

APPENDIX II: STATISTICS COLLECTION TEMPLATE FOR BANKS WITH TOTAL OUTSTANDING BALANCE OF LESS THAN S\$5 MILLION

THE MONETARY AUTHORITY OF SINGAPORE

The Banking Act, Cap 19 (Section 55)

Quarterly Statement of Unsecured Non-Card Credit Facilities

[MAS Notice 760 (Amendment) 2021]

Reporting Organisation : _____

MM/YYYY : _____

1. This return is to be completed in accordance with the attached Notes for Completion.
2. Number items are to be reported in full and value items in thousands of Singapore dollars (unless otherwise stated), rounded to two decimal places. Unless specifically stated otherwise, "value" means the value as at the end of the reporting quarter and does not mean the aggregate of the 3 months' value.
[MAS Notice 760 (Amendment) 2021]
3. This statistical return is applicable to any unsecured non-card credit facility which is reflected in the books of a bank in Singapore in relation to its operations in Singapore. Where the template asks for a value, foreign currency loans are to be converted to Singapore dollars using end-month exchange rates.

[MAS Notice 760 (Amendment) 2021]

Table A

		Unsecured Non-Card Credit Facility
		Value (S\$ '000)
1	Total outstanding balance	
2	Facilities not repaid at due date	
2a	Less than 30 days past due	
2b	30-89 days past due	
2c	90+ days past due	
3	Bad debts written off during the quarter	
4	Suspension for being 60 days or more past due	
5	Suspension due to cumulative total outstanding unsecured amounts exceeding annual income for 3 months or more	
6	Placed on the transitional arrangement	

[MAS Notice 760 (Amendment) 2021]

Notes for Completion of Table A

<u>Item</u>	<u>Description</u>	<u>Notes for Completion</u>
	Unsecured non-card credit Facility [MAS Notice 760 (Amendment) 2021]	<p>Only figures from unsecured non-card credit facilities granted to individuals (other than those granted through unsecured non-card credit facilities linked to debit cards and unsecured non-card credit facilities referred to in paragraphs 7(1) of MAS Notice 635) shall be reported. [MAS Notice 760 (Amendment) 2021]</p> <p>All unsecured non-card credit facilities which are available for further use by borrowers, notwithstanding that there may not be outstanding balances or that they have not been drawn on for some time, shall be reported. Credit facilities which are not available for further use shall still be reported if there are outstanding balances thereon (unless they are written off). For the avoidance of doubt, credit facilities which are not available for further use and which have no outstanding balances shall not be reported. [MAS Notice 760 (Amendment) 2021]</p>
1	Total outstanding balance	<p>Means the aggregate amount outstanding and payable to a bank due to unsecured non-card credit facilities, including interest and other administrative charges but does not include any unsecured non-card credit facility which has been written off or any unsecured non-card credit facilities not repaid at due date. [MAS Notice 760 (Amendment) 2021]</p>
2	Facilities not repaid at due date	<p>This shall include individuals who did not make the minimum payment by the payment due date or who have over-limit amounts which are past due date. Once the required payment is not repaid at due date, the entire amount outstanding on that unsecured non-card credit facility, and not just the required amount that was not made, shall be included in the value figures. Only the extended and drawn down amount shall be reported. [MAS Notice 760 (Amendment) 2021]</p>

This shall not include any restructured loan. However, where the borrower defaults again in subsequent quarters, such loan shall be re-included in the return for that quarter as if the credit facility were not a restructured loan.

Any unsecured non-card credit facility which has been written off need not be reported.

[MAS Notice 760 (Amendment) 2021]

Interest and other charges shall be included in the value figures.

- 2a – Facilities not repaid at due date
- 2c
 - (a) Less than 30 days past due
 - (b) 30-89 days past due
 - (c) 90+ days past due

The number of days past due shall be computed based on the consecutive number of days up to the end of the reporting quarter that an unsecured non-card credit facility is past due.

[MAS Notice 760 (Amendment) 2021]

Where an individual has multiple credit facilities with varying days past due, the balances on all his unsecured non-card credit facilities shall be reported in the single row which reflects the past due period of the unsecured non-card credit facility with the most number of days past due

[MAS Notice 760 (Amendment) 2021]

Interest, fees, bank charges, late payment charges and other charges shall be included in the value figures.

- 3 Bad debts written off during the quarter

Means all bad debts written off in accordance with the write off policy for bad debts of a bank in Singapore.

Interest and other charges shall be included in the value figures.

- 4 Suspension for being 60 days or more past due

Means the total outstanding unsecured amount owed by Singaporeans and PRs who, pursuant to paragraph 16 of MAS Notice 635, are not permitted to charge further amounts to any unsecured non-card credit facility issued to them by the bank.

[MAS Notice 760 (Amendment) 2021]

Where an individual is suspended pursuant to both paragraphs 16 and 17 of MAS Notice 635, he shall be reported under item 4 and not item 5.

Interest and other charges shall be included in the value figures.

Amounts reported under Part V or item 4 of Table A of MAS Notice 759 shall not be included in the value figures.

5 Suspension due to cumulative total outstanding unsecured amounts exceeding annual income for 3 months or more

Means the total outstanding unsecured amount owed by Singaporeans and PRs who, pursuant to paragraph 17 of MAS Notice 635, are not permitted to charge further amounts to any unsecured non-card credit facility issued to them by the bank.

[MAS Notice 760 (Amendment) 2021]

Interest and other charges shall be included in the value figures.

Amounts reported under Part V or item 5 of Table A of MAS Notice 759 shall not be included in the value figures.

6 Placed on the transitional arrangement

Means the total outstanding unsecured amount owed by Singaporeans and PRs whose respective cumulative total outstanding unsecured amount has exceeded their respective annual income for 3 months or more, but who are still able to charge to at least one unsecured non-card credit facility because they satisfy the conditions set out in paragraph 22 of MAS Notice 635.

[MAS Notice 760 (Amendment) 2021]

Interest and other charges shall be included in the value figures.

Amounts reported under Part V or item 6 of Table A of MAS Notice 759 shall not be included in the value figures.