association should not be aggregated with the deposits of the partnership or association.
- c) Joint accounts should be treated as a single depositor.
- d) Deposits of company directors should not be aggregated with the deposits of the companies.
- e) The total figure for deposits should agree with item 4 in Appendix 1.

- f) **Related parties'** deposits should be separately shown. These are the deposits of any of the bank's directors, their family members and companies which the directors have an interest (as defined under Section 28 of the Banking Act).

#### 4.7 Annex 1B Part II: Top Twenty Depositors - DBU

Provide the total amount of the top twenty non-bank deposit customers in the DBU only. The method of aggregation applied is similar to the methodology the bank is required to use in part 1.

#### 4.8 Annex 1B Part III: By Type and Source

##### i) Types of non-bank deposits are:

- a) **Demand deposits** (sight deposits or call deposits) refer to deposits that are payable on demand or without notice, other than savings deposits and include:
- Current accounts (in any currency)
  - Unclaimed balances on current accounts
  - Unclaimed deposits (including unclaimed fixed and savings deposits)
  - Deposits at call without notice including overnight money.
- b) **Fixed deposits** (time deposits) cover deposits in all currencies for a fixed period at a fixed rate of interest and which cannot be withdrawn by cheques. Included are deposits at call with notice. Overdue fixed deposits as distinct from unclaimed fixed deposits are to be classified under this item. Fixed deposits placed under the CPF Investment Scheme or Retirement Sum Scheme should be reported here.
- c) **Savings deposits** (savings accounts) cover deposits payable on demand or by notice. Such deposits **cannot** be withdrawn by cheques. Hybrid accounts with savings and cheque-issuing features are to be highlighted separately under **Savings with Checking Facility**.
- d) **Other deposits** refer to all other deposits not specifically covered above, including margins received for guarantees, letters of credit issued, open contracts and sundry deposits of customers. Any part payment received from customers in respect of bills that have not been rediscounted with other institutions should not be classified under this item. Part payment by the customer should be offset from bills when submitting this return. Part payment on bills that have been rediscounted should be classified as "Bills Payable" under item 8. Included under this item are the following:
- Deposits against guarantees issued or endorsed
  - Deposits for credits opened or endorsed
  - Deposits against exchange fluctuations
  - Balances in the CPF Investment Accounts with banks

Please include the deposit liability of a dual currency investment (DCI) under "Other Deposits" and in the Item 4 total. Where the deposit is received in Singapore dollars, it should be reported in the DBU. Please indicate separately in the notes to the returns, the total amount of deposits placed under DCIs. The option hedge component of the DCI should be reported as derivative contracts under Item 29 as well as Annex 1G.

Gold-Linked Investments (GLIs) should not be reported as "Deposits of Non-Bank Customers. They should be classified under "Other Liabilities."

[MAS Notice 610 (Amendment) 2012]

Deposits for safe deposit boxes and for rental of the bank's property are not to be reported here but under item 10 as "Other liabilities in Singapore".

**ii) Sources of non-bank deposits:**

- a) **Singapore Government** includes Government Ministries and departments controlled by the Accountant-General's Office, but excludes statutory authorities or corporations. Deposits of bodies such as clubs, societies and unions of government departments should not be reported here but under "Other residents in Singapore."
- b) **Singapore statutory authorities** are statutory boards that are listed in the Singapore Government Directory.
- c) Companies which are government owned or controlled and incorporated under the Companies Act or equivalent foreign laws (except banks and other financial institutions) should be reported under **Other residents in Singapore**, or if they are non-bank financial institutions, reported under **Financial institutions other than banks**.
- d) **Financial institutions other than banks** include institutions listed in paragraph 35 as non-bank financial institutions.
- e) **Other residents in Singapore** covers deposits from the general public and all other non-bank customers not classified above, and segregated into **individual** and **corporate** accounts. Deposits by sole proprietors and partnerships should be classified under corporate accounts together with deposits from other types of companies including clubs, associations, etc.
- f) Deposits of **non-resident customers** [item 4(b)] are to be reported separately according to the type of deposit.

**5 Item 5: Negotiable certificates of deposit (NCDs) issued**

- 5.1 Report the carrying amount of all NCDs issued by the bank. Out of the total NCDs issued, state the carrying amount of the S\$ denominated NCDs separately.

**6 Item 6: Debt securities issued (and Annex 1I)**

- 6.1 ~~Report the amortized cost of all notes, bonds, debentures and other debt securities (including subordinated debt) issued by the bank, except for those at fair value through profit and loss which are to be reported at fair value. For debt securities designated as the hedged item in a fair value hedge, please report the amortized cost of the hedged item after adjusting for the gain or loss on the hedged risk. Report all notes, bonds, debentures and other debt securities (including subordinated debt) issued by the bank in accordance with the measurement bases specified in the Singapore Financial Reporting Standard ("FRS") 109 on Financial Instruments.~~

[MAS Notice 610 (Amendment) 2018]

- 6.2 Please furnish the additional information in the forms provided under various Parts of Annex 1I.

Annex 1I: Breakdown of Financial Assets, Financial Liabilities and Fair Value Gains/Losses – please see note 37 below

## 7 Item 7 (and Annexes 1C, 1E and 1I): Amounts due to banks and ACUs

7.1 This item refers to the vostro current accounts of other banks and ACUs with the reporting entity and nostro overdrawn accounts of the reporting entity with other banks and ACUs, including central banks and monetary authorities. Include under this item bankers' acceptances and statutory fixed deposits placed by insurance companies with the bank in the name of the Monetary Authority of Singapore.

- a) The items to be included here should be the current credit balances, call monies and fixed deposits held for, borrowings from and the bank's overdrawn nostro balances with other banks in and outside Singapore, ACUs as well as the bank's head office and branches outside Singapore, without regard to the repayment period.
- b) Gross figures are to be reported. Do not offset overdrawn vostro accounts of other banks, ACUs and the bank's head office and branches, but report them under item 14 "Amounts due from banks".
- c) For the purpose of completing items 7(c) and 14(c), bank subsidiaries of the bank's head office are to be reported undersubsidiaries.
- d) Segregate the S\$ portion from each specified item and report this in the space provided under **Of which denominated in S\$**.

7.2 ~~The items here are to be reported at amortized cost, except for those at fair value through profit and loss which are to be reported at fair value. Report the~~ The items here are to be reported in accordance with the measurement bases specified in FRS 109.

[MAS Notice 610 (Amendment) 2018]

7.3 Please furnish additional information in the forms provided under Annexes 1C, 1E and 1I.

### **Annex 1C: Interbank Indebtedness** *by Counterparty in Singapore*

The respective amounts reported here should agree with items 7(a) and (b), and with items 14(a) and 14(b) in Appendix 1.

### **Annex 1E: Deposits, Loans, Interbank Indebtedness and Investments Classified by Country** - please see note 36 below.

### **Annex 1I: Breakdown of Financial Assets, Financial Liabilities and Fair Value Gains/Losses** – please see note 37 below

## 8 Item 8: Bills payable

8.1 This item includes the following:

- Prepayment on bills rediscounted
- Drafts payable (including stale drafts)
- Outstanding cashiers' orders or cheques (including stale orders)
- Remittance payable
- Payment orders
- Travelers' cheques outstanding
- Gift cheques
- Outport cheques payable

Report the S\$ denominated portion of total bills payable separately in the row provided. The breakdown into (a) in Singapore and (b) outside Singapore is dependent on the geographical location of the payables.

## **9 Item 9: Amount payable for stored value cards issued**

9.1 Stored value card proceeds are defined as monies received from the sale and topping up of stored value cards less:

- a) monies deducted from stored value cards for payments made by the holders of stored value cards; and
- b) monies refunded to the holders of stored value cards.

**10 Item 10: All other liabilities** Excluded are inter-unit accounts with the bank's own ACU/DBU.

10.1 **Provision for taxation** covers the outstanding amount set aside out of profits which are estimated to be payable in respect of income and other taxes.

10.2 ~~Individual and collective impairment provision for loans and other banking risks covers the accumulated amount set aside out of profits or other surpluses to meet bad and doubtful loans and any other banking risks. For loss allowance for credit-impaired and non-credit-impaired exposures, refer to MAS Notice 612 on Credit Files, Grading and Provisioning.~~

[\[MAS Notice 610 \(Amendment\) 2018\]](#)

10.3 **Interest payable** covers interest accrued and payable in respect of deposits and borrowings, and any other interest payable or to be refunded.

10.4 **Suspense account** covers all amounts that cannot be reconciled by the bank and are kept in suspense. Inter-branch deposits and loans within Singapore should be netted off, and a single figure entered under item 10.

10.5 **Other liabilities in Singapore** and **Other liabilities outside Singapore** include all other liabilities of the reporting bank not reported elsewhere.

## **B ASSETS**

### **11 Item 11: Singapore notes and coins**

11.1 This item covers holdings of all notes and coins issued by MAS. Commemorative coins issued, including gold coins, are to be reported at face value.

### **12 Item 12: Foreign notes and coins**

12.1 Brunei notes and coins - This item covers notes and coins issued by the Brunei Government.

12.2 Other foreign notes and coins - Classify other foreign notes and coins under this item.

### **13 Item 13: Balances with MAS**

13.1 This item refers to the bank's balances with the Monetary Authority of Singapore.

#### 14 **Item 14 (and Annexes 1C and 1E): Amounts due from banks and ACUs**

- 14.1 This item refers to the nostro current accounts of the reporting entity with other banks and ACUs and vostro overdrawn accounts of other banks and ACUs, including central banks and monetary authorities. Please refer to the notes for completion for item 7 above.

##### **Annex 1C: Interbank Indebtedness** *by Counterparty in Singapore*

The respective amounts reported here should agree with items 7(a) and (b), and with items 14(a) and 14(b) in Appendix 1.

##### **Annex 1E: Deposits, Loans, Interbank Indebtedness and Investments Classified by Country - please see note 36 below.**

#### 15 **Item 15: Negotiable certificates of deposit (NCDs) held**

- 15.1 The amount of NCDs held should be reported at face value. Provide the breakdown of the NCDs held where the issuers are banks in Singapore, ACUs and banks outside Singapore. Out of the total face value of NCDs held where the issuers are banks in Singapore, provide the amount denominated in S\$.
- 15.2 Report separately the securities that are pledged to secure trading or any other facilities.

#### 16 **Item 16: Debt securities (and Annex 1I)**

- 16.1 These refer to debt securities issued by the Government of Singapore, Singapore statutory authorities and other governments.
- 16.2 ~~Debt securities at fair value through profit and loss and available for sale securities are to be reported at fair value. Held-to-maturity securities are to be reported at amortized cost. For debt securities designated as the hedged item in a fair value hedge, please report the amortized cost of the hedged item after adjusting for the gain or loss on the hedged risk. Report dDebt securities are to be reported in accordance with the measurement bases specified in FRS 109.~~

[\[MAS Notice 610 \(Amendment\) 2018\]](#)

- 16.3 Report separately the securities that are pledged to secure trading or any other facilities.
- 16.4 Please furnish additional information in the forms provided under Annex 1I.

##### **Annex 1I: Breakdown of Financial Assets, Financial Liabilities and Fair Value Gains/Losses – please see note 37 below**

#### 17 **Item 17: Other debt securities (and Annex 1I)**

- 17.1 These refer to promissory notes, bonds and debentures other than those issued by governments and statutory authorities. They include notes issued under note issuance facilities, revolving underwriting facilities and floating rate notes (FRNs).
- 17.2 ~~Other debt securities at fair value through profit and loss and available for sale securities are to be reported at fair value. Held-to-maturity securities are to be reported at amortized cost. For debt securities designated as the hedged item in a fair value hedge, please report the amortized cost of the hedged item after adjusting for the gain or loss on the hedged risk. Report oOther debt securities are to be reported in accordance with the measurement bases specified in FRS 109.~~

[\[MAS Notice 610 \(Amendment\) 2018\]](#)



- 17.3 Report separately the securities that are pledged to secure trading or any other facilities.
- 17.4 Please furnish additional information in the forms provided under Annex 11.

**Annex 11: Breakdown of Financial Assets, Financial Liabilities and Fair Value Gains/Losses – please see note 37 below**

**18 Item 18: Equity investment (and Annex 11)**

- 18.1 Report investments in stocks and shares of companies, whether quoted or unquoted.
- 18.2 ~~Report eEquity investments, including investments in subsidiaries, associates and joint ventures, are to be reported in accordance with the measurement bases specified in the relevant accounting financial reporting standards. Equity investments at fair value through profit and loss and available for sale securities are to be reported at fair value. Investments in equity instruments whose fair value cannot be reliably determined, and investments in subsidiaries, associated and joint ventures, can also be reported at cost.~~

[\[MAS Notice 610 \(Amendment\) 2018\]](#)

- 18.3 The basis of classifying under "in Singapore" or "outside Singapore" is the country of incorporation of the issuer.
- 18.4 Report separately the securities that are pledged to secure trading or any other facilities. The provisions made for diminution in value of investments are to be reported separately in the notes to these returns.
- 18.5 Please furnish additional information in the forms provided under Annex 11.

**Annex 11: Breakdown of Financial Assets, Financial Liabilities and Fair Value Gains/Losses – please see note 37 below**

**19 Item 19 (and Annexes 1D, 1E, 1I and Appendix 3): Loans and advances to non-bank customers**

- 19.1 Report all loans and advances to non-bank customers, including:
- Overdue loans
  - Hire purchase financing
  - Trust receipts
  - Accommodation bills
- 19.2 ~~Report lLoans and advances are to be reported in accordance with the measurement bases specified in FRS 109. Report the value of all loans and advances before the deduction of any loss allowance for credit-impaired and non-credit-impaired exposures. Loans and advances at fair value through profit and loss and available for sale are to be reported at fair value. Loans and advances which are held to maturity are to be reported at amortized cost. Report the value of all loans and advances before the deduction of any collective impairment provision for possible loan losses, which is to be reported in item 10(e).~~

[\[MAS Notice 610 \(Amendment\) 2018\]](#)

- 19.3 Where trust receipts are converted back to bills that are in turn rediscounted with other institutions, such trust receipts should not be reported here but as a contingent liability under item 24(a) as "Bills rediscounted".
- 19.4 For a merchant bank's ACU, please indicate separately the amount due from the bank's own DBU.
- 19.5 Obligations under structured transactions involving loans and advances, such as asset securitisation, should be appropriately disclosed under Section C of Appendix 1.

**Annex 1D: Loans and Advances - please see note 20 below.**

**Annex 1E: Deposits, Loans, Interbank Indebtedness and Investments Classified by Country - please see note 36 below.**

**Annex 1I: Breakdown of Financial Assets, Financial Liabilities and Marked-to-Market Gains/Losses – please see note 37 below**

## **20 Item 20 (and Annexes 1D, 1E): Bills discounted or purchased**

- 20.1 Include bills that have become the property of the bank by way of discount or purchase. The amount reported should be net of discount. Local and domestic bills, foreign drafts and outport cheques purchased are to be reported under item 20(c) "Other bills". Bills that are rediscounted with other institutions should not be reported here but as a contingent liability under item 24(a) as "Bills rediscounted".
- 20.2 Exclude from this item the following:
- Amounts advanced to customers on bills pledged as security, or bills retired or replaced by advances against trust receipts (these should be classified under item 19 "Loans and advances to non-bank customers").
- 20.3 Furnish the additional information in the forms provided under Parts I-III of Annex 1D and Annex 1E and the quarterly returns in Appendix 3.

### **20.4 Annex 1D: Loans and Advances - Part I: By Size**

Classify the loans, advances and bills according to the size of the customer's loan. Show the related number of customers of the **combined** ACU and DBU loans. Credit facilities are to be reported by customer level. If the customer has more than one account, aggregate all the accounts and report it as one customer loan. Indicate the corresponding amount of limits granted for loans, advances and bills. Credit facilities extended to a parent company shall be aggregated with credit facilities given to all related companies in which the parent has a shareholdings of 20%. Credit facilities extended to related individuals shall not be aggregated. Credit facilities extended to persons engaged in a partnership or other association shall not be aggregated with the loans to the partnership or association.

### **20.5 Part II: By Type**

Classify the loans and bills in the various categories according to type.

### **20.6 Part III: By Industry**

Provide details of loans and advances with limits granted (excluding bills), amounts of new loans and advances (including bills) granted during the month and amounts outstanding by industry. The loans should be classified according to the industry definitions in note 35. For housing loans, please separately show the loans extended for purchase of owner-occupied property.

New loans refer to the total amount approved regardless of their being disbursed or not. Restructured or extended loans are not considered new loans.

## 21 Item 21: Fixed assets

- 21.1 Report the value of fixed assets before depreciation. Report the accumulated depreciation amounts under item 10 "All other liabilities". For the DBU of a reporting bank incorporated outside Singapore, show the amount of unencumbered immovable properties in Singapore in Annex 1A under "Approved assets".
- 21.2 **Bank premises (land and buildings)** refer to bank buildings or any immovable property acquired for the purpose of conducting the reporting bank's business or for housing or providing amenities for bank staff. Please refer to Section 33 of Banking Act Cap 19 for the definition of Immovable Property.
- 21.3 **Other immovable properties** refer to immovable properties owned by the bank for purposes other than conducting banking business or for housing or providing amenities for bank staff. Include properties acquired through foreclosures or in settlement of debts.
- 21.4 **Other fixed assets** include furniture, fixtures, office equipment, motor vehicles, etc.
- 21.5 Declare separately if any of the assets above are pledged to secure trading or any other facilities. Declare all encumbered assets separately.

## 22 Item 22: All other assets

- 22.1 **Gold** refers to the value of gold coins and bullion held in the bank's own account and not those on consignment. Exclude gold coins issued by the MAS that are legal tender and reported under item 11.
- 22.2 **Interest receivable** covers interest accrued and receivable in respect of deposits placed by the bank with other parties and lending to other parties, and any other interest receivable.
- 22.3 **Suspense account** covers all amounts that cannot be reconciled by the bank and are kept in suspense. Refer also to paragraph 10.5.
- 22.4 Report the remaining assets not classifiable elsewhere either as "**Other assets in Singapore**" or "**Other assets outside Singapore**", based on the location of the assets.

## C CONTINGENT LIABILITIES, COMMITMENTS, DERIVATIVES AND OTHER OFF-BALANCE SHEET ITEMS

### 23 Item 23: Guarantees, warranties and indemnities on account of customers

- 23.1 Include guarantees, standby letters of credit, warranties and indemnities issued by the bank on behalf of customers in respect of their debts or other liabilities. Where the bank issues guarantees in respect of notes or bonds issued by companies, these should also be reported.

### 24 Item 24: Endorsements and other obligations on account of customers

- 24.1 Include bills, notes and other instruments endorsed by the bank, letters of credit issued or confirmed, and other obligations on account of customers for which the bank may assume liabilities, e.g. travelers' cheques held by the bank for sale to customers. Bills of

exchange that have been endorsed by the bank as a second signatory are to be reported here. Bills drawn under trust receipts are to be included in this item. Report separately a) bills which have been rediscounted with other banks including trust receipt bills rediscounted and b) the outstanding amount of letters of credit issued or confirmed a) bankers' acceptances and acceptances on behalf of customers for bills, notes and other instruments for which the bank may be liable.

## **25 Item 25: Bills for collection**

- 25.1 Include foreign drafts and cheques that are left with the bank for collection as distinct from those that are discounted.

## **26 Item 26: Unutilised commitments and undisbursed credit facilities**

- 26.1 Include unutilised commitments and undisbursed credit and liquidity facilities to banks, of which standby facilities are to be reported separately. Amounts for non-bank customers should be shown as separate figures as well.

## **27 Item 27: Forward asset purchases and forward deposits placed**

[MAS Notice 610 (Amendment) 2012]

- 27.1 This item covers outright forward asset purchases and forward deposits where there is a commitment to purchase a loan, security or other asset; or place a deposit at a specified future date, usually on prearranged terms.

Trades done which have not been settled on reporting date, for example "when issued" Singapore Government Securities (SGS) are to be reported under this item, if they have not been reflected on the balance sheet. Where the trade has been booked on the balance sheet on the trade date itself, there is no need to report the same trade again under item 27.

[MAS Notice 610 (Amendment) 2012]

- 27.2 Commitments under agreements to repurchase *investments*, SGS, at a specified future time, usually on prearranged terms, as well as commitments under reverse repurchase agreements, are to be reported separately in the notes to these returns.
- 27.3 Outright foreign exchange forwards or the forward leg of foreign exchange swaps and unmatured foreign exchange spot transactions are to be reported under item 29b on Gross derivatives amount: foreign exchange.

## **28 Item 28: Underwriting commitments**

- 28.1 These refer to all underwriting agreements executed by the bank, including all sub-underwriting commitments that are outstanding as at the date of reporting.
- 28.2 In Annex 1F, give the value of the underwriting commitment of the issues commenced during the month. For a lead manager, state the total amount and value of the issue. For a co-lead, state the amount underwritten by the bank. For lead managers and co- leads, the unsold amount refers to the bank's portion only. Report the unsold portion in terms of the number of days from closing (days after subscription ends). Provide details of underwritten commitments other than debt and equity under "Others".

## 29 Item 29 and Annex 1G: Total gross amount of derivative contracts

29.1 Classify the derivative contracts in five broad risk categories and according to trading and non-trading purposes.

- **Trading:** This refers to contracts arising from dealing and other activities with the objective of profiting from short-term price movements. In this regard, instruments used to hedge trading activities should also be included as derivatives held for trading purposes.
- **Non-trading:** This refers to contracts that are held for hedging underlying risk exposures and for other non-trading purposes. Examples of such contracts include instruments used for hedging the institution's non-trading debt and equity securities and foreign exchange contracts that are designated, and are effective as, economic hedges of items not in trading accounts.

29.2 The five broad risk categories are:

- **Interest rate:** This category refers to contracts related to an interest-bearing financial instrument or whose cash flows are determined by referencing interest rates or another interest rate contract such as an option on an interest rate futures contract. Examples of interest rate contracts include single currency interest rate swaps, basis swaps, forward rate agreements, interest rate futures contracts, interest rate options (including caps), floors and swaptions. Each of these instruments should be reported under the different rows for futures/forwards, swaps and options (bought and sold). Instruments with similar characteristics like FRAs and swaps should be reported as they were contracted. For example, a 12 x 24 month FRA contracted as a FRA with the counterparty should be reported in the "Futures / Forwards" row instead of the "Swaps" row. However, if this transaction was contracted as a 1-year IRS starting a year from now, it should be reported in the "Swaps" row.
- **Foreign exchange:** This category refers to contracts to purchase or sell foreign currencies or contracts whose cash flows are determined by reference to foreign currencies. Examples of foreign currency contracts include forward foreign exchange, currency futures, currency options and currency swaps. For the purpose of supervisory analysis, only one side of a foreign currency transaction should be reported. In those transactions where foreign currencies are bought or sold against an institution's base currency, include only that side of the transaction that involves the foreign currency.
- **Equity:** This category refers to contracts related to an equity or equity index financial instrument or whose cash flows are determined by reference to the performance of an equity, portfolio of equities or an equity market index. Examples of contracts under this category include equity options, convertible securities, equity index swaps, exchange traded options as well as futures contracts on equity indices.
- **Credit:** This category refers to contracts related to a credit or credit-linked instrument or whose cash flows are determined by reference to an underlying bond, loan or other credit agreement. Examples of contracts under this category include credit default swaps, total rate of return swaps, credit spreads forwards and credit spread options.

- **Others:** Other contracts refer to contracts that are not appropriately categorized under interest rate, foreign exchange, equity and credit.
- 29.3 Derivative contracts with multiple risk characteristics should be categorized based on the predominant risk characteristics at the origination of the contract.
- 29.4 **Gross amount** refers to notional amounts that reflect the gross par value (e.g. for futures, forwards and option contracts) or the notional amount (e.g. for forward rate agreements and swaps), as appropriate, for the off-balance-sheet contracts. For the purpose of this notice, the gross amount for a derivative contract with a multiplier component is the contract's *effective* notional amount or par value. For example, a swap contract with a stated notional amount of S\$1,000,000 whose terms call for quarterly settlement of the difference between 5% and LIBOR multiplied by 10 has an effective notional amount of S\$10,000,000. The gross amount reported should not incorporate any *bilateral* netting agreements with counterparties.
- 29.5 **Market value** refers to the value at which a contract can be exchanged in a current transaction between willing parties, other than in a forced or liquidation sale. Quoted market price should be used for a contract if available. If a quoted market price is not available, the institution's best estimate of market price based on independently approved valuation techniques could be used. The net positive and negative value should be reported.
- 30 Item 30: Custodian services, trust services and related services**
- 30.1 Report the most recent valuation of all financial assets under custodian, trust and related services. The assets reported here are of the bank's customers and does not include any pledged securities held by the bank as collateral for loans and excludes the bank's own proprietary holdings.
- 31 Item 31: Assets under management**
- 31.1 Information reported under this section is for assessing the fund management activities of banks. All funds sourced inside and outside Singapore that are currently under management are to be reported here. The figure is to be broken down into discretionary and non-discretionary funds. Non-discretionary funds include assets under advisory service but without any discretionary mandate. These exclude any assets where the bank is acting as agent or distributor to other fund houses.
- 32 Item 32: Others**
- 32.1 Report under this item all other contingent liabilities and commitments that do not fall under any of the items above. These include, for instance, obligations under structured transactions such as asset securitisation and cross-border transactions, which may be booked offshore, for which the bank is accountable for potential losses. Please specify the nature and type of the transaction in the notes to these returns.
- 32.2 Standby facilities offered, whether formal or informal, and which are not reported under any other items above should be disclosed. Please specify the nature and type of the transaction.
- 33 Transfer of assets/liabilities between DBU and ACU**
- 33.1 Banks operating ACUs are required to submit, together with Appendix 1, the following information (33.2, 33.3 and 33.4) on the transfer of asset/liabilities between their DBUs

and ACUs whenever such transfers are made. However, transactions occurring in the ordinary course of business like overnight funding of an overdrawn nostro account or inter-unit entries for S\$ foreign exchange trades can be excluded.

- 33.2 The nature of the transfer.
- 33.3 Items affected, including the amount of the increase or decrease in the DBU First Schedule.
- 33.4 Items affected, including the amount of the increase or decrease in the ACU First Schedule.

#### **34 Annex 1H: Assets and liabilities by maturity**

This annex has two parts. In Part 1, report the total assets, loans and advances to non-bank customers (item 19), total liabilities and deposits of non-bank customers (item 4) in terms of residual maturity (contractual). In Part II, report the equivalent in terms of period to the next rollover (repricing) for floating rate instruments and residual maturity for fixed rate instruments. Deposits that are repayable on demand should be allocated to the "within 6 months" category. Items that cannot be classified by maturity such as equity and property should be assigned to a residual category "unallocated".

#### **35 Industrial Classification**

- 35.1 To complete the annexes and appendices relating to industrial classification, accounts should be classified, wherever possible, according to end-use (i.e. final purpose of the loan), so that the risk exposure of the transaction can be properly identified. If this classification is not possible for facilities like overdrafts, please classify by the borrower's main business activity.
- 35.2 The industry classification should follow the 'Descriptions of Groups' adopted by the Singapore Department of Statistics in its latest version of the Singapore Standard Industrial Classification (SSIC) [<http://www.singstat.gov.sg>]. Other descriptions not covered in the SSIC are noted below.

| <b>Classification</b>                    | <b>SSIC Group Description</b> |
|--|-------------------------------|
| Agricultural, Fishing, Mining, Quarrying | 011 - 090                     |
| Manufacturing                            | 101 - 329                     |
| Building and Construction                |                               |
| (a) Construction                         | 410 - 439                     |
| (b) Property developers                  | 681 - 682                     |
| General Commerce                         | 451 - 479, 551 - 562          |
| Transport, Storage and Communication     |                               |
| (a) Transport                            | 491 - 510, 522                |
| (b) Storage                              | 521                           |
| (c) Communication                        | 531 - 532, 581 - 639          |
| Business Services                        | 691 - 750, 771 - 829          |
| Non-bank financial institutions          | 642 - 663                     |

[MAS Notice 610 (Amendment) 2012]

### 35.3 Non-bank financial institutions

In addition to the SSIC group descriptions above, non-bank financial institutions also include general finance companies and the DBU of merchant banks.

### 35.4 Housing loans and bridging loans

Housing loans refer to mortgage loans (including refinancing) extended for financing the purchase of residential properties both in and outside Singapore.

Bridging loans refer to short-term loans taken out to purchase another residential property in anticipation of sales proceeds from the sale of an existing property.

### 35.5 Professionals and private individuals

These cover overdraft facilities, loans and advances to professional and private individuals in their personal capacity.

### 35.6 Others

These refer to all other items that are not specifically covered in any of the categories above.

## 36 Annex 1E: Country Classification - Deposits, Loans, Interbank Indebtedness and Investments

36.1 Unless specifically noted below, all transactions should be classified by the residency of the counterparty.

Positions vis-à-vis official monetary authorities will be assigned to the country of residence of the institution. The Bank for International Settlements and the European Central Bank should be classified as official monetary authorities located in Switzerland and Germany, respectively. Positions vis-à-vis international organisations should not be assigned to the country of residence of the institution but should be reported separately as a distinct geographical group. The bank should also separately indicate the positions vis-à-vis all official monetary authorities.

36.2 For bills, the country classification should be based on where the reporting bank would collect the proceeds of the funds on maturity of the bill.

36.3 For equity and bond investments, the country classification is based on the country where the issuer is incorporated and registered.

36.4 For a list of **international organisations** and **official monetary authorities**, refer to Part IV of the "Guidelines to the International Locational Banking Statistics" which is available on the BIS website (<http://www.bis.org>) under the section "Statistics" → "Banking".

[MAS Notice 610 (Amendment) 2012]

36.5 Provide the aggregated figure for transactions from other countries not listed in Annex 1E, specifying the individual countries for significant amounts.



### 37 Annex 11: Breakdown of Financial Assets, Financial Liabilities and Fair Value Gains/Losses

37.1 Furnish the additional information under Annex 11 in the format specified under Tables 1, 2 and 3 in accordance with the measurement bases specified in FRS 109 in the notes to these returns.

~~37.2—Any bank that acquires or holds any financial asset or liability principally for the purpose of selling in the near term or otherwise with the intent to resell in order to profit from short-term price movements, shall classify such financial asset or liability as being held for trading. A bank that designates a financial asset or liability as one to be carried at fair value shall classify the financial asset or liability accordingly. Where such financial asset or liability is held for trading, the bank shall consistently value the financial asset or liability, as the case may be, at fair value.~~

~~37.3—The fair value of a financial asset or liability refers to the amount for which a financial asset could be exchanged, or a financial liability settled, between knowledgeable, willing parties at an arm's length transaction. Fair value should be determined, to the extent possible, by timely reference to the best available source of current market quotations or other data on relative current values. For example, a bank shall value securities traded on national, regional, or foreign exchanges or in organized over-the-counter markets at the most recently available quotation in the most active market. If the market for a financial instrument is not active, the best estimate of fair value of a financial instrument is the transaction price, unless the fair value of the instrument is:~~

- ~~(i)—evidenced by other observable market transactions. For example, quotations from a broker or any other person who establishes or operates a market in securities that are neither widely nor actively traded are acceptable if prudently used; or~~
- ~~(ii)—based on a valuation technique in which the variables include only data from observable markets. For example, rated debt securities for which no organized market exists should be valued on the basis of yield curve estimate.~~

~~37.4—The amortized cost of a financial asset or financial liability is the amount at which the financial asset or liability is measured on initial recognition minus the principal repayments, and plus or minus the cumulative amortisation of any difference between that initial amount and the maturity amount. For example, the amortized cost of a debt security refers to the purchase price adjusted for the amortization of premium or accretion of discount if the debt security was purchased at a value other than the par or face value.~~

~~37.5—A bank shall report its fair value gains or losses recognized in item 2(b) of Appendix 1 under “other reserves” on a month to date basis. If the amount to be reported represents a reduction in the bank’s reserves, the bank shall enclose it in parenthesis. The fair value gains or losses include:~~

- ~~(iii)—any change during the calendar month to date in net unrealized holding gains or losses on the bank’s available-for-sale securities and loans; and~~
- ~~(iv)—any change during the calendar month to date in the bank’s accumulated net gains or losses on cash flow hedges.~~

**CAPITAL FUNDS**  
Name of Bank ( )  
as at the close of business on (mm/yyyy)  
*For Banks Incorporated Outside Singapore*

Singapore Dollars '000

| <b>1 - Capital Funds</b>  |                  |                      |
|---|------------------|----------------------|
| Amounts due <b>to</b> Parent/head office, branches and own ACU <sup>1</sup>   |                  | <input type="text"/> |
|   | Less             |                      |
| Amounts due <b>from</b> Parent/head office, branches and own ACU <sup>1</sup> |                  | <input type="text"/> |
|   | Less             |                      |
|   | <b>Sub-total</b> | <input type="text"/> |
| Losses, if any <sup>2</sup>   | Less             | <input type="text"/> |
|   | Add              |                      |
| Net Head Office Funds   |                  | <input type="text"/> |
| Published reserves <sup>4</sup>   | Add              | <input type="text"/> |
|   | Add              |                      |
| Profits <sup>5</sup>  |                  | <input type="text"/> |
|   | Less             |                      |
| Excluded items <sup>6</sup>   |                  | <input type="text"/> |
|   |                  | <input type="text"/> |
| <b>TOTAL CAPITAL FUNDS</b>  |                  | <input type="text"/> |

DBU Book Only

| <b>2 - Adjusted Capital Funds</b>                                 |                  |                      |
|---|------------------|----------------------|
| Amounts due <b>to</b> Parent/head office, branches <sup>1</sup>   |                  | <input type="text"/> |
|   | Less             |                      |
| Amounts due <b>from</b> Parent/head office, branches <sup>1</sup> |                  | <input type="text"/> |
|   | Less             |                      |
|   | <b>Sub-total</b> | <input type="text"/> |
| Losses, if any <sup>2</sup>                                       | Less             | <input type="text"/> |
|   | Add              |                      |
| Published reserves <sup>4</sup>                                   |                  | <input type="text"/> |
|   | Add              |                      |
| Profits   |                  | <input type="text"/> |
|   | Less             |                      |
| Excluded items <sup>6</sup>                                       |                  | <input type="text"/> |
|   |                  | <input type="text"/> |
| Adjustments <sup>7</sup>  |                  | <input type="text"/> |
|   |                  | <input type="text"/> |
| <b>TOTAL ADJUSTED CAPITAL FUNDS</b>                               |                  | <input type="text"/> |

Combined ACU and DBU Books

**CAPITAL FUNDS**  
Name of Bank ( )  
as at the close of business on (mm/yyyy)  
*For Foreign-Owned Banks Incorporated in Singapore*

Singapore Dollars '000

| <b>1 - Capital Funds</b>        |      |   |
|---------------------------------|------|---|
| Paid-up Capital                 |      | <input style="width: 90%;" type="text"/>                          |
| Treasury Shares <sup>3</sup>    | Less | <input style="width: 90%;" type="text"/>                          |
| Published reserves <sup>4</sup> | Add  | <input style="width: 90%;" type="text"/>                          |
| Profits <sup>5</sup>            | Add  | <input style="width: 90%;" type="text"/>                          |
| Losses, if any <sup>2</sup>     | Less | <input style="width: 90%;" type="text"/>                          |
| Excluded items <sup>6</sup>     | Less | <input style="width: 90%;" type="text"/>                          |
| <b>TOTAL CAPITAL FUNDS</b>      |      | <input style="width: 90%; border: 1px solid black;" type="text"/> |

Combined ACU and DBU Books

| <b>2 - Adjusted Capital Funds</b>                                 |      |   |
|---|------|---|
| Amounts due <b>to</b> Parent/head office, branches <sup>1</sup>   |      | <input style="width: 90%;" type="text"/>                          |
| Amounts due <b>from</b> Parent/head office, branches <sup>1</sup> | Less | <input style="width: 90%;" type="text"/>                          |
| <b>Sub-total</b>  |      | <input style="width: 90%;" type="text"/>                          |
| Published reserves <sup>4</sup>                                   | Add  | <input style="width: 90%;" type="text"/>                          |
| Profits <sup>5</sup>  | Add  | <input style="width: 90%;" type="text"/>                          |
| Losses, if any <sup>2</sup>                                       | Less | <input style="width: 90%;" type="text"/>                          |
| Excluded items <sup>6</sup>                                       | Less | <input style="width: 90%;" type="text"/>                          |
| Adjustments <sup>7</sup>  |      | <input style="width: 90%;" type="text"/>                          |
| <b>TOTAL ADJUSTED CAPITAL FUNDS</b>                               |      | <input style="width: 90%; border: 1px solid black;" type="text"/> |

Combined ACU and DBU Books

Footnotes for completion to Annex 1A:

- 1 amount due to/from Parent, head office and branches and own Asian Currency Unit (“ACU”) (applicable to CF only) shall exclude accrued interest (if any);
- 2 the “losses” includes any interim losses incurred since the end of the last financial reporting period for both ACU and Domestic Banking Unit (“DBU”);
- 3 the “treasury shares” has the same meaning as in section 4(1) of the Companies Act;
- 4 the “published reserves”, in relation to a bank, means reserves which appear in the accounts of the bank which are duly audited or certified as correct by the auditor of the bank;
- 5 only interim profits that have been duly audited or certified as correct by the auditor of the bank shall be included;
- 6 The excluded items refer to:
  - (a) revaluation reserves;
  - (b) unrealised fair value gains or losses on ~~revaluation of available for sale (“AFS”)~~ equity securities held at fair value through other comprehensive income;
  - (c) unrealised fair value gains or losses on ~~revaluation of AFS~~ debt securities and ~~AFS~~ loans held at fair value through other comprehensive income;
  - (d) cumulative fair value gains or losses on cashflow hedges of financial instruments that are measured at amortised cost; and
  - (e) any other reserves maintained by the bank that is required by the Authority.
- 7 Adjustments in the computation of ACF comprise:
  - (a) all amounts due to/due from Parent, head office and branches, not already included in the “amounts due to Parent/head office, branches” and “amounts due from Parent/head office, branches” in the ACF, computed on a net basis (ie. where this is a net asset, the net asset amount should be deducted from total ACF. Where this is a net liability, the net liability amount should be added to Total ACF);
  - (b) all amounts due to/due from related corporations, not already included in the “amounts due to Parent/head office, branches” and “amounts due from Parent/head office, branches” in the ACF, computed on a net basis (ie. where this is a net asset, the net asset amount should be deducted from Total ACF. Where this is a net liability, the net liability amount should be added to Total ACF).

“Related corporations” has the same meaning as in section 4(1) of the Companies Act (cap 50).

“Parent” has the meaning given to that word in the Accounting Standards.

“Accounting Standards” has the same meaning as in section 4(1) of the Companies Act (cap 50)

[MAS Notice 610 (Amendment) 2013]  
[\[MAS Notice 610 \(Amendment\) 2018\]](#)

THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, Cap 19 (Section 26(1))

DEPOSITS OF NON-BANK CUSTOMERS

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

Singapore Dollars '000

PART I: BY SIZE

|  | DBU                  |                             | ACU                  |                             |
|--|----------------------|-----------------------------|----------------------|-----------------------------|
|  | Number of depositors | Amount of Deposits (Item 4) | Number of depositors | Amount of Deposits (Item 4) |
| Up to but not > S\$20,000                  |                      |                             |                      |                             |
| Above S\$ 20,000 but not > S\$ 250 000     |                      |                             |                      |                             |
| Above S\$ 250,000 but not > S\$ 1 million  |                      |                             |                      |                             |
| Above S\$1 million but not > S\$5 million  |                      |                             |                      |                             |
| Above S\$5 million but not > S\$10 million |                      |                             |                      |                             |
| Above S\$10 million                        |                      |                             |                      |                             |
| <b>TOTAL</b>                               |                      |                             |                      |                             |
| Of which:                                  |                      |                             |                      |                             |
| by related parties                         |                      |                             |                      |                             |

PART II: TOPTWENTY DEPOSITORS

|                     | DBU only |
|---------------------|----------|
| <b>TOTAL AMOUNT</b> |          |

THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, Cap 19 (Section 26(1))

DEPOSITS OF NON-BANK CUSTOMERS

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

Singapore Dollars '000

PART III: BY TYPE AND SOURCE

| Type                           | DBU                        |                                 |   |                 |             |                    | ACU                        |                      |                                 |   |                 |                    |                 |
|--------------------------------|----------------------------|---------------------------------|---|-----------------|-------------|--------------------|----------------------------|----------------------|---------------------------------|---|-----------------|--------------------|-----------------|
|                                | (i) Residents in Singapore |                                 |   |                 |             | (ii) Non-Residents | (i) Residents in Singapore |                      |                                 |   |                 | (ii) Non-Residents |                 |
|                                | Singapore Government       | Singapore Statutory Authorities | Financial Institutions other than Banks | Other Residents |             | Total (Item 4a)    | Total (Item 4b)            | Singapore Government | Singapore Statutory Authorities | Financial Institutions other than Banks | Other Residents |                    | Total (Item 4a) |
| Individuals                    |                            |                                 |   | Corporates      | Individuals |                    |                            |                      |                                 |   | Corporates      |                    |                 |
| Demand Deposits                |                            |                                 |   |                 |             |                    |                            |                      |                                 |   |                 |                    |                 |
| Fixed Deposits                 |                            |                                 |   |                 |             |                    |                            |                      |                                 |   |                 |                    |                 |
| Savings Deposits               |                            |                                 |   |                 |             |                    |                            |                      |                                 |   |                 |                    |                 |
| Savings with Checking Facility |                            |                                 |   |                 |             |                    |                            |                      |                                 |   |                 |                    |                 |
| Other Deposits                 |                            |                                 |   |                 |             |                    |                            |                      |                                 |   |                 |                    |                 |
| <b>Total</b>                   |                            |                                 |   |                 |             |                    |                            |                      |                                 |   |                 |                    |                 |











| Code Name of Bank / ACU                                       | DBU                          |                |                               |                 | ACU                          |                |                               |                 |
|---|------------------------------|----------------|-------------------------------|-----------------|------------------------------|----------------|-------------------------------|-----------------|
|   | Amounts due to               |                | Amounts due from              |                 | Amounts due to               |                | Amounts due from              |                 |
|   | Banks in Singapore (Item 7a) | ACUs (Item 7b) | Banks in Singapore (Item 14a) | ACUs (Item 14b) | Banks in Singapore (Item 7a) | ACUs (Item 7b) | Banks in Singapore (Item 14a) | ACUs (Item 14b) |
| C6071 DB INTERNATIONAL (ASIA) LIMITED                         |                              |                |                               |                 |                              |                |                               |                 |
| C6390 DEXIA BIL ASIA SINGAPORE LIMITED                        |                              |                |                               |                 |                              |                |                               |                 |
| C6497 DNB ASIA LTD  |                              |                |                               |                 |                              |                |                               |                 |
| C6141 DRESNER KLEINWORT WASSERSTEIN (SOUTH EAST ASIA) LIMITED |                              |                |                               |                 |                              |                |                               |                 |
| C7029 DVB GROUP MERCHANT BANK (ASIA) LTD                      |                              |                |                               |                 |                              |                |                               |                 |
| C7038 HSBC INVESTMENT BANK PLC                                |                              |                |                               |                 |                              |                |                               |                 |
| C6910 HVB SINGAPORE LIMITED                                   |                              |                |                               |                 |                              |                |                               |                 |
| C6187 ING BARINGS SOUTH EAST ASIA LTD                         |                              |                |                               |                 |                              |                |                               |                 |
| C6585 J.P. MORGAN SECURITIES (S.E.A.) LIMITED                 |                              |                |                               |                 |                              |                |                               |                 |
| C7065 KBC BANK (SINGAPORE) LIMITED                            |                              |                |                               |                 |                              |                |                               |                 |
| C6460 LLOYDS TSB MERCHANT BANK LIMITED                        |                              |                |                               |                 |                              |                |                               |                 |
| C6716 MEESPIERSON ASIA LTD                                    |                              |                |                               |                 |                              |                |                               |                 |
| C6327 MERITANORDBANKEN MERCHANT BANK SINGAPORE LTD            |                              |                |                               |                 |                              |                |                               |                 |
| C6202 MERRILL LYNCH INTERNATIONAL BANK LTD (MERCHANT BANK)    |                              |                |                               |                 |                              |                |                               |                 |
| C7047 MIZUHO CORPORATE ASIA (SINGAPORE) LIMITED               |                              |                |                               |                 |                              |                |                               |                 |
| C6248 N M ROTHSCHILD AND SONS (SINGAPORE) LTD                 |                              |                |                               |                 |                              |                |                               |                 |
| C6646 NATIONAL AUSTRALIA MERCHANT BANK (SINGAPORE) LTD        |                              |                |                               |                 |                              |                |                               |                 |
| C6992 NIB CAPITAL BANK LTD                                    |                              |                |                               |                 |                              |                |                               |                 |
| C6284 NOMURA SINGAPORE LTD                                    |                              |                |                               |                 |                              |                |                               |                 |
| C6743 RABOBANK ASIA LTD                                       |                              |                |                               |                 |                              |                |                               |                 |
| C6257 ROYAL BANK OF CANADA (ASIA) LTD                         |                              |                |                               |                 |                              |                |                               |                 |
| C6804 SAKURA MERCHANT BANK (SINGAPORE) LTD                    |                              |                |                               |                 |                              |                |                               |                 |
| C6266 SALOMON SMITH BARNEY INTERNATIONAL MERCHANT BANKERS LTD |                              |                |                               |                 |                              |                |                               |                 |
| C6293 SKANDINAVISKA ENSKILDA BANKEN (SOUTH EAST ASIA) LIMITED |                              |                |                               |                 |                              |                |                               |                 |
| C6734 SOCIETE GENERALE ASIA (SINGAPORE) LIMITED               |                              |                |                               |                 |                              |                |                               |                 |
| C7083 STANDARD MERCHANT BANK (ASIA) LIMITED                   |                              |                |                               |                 |                              |                |                               |                 |
| C6062 THE BANK OF NOVA SCOTIA ASIA LTD                        |                              |                |                               |                 |                              |                |                               |                 |
| C6576 THE NIKKO MERCHANT BANK (SINGAPORE) LTD                 |                              |                |                               |                 |                              |                |                               |                 |
| C7001 TOKYO-MITSUBISHI INTERNATIONAL (SINGAPORE) LTD          |                              |                |                               |                 |                              |                |                               |                 |
| C6318 TORONTO DOMINION (SOUTH EAST ASIA) LTD                  |                              |                |                               |                 |                              |                |                               |                 |
| C6336 UOB ASIA LIMITED  |                              |                |                               |                 |                              |                |                               |                 |
| C6938 WESTLB ASIA PACIFIC LIMITED                             |                              |                |                               |                 |                              |                |                               |                 |
| C6673 WESTPAC SINGAPORE LTD                                   |                              |                |                               |                 |                              |                |                               |                 |
| <b>TOTAL</b>  |                              |                |                               |                 |                              |                |                               |                 |

THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, Cap 19 (Section 26(1))

LOANS AND ADVANCES (INCLUDING BILLS)

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

Singapore Dollars '000

PART I: BY SIZE

|   | DBU   |   |   | ACU   |   |
|---|---|---|---|---|---|
|   | Number of non-bank customers ACU and DBU combined | Total loans and advances including bills (Item 19 & 20) | Limits granted for loans and advances (including bills) | Total loans and advances including bills (Item 19 & 20) | Limits granted for loans and advances (including bills) |
| Up to but not > S\$500,000                  |   |   |   |   |   |
| Above S\$500,000 but not > S\$1 million     |   |   |   |   |   |
| Above S\$1 million but not > S\$10 million  |   |   |   |   |   |
| Above S\$10 million but not > S\$50 million |   |   |   |   |   |
| Above S\$50 million                         |   |   |   |   |   |
| <b>TOTAL</b>                                |   |   |   |   |   |

PART II: BY TYPE

|                          | DBU  | ACU  |
|--------------------------|--|--|
|                          | Total loans and advances to non-bank (Item 19) | Total loans and advances to non-bank (Item 19) |
| Overdrafts               |  |  |
| Term Loans               |  |  |
| Trust Receipts           |  |  |
| Syndicated Loans         |  |  |
| Other Loans and advances |  |  |
| <b>TOTAL</b>             |  |  |



THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, Cap 19 (Section 26(1))

DEPOSITS, LOANS, INTERBANK INDEBTEDNESS AND INVESTMENTS

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

Singapore Dollars '000

PART I: DBU PORTFOLIO - BY COUNTRY

| Name of Country                          | Deposits of Non-Bank Customers<br>(Item 4) | Loans & Advances<br>(Item 19) | Bills Discounted/<br>Purchased<br>(Item 20) | Interbank Indebtedness     |                               | Investments<br>(Items 16,17,18) |
|--|--|-------------------------------|---|----------------------------|-------------------------------|---------------------------------|
|  |  |                               |   | Amounts Due to<br>(Item 7) | Amounts Due from<br>(Item 14) |                                 |
| Australia                                |  |                               |   |                            |                               |                                 |
| Belgium                                  |  |                               |   |                            |                               |                                 |
| Brunei                                   |  |                               |   |                            |                               |                                 |
| Canada                                   |  |                               |   |                            |                               |                                 |
| China                                    |  |                               |   |                            |                               |                                 |
| Channel Islands                          |  |                               |   |                            |                               |                                 |
| Denmark                                  |  |                               |   |                            |                               |                                 |
| France                                   |  |                               |   |                            |                               |                                 |
| Germany                                  |  |                               |   |                            |                               |                                 |
| Greece                                   |  |                               |   |                            |                               |                                 |
| Hong Kong                                |  |                               |   |                            |                               |                                 |
| India                                    |  |                               |   |                            |                               |                                 |
| Indonesia                                |  |                               |   |                            |                               |                                 |
| Ireland                                  |  |                               |   |                            |                               |                                 |
| Isle of Man                              |  |                               |   |                            |                               |                                 |
| Italy                                    |  |                               |   |                            |                               |                                 |
| Japan                                    |  |                               |   |                            |                               |                                 |
| Luxembourg                               |  |                               |   |                            |                               |                                 |
| Malaysia                                 |  |                               |   |                            |                               |                                 |
| Netherlands                              |  |                               |   |                            |                               |                                 |
| New Zealand                              |  |                               |   |                            |                               |                                 |
| Philippines                              |  |                               |   |                            |                               |                                 |
| Singapore                                |  |                               |   |                            |                               |                                 |
| South Korea                              |  |                               |   |                            |                               |                                 |
| Sri Lanka                                |  |                               |   |                            |                               |                                 |
| Switzerland                              |  |                               |   |                            |                               |                                 |
| Taiwan                                   |  |                               |   |                            |                               |                                 |
| United Kingdom                           |  |                               |   |                            |                               |                                 |
| United States of America                 |  |                               |   |                            |                               |                                 |
| International Organisations <sup>1</sup> |  |                               |   |                            |                               |                                 |

Others; of which those greater than S\$50m are:<sup>1</sup>

|  |  |  |  |  |  |  |
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|                               |  |  |  |  |  |  |
|-------------------------------|--|--|--|--|--|--|
| <b>TOTAL</b>                  |  |  |  |  |  |  |
| of which vis-à-vis            |  |  |  |  |  |  |
| official monetary authorities |  |  |  |  |  |  |

<sup>1</sup> Please refer to the instruction note 36 in Appendix 1A.

THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, Cap 19 (Section 26(1))

DEPOSITS, LOANS , INTERBANK INDEBTEDNESS AND INVESTMENTS

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

Singapore Dollars '000

PART II: ACU PORTFOLIO - BY COUNTRY

| Name of Country           | Deposits of Non-Bank Customers<br>(Item 4) | Loans & Advances<br>(Item 19) | Bills Discounted/<br>Purchased<br>(Item 20) | Interbank Indebtedness     |                               | Investments<br>(Item 16,17,18) |
|---------------------------|--|-------------------------------|---|----------------------------|-------------------------------|--------------------------------|
|                           |  |                               |   | Amounts Due to<br>(Item 7) | Amounts Due<br>from (Item 14) |                                |
| Algeria                   |  |                               |   |                            |                               |                                |
| Australia                 |  |                               |   |                            |                               |                                |
| Austria                   |  |                               |   |                            |                               |                                |
| Bahrain                   |  |                               |   |                            |                               |                                |
| Bangladesh                |  |                               |   |                            |                               |                                |
| Barbados                  |  |                               |   |                            |                               |                                |
| Belgium                   |  |                               |   |                            |                               |                                |
| Bermuda                   |  |                               |   |                            |                               |                                |
| Brazil                    |  |                               |   |                            |                               |                                |
| Brunei                    |  |                               |   |                            |                               |                                |
| Canada                    |  |                               |   |                            |                               |                                |
| Cayman Islands            |  |                               |   |                            |                               |                                |
| Channel Islands (British) |  |                               |   |                            |                               |                                |
| China                     |  |                               |   |                            |                               |                                |
| Denmark                   |  |                               |   |                            |                               |                                |
| Dominican Republic        |  |                               |   |                            |                               |                                |
| Egypt                     |  |                               |   |                            |                               |                                |
| Fiji                      |  |                               |   |                            |                               |                                |
| Finland                   |  |                               |   |                            |                               |                                |
| France                    |  |                               |   |                            |                               |                                |
| French Polynesia          |  |                               |   |                            |                               |                                |
| Germany[1]                |  |                               |   |                            |                               |                                |
| Gibraltar                 |  |                               |   |                            |                               |                                |
| Greece                    |  |                               |   |                            |                               |                                |
| Guam                      |  |                               |   |                            |                               |                                |
| Guatemala                 |  |                               |   |                            |                               |                                |
| Hong Kong                 |  |                               |   |                            |                               |                                |
| India                     |  |                               |   |                            |                               |                                |
| Indonesia                 |  |                               |   |                            |                               |                                |

| Name of Country        | Interbank Indebtedness                     |                               |   |                            |                                  |                                |
|------------------------|--|-------------------------------|---|----------------------------|----------------------------------|--------------------------------|
|                        | Deposits of Non-Bank Customers<br>(Item 4) | Loans & Advances<br>(Item 19) | Bills Discounted/<br>Purchased<br>(Item 20) | Amounts Due to<br>(Item 7) | Amounts Due<br>from<br>(Item 14) | Investments<br>(Item 16,17,18) |
| Iran                   |  |                               |   |                            |                                  |                                |
| Ireland                |  |                               |   |                            |                                  |                                |
| Isle of Man            |  |                               |   |                            |                                  |                                |
| Israel                 |  |                               |   |                            |                                  |                                |
| Italy                  |  |                               |   |                            |                                  |                                |
| Ivory Coast            |  |                               |   |                            |                                  |                                |
| Japan                  |  |                               |   |                            |                                  |                                |
| Jordan                 |  |                               |   |                            |                                  |                                |
| Kenya                  |  |                               |   |                            |                                  |                                |
| Kuwait                 |  |                               |   |                            |                                  |                                |
| Laos, People's Dem.Rep |  |                               |   |                            |                                  |                                |
| Lebanon                |  |                               |   |                            |                                  |                                |
| Liberia                |  |                               |   |                            |                                  |                                |
| Liechtenstein          |  |                               |   |                            |                                  |                                |
| Lithuania              |  |                               |   |                            |                                  |                                |
| Luxembourg             |  |                               |   |                            |                                  |                                |
| Macau                  |  |                               |   |                            |                                  |                                |
| Madagascar             |  |                               |   |                            |                                  |                                |
| Madeira                |  |                               |   |                            |                                  |                                |
| Malaysia               |  |                               |   |                            |                                  |                                |
| Maldives               |  |                               |   |                            |                                  |                                |
| Malta                  |  |                               |   |                            |                                  |                                |
| Marshall Islands       |  |                               |   |                            |                                  |                                |
| Mauritius              |  |                               |   |                            |                                  |                                |
| Monaco                 |  |                               |   |                            |                                  |                                |
| Morocco                |  |                               |   |                            |                                  |                                |
| Myanmar                |  |                               |   |                            |                                  |                                |
| Nepal                  |  |                               |   |                            |                                  |                                |
| Netherlands            |  |                               |   |                            |                                  |                                |
| Netherlands Antilles   |  |                               |   |                            |                                  |                                |
| New Zealand            |  |                               |   |                            |                                  |                                |
| Nigeria                |  |                               |   |                            |                                  |                                |
| North Korea            |  |                               |   |                            |                                  |                                |
| Norway                 |  |                               |   |                            |                                  |                                |
| Oman                   |  |                               |   |                            |                                  |                                |
| Pakistan               |  |                               |   |                            |                                  |                                |
| Papua New Guinea       |  |                               |   |                            |                                  |                                |
| Philippines            |  |                               |   |                            |                                  |                                |
| Poland                 |  |                               |   |                            |                                  |                                |
| Portugal               |  |                               |   |                            |                                  |                                |
| Puerto Rico            |  |                               |   |                            |                                  |                                |
| Qatar                  |  |                               |   |                            |                                  |                                |
| Russia                 |  |                               |   |                            |                                  |                                |
| Saudi Arabia           |  |                               |   |                            |                                  |                                |
| Singapore              |  |                               |   |                            |                                  |                                |
| Solomon Islands        |  |                               |   |                            |                                  |                                |



| Name of Country  | Interbank Indebtedness                     |                               |   |                            |                                  |                                |
|--|--|-------------------------------|---|----------------------------|----------------------------------|--------------------------------|
|  | Deposits of Non-Bank Customers<br>(Item 4) | Loans & Advances<br>(Item 19) | Bills Discounted/<br>Purchased<br>(Item 20) | Amounts Due to<br>(Item 7) | Amounts Due<br>from<br>(Item 14) | Investments<br>(Item 16,17,18) |
| South Africa   |  |                               |   |                            |                                  |                                |
| South Korea  |  |                               |   |                            |                                  |                                |
| Spain  |  |                               |   |                            |                                  |                                |
| Sri Lanka  |  |                               |   |                            |                                  |                                |
| Sweden   |  |                               |   |                            |                                  |                                |
| Switzerland[1]   |  |                               |   |                            |                                  |                                |
| Taiwan   |  |                               |   |                            |                                  |                                |
| Thailand   |  |                               |   |                            |                                  |                                |
| Turkey   |  |                               |   |                            |                                  |                                |
| United Arab Emirates   |  |                               |   |                            |                                  |                                |
| United Kingdom   |  |                               |   |                            |                                  |                                |
| United States of America                                     |  |                               |   |                            |                                  |                                |
| Uruguay  |  |                               |   |                            |                                  |                                |
| Vanuatu (New Hebrides)                                       |  |                               |   |                            |                                  |                                |
| Venezuela  |  |                               |   |                            |                                  |                                |
| Vietnam  |  |                               |   |                            |                                  |                                |
| Virgin Islands   |  |                               |   |                            |                                  |                                |
| Yemen, Arab Rep.   |  |                               |   |                            |                                  |                                |
| Yemen, People's Dem Rep                                      |  |                               |   |                            |                                  |                                |
| Zambia   |  |                               |   |                            |                                  |                                |
| Zimbabwe (Rhodesia)  |  |                               |   |                            |                                  |                                |
| International Organisations <sup>1</sup>                     |  |                               |   |                            |                                  |                                |
| Others; of which those greater than S\$50m are: <sup>1</sup> |  |                               |   |                            |                                  |                                |
|  |  |                               |   |                            |                                  |                                |
|  |  |                               |   |                            |                                  |                                |
|  |  |                               |   |                            |                                  |                                |
|  |  |                               |   |                            |                                  |                                |
|  |  |                               |   |                            |                                  |                                |
| <b>TOTAL</b>   |  |                               |   |                            |                                  |                                |
| of which vis-à-vis<br>official monetary authorities          |  |                               |   |                            |                                  |                                |

<sup>1</sup>Please refer to the instruction note 36 in Appendix 1A.

**THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, Cap 19 (Section 26(1))**

**UNDERWRITING ACTIVITIES**

( Name of bank )

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

Singapore Dollars '000

| Name of Issuer  | Underwriting commitment  |                |                    |                        |                |                   |                         |                |                   |
|-----------------|--------------------------|----------------|--------------------|------------------------|----------------|-------------------|-------------------------|----------------|-------------------|
|                 | Equity Issues (Item 28a) |                |                    | Debt Issues (Item 28b) |                |                   | Other Issues (Item 28c) |                |                   |
|                 | Total                    | Unsold Portion |                    | Total                  | Unsold Portion |                   | Total                   | Unsold Portion |                   |
|                 |                          | Amount         | Days after Closing |                        | Amount         | Days from Closing |                         | Amount         | Days from Closing |
| <b>DBU Book</b> |                          |                |                    |                        |                |                   |                         |                |                   |
|                 |                          |                |                    |                        |                |                   |                         |                |                   |
|                 |                          |                |                    |                        |                |                   |                         |                |                   |
|                 |                          |                |                    |                        |                |                   |                         |                |                   |
| <b>Total</b>    | <input type="text"/>     |                |                    | <input type="text"/>   |                |                   | <input type="text"/>    |                |                   |
| <b>ACU Book</b> |                          |                |                    |                        |                |                   |                         |                |                   |
|                 |                          |                |                    |                        |                |                   |                         |                |                   |
|                 |                          |                |                    |                        |                |                   |                         |                |                   |
|                 |                          |                |                    |                        |                |                   |                         |                |                   |
| <b>Total</b>    | <input type="text"/>     |                |                    | <input type="text"/>   |                |                   | <input type="text"/>    |                |                   |

THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, Cap 19 (Section 26(1))

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

Singapore Dollars '000

BY TYPE AND RISK CATEGORY

| Type and Purpose of Derivative Contracts | Gross Amount and Value | DBU<br>Nature of Derivative Contracts |                                 |                    |                    |                    | ACU<br>Nature of Derivative Contracts |                                 |                    |                    |                    |
|--|------------------------|---------------------------------------|---------------------------------|--------------------|--------------------|--------------------|---------------------------------------|---------------------------------|--------------------|--------------------|--------------------|
|  |                        | Interest Rate<br>Item 29a             | Foreign<br>Exchange<br>Item 29b | Equity<br>Item 29c | Credit<br>Item 29d | Others<br>Item 29e | Interest Rate<br>Item 29a             | Foreign<br>Exchange<br>Item 29b | Equity<br>Item 29c | Credit<br>Item 29d | Others<br>Item 29e |
| <b>TRADING</b>                           |                        |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
| a) Futures / Forwards                    | Gross Amount           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
|  | Market Value           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
| b) Swaps                                 | Gross Amount           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
|  | Market Value           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
| c) Option Bought                         | Gross Amount           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
|  | Market Value           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
| Option Sold                              | Gross Amount           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
|  | Market Value           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
| <b>NON TRADING</b>                       |                        |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
| a) Futures / Forwards                    | Gross Amount           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
|  | Market Value           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
| b) Swaps                                 | Gross Amount           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
|  | Market Value           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
| c) Option Bought                         | Gross Amount           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
|  | Market Value           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
| Option Sold                              | Gross Amount           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |
|  | Market Value           |                                       |                                 |                    |                    |                    |                                       |                                 |                    |                    |                    |

**THE MONETARY AUTHORITY OF SINGAPORE**  
**THE BANKING ACT, Cap 19 (Section 26(1))**  
**ASSETS AND LIABILITIES BY MATURITY**  
 ( Name of bank )  
 as at the close of business on ( month/year )

Singapore Dollars '000

**PART I: BY RESIDUAL MATURITY (CONTRACTUAL)**

| DBU           |                  |              |               |             |       | ACU           |                  |              |               |             |       |
|---------------|------------------|--------------|---------------|-------------|-------|---------------|------------------|--------------|---------------|-------------|-------|
| within 6 mths | 6 mths to 1 year | 1 to 3 years | after 3 years | Unallocated | Total | within 6 mths | 6 mths to 1 year | 1 to 3 years | after 3 years | Unallocated | Total |
|               |                  |              |               |             |       |               |                  |              |               |             |       |
|               |                  |              |               |             |       |               |                  |              |               |             |       |
|               |                  |              |               |             |       |               |                  |              |               |             |       |
|               |                  |              |               |             |       |               |                  |              |               |             |       |

**Total Assets**  
(of which loans and advances)  
**Total Liabilities**  
(of which deposits of non-bank customers)

**PART II: BY MATURITY TO NEXT ROLLOVER / RATE RESET**

| DBU           |                  |              |               |             |       | ACU           |                  |              |               |             |       |
|---------------|------------------|--------------|---------------|-------------|-------|---------------|------------------|--------------|---------------|-------------|-------|
| within 6 mths | 6 mths to 1 year | 1 to 3 years | after 3 years | Unallocated | Total | within 6 mths | 6 mths to 1 year | 1 to 3 years | after 3 years | Unallocated | Total |
|               |                  |              |               |             |       |               |                  |              |               |             |       |
|               |                  |              |               |             |       |               |                  |              |               |             |       |
|               |                  |              |               |             |       |               |                  |              |               |             |       |
|               |                  |              |               |             |       |               |                  |              |               |             |       |

**Total Assets**  
(of which loans and advances)  
**Total Liabilities**  
(of which deposits of non-bank customers)

THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, Cap 19 [Section 26(1)]

**Breakdown of Financial Assets, Financial Liabilities and Fair Value Gains/Losses**

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

Singapore Dollars '000

Table 1. "Breakdown of financial assets into fair value and cost"

|                       | Fair Value   |                        |  | Amortized Cost | Cost where fair value cannot be reliably measured/ or adjusted for change in fair value attributable to the hedged risk |
|-----------------------|--|------------------------|--|----------------|---|
|                       | <u>Held for trading</u><br><u>FVPL<sup>1</sup></u> | <u>FVO<sup>1</sup></u> | <u>FVOCI</u><br><u>AFS<sup>2</sup></u> |                |   |
| Debt securities       |  |                        |  |                |   |
| Equity securities     |  |                        |  |                |   |
| Other securities      |  |                        |  |                |   |
| Loans and receivables |  |                        |  |                |   |

Table 2. "Breakdown of financial liabilities into fair value and cost"

|                        | Fair Value   |            | Amortized Cost | Amortized Cost adjusted for change in fair value attributable to the hedged risk |
|------------------------|--|------------|----------------|--|
|                        | <u>FVPL<sup>1</sup></u><br><u>held for trading</u> | <u>FVO</u> |                |  |
| Non-bank deposits      |  |            |                |  |
| Debt securities issued |  |            |                |  |

<sup>1</sup> Fair value ~~option~~ through profit or loss

<sup>2</sup> ~~Available for sale~~ Fair value through other comprehensive income

Table 3. “Fair value gains and losses on ~~AFS~~-assets at fair value through other comprehensive income and cash flow hedges”

|   | <del>AFS</del> <b>e</b> Equity securities | <del>AFS</del> <b>d</b> Debt securities/ loans | Hedging instruments (Cash flow hedges) |
|---|---|--|--|
| Fair value gains/losses recognized in “other <u>comprehensive income</u> reserve” |   |  |  |

[MAS Notice 610 (Amendment) 2018]

## **Notes for Completion**

### **Quarterly Return on Classified Exposures**

All 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. In addition, the Collateral Value of Housing Loans are to be reported (regardless of classification) in part IV. We require 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 10<sup>th</sup> day after the last day of the reporting period. The information provided in the appendix for parts 1 to III should be consistent with the requirements of MAS Notice 612.

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

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-loss allowance for credit-impaired exposures](#) made for each classification and industry. [General provisionsLoss allowance for non-credit-impaired exposures](#) are to be excluded, unless these have been earmarked specifically for the borrower.  

[\[MAS Notice 610 \(Amendment\) 2018\]](#)
- (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 35 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.

### **Quarterly Return on Housing Loan to Value Ratio – Parts IV**

For housing loans, please specify the loan-to-value ratio (loan outstanding divided by collateral at market value) and the related number of customers. For market value, use the most recent valuation. Also report the number of new housing loans for the quarter. Part IV is applicable to residential properties in Singapore only.

THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, Cap 19 (Section 26(1))

MAS 610  
Appendix 3 Part I, II, III

QUARTERLY RETURN

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

Singapore Dollars '000

PART I: EXPOSURES - BY CLASSIFICATION AND PROVISION

| Classification  | Amount Outstanding |           |            |           |         |           | Loss Allowance for Credit-Impaired Exposures Specific Provision | Number of Accounts |
|-----------------|--------------------|-----------|------------|-----------|---------|-----------|---|--------------------|
|                 | Actual             |           | Contingent |           | Total   |           |   |                    |
|                 | Secured            | Unsecured | Secured    | Unsecured | Secured | Unsecured |   |                    |
| Pass            |                    |           |            |           |         |           |   |                    |
| Special Mention |                    |           |            |           |         |           |   |                    |
| Classified      |                    |           |            |           |         |           |   |                    |
| Substandard     |                    |           |            |           |         |           |   |                    |
| Doubtful        |                    |           |            |           |         |           |   |                    |
| Loss            |                    |           |            |           |         |           |   |                    |
| <b>Total</b>    |                    |           |            |           |         |           |   |                    |

PART II: CLASSIFIED EXPOSURES - BY MAJOR INDUSTRY

| Industry                           | Amount Outstanding |           |            |           |         |           | Loss Allowance for Credit-Impaired Exposures Specific Provision | Number of Accounts |
|------------------------------------|--------------------|-----------|------------|-----------|---------|-----------|---|--------------------|
|                                    | Actual             |           | Contingent |           | Total   |           |   |                    |
|                                    | Secured            | Unsecured | Secured    | Unsecured | Secured | Unsecured |   |                    |
| Manufacturing                      |                    |           |            |           |         |           |   |                    |
| Building & Construction            |                    |           |            |           |         |           |   |                    |
| Housing                            |                    |           |            |           |         |           |   |                    |
| General Commerce                   |                    |           |            |           |         |           |   |                    |
| Transport, Storage & Communication |                    |           |            |           |         |           |   |                    |
| Professional & Private Individuals |                    |           |            |           |         |           |   |                    |
| Others                             |                    |           |            |           |         |           |   |                    |
| <b>Total</b>                       |                    |           |            |           |         |           |   |                    |

PART III: CLASSIFIED EXPOSURES - BY COUNTRY

| Country      | Amount Outstanding |           |            |           |         |           | Loss Allowance for Credit-Impaired Exposures Specific Provision | Number of Accounts |
|--------------|--------------------|-----------|------------|-----------|---------|-----------|---|--------------------|
|              | Actual             |           | Contingent |           | Total   |           |   |                    |
|              | Secured            | Unsecured | Secured    | Unsecured | Secured | Unsecured |   |                    |
| Singapore    |                    |           |            |           |         |           |   |                    |
| Malaysia     |                    |           |            |           |         |           |   |                    |
| Indonesia    |                    |           |            |           |         |           |   |                    |
| Thailand     |                    |           |            |           |         |           |   |                    |
| Philippines  |                    |           |            |           |         |           |   |                    |
| China        |                    |           |            |           |         |           |   |                    |
| Japan        |                    |           |            |           |         |           |   |                    |
| Korea        |                    |           |            |           |         |           |   |                    |
| Others       |                    |           |            |           |         |           |   |                    |
| <b>Total</b> |                    |           |            |           |         |           |   |                    |



THE MONETARY AUTHORITY OF SINGAPORE  
THE BANKING ACT, Cap 19 (Section 26(1))

MAS 610  
Appendix 3 Part IV

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

Singapore Dollars '000

**PART IV : HOUSING LOAN TO VALUE RATIO**

|                   | <b>Number of Non-Bank<br/>Accounts</b> | <b>Total<br/>Outstanding Housing<br/>Loans</b> |
|-------------------|--|--|
| Less than 0.7     |  |  |
| Between 0.7 - 0.8 |  |  |
| Between 0.8 - 0.9 |  |  |
| Between 0.9 - 1.0 |  |  |
| Exceeding 1.0     |  |  |

**New Housing Loans**

[\[MAS Notice 610 \(Amendment\) 2018\]](#)

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