

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX A1
Annex 1

Definitions

For the purposes of the Appendices and Annexes -

Reporting Entity

1 "Merchant Bank" refers to the reporting entity that is required to submit the reporting forms stipulated in this notice.

Residency

2 "Residents in Singapore" mean:

- a. Natural persons whose centre of predominant economic 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. Companies and other bodies whose registered address is in Singapore including branches or subsidiaries of overseas registered companies or foreign institutions located within Singapore;
- c. Singapore embassies, consulates and armed forces, including their diplomatic and military representatives outside Singapore; or
- d. Agents or agencies located abroad acting on behalf of or for the account of Singapore residents.

Counterparty

3 "Bank" means a bank or merchant bank in Singapore or overseas.

4 "Governments" comprise the general government sector.

5 "Public sector entities" comprise a regional government or local authority that is able to exercise one or more functions of the central government at the regional or local level; an administrative body or non-commercial undertaking responsible to, or owned by, a central government, regional government or local authority, which performs regulatory or non-commercial functions; a statutory board in Singapore (other than the Authority) and town council in Singapore established pursuant to the Town Councils Act (Cap. 392A).

6 "Corporate" are corporations which have established a place of business or have carried on business.

7 "Unincorporated enterprises held by natural persons" include sole proprietorships and partnerships.

8 "Non-profit institutions serving individuals and families" are engaged mainly in providing goods and services to individuals and families or the community at large free of charge or at prices that are not economically significant.

9 "International organisations" comprise multilateral development banks, the International Monetary Fund, or the European Community.

10 "Official monetary authorities" include The Bank for International Settlements (BIS) and the European Central Bank (ECB). Positions vis-à-vis official monetary authorities will be assigned to the country of residence of the institution. BIS and ECB should be classified as official monetary authorities located in Switzerland and Germany, respectively.

11 "Money market funds" refer to funds that issue highly liquid liabilities of a monetary nature and that are similar to financial institutions ("other depository corporations").

12 "Non-Bank financial institutions" refer to private or public financial institutions, other than banks, engaged primarily in the provision of financial services and activities auxiliary to financial intermediation such as fund management.

13 "Credit facilities limits" refer to committed credit facilities (funded and un-funded) limits approved by the Merchant Bank and accepted by the borrowers; and the principal outstanding of uncommitted credit facilities (funded and un-funded, regardless of revolving or non-revolving) as of reporting date. For committed revolving and non-revolving credit facilities, "credit facilities limits" refer to the sum of outstanding principal and any unutilised/undrawn commitments as of each reporting date.

14 "New credit facilities" refer to committed and uncommitted credit facilities which are approved by Merchant Bank and accepted by the borrowers regardless of disbursement during the reporting period. This includes the increase in approved and accepted credit limits. Restructured or extended credit facilities are not considered new credit facilities.

15 The "outstanding amount" refers to the amount that is recognised on the Statements of Financial Position as of reporting date. For example, the outstanding amount of loans and advances refers to disbursed loans and advances.

16 "Secured" credit facilities have the following meanings:

- a. Performing credit facilities - secured portion refers to the amount that is supported by tangible assets (properties, shares/securities, fixed deposits etc);
- b. Non-performing credit facilities - secured portion refers to the amount from the realisation of the collaterals in the event of a forced sale. Typically, such value refers to the forced sale value of properties and net asset values for securities that are not priced in the market.

- 17 "Unsecured" credit facilities refer to credit facilities without any collaterals. All types of guarantees (including personal or corporate guarantees, guarantee by banks and governments, insurance coverage by insurance companies) are not considered collateral for the purpose of the MAS Notice 1003 reporting.
- 18 "Syndicated" loans refer to a group of lenders providing a large or multiple types of facilities to a borrower. Lead/agent/grantor and participating merchant banks are to report the committed/outstanding amount in the relevant appendices. For lead/agent merchant banks, the facilities are to be reported as "syndicated" even though the lead/agent merchant banks are the sole lenders before the selling down of the facilities.

Loss Allowances

- 19 Stage 1 - Loss allowance for non-credit-impaired exposures measured at an amount equal to 12-month expected credit losses.
Stage 2 - Loss allowance for non-credit-impaired exposures measured at an amount equal to lifetime expected credit losses.
Stage 3 - Loss allowance for credit-impaired exposures measured at an amount equal to lifetime expected credit losses.

General Instructions

- 20 Merchant Bank is required to prepare the reporting forms in accordance with the Singapore Financial Reporting Standards, unless otherwise stated by the Authority. All reporting forms shall be prepared in a consistent manner. The information prepared and submitted should reflect a fair presentation of the Merchant Bank's financial condition.
- 21 The figures should be reported in terms of thousands of Singapore dollars in all reporting forms with the exception of Appendix D5 for RMB business activities which is to be reported in RMB. Where the transactions do not involve Singapore dollars, the foreign currency amount must be converted into Singapore dollars using the Merchant Bank's internal currency conversion rates, with the exception of Appendix D5.
- 22 The reporting frequency is indicated in the Reporting Frequency Table (Appendix A1 Annex 2). Additional information or higher frequency of the reporting forms is expected as may be reasonably required by the Authority to discharge its functions.
- 23 Counterparties for investments in debt securities, negotiable certificates of deposits and equities refer to the issuers.
- 24 When negative entries do occur in one or more of these reporting forms, the items should be recorded with a minus sign, rather than in parenthesis.
- 25 Interest should be accrued on interest-bearing assets/liabilities; the accrued interest is to be included in the underlying assets/liabilities for presentation on the Statements of Financial Position (Appendix B1 and B2) only. The assets and liabilities on Appendix B1 and B2 should also be presented net of loss allowance for credit-impaired assets, loss allowance for non-credit-impaired assets, impairment losses or accumulated depreciation where applicable. For detailed analyses of certain asset and liability items in the accompanying annexes to Appendix B1 and B2, these items should be reported before accrued interest, loss allowance for credit-impaired assets, loss allowance for non-credit-impaired assets, impairment losses or accumulated depreciation.
- Islamic Banking
- 26 The Statement of Financial Position, Contingent Liabilities, Commitments, Derivatives and Other Items (Islamic Banking) is applicable to merchant banks with relevant Islamic banking assets, liabilities and others. Sukuk bonds and Islamic interbank lendings are examples of Islamic banking assets. Islamic banking liabilities would include Islamic interbank borrowings.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX A1

Annex 2

Report Title	Appendix	Annex	Reporting Frequency Table		
			Merchant Banks Incorporated Outside Singapore	Foreign-owned Merchant Banks incorporated in Singapore	Merchant Banks incorporated in Singapore (other than foreign-owned Merchant Banks incorporated in Singapore)
Statements of Financial Position	B1, B2		M	M	M
Assets	B1				
Cash	B1	1	M	M	M
Cash and Balances, Amounts Receivable under Reverse Repurchase Agreements, Negotiable Certificates of Deposit, Debt Securities, Equity Investments, Loans and Advances and Bills Discounted or Purchased	B1	2	Q	Q	Q
Loans and Advances and Bills Discounted or Purchased	B1	3	Q	Q	Q
Listed and Unlisted Investments, Intangible Assets and Properties and Equipment	B1	4	A	A	A
Liabilities & Equity	B2				
Deposits and Balances, Amounts Payable under Repurchase Agreements, Bills Payable, Negotiable Certificates of Deposit and Debt Securities	B2	1	Q	Q	Q
Deposits by Type and by Source	B2	2 Part I	Q	Q	Q
Deposits by Size of Non-Bank Customers	B2	2 Part II	Q	Q	Q
Adjusted Capital Funds for Merchant Banks Incorporated Outside Singapore	B2	3 Part I	M		
Capital Funds and Adjusted Capital Funds for Foreign-Owned Merchant Banks Incorporated in Singapore	B2	3 Part II		M	
Reserves by Type	B2	4	M	M	M
Contingent Liabilities	B3	1	M	M	M
Commitments	B3	2 Part I	M	M	M
Commitments	B3	2 Part II	Q	Q	Q
Corporate Finance Activity	B3	3	H	H	H
Financial Derivatives by Type and Risk Category (trades booked in Singapore)	B3	4 Part I	M	M	M
Financial Derivatives by Type and Risk Category (Singapore as trading location)	B3	4 Part II	Q	Q	
Assets Under Management and Assets Held Under Custody	B3	5	Q	Q	Q
Assets Pledged	B3	6	H	H	H
Structured Entities	B3	7	A	A	A
Assets and Liabilities by Bank Counterparty, Related Banks and Related Corporations	C1	1	M	M	M
Interbank Indebtedness by Counterparty in Singapore	C1	2	M	M	M
Interbank Indebtedness by Counterparty outside Singapore	C1	3	H	H	H
Related Banks in Singapore	C1	4	M	M	M
Related Corporations in Singapore	C1	5	Q	Q	Q
Related Banks and Corporations outside Singapore	C1	6	Q	Q	Q
Assets, Contingent Items and Commitments by Country and by Counterparty - All Currencies (Ultimate Risk)	D1		Q	Q	Q
Assets, Contingent Items and Commitments by Country and by Counterparty - All Currencies (Immediate Borrower)	D2	1	M	M	M
Assets, Contingent Items and Commitments by Country and by Counterparty - SGD (Immediate Borrower)	D2	2	M	M	M
Assets by Country and by Counterparty - USD (Immediate Borrower)	D2	3	Q	Q	Q
Assets by Country and by Counterparty - EUR (Immediate Borrower)	D2	4	Q	Q	Q
Assets by Country and by Counterparty - JPY (Immediate Borrower)	D2	5	Q	Q	Q
Assets by Country and by Counterparty - GBP (Immediate Borrower)	D2	6	Q	Q	Q
Assets by Country and by Counterparty - RMB (Immediate Borrower)	D2	7	Q	Q	Q
Assets and Contingent Items by Sector	D3	1 Part I	M	M	M
Assets and Contingent Items by Sector (By Residency)	D3	1 Part II	M	M	M
Assets and Contingent Items for Treasury Centres	D3	1 Part III	M	M	M
Assets and Contingent Items by Purpose	D3	2 Part I & II	M	M	M

Report Title	Appendix	Annex	Reporting Frequency Table		
			Merchant Banks Incorporated Outside Singapore	Foreign-owned Merchant Banks incorporated in Singapore	Merchant Banks incorporated in Singapore (other than foreign-owned Merchant Banks incorporated in Singapore)
Liabilities by Country and by Counterparty - All Currencies (by Residency)	D4	1	M	M	M
Liabilities by Country and by Counterparty - SGD (by Residency)	D4	2	M	M	M
Liabilities by Country and by Counterparty - USD (by Residency)	D4	3	Q	Q	Q
Liabilities by Country and by Counterparty - EUR (by Residency)	D4	4	Q	Q	Q
Liabilities by Country and by Counterparty - JPY (by Residency)	D4	5	Q	Q	Q
Liabilities by Country and by Counterparty - GBP (by Residency)	D4	6	Q	Q	Q
Liabilities by Country and by Counterparty - RMB (by Residency)	D4	7	Q	Q	Q
RMB Business Activities	D5		M	M	M
Classification and Fair Value Measurements of Assets and Liabilities	E	1	A	A	A
Statement of Financial Position, Contingent Liabilities, Commitments, Derivatives and Other Items (Islamic Banking)	E	2	H	H	H
Asset Ageing Analysis by Counterparty and by Purpose	E	3	Q	Q	Q
Credit Risk					
Assets by MAS Notice 1005 Classification and by Country	F	1	Q	Q	Q
Classified Assets by Sector, Purpose and Counterparty	F	2	Q	Q	Q
Classified Assets by Sector and by Country	F	3	Q	Q	Q
Interest Rate Repricing					
Interest Rate Repricing (All Currencies)	G	1	Q	Q	Q
Interest Rate Repricing (one form for each material currency)	G	2	Q	Q	Q
Property Loan to Value Ratio (For the Purchase of Property)	H		Q	Q	Q
Foreign Exchange and Interest Rate Derivatives Turnover					
Foreign Exchange and Interest Rate Derivatives Turnover - FX spot, FX forwards and FX swaps	I	Part I	M	M	M
Foreign Exchange and Interest Rate Derivatives Turnover - Currency Options	I	Part II	M	M	M
Foreign Exchange and Interest Rate Derivatives Turnover - Currency futures, forward rate agreements, Interest rate and currency swaps	I	Part III & IV	M	M	M
Selected Statistics for Reporting Period	J		H	H	H
Notes to Reporting Forms	K		M	M	M

M : Monthly as at the end of each reporting month

Q : Quarterly as at 31 March, 30 June, 30 September and 31 December

H : Semi-annual as at 30 June and 31 December

A : Annual (financial year end)

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B1

Institution Code	A9999 / C9999
Name of Merchant Bank	ABC BANK
Period	MMM / YYYY

STATEMENT OF FINANCIAL POSITION

Singapore Dollars '000

ASSETS

1	Cash and Balances	
2	Amounts receivable under reverse repurchase agreements	
3	Positive fair values for financial derivatives	
4	Negotiable certificates of deposit	
5	Debt securities	
6	Equity investments	
7	Loans and advances	
8	Bills discounted or purchased	
9	Intangible assets	
10	Properties and equipment	
11	Assets held for sale	
12	Other assets	
(a)	gold ¹	
(b)	precious metals ¹	
(c)	commodities ¹	
(d)	cash and other collaterals paid on securities borrowed ²	
(e)	cash and other collaterals paid on derivative contracts	
(f)	deferred tax assets	
(g)	suspense account ³	
(h)	others	
13	Insurance fund investment assets	
	TOTAL ASSETS	

1 Include physical holdings and underlying assets of nostro or placements.

2 Securities borrowed refers to the cash collateral and does not include the collateral swaps where there are no cash in the transactions.

3 Suspense accounts refer to amounts that cannot be reconciled and are kept in suspense.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B2

Institution Code	A9999 / C9999
Name of Merchant Bank	ABC BANK
Period	MMM / YYYY

STATEMENT OF FINANCIAL POSITION

Singapore Dollars '000

LIABILITIES

14	Deposits and Balances		
15	Amounts payable under repurchase agreements		
16	Negative fair values for financial derivatives		
17	Bills payable ¹		
18	Negotiable certificates of deposits		
19	Debt securities		
(a)	subordinated term debts		
(b)	commercial papers		
(c)	others		
20	Liabilities of disposal groups held for sale		
21	Other liabilities		
(a)	cash and other collaterals received on securities lent ²		
(b)	cash and other collaterals received on derivative contracts		
(c)	current tax liabilities		
(d)	deferred tax liabilities		
(e)	suspense accounts		
(f)	shortsale of securities		
(g)	others ³		
22	Liabilities under insurance contracts		
	TOTAL LIABILITIES		

EQUITY

23	Share capital		
	of which: treasury shares	()	
24	Other equity instruments		
25	Reserves		
(a)	Revenue reserves		
(b)	Other reserves		
26	Non-controlling interests		
	TOTAL EQUITY		

1 Include drafts payable (including stale drafts), outstanding cashiers' orders or cheques (including stale orders), remittance payable, payment orders, outstanding travellers' cheques, gift cheques and outport cheques payable.

2 Securities lent refers to the cash collateral received and does not include the collateral swaps where there are no cash in the transactions.

3 Include gold-linked investments.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B1

Annex 1

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

CASH

Singapore Dollars '000

	Notes and Coins ¹	
(a)	Singapore	
(b)	Brunei	
(c)	others	

¹ All notes and coins that are issued as legal tender are to be reported at face value.

Assets**Instructions**

- 1 Include nostro/vostro overdrawn accounts as well as placements.
- 2 "TOTAL" refers to gross amounts. For example, "Total accrued interest receivable" is the accrued interest receivable from all asset items which is more than the sum of interest receivable that is accrued on Cash and Balances, Amounts Receivable under Reverse Repurchase Agreements, Negotiable Certificates of Deposits, Debt Securities, Loans and Advances and Bills Discounted or Purchased. Similarly, when allowance is set aside for assets in "Other assets", the "Total Allowance for impairment losses" would be more than the sum of allowance for impairment losses from the various assets listed.
- 3 These refer to promissory notes, bonds, debentures and hybrid instruments. They include notes issued under note issuance facilities, revolving underwriting facilities and floating rate notes.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B1
Annex 2

Institution Code
Name of Merchant Bank
Period

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MMM / YYYY

CASH AND BALANCES, AMOUNTS RECEIVABLE UNDER REVERSE REPURCHASE AGREEMENTS, NEGOTIABLE CERTIFICATES OF DEPOSIT,
DEBT SECURITIES, EQUITY INVESTMENTS, LOANS AND ADVANCES AND BILLS DISCOUNTED OR PURCHASED

Singapore Dollars '000

PART I: BY ACCOUNT TYPE

		Cash and Balances	Amounts Receivable Under Reverse Repurchase Agreements	Negotiable Certificates of Deposit	Debt Securities ³	Equity Investments	Loans and Advances	Bills Discounted or Purchased
	TOTAL²							
1	Outstanding Amount							
2	add: Accrued interest receivable					NA		
3	less: Stage 1 loss allowance							
4	less: Stage 2 loss allowance							
5	less: Stage 3/Loss allowance for credit-impaired exposures							
6	less: Allowance for impairment losses							

PART II: BY ASSET TYPE

CASH AND BALANCES								
1	Notes and Coins							
2	Balances ¹							
(a)	of which: Nostro							
AMOUNTS RECEIVABLE UNDER REVERSE REPURCHASE AGREEMENTS								
1	Negotiable certificates of deposit							
2	Debt securities							
3	Equity investments							
4	Loans and advances							
5	Others							
DEBT SECURITIES								
1	MAS bills							
2	Bonds							
3	Convertible bonds							
4	Covered bonds							
5	Preferred stocks							
6	Structured notes linked to underlying such as equity index, bond and commodity							
7	Others							
EQUITY INVESTMENTS								
1	Subsidiaries							
2	Associates and Joint Ventures							
3	Others							
BILLS DISCOUNTED OR PURCHASED								
1	Import bills							
2	Export bills							
3	Other bills							

TOTAL ²	Cash and Balances	Amounts Receivable Under Reverse Repurchase Agreements	Negotiable Certificates of Deposit	Debt Securities ³	Equity Investments	Loans and Advances	Bills Discounted or Purchased
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PART III: BY TENOR

AMOUNTS RECEIVABLE UNDER REVERSE REPURCHASE AGREEMENTS	
1	Overnight
2	Term (maturity of more than one business day)
3	Open (no definite term, can be terminated by either party upon notice)

PART IV: OTHERS

1	Syndicated
(a)	of which: Merchant Bank acts as lead arranger/agent

Institution Code
Name of Merchant Bank
Period

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ABC BANK
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LOANS AND ADVANCES AND BILLS DISCOUNTED OR PURCHASED

Singapore Dollars '000

LOANS AND ADVANCES (INCLUDING BILLS DISCOUNTED OR PURCHASED) TO CUSTOMERS (OTHER THAN BANKS) BY SIZE¹

	Total		
	Limits granted	Amount Outstanding	Number of customers
Up to but not > S\$500,000			
Above S\$500,000 but not > S\$5 million			
Above S\$5 million but not > S\$50 million			
Above S\$50 million but not > S\$100 million			
Above S\$100 million			
TOTAL			

	Residents		
	Amount Outstanding	of which: denominated in S\$	Number of customers
Up to but not > S\$500,000			
Above S\$500,000 but not > S\$5 million			
Above S\$5 million but not > S\$50 million			
Above S\$50 million but not > S\$100 million			
Above S\$100 million			
TOTAL			

	Non-Residents		
	Amount Outstanding	of which: denominated in S\$	Number of customers
Up to but not > S\$500,000			
Above S\$500,000 but not > S\$5 million			
Above S\$5 million but not > S\$50 million			
Above S\$50 million but not > S\$100 million			
Above S\$100 million			
TOTAL			

¹ Classify the limits granted, amount outstanding and number of customers according to the size of the customer's outstanding loans. For "Residents" and "Non-Residents", classify the amount outstanding and number of customers according to the size of the customer's outstanding loans respectively. 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 and advances (including bills discounted or purchased). Credit facilities extended to a Parent shall be aggregated with credit facilities given to all related corporations. In this case, the "number of customers" should be on a group basis. 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.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B1
Annex 4

Institution Code
Name of Merchant Bank
Period

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ABC BANK
MMM / YYYY

LISTED AND UNLISTED INVESTMENTS, INTANGIBLE ASSETS AND PROPERTIES AND EQUIPMENT

Singapore Dollars '000

PART I: DEBT SECURITIES AND EQUITY INVESTMENTS BY COUNTERPARTY TYPE, LISTED OR UNLISTED

Issued by:	Debt Securities			Equity Investments		
	Counterparty	Outstanding Amount	of which: unlisted	Outstanding Amount	of which: unlisted	
1	Banks	NA		NA		
2	Governments	NA		NA	NA	NA
(a)	of which: Singapore		NA	NA	NA	NA
3	Central Banks and Official Monetary Authorities	NA		NA	NA	NA
4	Monetary Authority of Singapore	NA		NA	NA	NA
5	Public sector entities	NA		NA	NA	NA
(a)	of which: Singapore		NA	NA	NA	NA
(i)	of which: statutory boards		NA	NA	NA	NA
6	International organisations	NA		NA	NA	NA
7	Corporates	NA		NA		
8	Others	NA		NA		
	Total	NA		NA		
	of which: Singapore		NA		NA	NA

PART II: INTANGIBLE ASSETS

	Amount (Net of Amortization)
1	Goodwill (please specify the details below)
2	Others (please specify the details below)
	Less: Allowances for impairment losses
	Carrying amounts

Goodwill	
Description	Amount
1	
2	
3	
4	

Others	
Description	Amount
1	
2	
3	
4	

PART III: PROPERTIES AND EQUIPMENT

	Investment properties	Owner occupied properties including merchant bank premises	Other immovable properties	Others
1	Original cost			
2	Less: Accumulated depreciation			
3	Less: Allowances for impairment losses			
4	Net book value			
(a)	of which outside Singapore			
5	Market value ¹			

¹ Only applicable for reporting date as at Merchant Bank's financial year-end.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B2
Annex 1

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

**DEPOSITS AND BALANCES, AMOUNTS PAYABLE UNDER REPURCHASE AGREEMENTS, BILLS PAYABLE,
NEGOTIABLE CERTIFICATES OF DEPOSITS AND DEBT SECURITIES**

Singapore Dollars '000

PART I: BY ACCOUNT TYPE

		TOTAL²	Deposits and Balances	Amounts Payable Under Repurchase Agreements	Bills Payable	Negotiable Certificates of Deposits	Debt Securities
1	Outstanding Amount						
2	Accrued interest payable						

PART II: BY ASSET TYPE

AMOUNTS PAYABLE UNDER REPURCHASE AGREEMENTS		
1	Negotiable certificates of deposit	
2	Debt securities	
3	Equity investments	
4	Others	

PART III: BY TENOR

AMOUNTS PAYABLE UNDER REPURCHASE AGREEMENTS		
1	Overnight	
2	Term (maturity of more than one business day)	
3	Open (no definite term, can be terminated by either party upon notice)	

PART IV: OTHERS - DEPOSITS

<i>Deposits of which:</i>		
1	UNENCUMBERED DEPOSITS¹	
2	DUAL CURRENCY INVESTMENTS	

1 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.

2 "Total accrued interest payable" is the accrued interest payable on all liability items which is more than the sum of interest payable that is accrued on Deposits and Balances, Amounts Payable Under Repurchase Agreements, Bills Payable, Negotiable Certificates of Deposits and Debt Securities.

Deposits for Appendix B2 Annex 2 Part I and Part II Instructions

General Instructions

- 1 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) and deposits at call without notice including overnight money. The item also includes:
 - (a) vostro current accounts of other banks and nostro overdrawn accounts of the Merchant Bank with other banks, including central banks and monetary authorities.
 - (b) current credit balances, call monies and fixed deposits held for, borrowings from the Merchant Bank's head office and branches outside Singapore, without regard to the repayment period.
- 2 Fixed deposits (time deposits) cover deposits in all currencies for a fixed period at a 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.
- 3 Other deposits refer to all other deposits not specifically covered above, including sundry deposits of customers, balances in the CPF Investment Accounts with banks and dual currency investments.

Appendix B2 Annex 1 Part I

- 1 Singapore Government includes Ministries but excludes statutory authorities. Singapore statutory authorities are statutory boards that are listed in the Singapore Government Directory. Singapore Government also excludes companies which are both i) government owned or controlled; and ii) incorporated under the Companies Act or equivalent foreign laws.
- 2 Fiduciary placements (FP) or fiduciary deposits (FD) are financial products that involve the commissioning by a customer of a bank ("Agent bank") to invest the customer's assets with a third party bank ("Recipient bank") in the name of the Agent bank but for the account and at the sole risk of the customer.
 - (a) FP passing through an Agent bank in Singapore is to be reported under "Deposits" and "Assets under Management" where applicable.
 - (b) FD accepted by a Recipient bank in Singapore would be deemed as "Deposits", as the Recipient bank is aware that the monies are placed by an Agent bank, not as principal of the monies.

Appendix B2 Annex 1 Part II

- 1 "Number of depositors" refers to number of all depositors, whether active or dormant as of end of the reporting period.
- 2 Where there are 2 or more joint depositors in respect of any deposit, each depositor shall be deemed to have an equal share in the deposit unless there is an express provision to the contrary in the books of the Merchant Bank. For example, depositor A and depositor B have a joint account amounting to \$12,000, report "2" for the "number of depositors" and "\$12,000" under "Above S\$5,000 but not > S\$10,000" for "Amount of Deposits".

**Capital Funds and Adjusted Capital Funds
Instructions**

- 1 Amount due to/from Parent, head office and branches shall include accrued interest (if any).
- 2 The "losses" include any interim losses incurred since the end of the last financial reporting period.
- 3 The "published reserves", in relation to a Merchant Bank, means reserves which appear in the accounts of the Merchant Bank which are duly audited or certified as correct by the auditor of the Merchant Bank.
- 4 Only interim profits that have been duly audited or certified as correct by the auditor of the Merchant Bank shall be included;
- 5 The excluded items refer to:
 - (a) revaluation reserves;
 - (b) unrealised fair value gains or losses on equity securities held at fair value through other comprehensive income;
 - (c) unrealised fair value gains or losses on debt securities and 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 Merchant Bank that is required by the Authority.
- 6 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); and
 - (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).

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B2
Annex 3 Part I

Institution Code	A9999 / C9999
Name of Merchant Bank	ABC BANK
Period	MMM / YYYY

ADJUSTED CAPITAL FUNDS
For Merchant Banks Incorporated Outside Singapore

Singapore Dollars '000

Amounts due to Parent/head office, branches ¹		
	Less	
Amounts due from Parent/head office, branches ¹		
	Sub-total	
	Less	
Losses, if any ²		
	Add	
Published reserves ³		
	Add	
Profits ⁴		
	Less	
Excluded items ⁵		
Adjustments ⁶		
	TOTAL ADJUSTED CAPITAL FUNDS	

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B2
Annex 3 Part II

Institution Code	A9999 / C9999
Name of Merchant Bank	ABC BANK
Period	MMM / YYYY

CAPITAL FUNDS AND ADJUSTED CAPITAL FUNDS
For Foreign-Owned Merchant Banks Incorporated in Singapore

Singapore Dollars '000

1 - Capital Funds		
Share capital		
	Less	
Treasury shares		
	Add	
Published reserves ³		
	Add	
Profits ⁴		
	Less	
Losses, if any ²		
	Less	
Excluded items ⁵		
TOTAL CAPITAL FUNDS		

2 - Adjusted Capital Funds		
Amounts due to Parent/head office, branches ¹		
	Less	
Amounts due from Parent/head office, branches ¹		
	Sub-total	
	Add	
Published reserves ³		
	Add	
Profits ⁴		
	Less	
Losses, if any ²		
	Less	
Excluded items ⁵		
Adjustments ⁶		
TOTAL ADJUSTED CAPITAL FUNDS		

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B2
Annex 4

Institution Code	A9999 / C9999
Name of Merchant Bank	ABC BANK
Period	MMM / YYYY

RESERVES BY TYPE

Singapore Dollars '000

1	Revenue Reserves¹	
(a)	Unappropriated profits/Accumulated losses	
(i)	Opening Balance as of beginning of financial year	
(ii)	Profit/(loss) after tax attributable to shareholders (Profit/(loss) after tax S\$'000) ²	NA
(iii)	Dividend(s) paid/remittance (transfers) to Head Office	
(iv)	Transfers (to)/from reserves of which: Regulatory loss allowances (where applicable)	NA
	Closing Balance	
	of which: Audit adjustments ³	NA
(b)	Currency translation reserves	
(c)	Others (please specify below)	
	Total (a)+(b)+(c)	
	of which: total comprehensive income	
2	Other Reserves	
(a)	Capital reserves	
(b)	Share option and share plan reserves	
(c)	Regulatory loss allowances reserve (where applicable) ⁴	
(d)	Cash flow hedge reserves	
(e)	Others (please specify below)	
	Total	
	of which: total comprehensive income, net of tax	

Revenue Reserves - Others	
Description	Amount
1	
2	
3	
4	
5	

Audit adjustments	
Description	Amount
1	
2	
3	
4	
5	

Other reserves - Others	
Description	Amount
1	
2	
3	
4	
5	

1 Revenue reserves should be reported on a cumulative basis. For example, "Profit/(loss) after tax attributable to shareholders" in February reporting would consist of January and February numbers.

2 This refers to the "Profit/(loss)" for the reporting month, reporting quarter or reporting year (depending on the reports submitted in accordance with the stated frequency in the Reporting Frequency Table).

3 Audit adjustments refer to adjustments made against the "Opening Balance" which are to be reported once a year after the completion of the audit. As such, a merchant bank with a financial year ending 31 December and audit completion by end of March the following year would report the same "Opening Balance" for January, February and March. In April, the "Opening Balance" should reflect the adjusted number with disclosure of the "Audit adjustments" made to it. The "Opening Balance" from May to December would remain the same. The "Audit adjustments" are to be left blank from May to December.

4 Merchant Bank should follow its own reporting cycle in the computation of the regulatory loss allowances reserve according to MAS Notice 1005.

**Contingent Liabilities
Instructions**

- 1 Contingent liabilities refer to undertakings by the Merchant Bank to make payment on behalf of its customers when an obligation to make payment arise. Contingent liabilities can also arise from legal proceedings and regulatory matters against the Merchant Bank. Appendix B3 Annex 1 should fully capture all contingent liabilities in line with financial reporting. As such, the contingent liabilities from legal proceedings and regulatory matters should be disclosed under "Others" in Appendix B3 Annex 1. For sector information on contingent items in various reporting forms in Appendices C, D and F, the contingent items reflect the exposure to the customers rather than the parties with whom the Merchant Bank undertakes to pay. Therefore, for the purpose of reporting in Appendices C, D and F, the "Contingent Items" do not include contingent liabilities arising from legal proceedings and regulatory matters against the Merchant Bank.
- 2 Bid bonds are issued to the project owner in the hope that the winning bidder will undertake the contract under the terms at which the customer bids.
- 3 Unfunded risk participation refers to transaction whereby the Merchant Bank does not provide financing upfront but agrees to undertake the credit risks such that in the event the obligor fails to fulfill his payment obligations at maturity, the Merchant Bank shall make corresponding payment to the agent bank in accordance to its participation percentage. An example is unfunded forfaiting transaction where the Merchant Bank purchases the rights to receivables of exporters in the secondary market from an agent bank. The forfaiter Merchant Bank takes on the risks associated with the receivables but no funds are provided. Participating fee is received from the agent bank.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B3
Annex 1

Institution Code	A9999 / C9999
Name of Merchant Bank	ABC BANK
Period	MMM / YYYY

CONTINGENT LIABILITIES¹

Singapore Dollars '000

	Total	of which: Singapore Dollars
1 Financial Guarantees		
(a) of which: Stand-by letters of credit for loans and securities		
2 Performance Guarantees		
(a) of which: Performance bonds and bid bonds ²		
(b) of which: Warranties		
(c) of which: Standby letters of credit related to particular transactions		
3 Letters of credit		
4 Acceptances		
5 Unfunded risk participation ³		
6 Others (please specify below)		
TOTAL		
of which: syndicated		
of which: Merchant Bank acts as lead arranger/agent		

Others	
Description	Amount
1	
2	
3	
4	
5	

Commitments Instructions

Part I

1 Scope of Reporting

- (a) For Part I, Merchant Bank is to report all unused portions of commitments (funded and unfunded) that are irrevocable. These commitments do not include any arrangement where the drawdown or utilisation is subject to the approval of the Merchant Bank at the point of drawdown, and the Merchant Bank has the unconditional right to refuse drawdown. The notion of commitments in Part I follows accounting practices.

For the purpose of reporting in Appendices C, D, E and F, the "Commitments" refer to "Undrawn credit commitments" in Appendix B3 Annex 2 Part I.

- 2 Forward asset purchases refer to commitments to purchase a loan, security or other asset at a specified future date, usually on prearranged terms.
- 3 Forward deposits placed refer to agreements between two parties whereby one will pay and the other receive an agreed rate of interest on a deposit to be placed by one party with the other at some predetermined date in the future. These deposits are distinct from future/forward rate agreements in that, with forwards, the deposits are actually placed.
- 4 Securitisation liquidity facilities refer to Merchant Bank's involvement in securitisation transactions in providing financing in the form of committed liquidity facilities. The liquidity facilities are to be recorded as a liability if the contingent payment is deemed probable and estimable.

Part II

1 Scope of Reporting

For each line item under Part II, Merchant Bank is to report the commitments that are booked in Singapore. Commitments include (i) funded and unfunded commitments; (ii) committed and uncommitted facilities.

- 2 Note issuance facilities and revolving underwriting facilities are arrangements whereby a borrower may draw down funds up to a prescribed limit over a predefined period through the issuance of notes which the Merchant Bank has committed to underwrite.
- 3 Partly paid securities refer to the amounts which is unpaid on shares and securities owed by the Merchant Bank and the issuer may call upon the Merchant Bank to pay any of this amount at a predetermined or unspecified date in the future.
- 4 Securitisation liquidity facilities refer to Merchant Bank's involvement in securitisation transactions in providing financing in the form of committed and uncommitted liquidity facilities. The liquidity facilities are to be recorded as a liability if the contingent payment is deemed probable and estimable.
- 5 Eligible liquidity facilities refer to a liquidity facility as defined in MAS Notice 1111.
- 6 Eligible servicer cash advance facilities refer to undrawn servicer cash advances or facilities that are contractually provided for and unconditionally cancellable without prior notice, so long as the servicer is entitled to full reimbursement and this right is senior to other claims on cash flows from the underlying exposures.
- 7 Asset sales with recourse include asset sales where the holder of the asset is entitled to 'put' the asset back to the Merchant Bank within an agreed period or under certain circumstances such as deterioration in the value or credit quality of the asset.
- 8 Examples of other commitments to be reported include formal standby facilities, credit lines and syndicated loans.
- 9 Unconditionally cancellable commitments to be reported under item 5(a) shall exclude eligible servicer cash advance facilities.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B3
Annex 2 Part I

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

COMMITMENTS

Singapore Dollars '000

PART I: COMMITMENTS¹

	Total	of which: Singapore Dollars
1 Undrawn credit commitments	<input type="text"/>	<input type="text"/>
(a) of which: standby facilities offered to banks	<input type="text"/>	<input type="text"/>
(b) of which: syndicated	<input type="text"/>	<input type="text"/>
of which: Merchant Bank acts as lead arranger/agent	<input type="text"/>	<input type="text"/>
2 Forward asset purchases²	<input type="text"/>	<input type="text"/>
3 Forward deposits placed³	<input type="text"/>	<input type="text"/>
4 Underwriting commitments	<input type="text"/>	<input type="text"/>
5 Other commitments	<input type="text"/>	<input type="text"/>
(a) securitisation liquidity facilities ⁴	<input type="text"/>	<input type="text"/>
(b) Others (please specify below:)	<input type="text"/>	<input type="text"/>

Others	
Description	Amount
1 Future minimum lease payments under non-cancellable operating lease	
2	
3	
4	
5	
6	
7	
8	
9	
10	

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B3
Annex 2 Part II

Institution Code	A9999 / C9999
Name of Merchant Bank	ABC BANK
Period	MMM / YYYY

COMMITMENTS

Singapore Dollars '000

PART II: COMMITMENTS¹

1	Notes issuance facilities and revolving underwriting facilities²	
2	Partly-paid securities³	
3	Securitisation Liquidity Facilities⁴	
(a)	of which: unrated eligible liquidity facilities ⁵	
(b)	of which: eligible servicer cash advance facilities ⁶	
4	Asset sales with recourse where the credit risk remains with Merchant Bank⁷	
5	Other Commitments⁸	
(a)	of which: unconditionally cancellable at any time ⁹	
(b)	of which: original maturity up to one year or less	
(c)	of which: original maturity of more than one year	

Corporate Finance Instructions

- 1 Report corporate finance deals whereby:
 - (a) Agreements/mandates signed by the Merchant Bank;
 - (b) Agreements/mandates signed by Merchant Bank's related corporation group (eg. Parent, Head Office, Branch, Subsidiary, Subsidiary/Branch of Head Office/Parent) and Merchant Bank participated in the deals; or
 - (c) Deals are booked by the Merchant Bank.

In the case of an underwriting transaction which the Merchant Bank obtains the mandate or where the deal is booked by the Merchant Bank, report the value of the issuance underwritten by the Merchant Bank. For (b), reporting is limited to the Merchant Bank's participation in the transactions. For example, where the customer enters into an underwriting agreement with the Merchant Bank's Head Office or related corporation group and the underwriting activity is sub-allocated to the Merchant Bank, report the value of the issuance sub-allocated to the Merchant Bank.

- 2 Subscribed portion refers to the Merchant Bank's share of issuance that is fully/partially subscribed by investors.
- 3 Unsubscribed portion refers to underwritten commitments not fully subscribed by investors for which the Merchant Bank may have recognised as assets in its books at the close of the subscription period.
- 4 Refers to commitment to sell down or distribute part of the risk to third parties. In underwriting transactions where the Merchant Bank has legal recourse to the investors who have committed to take up the positions such that the Merchant Bank is effectively not exposed to underwriting risk, the "Outstanding underwriting commitment at reporting date" can be left blank but the details of the underwriting deals in
- 5 Include Merger/Acquisition, Private Equity/Venture Capital, REITS.
- 6 Indicate a, b accordingly based on the following:

Indicate "a" if it is a self-led transaction. i.e., any bond/equity/hybrid securities offering where the issuer also acts as an underwriter to the offering

Indicate "b" if the customer is related to the Merchant Bank

Financial Derivatives Instructions

- 1 Merchant Bank should classify the derivative contracts into six broad risk categories and according to trading and non-trading purposes.
- 2 Trading 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.
- 3 Non-trading refers to contracts that are held for hedging non-trading book 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.
- 4 Interest rate 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.
- 5 Foreign exchange 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. Only one side of a foreign currency transaction (preferably the purchase side) should be reported. Foreign currency amounts must be converted into SGD using banks' in-house currency conversion rates.
 - (a) For the purpose of reporting gross amount, only the far leg of all foreign exchange swaps and cross currency swaps should be reported, i.e. each transaction is only recorded once.
- 6 Equity 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.
- 7 Credit 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.
- 8 Commodity refers to contracts related to a commodity or commodity index financial instrument or whose cash flows are determined by reference to the performance of a commodity, portfolio of commodities or a commodity market index. Examples of contracts under this category include commodity forwards, swaps, futures contracts and options.
- 9 Others refer to contracts that are not appropriately categorized under interest rate, foreign exchange, equity, credit and commodity.
- 10 Derivative contracts with multiple risk characteristics should be categorized based on the predominant risk characteristics at the origination of the contract
- 11 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 financial derivative contracts. For the purpose of this reporting form, 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.
- 12 Scope of Reporting
 - (a) For Part I, Merchant Bank is to report all transactions that are booked into the books of Singapore regardless of the trading location. Such trades include trades transacted and booked in Singapore as well as trades transacted outside Singapore but booked in Singapore. Internal trades within the books of Singapore, are not required to be reported under Part I, as these trades are perfectly offset and will be eliminated at the combined Singapore operations level. However, trades transacted by the Singapore operations with overseas branches, subsidiaries and head office are required to be reported under Part I.
 - (b) For Part II, Merchant Bank is to report all transactions transacted in Singapore regardless of where the transactions are booked. Hence, Merchant Bank should report a trade transacted in Singapore even if the trade is booked into the book outside Singapore e.g. the parent/head office of the Merchant Bank. When trades are conducted to facilitate the passing of positions from one book to another, whereby both books are controlled by the Singapore trading location, these trades should be excluded because when aggregated, these trades will get offset.

To illustrate, in the case of the following trades being entered by a trader located in Singapore:

 - 1) Customer A and Singapore branch (booked in the book of Singapore branch)
 - 2) Singapore branch and London branch (booked in the book of Singapore branch and London branch)
 - 3) London branch and external counterparty (booked in the name of the London branch)

Merchant Bank should report trade 1 and trade 3 for the purpose of reporting under Part II.
 - (c) For avoidance of doubt, please refer to the Securities and Futures (Reporting of Derivatives Contracts) Regulations for definition of "booked in Singapore" and "traded in Singapore".

FINANCIAL DERIVATIVES BY TYPE AND RISK CATEGORY

Singapore Dollars '000

PART I: TRADES BOOKED IN SINGAPORE

Type and Purpose of Derivative Contracts	Gross Amount and Value	Nature of Derivative Contracts							
		Interest Rate	Foreign Exchange ⁴	Equity	Credit		Commodity	Others	Total
					Long Protection	Short Protection			
TRADING									
(a) Forwards	Gross Amount								
	Positive fair value								
	Negative fair value								
(b) Futures	Gross Amount								
	Positive fair value								
	Negative fair value								
(c) Swaps	Gross Amount								
	Positive fair value								
	Negative fair value								
(d) Option Bought	Gross Amount								
	Positive fair value								
	Negative fair value								
(e) Option Sold	Gross Amount								
	Positive fair value								
	Negative fair value								
SUB-TOTAL (TRADING)	Gross Amount								
	Positive fair value								
	Negative fair value								
NON-TRADING									
(a) Forwards	Gross Amount								
	Positive fair value								
	Negative fair value								
(b) Futures	Gross Amount								
	Positive fair value								
	Negative fair value								
(c) Swaps	Gross Amount								
	Positive fair value								
	Negative fair value								
(d) Option Bought	Gross Amount								
	Positive fair value								
	Negative fair value								
(e) Option Sold	Gross Amount								
	Positive fair value								
	Negative fair value								
SUB-TOTAL (NON-TRADING)	Gross Amount								
	Positive fair value								
	Negative fair value								
TOTAL (TRADING & NON-TRADING)	Gross Amount								
	Positive fair value ¹								
	Netting ²								
	Post-netting positive fair value								
	Negative fair value ¹								
	Post-netting negative fair value								
METHOD OF TRADING	Exchange Traded ³ : Gross Amount								
	Over-the-counter ³ : Gross Amount								
	of which: cleared through central counterparty								
	of which: settled bilaterally								

1 The mark-to-market gains and losses on derivative contracts should be reported on a gross position basis. The unrealised gains or losses are reflected as assets (Positive fair values for financial derivatives) or liabilities (Negative fair values for financial derivatives).

2 Derivative assets and liabilities arising from different transactions are only offset if the requirements under the relevant Singapore Financial Reporting Standard(s) have been met. For example, transactions are done with the same counterparty, a legal right of set-off exists and the parties intend to settle the cash flows on a net basis.

3 Refer to "A glossary of terms used in payments and settlement systems" as used by the Bank for International Settlements Committee on Payments and Market Infrastructures.

4 Include outright foreign exchange forwards or the forward leg of foreign exchange swaps and unmatured foreign exchange spot transactions.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B3
Annex 4 Part II

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

FINANCIAL DERIVATIVES BY TYPE AND RISK CATEGORY

Singapore Dollars '000

PART II: SINGAPORE AS A TRADING LOCATION

Type and Purpose of Derivative Contracts	Gross Amount and Value	Nature of Derivative Contracts							
		Interest Rate	Foreign Exchange	Equity	Credit		Commodity	Others	Total
					Long Protection	Short Protection			
1 TRADING									
(a) Forwards	Gross Amount								
	Positive fair value								
	Negative fair value								
(b) Futures	Gross Amount								
	Positive fair value								
	Negative fair value								
(c) Swaps	Gross Amount								
	Positive fair value								
	Negative fair value								
(d) Option Bought	Gross Amount								
	Positive fair value								
	Negative fair value								
(e) Option Sold	Gross Amount								
	Positive fair value								
	Negative fair value								
SUB-TOTAL (TRADING)	Gross Amount								
	Positive fair value								
	Negative fair value								
2 NON-TRADING									
(a) Forwards	Gross Amount								
	Positive fair value								
	Negative fair value								
(b) Futures	Gross Amount								
	Positive fair value								
	Negative fair value								
(c) Swaps	Gross Amount								
	Positive fair value								
	Negative fair value								
(c) Option Bought	Gross Amount								
	Positive fair value								
	Negative fair value								
(e) Option Sold	Gross Amount								
	Positive fair value								
	Negative fair value								
SUB-TOTAL (NON-TRADING)	Gross Amount								
	Positive fair value								
	Negative fair value								
TOTAL (TRADING & NON-TRADING)	Gross Amount								
	Positive fair value								
	Negative fair value								

Assets Under Management and Assets Held Under Custody Instructions

- 1 Assets under management (AUM) are funds contracted to the Merchant Bank or its related corporation group (eg. Parent, Head Office, Branch, Subsidiary, Subsidiary/Branch of Head Office/Parent) and under discretionary management or advisory service. Funds contracted and under discretionary management refer to the management of funds where the Merchant Bank or its related corporation group have substantial input in the investment process and where they have the authority to make investment decisions. If the Merchant Bank or its related corporation group manage a portion of the fund, include only the portion where the Merchant Bank or its related corporation group have discretionary management responsibility. Where the Merchant Bank or its related corporation group act in the capacity as an adviser and without the authority to make investment decisions on funds contracted, these customers' assets are considered under advisory service. AUM should be reported based on the latest valuation reports available at reporting date. AUM should also include deposits (including fiduciary deposits), assets that are both under management and custody, securities held in client portfolios (including private equity investments) and REITs. Private equity investments refer to investments in privately held (non-listed) shareholdings or start-ups. The undrawn committed capital should not be included in AUM. AUM are beneficially owned by customers and are therefore not reported on the Merchant Bank's Statement of Financial Position. Some assets under AUM are also assets under custody and should be included in both AUM under Part I and Assets under Custody (AUC) under Part II.
- 2 The AUM agreement is contracted in the Merchant Bank's name with the customers.
- 3 Indicate the amount allocated to the Merchant Bank. For example, customer enters into a AUM/AUC agreement with the Merchant Bank's related corporation group. The relationship is managed or serviced by the Merchant Bank and its related corporation group. As at reporting date, Merchant Bank is required to report the amount that is attributable to the Merchant Bank in managing or advising on the customer's assets under management, or providing custody service. If the relationship is managed "globally" without any allocation, Merchant Bank should apportion the customer's outstanding assets under management or assets under custody based on the Merchant Bank's share of risk and reward with respect to the related corporation group's share arising from this relationship.
- 4 AUC are assets administered by the Merchant Bank or its related corporation group. AUC are beneficially owned by customers and therefore not reported on the Merchant Bank's Statement of Financial Position. Services provided for AUC are of an administrative nature, such as trusteeship, custodial, safekeeping, income collection and distribution, securities trade settlements, customer reporting, and other similar services. AUC should be reported based on the latest valuation reports available at reporting date. The amount should be reported whether or not the Merchant Bank is performing its responsibilities as a main custodian or sub-custodian.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B3

Annex 5

Institution Code	A9999 / C9999
Name of Bank	ABC BANK
Period	MMM / YYYY

ASSETS UNDER MANAGEMENT AND ASSETS HELD UNDER CUSTODY

Singapore Dollars '000

PART I: CUSTOMER'S ASSETS UNDER MANAGEMENT¹

- (a) contracted by Merchant Bank²
 - (i) funds managed or advised by Merchant Bank
 - (ii) funds managed or advised by third parties
 - (iii) funds managed or advised by related corporation group
- (b) not contracted by Merchant Bank but funds managed or advised by Merchant Bank³

Outstanding Amount (S\$'000)	
Discretionary	Advisory

PART II: CUSTOMER'S ASSETS HELD UNDER CUSTODY⁴

- (a) contracted by Merchant Bank
 - (i) assets administered by Merchant Bank
 - (ii) assets administered by third parties
 - (iii) assets administered by related corporation group
- (b) not contracted by Merchant Bank but assets administered by Merchant Bank

Outstanding Amount (S\$'000)

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX B3
Annex 6

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

ASSETS PLEDGED¹

Singapore Dollars '000

1	Cash and Balances	
2	Amounts receivable under reverse repurchase agreements	
3	Negotiable certificates of deposit	
4	Debt securities	
5	Equity investments	
6	Loans and advances	
7	Bills discounted or purchased	
8	Properties and equipment	
9	Other assets	

¹ Report the carrying value of the assets that are pledged with external parties as collateral or for securing funding, or in favour of bond holders, securitised assets and collateral for repos and securities financing transactions. For example, the Merchant Bank holds \$10 million debt securities on which \$5 million is pledged. Report \$10 million in both Appendix B1 item 5 and Appendix B1 Annex 2 "Debt Securities"; report \$5 million in item 4 of this Annex.

**MAS NOTICE TO MERCHANT Merchant Banks 1003 APPENDIX B3
Annex 7**

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

Structured Entities¹

Singapore Dollars '000

		Assets	Funding provided	Liquidity and credit enhancements
1	Securitisations ²			
	of which: Sponsored ³			
2	Investments ⁴			
3	Funding ⁵			
4	Operating entities ⁶			
5	Others			

1 Structured entities are used to achieve a specific business purpose. They may be established as corporations or trusts. Merchant Bank should disclose the carrying amounts of the interests recognized in its book in accordance with Financial Reporting Standard 112, Disclosure of Interests in Other Entities.

2 Refer to structured entities in which the Merchant Bank transfers or purchases the assets, provides seed capital, provides operational support or guarantees of performance to the structured entities. The structured entities issue debt and equity securities to fund such purchases, the repayment of securities is linked to the performance of the assets in the structured entities. The Merchant Bank provides financial support to these entities in the form of liquidity facilities. The Merchant Bank may retain a subordinated interest in the assets that have been securitised.

3 The Merchant Bank is involved in the legal set up and marketing of the structured entities and supports the structured entities. The use of the Merchant Bank name for the structured entities indicates that the Merchant Bank has acted as a sponsor.

4 The structured entities are set up to meet customers' investment needs.

5 The Merchant Bank provides funding to the entities that hold a variety of assets. These entities are controlled by the borrowers.

6 Structured entities are established to conduct some of the Merchant Bank's operating business.

**Assets and Liabilities By Bank Counterparty, Related Banks and Related Corporations
Instructions**

- 1 "Total assets" in Annex 1 refer to the summation of assets indicated as (a), (b), (c), (d), (e), (f), (g), (h) & (i). "Total liabilities" in Annex 1 refer to the summation of liabilities indicated as (j), (k), (l), (m), (n), (o) & (p). Formula should be consistently applied in the computation of "Total assets" and "Total liabilities" in Annexes 2 to 6.
- 2 For the purpose of reporting of Appendix C1 Annex 2, "Counterparty in Singapore" refers to banks or merchant banks (with the exception of banks or merchant banks which are related to the reporting Merchant Bank) which hold a valid licence to operate in Singapore. These counterparties are to be identified individually and reported separately on the reporting form. For example, Bank A and Merchant Bank B are related to each other but not to the reporting Merchant Bank. The indebtedness from and owing to Bank A should be listed separately from Merchant Bank B.
- 3 Report outstanding exposures of OTC derivative positions which were settled bilaterally i.e. without the use of a central counterparty.
- 4 For the purpose of reporting of Appendix C1 Annex 3, "Counterparty outside Singapore" refers to banks (with the exception of banks which are related to the reporting Merchant Bank) that operate outside Singapore. For example, Bank C and Bank D operate outside Singapore and are related to Bank A and Merchant Bank B in the previous example. Bank C and Bank D are deemed "Bank C/D group", the indebtedness from and owing to Bank C and Bank D are to be aggregated and reported together in the reporting form. "Banking Group" in Appendix C1 Annex 3 refers to entities with banking licence that belong to the same group. These "banking groups" do not include entities that are involved in non-banking activities such as insurance and trust.

After identifying the banking groups, list the banking groups' "Total assets" and "Total liabilities" with respect to the reporting Merchant Bank. Deduct "Total liabilities" from "Total assets" and rank the banking groups from "Net total assets" to "Net total liabilities". From the list, report the top 15 banking groups (in term of "Net total assets") and the last 15 banking groups (in term of "Net total liabilities") according to the format of Appendix C1 Annex 3. No row on the two tables should be left blank unless all the banking groups outside Singapore that the reporting Merchant Bank transacts with are fully reported.
- 5 For the purpose of reporting of Appendix C1 Annex 4, "Related banks" refer to banks or merchant banks which are related to the reporting Merchant Bank and hold a valid licence to operate in Singapore. These related banks are to be identified and reported separately on the reporting form. For example, Related Bank A and Related Merchant Bank B are related to each other and the reporting Merchant Bank. The indebtedness from and owing to Related Bank A should be listed separately from Related Merchant Bank B.
- 6 For the purpose of reporting of Appendix C1 Annex 5, "Related corporations" refer to non-bank corporations that are related to the reporting Merchant Bank and operate in Singapore. These counterparties are to be identified and reported separately on the reporting form. For example, Corporation A and Corporation B are related to each other and the reporting Merchant Bank. The indebtedness from and owing to Corporation A should be listed separately from Corporation B.
- 7 For the purpose of reporting of Appendix C1 Annex 6, "Related banks and corporations outside Singapore" refer to banks and corporations which are related to the reporting Merchant Bank and operate outside Singapore. These counterparties are to be identified and reported separately on the reporting form. For example, Bank A and Corporation B are related to each other and the reporting Merchant Bank. The indebtedness from and owing to Bank A should be listed separately from Corporation B.
- 8 Information on "Revenue reserves" and "Other reserves" which are due to or from Head Office is only to be reported in Appendix B2 Annex 4.
- 9 Please follow ISO 3166 Country Code for the list of countries to report Country of Residence columns.

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

ASSETS AND LIABILITIES BY BANK COUNTERPARTY, RELATED BANKS AND RELATED CORPORATIONS

Singapore Dollars '000

Total																					
ASSETS											LIABILITIES								Contingent items	of "Contingent items": trade financing	Commitments
Cash and balances (a)	Amounts receivable under reverse repurchase agreements (b)	Positive fair value for financial derivatives (c)	Negotiable Certificates of Deposits (d)	Debt Securities (e)	Loans and Advances (f)	of "Loans and Advances": trade financing	Bills Discounted or Purchased (g)	Equity investments (h)	Other Assets (i)	Total assets ²	Deposits and Balances (j)	Amounts payable under repurchase agreements (k)	Negative fair value for financial derivatives (l)	Bills payable (m)	Negotiable certificates of deposits (n)	Debt securities (o)	Other Liabilities (p)	Total liabilities ¹			
1 BANKS																					
(a) Banks in Singapore																					
(b) Banks outside Singapore																					
(c) Related banks in Singapore																					
(d) Related banks outside Singapore																					
2 RELATED CORPORATIONS																					
(a) Related corporations in Singapore																					
(b) Related corporations outside Singapore																					
Of which: Singapore Dollars																					
ASSETS											LIABILITIES								Contingent items	of "Contingent items": trade financing	Commitments
Cash and balances	Amounts receivable under reverse repurchase agreements	Positive fair value for financial derivatives	Negotiable Certificates of Deposits	Debt Securities	Loans and Advances	of "Loans and Advances": trade financing	Bills Discounted or Purchased	Equity investments	Other Assets (i)	Total assets	Deposits and Balances	Amounts payable under repurchase agreements	Negative fair value for financial derivatives	Bills payable	Negotiable certificates of deposits	Debt securities	Other Liabilities	Total liabilities			
1 BANKS																					
(a) Banks in Singapore																					
(b) Banks outside Singapore																					
(c) Related banks in Singapore																					
(d) Related banks outside Singapore																					
2 RELATED CORPORATIONS																					
(a) Related corporations in Singapore																					
(b) Related corporations outside Singapore																					

Institution Code
Name of Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

INTERBANK INDEBTEDNESS BY COUNTERPARTY OUTSIDE SINGAPORE

Singapore Dollars '000

Country of Residence	Net Total Assets / Liabilities	ASSETS										LIABILITIES							Contingent items	of "Contingent items": trade financing	Commitments	
		Cash and Balances	Amounts receivable under reverse repurchase agreements	Positive fair value for financial derivatives	Negotiable Certificates of Deposits	Debt Securities	Loans and Advances	of "Loans and Advances": trade financing	Bills Discounted or Purchased	Equity investments	Other assets	Total assets	Deposits and Balances	Amounts payable under repurchase agreements	Negative fair value for financial derivatives	Bills payable	Negotiable certificates of deposits	Debt securities				Other liabilities
PART I: BY NET TOTAL ASSETS																						
Rank	Name of Banking Group																					
1																						
2																						
3																						
4																						
5																						
6																						
7																						
8																						
9																						
10																						
11																						
12																						
13																						
14																						
15																						
	Banking groups not listed above																					
	Total																					
PART II: BY NET TOTAL LIABILITIES																						
Rank	Name of Banking Group																					
1																						
2																						
3																						
4																						
5																						
6																						
7																						
8																						
9																						
10																						
11																						
12																						
13																						
14																						
15																						
	Banking groups not listed above																					
	Total																					

1 Specific identification of banking group is not required. Aggregate total for the various asset items and liability items is to be reported.

Institution Code	A9999 / C9999
Name of Merchant Bank	ABC BANK
Period	MMM / YYYY

RELATED CORPORATIONS IN SINGAPORE

Singapore Dollars '000

Please indicate relationships (eg. Parent, Head Office, Branch, Subsidiary, Subsidiary/Branch of Head Office/Parent)	ASSETS										LIABILITIES								Contingent items	of "Contingent items": trade financing	Commitments		
	Cash and Balances	Amounts receivable under reverse repurchase agreements	Positive fair value for financial derivatives	Negotiable Certificates of Deposits held	Debt Securities	Loans and Advances	of "Loans and Advances": trade financing	Bills Discounted or Purchased	Equity investments	Other assets	Total assets	Deposits and Balances	Amounts payable under repurchase agreements	Negative fair value for financial derivatives	Bills payable	Negotiable certificates of deposits	Debt securities	Other liabilities				Total liabilities	
Name of Related Corporation in Singapore Provide list of corporations:.....																							
Total																							
Accrued interest																							

Assets, Contingent Items and Commitments By Country and By Counterparty - All Currencies (Ultimate Risk)

Instructions

1 State owned-banks are banks where 50% or more of its shareholdings are owned by governments.

2 The trade finance transactions should be reflected as non-bank loans and advances if the exposures are accounted for under the Merchant Bank's non-bank customer credit limit; and as bank loans and advances if the exposures are accounted for under the Merchant Bank's interbank credit limits.

3 The counterparty-country breakdown should be reported after taking into consideration all available information to determine where the final credit risks reside. In particular, the counterparty to report is the party the Merchant Bank looks to for repayment or the party whose creditworthiness is assessed by the Merchant Bank when deciding whether to grant the credit facilities. The examples provided in the table below are not exhaustive and are provided for illustrative purposes only.

Counterparty	Cash and Balances	Loans and Advances	Debt securities/NCDs/Equity investments
Borrower			
Corporate	Country of residence	Country of residence	Country where issuer is incorporated/registered
Special Purpose Entities	Country of residence of corporate sponsor	Country of residence of corporate sponsor	Country of residence of corporate sponsor
Special Purpose Entities – with underlying collaterals including guarantees	Country of domicile of the underlying collaterals or country of registration of the collaterals (eg. Vessels)	Country of domicile of the underlying collaterals or country of registration of the collaterals (eg. Vessels)	Country of domicile of the underlying assets collateralizing the issue
Trust Companies	Country of incorporation if country of residence of beneficiaries is not available	Country of incorporation if country of residence of beneficiaries is not available	Country where issuer is incorporated if country of residence of beneficiaries is not available
Central Banks and Official Monetary Authorities	Country of residence	Country of residence	Country of residence of issuer
Public Sector Entities/ Statutory Boards	Country of residence	Country of residence	Country of residence of issuer
International Organisations/Multi-developmental Banks	"International Organisations"		
Households - Individuals	Country of residence	Country of residence	Not applicable

4 Positions vis-à-vis international organisations should not be assigned to the country of residence of the institution but should be reported on the "International Organisations" row.

5 Notes and Coins on hand are to be distinguished based on the currency denomination. For example, Singapore dollar-denominated notes and coins are to be reported under "Singapore". For Euro, they are to be reported under "Germany".

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

ASSETS, CONTINGENT ITEMS AND COMMITMENTS BY COUNTRY AND BY COUNTERPARTY - ALL CURRENCIES (ULTIMATE RISK)

Singapore Dollars '000

Country	Cash and Balances											
	Banks			Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
	Total	Total of which: State-Owned banks	Total of which: merchant banks									
Listing by country outside Singapore:			NA									
Country 1			NA									
Country 2			NA									
Country 3			NA									
etc			NA									
Singapore					NA							
Monetary Authority of Singapore	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	
International Organisations			NA									

Country	Amounts receivable under reverse repurchase agreements											
	Banks			Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
	Total	Total of which: State-Owned banks	Total of which: merchant banks									
Listing by country outside Singapore:			NA									
Country 1			NA									
Country 2			NA									
Country 3			NA									
etc			NA									
Singapore					NA							
Monetary Authority of Singapore	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	
International Organisations			NA									

Country	Positive fair values for financial derivatives											
	Banks			Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
	Total	Total of which: State-Owned banks	Total of which: merchant banks									
Listing by country outside Singapore:			NA									
Country 1			NA									
Country 2			NA									
Country 3			NA									
etc			NA									
Singapore					NA							
Monetary Authority of Singapore	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	
International Organisations			NA									

Country	Loans and Advances											
	Banks			Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
	Total	Total of which: State-Owned banks	Total of which: merchant banks									
Listing by country outside Singapore:			NA									
Country 1			NA									
Country 2			NA									
Country 3			NA									
etc			NA									
Singapore					NA							
Monetary Authority of Singapore	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	
International Organisations			NA									

Loans & Advances of which: Trade Financing

Country	Loans and Advances of which: Trade Financing											
	Banks			Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
	Total	Total of which: State-Owned banks	Total of which: merchant banks									
Listing by country outside Singapore:			NA									
Country 1			NA									
Country 2			NA									
Country 3			NA									
etc			NA									
Singapore					NA							
Monetary Authority of Singapore	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	
International Organisations			NA									

Country	Bills discounted or purchased								
	Banks			Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Others	Total
	Total	Total of which: State-Owned banks	Total of which: merchant banks						
Listing by country outside Singapore:			NA						
Country 1			NA						
Country 2			NA						
Country 3			NA						
etc			NA						
Singapore					NA				
Monetary Authority of Singapore			NA						
International Organisations			NA						

Country	Debt Securities								
	Banks			Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Others	Total
	Total	Total of which: State-Owned banks	Total of which: merchant banks						
Listing by country outside Singapore:			NA						
Country 1			NA						
Country 2			NA						
Country 3			NA						
etc			NA						
Singapore					NA				
Monetary Authority of Singapore			NA						
International Organisations			NA						

Country	Negotiable Certificates of Deposits								
	Banks			Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Others	Total
	Total	Total of which: State-Owned banks	Total of which: merchant banks						
Listing by country outside Singapore:			NA						
Country 1			NA						
Country 2			NA						
Country 3			NA						
etc			NA						
Singapore					NA				
Monetary Authority of Singapore			NA						
International Organisations			NA						

Country	Equity Investments					
	Banks			Corporates	Others	Total
	Total	of which: State-Owned banks	Total of which: merchant banks			
Listing by country outside Singapore:			NA			
Country 1			NA			
Country 2			NA			
Country 3			NA			
etc			NA			
Singapore						
Monetary Authority of Singapore			NA			
International Organisations			NA			

Country	Contingent Items											
	Banks			Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
	Total	Total of which: State-Owned banks	Total of which: merchant banks									
Listing by country outside Singapore:			NA									
Country 1			NA									
Country 2			NA									
Country 3			NA									
etc			NA									
Singapore					NA							
Monetary Authority of Singapore	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	
International Organisations			NA									

Contingent Items: Trade Financing

Country	Contingent Items: Trade Financing											
	Banks			Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
	Total	Total of which: State-Owned banks	Total of which: merchant banks									
Listing by country outside Singapore:			NA									
Country 1			NA									
Country 2			NA									
Country 3			NA									
etc			NA									
Singapore					NA							
Monetary Authority of Singapore	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	
International Organisations			NA									

Country	Commitments											
	Banks			Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
	Total	Total of which: State-Owned banks	Total of which: merchant banks									
Listing by country outside Singapore:			NA									
Country 1			NA									
Country 2			NA									
Country 3			NA									
etc			NA									
Singapore					NA							
Monetary Authority of Singapore	NA	NA	NA	NA		NA	NA	NA	NA	NA	NA	
International Organisations			NA									

1 Follows ISO 3166 Country Code. Also to list countries not in ISO 3166 Country Code.

Assets, Contingent Items and Commitments By Country and By Counterparty - Immediate Borrower
Instructions

- 1 All items to be reported are based on Outstanding Amount.
- 2 Unless specifically stated, all transactions should be classified by the residency of the counterparty for country classification. Please see instruction 6 for the "Other Residual Assets" item instead.
- 3 Positions vis-à-vis international organisations should not be assigned to the country of residence of the institution but should be reported on the "International Organisations" row.
- 4 Notes and Coins on hand are to be distinguished based on the currency denomination. For example, Singapore dollar-denominated notes and coins are to be reported under "Singapore". For Euro, they are to be reported under "Germany".
- 5 For trade-related credits such as "Bills discounted or purchased", the country classification should be based on the residence of the drawee of the credits as the drawee is the final recipient of the credit extended.
- 6 For equity and bond investments, the country classification is based on the country where the issuer is incorporated and registered.
- 7 Other Residual Assets
Aggregate the Merchant Bank's other assets based on residency of the Merchant Bank's counterparty. E.g. positive fair value of financial derivatives.
Where not possible to aggregate by residency for specific assets, to aggregate based on location of these assets. E.g. properties and equipment.

Country	Equity Investments							
	Banks		Corporates	Others	Total	Total of which: Non-Bank Financial Institutions		
	Total	of which: merchant banks				Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
Listing by country outside Singapore:		NA						
Country 1		NA						
Country 2		NA						
Country 3		NA						
etc		NA						
Singapore								
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA				NA	NA	NA

Country	Other Residual Assets
Singapore	
Outside Singapore	

Country	Contingent Items											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA
International Organisations		NA										

Contingent Items: Corporates - Breakdown by Industry

Country	Corporates														
	Agriculture & Fishing	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation & Food Service Activities	Information & Communications	Non-bank Financial Institutions	Real Estate	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country outside Singapore:															
Country 1															
Country 2															
Country 3															
etc															
Singapore															
International Organisations															

Contingent Items: Unincorporated enterprises held by natural persons - Breakdown by Industry

Country	Unincorporated enterprises held by natural persons														
	Agriculture & Fishing	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation & Food Service Activities	Information & Communications	Non-bank Financial Institutions	Real Estate	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country outside Singapore:															
Country 1															
Country 2															
Country 3															
etc															
Singapore															
International Organisations															

Country	Commitments											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	
International Organisations		NA										

Commitments: Corporates - Breakdown by Industry

Country	Corporates														
	Agriculture & Fishing	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation & Food Service Activities	Information & Communications	Non-bank Financial Institutions	Real Estate	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country outside Singapore:															
Country 1															
Country 2															
Country 3															
etc															
Singapore															
International Organisations															

Commitments: Unincorporated enterprises held by natural persons - Breakdown by Industry

Country	Unincorporated enterprises held by natural persons														
	Agriculture & Fishing	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation & Food Service Activities	Information & Communications	Non-bank Financial Institutions	Real Estate	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country outside Singapore:															
Country 1															
Country 2															
Country 3															
etc															
Singapore															
International Organisations															

1 Follows ISO 3166 Country Code. Also to list countries not in ISO 3166 Country Code.

2 Aggregate of all countries outside Singapore.

3 Refer to breakdown by industry.

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

ASSETS BY COUNTRY AND BY COUNTERPARTY - UNITED STATES DOLLAR (IMMEDIATE BORROWER)

Singapore Dollars '000

Country	Cash and Balances											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA
International Organisations		NA										

Country	Amounts receivable under reverse repurchase agreements											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA
International Organisations		NA										

Country	Positive fair values for financial derivatives											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA
International Organisations		NA										

Country	Loans and advances											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA
International Organisations		NA										

Country	Bills discounted or purchased											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA
International Organisations		NA										

Country	Debt Securities											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA						NA				
Country 1		NA						NA				
Country 2		NA						NA				
Country 3		NA						NA				
etc		NA						NA				
Singapore				NA				NA				
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA
International Organisations		NA						NA				

Country	Negotiable Certificates of Deposits											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA						NA				
Country 1		NA						NA				
Country 2		NA						NA				
Country 3		NA						NA				
etc		NA						NA				
Singapore				NA				NA				
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA
International Organisations		NA						NA				

Country	Equity Investments					
	Banks		Corporates	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks				
Listing by country outside Singapore:		NA				
Country 1		NA				
Country 2		NA				
Country 3		NA				
etc		NA				
Singapore						
Monetary Authority of Singapore	NA	NA	NA	NA		NA
International Organisations		NA				

Country	Other Residual Assets
Singapore	
Outside Singapore*	

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

ASSETS BY COUNTRY AND BY COUNTERPARTY - EURO (IMMEDIATE BORROWER)

Singapore Dollars '000

Country	Cash and Balances											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Amounts receivable under reverse repurchase agreements											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Positive fair values for financial derivatives											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Loans and advances											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Bills discounted or purchased											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Debt Securities											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA						NA				
Country 1		NA						NA				
Country 2		NA						NA				
Country 3		NA						NA				
etc		NA						NA				
Singapore				NA				NA				
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA						NA				

Country	Negotiable Certificates of Deposits											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA						NA				
Country 1		NA						NA				
Country 2		NA						NA				
Country 3		NA						NA				
etc		NA						NA				
Singapore				NA				NA				
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA						NA				

Country	Equity Investments					
	Banks		Corporates	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks				
Listing by country outside Singapore:		NA				
Country 1		NA				
Country 2		NA				
Country 3		NA				
etc		NA				
Singapore				NA		
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA
International Organisations		NA				

Country	Other Residual Assets
Singapore	
Outside Singapore*	

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

ASSETS BY COUNTRY AND BY COUNTERPARTY - JAPANESE YEN (IMMEDIATE BORROWER)

Singapore Dollars '000

Country	Cash and Balances											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Amounts receivable under reverse repurchase agreements											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Positive fair values for financial derivatives											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Loans and advances											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Bills discounted or purchased											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Debt Securities											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA						NA				
Country 1		NA						NA				
Country 2		NA						NA				
Country 3		NA						NA				
etc		NA						NA				
Singapore				NA				NA				
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA						NA				

Country	Negotiable Certificates of Deposits											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA						NA				
Country 1		NA						NA				
Country 2		NA						NA				
Country 3		NA						NA				
etc		NA						NA				
Singapore				NA				NA				
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA						NA				

Country	Equity Investments					
	Banks		Corporates	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks				
Listing by country outside Singapore:		NA				
Country 1		NA				
Country 2		NA				
Country 3		NA				
etc		NA				
Singapore				NA		
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA
International Organisations		NA				

Country	Other Residual Assets
Singapore	
Outside Singapore*	

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

ASSETS BY COUNTRY AND BY COUNTERPARTY - STERLING POUND (IMMEDIATE BORROWER)

Singapore Dollars '000

Country	Cash and Balances											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Amounts receivable under reverse repurchase agreements											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA		NA	NA		NA
International Organisations		NA										

Country	Positive fair values for financial derivatives											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA
International Organisations		NA										

Country	Loans and advances											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA
International Organisations		NA										

Country	Bills discounted or purchased											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA
International Organisations		NA										

Country	Debt Securities											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA						NA				
Country 1		NA						NA				
Country 2		NA						NA				
Country 3		NA						NA				
etc		NA						NA				
Singapore				NA				NA				
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA
International Organisations		NA						NA				

Country	Negotiable Certificates of Deposits											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA						NA				
Country 1		NA						NA				
Country 2		NA						NA				
Country 3		NA						NA				
etc		NA						NA				
Singapore				NA				NA				
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA
International Organisations		NA						NA				

Country	Equity Investments					
	Banks		Corporates	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks				
Listing by country outside Singapore:		NA				
Country 1		NA				
Country 2		NA				
Country 3		NA				
etc		NA				
Singapore				NA		
Monetary Authority of Singapore	NA	NA	NA	NA		NA
International Organisations		NA				

Country	Other Residual Assets
Singapore	
Outside Singapore*	

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

ASSETS BY COUNTRY AND BY COUNTERPARTY - RENMINBI (IMMEDIATE BORROWER)

Singapore Dollars '000

Country	Cash and Balances											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Amounts receivable under reverse repurchase agreements											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Positive fair values for financial derivatives											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Loans and advances											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Bills discounted or purchased											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA										
Country 1		NA										
Country 2		NA										
Country 3		NA										
etc		NA										
Singapore				NA								
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA										

Country	Debt Securities											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA						NA				
Country 1		NA						NA				
Country 2		NA						NA				
Country 3		NA						NA				
etc		NA						NA				
Singapore				NA				NA				
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA						NA				

Country	Negotiable Certificates of Deposits											
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks										
Listing by country outside Singapore:		NA						NA				
Country 1		NA						NA				
Country 2		NA						NA				
Country 3		NA						NA				
etc		NA						NA				
Singapore				NA				NA				
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA						NA				

Country	Equity Investments					
	Banks		Corporates	Others	Total	Total of which: Non-Bank Financial Institutions
	Total	of which: merchant banks				
Listing by country outside Singapore:		NA				
Country 1		NA				
Country 2		NA				
Country 3		NA				
etc		NA				
Singapore				NA		
Monetary Authority of Singapore	NA	NA	NA	NA	NA	NA
International Organisations		NA				

Country	Other Residual Assets
Singapore	
Outside Singapore*	

Assets and Contingent Items by Sector Instructions

General

- 1 The industry classification should follow the 'Classification of Industries' adopted by the Singapore Department of Statistics (SSIC) in its latest version of the Singapore Standard Industrial Classification [<http://www.singstat.gov.sg>]. Following SSIC's classification principle, "the principal activity of an economic unit is the activity that contributes the most to the value added of the goods and services produced by the unit, or the activity with the highest value added among the activities of the unit. Where it is not possible to obtain information on value added of the goods sold or services rendered, the principal activity is determined by the proportion of the gross output that is attributable to the goods or services. In instances where the output ratio is not applicable, the principal activity is determined from the proportion of employment in the various activities". The sector for debt securities is based on the principal industry of the issuers.

Appendix D3 Annex 1 Part I and II

- 2 Please exclude the following counterparties:
 - (i) Banks (including merchant banks);
 - (ii) Central banks and official monetary authorities (including Monetary Authority of Singapore);
 - (iii) Natural persons; and
 - (iv) Non-profit institutions serving individuals and families
- 3 Small and medium-sized enterprises (SMEs) will be defined as businesses with annual sales turnover of not more than \$100 million.
- 4 For the purpose of Appendix D3 Annex 1, New Debt Securities for the reporting period refer to proprietary position and exclude agency trades which are not included in the Merchant Bank's position. Debt Securities acquired due to corporate action or foreclosure of collaterals under debt recovery are also excluded.

Appendix D3 Annex 1 Part III

- 5 This annex is a breakdown of treasury centres, captured under "Other NBF1" in Appendix D3 Annex 1 Part 1, by the industry sector of the corporate that the treasury centre is set up for. For example, a treasury centre established to channel funds to a manufacturing MNC is to be classified under "Manufacturing".

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

PART II: ASSETS AND CONTINGENT ITEMS BY SECTOR (BY RESIDENCY)

Please EXCLUDE banks, merchant banks, central banks and official monetary authorities, natural persons and non-profit institutions serving individuals and families

Singapore Dollars '000

All Currencies

	Residents of Singapore						
	Credit facilities limits	Amount Outstanding				New credit facilities granted for the month/quarter, wherever applicable	New Debt Securities for the month/quarter, wherever applicable
		Loans and Advances	Bills discounted or purchased	Contingent items	Debt securities		
Agriculture and Fishing							
Mining and Quarrying							
Manufacturing							
Electricity, Gas and Water Supply							
Construction							
Wholesale							
Retail Trade							
Other Key Industries: Transport and Storage							
<i>of which: Aviation</i>							
<i>of which: Shipping</i>							
Accommodation and Food Services Activities							
Information and Communications							
Real Estate							
<i>of which: real estate developers</i>							
<i>of which: Real Estate Investment Trusts with rental income</i>							
Professional, Scientific, Technical, Administrative, Support Service Activities							
Non Bank Financial Institutions ("NBFI"):							
<i>Financial Holding Companies</i>							
<i>Finance Companies</i>							
<i>Fund management companies</i>							
<i>Trusts and funds</i>							
<i>Insurance companies, provident and pension funds</i>							
<i>Securities and Futures Companies</i>							
<i>Exchanges</i>							
<i>Trustee, fiduciary and custody services firms</i>							
<i>Other NBFI</i>							
Other industries:							
<i>Other holding companies</i>							
<i>Public Administration</i>							
<i>All other industries not categorised above</i>							
Total							

All Currencies

	Non-Residents of Singapore						
	Credit facilities limits	Amount Outstanding				New credit facilities granted for the month/quarter, wherever applicable	New Debt Securities for the month/quarter, wherever applicable
		Loans and Advances	Bills discounted or purchased	Contingent items	Debt securities		
Agriculture and Fishing							
Mining and Quarrying							
Manufacturing							
Electricity, Gas and Water Supply							
Construction							
Wholesale							
Retail Trade							
Other Key Industries: Transport and Storage							
<i>of which: Aviation</i>							
<i>of which: Shipping</i>							
Accommodation and Food Services Activities							
Information and Communications							
Real Estate							
<i>of which: real estate developers</i>							
<i>of which: Real Estate Investment Trusts with rental income</i>							
Professional, Scientific, Technical, Administrative, Support Service Activities							
Non Bank Financial Institutions ("NBFI"):							
<i>Financial Holding Companies</i>							
<i>Finance Companies</i>							
<i>Fund management companies</i>							
<i>Trusts and funds</i>							
<i>Insurance companies, provident and pension funds</i>							
<i>Securities and Futures Companies</i>							
<i>Exchanges</i>							
<i>Trustee, fiduciary and custody services firms</i>							
<i>Other NBFI</i>							
Other industries:							
<i>Other holding companies</i>							
<i>Public Administration</i>							
<i>All other industries not categorised above</i>							
Total							

Denominated in Singapore Dollar

	Residents of Singapore						
	Credit facilities limits	Amount Outstanding				New credit facilities granted for the month/quarter, wherever applicable	New Debt Securities for the month/quarter, wherever applicable
		Loans and Advances	Bills discounted or purchased	Contingent items	Debt securities		
Agriculture, Fishing							
Mining and Quarrying							
Manufacturing							
Electricity, Gas and Water Supply							
Construction							
Wholesale							
Retail Trade							
Other Key Industries: Transport and Storage							
<i>of which: Aviation</i>							
<i>of which: Shipping</i>							
Accommodation and Food Services Activities							
Information and Communications							
Real Estate							
<i>of which: real estate developers</i>							
<i>of which: Real Estate Investment Trusts with rental income</i>							
Professional, Scientific, Technical, Administrative, Support Service Activities							
Non Bank Financial Institutions ("NBFI"):							
<i>Financial Holding Companies</i>							
<i>Finance Companies</i>							
<i>Fund management companies</i>							
<i>Trusts and funds</i>							
<i>Insurance companies, provident and pension funds</i>							
<i>Securities and Futures Companies</i>							
<i>Exchanges</i>							
<i>Trustee, fiduciary and custody services firms</i>							
<i>Other NBFI</i>							
Other industries:							
<i>Other holding companies</i>							
<i>Public Administration</i>							
<i>All other industries not categorised above</i>							
Total							

Denominated in Singapore Dollar

	Non-Residents of Singapore						
	Credit facilities limits	Amount Outstanding				New credit facilities granted for the month/quarter, wherever applicable	New Debt Securities for the month/quarter, wherever applicable
		Loans and Advances	Bills discounted or purchased	Contingent items	Debt securities		
Agriculture, Fishing							
Mining and Quarrying							
Manufacturing							
Electricity, Gas and Water Supply							
Construction							
Wholesale							
Retail Trade							
Other Key Industries: Transport and Storage							
<i>of which: Aviation</i>							
<i>of which: Shipping</i>							
Accommodation and Food Services Activities							
Information and Communications							
Real Estate							
<i>of which: real estate developers</i>							
<i>of which: Real Estate Investment Trusts with rental income</i>							
Professional, Scientific, Technical, Administrative, Support Service Activities							
Non Bank Financial Institutions ("NBFI"):							
<i>Financial Holding Companies</i>							
<i>Finance Companies</i>							
<i>Fund management companies</i>							
<i>Trusts and funds</i>							
<i>Insurance companies, provident and pension funds</i>							
<i>Securities and Futures Companies</i>							
<i>Exchanges</i>							
<i>Trustee, fiduciary and custody services firms</i>							
<i>Other NBFI</i>							
Other industries:							
<i>Other holding companies</i>							
<i>Public Administration</i>							
<i>All other industries not categorised above</i>							
Total							

Assets and Contingent Items by Purpose
Instructions (applicable to Part I and II)

- 1 Accounts should be classified according to end-use (i.e. purpose of the credit facilities).
- 2 IPRE means income-producing real estate. IPRE lending refers to financing for real estate where the prospects for repayment and recovery on the exposure depend primarily on the cash flows generated by the asset. The primary source of these cash flows would generally be lease or rental payments or the sale of the asset.
- 3 Project finance refers to financing in which the Merchant Bank looks primarily to the revenues generated by a single project, both as the source of the repayment and as security for the exposure. This type of financing is usually for large, complex and expensive installations. Project finance may take the form of financing of the construction of a new installation or refinancing of an existing installation.
- 4 Object Finance refers to financing of the acquisition of physical assets where the repayment of the exposure is dependent on the cash flows generated by the specific assets that have been financed and pledged or assigned to the Merchant Bank. A primary source of these cash flows might be rental or lease contracts with one or several third parties.
- 5 Include factoring loans, trust receipts, buyers' credit, forfaiting, invoice financing and other facilities for the purpose of trade financing.
- 6 Commodity Finance refers to structured lending to finance reserves, inventories, or receivables of commodities where the exposure will be repaid from the proceeds of the sale of the commodity.
- 7 Include incorporated entities owned by individuals and families for the purpose of wealth management, commonly known as private investment companies and family offices.
- 8 For Part II, please exclude the following counterparties:
 - (i) Banks (including merchant banks);
 - (ii) Central banks and official monetary authorities (including Monetary Authority of Singapore);
 - (iii) Natural persons; and
 - (iv) Non-profit institutions serving individuals and families.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX D3
Annex 2 Part I & Part II

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

ASSETS AND CONTINGENT ITEMS BY PURPOSE¹

Singapore Dollars '000

PART I: NATURAL PERSONS

Residents of Singapore (All Currencies)

		Outstanding loans and advances		New credit facilities granted for the month/quarter, wherever applicable
		Secured	Unsecured	
(a)	Purchase of residential properties			
	(i) Owner-occupied			
	of which: HDB			
	(ii) Investment			
	(iii) Bridging loans			
(b)	Purchase of commercial properties			
(c)	Purchase of industrial properties			
(d)	Purchase of other properties			
(e)	Equity withdrawals on properties			
	(i) Residential			
	(ii) Commercial			
	(iii) Industrial			
	(iv) Others			
(f)	Motor vehicles			
(g)	Credit cards			
(h)	Share financing			
(i)	Other loans			
	TOTAL			
	of which: fixed rate			

Residents of Singapore (Singapore Dollar)

		Outstanding loans and advances		New credit facilities granted for the month/quarter, wherever applicable
		Secured	Unsecured	
(a)	Purchase of residential properties			
	(i) Owner-occupied			
	of which: HDB			
	(ii) Investment			
	(iii) Bridging loans			
(b)	Purchase of commercial properties			
(c)	Purchase of industrial properties			
(d)	Purchase of other properties			
(e)	Equity withdrawals on properties			
	(i) Residential			
	(ii) Commercial			
	(iii) Industrial			
	(iv) Others			
(f)	Motor vehicles			
(g)	Credit cards			
(h)	Share financing			
(i)	Other loans			
	TOTAL			
	of which: fixed rate			

Non-Residents of Singapore (All Currencies)

		Outstanding loans and advances		New credit facilities granted for the month/quarter, wherever applicable
		Secured	Unsecured	
(a)	Purchase of residential properties			
	(i) Owner-occupied			
	of which: HDB			
	(ii) Investment			
	(iii) Bridging loans			
(b)	Purchase of commercial properties			
(c)	Purchase of industrial properties			
(d)	Purchase of other properties			
(e)	Equity withdrawals on properties			
	(i) Residential			
	(ii) Commercial			
	(iii) Industrial			
	(iv) Others			
(f)	Motor vehicles			
(g)	Credit cards			
(h)	Share financing			
(i)	Other loans			
	TOTAL			
	of which: fixed rate			

Non-Residents of Singapore (Singapore Dollar)

		Outstanding loans and advances		New credit facilities granted for the month/quarter, wherever applicable
		Secured	Unsecured	
(a)	Purchase of residential properties			
	(i) Owner-occupied			
	of which: HDB			
	(ii) Investment			
	(iii) Bridging loans			
(b)	Purchase of commercial properties			
(c)	Purchase of industrial properties			
(d)	Purchase of other properties			
(e)	Equity withdrawals on properties			
	(i) Residential			
	(ii) Commercial			
	(iii) Industrial			
	(iv) Others			
(f)	Motor vehicles			
(g)	Credit cards			
(h)	Share financing			
(i)	Other loans			
	TOTAL			
	of which: fixed rate			

PART II: OTHER COUNTERPARTIES

All Currencies

		Amount Outstanding			New credit facilities granted for the month/quarter, wherever applicable
		Loans and advances including Bills discounted or purchased		Contingent items	
		Secured	Unsecured		
(a)	Real Estate				
	of which: Income Producing Real Estate (IPRE) ²				
	(i) Residential				
	(ii) Commercial				
	(iii) Industrial				
	(iv) Others				
	of which: Other than IPRE				
(b)	Project Finance ³				
(c)	Object Finance ³				
	of which: Aircraft finance				
	of which: Ship finance				
(d)	Share finance				
(e)	Trade finance ⁵				
(f)	Commodities finance ⁶				
(g)	Others				
	of which: Wealth management purposes ⁷				
	of which: Purchase of real estate				
	of which: Purchase of shares				
	TOTAL				

By Singapore Dollar

		Amount Outstanding			New credit facilities granted for the month/quarter, wherever applicable
		Loans and advances including Bills discounted or purchased		Contingent items	
		Secured	Unsecured		
(a)	Real Estate				
	of which: Income Producing Real Estate (IPRE)				
	(i) Residential				
	(ii) Commercial				
	(iii) Industrial				
	(iv) Others				
	of which: Other than IPRE				
(b)	Project Finance				
(c)	Object Finance				
	of which: Aircraft finance				
	of which: Ship finance				
(d)	Share finance				
(e)	Trade finance				
(f)	Commodities finance				
(g)	Others				
	of which: Wealth management purposes				
	of which: Purchase of real estate				
	of which: Purchase of shares				
	TOTAL				

**Liabilities by Country and by Counterparty - By Residency
Instructions**

- 1 All items to be reported are based on Outstanding Amount.
- 2 Unless specifically stated, all transactions should be classified by the residency of the counterparty for country classification. Please see instruction 5 for the "Other Residual Liabilities" item instead.
- 3 Positions vis-à-vis international organisations should not be assigned to the country of residence of the institution but should be reported on the "International Organisations" row.
- 4 Deposits - for joint depositors, the deposits are to be split equally based on country of residence of each of the joint
- 5 Other Residual Liabilities
Aggregate the Merchant Bank's other residual liabilities that are not reported in the other tables in Appendix D4, based on residency of the Merchant Bank's counterparty.
Where not possible to aggregate for specific liabilities, the Merchant Bank may tag these items to "In Singapore" and provide notes in Appendix K, Section C on what these items are.
Only significant items greater than S\$1m or 5% of the Merchant Bank's total liabilities, whichever is lower, need to be explained in Appendix K, Section C

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

Singapore Dollars '000

LIABILITIES BY COUNTRY AND BY COUNTERPARTY - ALL CURRENCIES (BY RESIDENCY)

Country	Deposits and Balances										Total of which: Non-Bank Financial Institutions			
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: merchant banks												
Listing by country outside Singapore ¹ :		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Amounts payable under repurchase agreements										Total of which: Non-Bank Financial Institutions			
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Negative fair values for financial derivatives										Total of which: Non-Bank Financial Institutions			
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Negative fair values for financial derivatives: Sub-sectors for Other Non-Bank Financial Institutions

Country	Securities and Futures Companies	Fund Management Companies
Singapore		
Outside Singapore ²		

Country	Bills Payable										Total of which: Non-Bank Financial Institutions			
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Debt Securities										Total Debt Securities, of which: Remaining maturities up to and including one year	Total Debt Securities, of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others		Total	Money Market Funds	Insurance companies, provident and pension funds
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA
International Organisations		NA												

Country	Negotiable Certificates of Deposits ("NCDs")										Total NCDs, of which: Remaining maturities up to and including one year	Total NCDs, of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others		Total	Money Market Funds	Insurance companies, provident and pension funds
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA
International Organisations		NA												

Country	Other Residual Liabilities
Singapore	
Outside Singapore	

1 Follows ISO 3166 Country Code. Also to list countries not in ISO 3166 Country Code.

2 Aggregate of all countries outside Singapore.

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

LIABILITIES BY COUNTRY AND BY COUNTERPARTY - SINGAPORE DOLLAR (BY RESIDENCY)

Singapore Dollars '000

Country	Deposits and Balances											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA						NA						

Country	Amounts payable under repurchase agreements											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Negative fair values for financial derivatives											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Negative fair values for financial derivatives: Sub-sectors for Other Non-Bank Financial Institutions

Country	Securities and Futures Companies	Fund Management Companies
Singapore		
Outside Singapore		

Country	Bills Payable											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Debt Securities											Total Debt Securities, of which: Remaining maturities up to and including one year	Total Debt Securities, of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total		Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks													
Listing by country outside Singapore:		NA													
Country 1		NA													
Country 2		NA													
Country 3		NA													
etc		NA													
Singapore				NA											
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA	
International Organisations		NA													

Country	Negotiable Certificates of Deposits ("NCDs")											Total NCDs, of which: Remaining maturities up to and including one year	Total NCDs, of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total		Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks													
Listing by country outside Singapore:		NA													
Country 1		NA													
Country 2		NA													
Country 3		NA													
etc		NA													
Singapore				NA											
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA	
International Organisations		NA													

Country	Other Residual Liabilities
Singapore	
Outside Singapore	

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

LIABILITIES BY COUNTRY AND BY COUNTERPARTY - UNITED STATES DOLLAR (BY RESIDENCY)

Singapore Dollars '000

Country	Deposits and Balances											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: merchant banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Amounts payable under repurchase agreements											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Negative fair values for financial derivatives											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Bills Payable											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Debt Securities											Total Debt Securities, of which: Remaining maturities up to and including one year	Total Debt Securities, of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total		Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks													
Listing by country outside Singapore:		NA													
Country 1		NA													
Country 2		NA													
Country 3		NA													
etc		NA													
Singapore				NA											
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA	
International Organisations		NA													

Country	Negotiable Certificates of Deposits ("NCDs")											Total NCDs, of which: Remaining maturities up to and including one year	Total NCDs, of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total		Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks													
Listing by country outside Singapore:		NA													
Country 1		NA													
Country 2		NA													
Country 3		NA													
etc		NA													
Singapore				NA											
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA	
International Organisations		NA													

Country	Other Residual Liabilities
Singapore	
Outside Singapore	

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

LIABILITIES BY COUNTRY AND BY COUNTERPARTY - EURO (BY RESIDENCY)

Singapore Dollars '000

Country	Deposits and Balances											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: merchant banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Amounts payable under repurchase agreements											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Negative fair values for financial derivatives											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Bills Payable											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Debt Securities											Total Debt Securities, of which: Remaining maturities up to and including one year	Total Debt Securities, of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total		Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks													
Listing by country outside Singapore:		NA													
Country 1		NA													
Country 2		NA													
Country 3		NA													
etc		NA													
Singapore				NA											
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA	
International Organisations		NA													

Country	Negotiable Certificates of Deposits ("NCDs")											Total NCDs, of which: Remaining maturities up to and including one year	Total NCDs, of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total		Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks													
Listing by country outside Singapore:		NA													
Country 1		NA													
Country 2		NA													
Country 3		NA													
etc		NA													
Singapore				NA											
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA	
International Organisations		NA													

Country	Other Residual Liabilities
Singapore	
Outside Singapore	

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

LIABILITIES BY COUNTRY AND BY COUNTERPARTY - JAPANESE YEN (BY RESIDENCY)

Singapore Dollars '000

Country	Deposits and Balances													
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions		
	Total	of which: merchant banks										Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Amounts payable under repurchase agreements													
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions		
	Total	of which: Merchant Banks										Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Negative fair values for financial derivatives													
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions		
	Total	of which: Merchant Banks										Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Bills Payable													
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions		
	Total	of which: Merchant Banks										Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Debt Securities														
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total Debt Securities, of which: Remaining maturities up to and including one year	Total Debt Securities, of which: Non-Bank Financial Institutions		
	Total	of which: Merchant Banks											Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
Listing by country outside Singapore:		NA													
Country 1		NA													
Country 2		NA													
Country 3		NA													
etc		NA													
Singapore				NA											
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations		NA													

Country	Negotiable Certificates of Deposits ("NCDs")														
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total NCDs, of which: Remaining maturities up to and including one year	Total NCDs, of which: Non-Bank Financial Institutions		
	Total	of which: Merchant Banks											Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
Listing by country outside Singapore:		NA													
Country 1		NA													
Country 2		NA													
Country 3		NA													
etc		NA													
Singapore				NA											
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
International Organisations		NA													

Country	Other Residual Liabilities
Singapore	
Outside Singapore	

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

LIABILITIES BY COUNTRY AND BY COUNTERPARTY - STERLING POUND (BY RESIDENCY)

Singapore Dollars '000

Country	Deposits and Balances											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: merchant banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Amounts payable under repurchase agreements											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Negative fair values for financial derivatives											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Bills Payable											Total of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks												
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
International Organisations		NA												

Country	Debt Securities											Total Debt Securities, of which: Remaining maturities up to and including one year	Total Debt Securities, of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total		Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks													
Listing by country outside Singapore:		NA													
Country 1		NA													
Country 2		NA													
Country 3		NA													
etc		NA													
Singapore				NA											
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA	
International Organisations		NA													

Country	Negotiable Certificates of Deposits ("NCDs")											Total NCDs, of which: Remaining maturities up to and including one year	Total NCDs, of which: Non-Bank Financial Institutions		
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total		Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
	Total	of which: Merchant Banks													
Listing by country outside Singapore:		NA													
Country 1		NA													
Country 2		NA													
Country 3		NA													
etc		NA													
Singapore				NA											
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA	
International Organisations		NA													

Country	Other Residual Liabilities
Singapore	
Outside Singapore	

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

LIABILITIES BY COUNTRY AND BY COUNTERPARTY - RENMINBI (BY RESIDENCY)

Singapore Dollars '000

Country	Deposits and Balances													
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions		
	Total	of which: merchant banks										Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA
International Organisations		NA												

Country	Amounts payable under repurchase agreements													
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions		
	Total	of which: Merchant Banks										Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA
International Organisations														

Country	Negative fair values for financial derivatives													
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions		
	Total	of which: Merchant Banks										Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA
International Organisations		NA												

Country	Bills Payable													
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total of which: Non-Bank Financial Institutions		
	Total	of which: Merchant Banks										Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
Listing by country outside Singapore:		NA												
Country 1		NA												
Country 2		NA												
Country 3		NA												
etc		NA												
Singapore				NA										
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA
International Organisations		NA												

Country	Debt Securities														
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total Debt Securities, of which: Remaining maturities up to and including one year	Total Debt Securities, of which: Non-Bank Financial Institutions		
	Total	of which: Merchant Banks											Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
Listing by country outside Singapore:		NA													
Country 1		NA													
Country 2		NA													
Country 3		NA													
etc		NA													
Singapore				NA											
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA	
International Organisations		NA													

Country	Negotiable Certificates of Deposits ("NCDs")														
	Banks		Governments	Central Banks & Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total	Total NCDs, of which: Remaining maturities up to and including one year	Total NCDs, of which: Non-Bank Financial Institutions		
	Total	of which: Merchant Banks											Money Market Funds	Insurance companies, provident and pension funds	Other Non-Bank Financial Institutions
Listing by country outside Singapore:		NA													
Country 1		NA													
Country 2		NA													
Country 3		NA													
etc		NA													
Singapore				NA											
Monetary Authority of Singapore	NA	NA	NA		NA	NA	NA	NA	NA	NA		NA	NA	NA	
International Organisations		NA													

Country	Other Residual Liabilities
Singapore	
Outside Singapore	

**RMB Business Activities
Instructions**

General

- 1 The Merchant Bank shall report all transactions in its RMB business activities, for:
 - a. all RMB (CNY and CNH) transactions, including deliverables and non-deliverables; and
 - b. Trades with external counterparties, including the Merchant Bank's head office, overseas branches and subsidiaries.

- 2 The Merchant Bank shall report month end balances for Part I: Balance of RMB Transactions and Part III: Assets Under Management.

Part I

- 3 For item A2c, where the Non-bank Financial Institution is a corporate, please include here instead of under item A2a.

Part II

- 4 The Merchant Bank shall report the value of all transactions denominated in RMB.

- 5 For item A3 (Foreign exchange swaps) and item A6 (Currency swaps), a merchant bank in Singapore shall report the value of the unsettled forward leg denominated in RMB at the time of the transaction. This shall not be reported again under item A1 (Spot transactions) or item A2 (Outright forwards).

Institution Code
 Name of Merchant Bank
 Period

A9999 / C9999
ABC BANK
MMM / YYYY

RMB BUSINESS ACTIVITIES

RMB '000

PART I: BALANCE OF RMB TRANSACTIONS

A- LIABILITIES

		Balance as at end of reporting month	
1	Deposits of non-bank customers (natural persons)		[]
2	Deposits of non-bank customers (other types of customers)		[]
(a)	Corporates		
(b)	Sovereign Wealth Funds		
(c)	Non-Bank Financial institutions		
(d)	Others		
3	Deposits and balances		[]
(a)	The RMB clearing bank in Singapore		
(b)	Other banks in Singapore		
(bi)	of which: merchant banks in Singapore		
(c)	Other banks outside Singapore		
(d)	Central banks and official monetary authorities		
4	Amounts payable under repurchase agreements:		[]
(a)	The RMB clearing bank in Singapore		
(b)	Other banks in Singapore		
(bi)	of which: merchant banks in Singapore		
(c)	Other banks outside Singapore:		
(d)	Central banks and official monetary authorities		
5	Debt securities issued		[]
6	Negotiable certificates of deposits issued		[]
7	All other liabilities		[]
8	Total liabilities		[]

B - ASSETS

		Balance as at end of reporting month	
1	Cash and balances:		[]
(a)	Non-banks		
(b)	Banks:		
(i)	The RMB clearing bank in Singapore		
(ii)	Other banks in Singapore		
(iii)	of which: merchant banks in Singapore		
(iv)	Other banks outside Singapore		
(c)	Central banks and official monetary authorities		
2	Loans and advances		[]
(a)	Non-banks		
(b)	Banks:		
(i)	Banks in Singapore		
(ii)	Banks outside Singapore		
3	RMB-denominated bills discounted or purchased		[]
(a)	Of which discounted in RMB:		
(i)	Import bills		
(ii)	Export bills		
(iii)	Other bills		
(b)	Of which discounted in other currencies:		
(i)	Import bills		
(ii)	Export bills		
(iii)	Other bills		
4	Amounts receivable under reverse repurchase agreements:		[]
(a)	The RMB clearing bank in Singapore		
(b)	Other banks in Singapore		
(bi)	of which: merchant banks in Singapore		
(c)	Other banks outside Singapore		
(d)	Central banks and official monetary authorities		
5	Debt securities held		[]
6	Negotiable certificates of deposits held		[]
7	All other assets		[]
8	Total assets		[]

C - OFF BALANCE SHEET ITEMS

- 1 Letters of credit issued/confirmed
- 2 Other off-balance sheet items¹

Balance as at end of reporting month

PART II: VALUE OF RMB TRANSACTIONS

A - RMB EXCHANGE TURNOVER

- 1 Spot transactions
 - (a) CNY²
 - (b) CNH³
- 2 Outright forwards
 - (a) CNY
 - (b) CNH
- 3 Foreign exchange swaps
 - (a) CNY
 - (b) CNH
- 4 Currency options
 - (a) CNY
 - (b) CNH
- 5 Currency futures
 - (a) CNY
 - (b) CNH
- 6 Currency swaps
 - (a) CNY
 - (b) CNH

Value of transactions in reporting month

PART III - ASSETS UNDER MANAGEMENT

- (a) Assets under management
- (b) Discretionary funds
- (c) Non-discretionary funds

Balance as at end of reporting month

1 "Other off-balance sheet items" refer to "Contingent Liabilities" and "Commitments" except for "Letters of credit issued/confirmed".
 2 "CNY" refers to RMB transactions conducted onshore in China.
 3 "CNH" refers to RMB transactions conducted offshore.

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

CLASSIFICATION AND FAIR VALUE MEASUREMENTS OF ASSETS AND LIABILITIES

Singapore Dollars '000

PART I: CLASSIFICATION AND FAIR VALUE HIERARCHY

	Amortised cost	Fair value through other comprehensive income	Fair value through Profit or Loss	Amortised cost adjusted for change in fair value attributable to the hedged risk	Total	Fair Value Measurements at Reporting Date ³			
						(Level 1)	(Level 2)	(Level 3)	
ASSETS									
1	Cash and Balances								
2	Amounts receivable under reverse repurchase agreements								
3	Positive fair values for financial derivatives								
4	Negotiable certificates of deposit held								
5	Debt securities								
(a)	Banks and Merchant Banks								
(i)	of which: in Singapore								
(b)	Governments								
(i)	of which: Singapore								
(c)	Central Banks and Official Monetary Authorities								
(d)	Monetary Authority of Singapore								
(e)	Public sector entities								
(i)	of which: Singapore								
(i.i)	of which: statutory boards								
(f)	Corporates								
(i)	of which: in Singapore								
(g)	Counterparties other than the above								
6	Equity investments								
7	Loans and advances								
8	Bills discounted or purchased								
9	Assets held for sale								
10	Other assets								
11	Insurance fund investment assets								
	Total financial assets								
	Non-financial assets¹								
	Total Assets								
LIABILITIES									
12	Deposits and Balances								
13	Amounts payable under repurchase agreements								
14	Negative fair values for financial derivatives								
15	Bills payable								
16	Negotiable certificates of deposits								
17	Debt securities								
18	Liabilities of disposal groups held for sale								
19	Other liabilities								
20	Liabilities under insurance contracts								
	Total financial liabilities								
	Non-financial liabilities²								
	Total Liabilities								

PART II: ADDITIONAL DISCLOSURE⁴

1 Examples are investments in associates/subsidiaries/joint ventures, goodwill on consolidation, intangibles, properties and equipment, investment properties and deferred tax assets.

2 Examples are current tax liabilities and deferred tax liabilities.

3 The Merchant Bank should refer to Financial Reporting Standard 113 - Fair Value Measurement in the disclosure of fair value hierarchy. The fair value hierarchy may not be applicable to all financial instruments and may be applicable to non-financial assets and liabilities one of which is investment property. Financial instruments that are valued using quoted prices in active markets are classified as Level 1 of the fair valuation hierarchy. These would include derivatives contracts which are traded in an active exchange market of the valuation hierarchy. Where fair value is determined using inputs other than quoted prices included within Level 1 that are observable either directly or indirectly, such instruments are generally classified as Level 2. In cases where quoted prices are generally not available, the Merchant Bank should determine the fair value based on valuation techniques that use market parameters as inputs, including but not limited to yield curves, volatilities and foreign exchange rates. The Merchant Bank should classify financial instruments as Level 3 when there is reliance on inputs that are not based on observable market data. These would include all input parameters which are derived from historical data such as correlation or volatilities as well as unquoted equity securities.

4 In general, the summation of assets and liabilities classified as "Fair value through other comprehensive income", "Fair value through Profit/Loss" and "Amortised cost adjusted for change in fair value attributable to the hedged risk" equates the summation of assets and liabilities measured at fair value classified by "Level 1", "Level 2" and "Level 3" within the fair value hierarchy. Please describe the assets and liabilities and the corresponding outstanding amounts in cases where the numbers do not reconcile.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX E
Annex 2

Institution Code	A9999 / C9999
Name of Merchant Bank	ABC BANK
Period	MMM / YYYY

STATEMENT OF FINANCIAL POSITION, CONTINGENT LIABILITIES,
COMMITMENTS, DERIVATIVES AND OTHER ITEMS (ISLAMIC BANKING)

Singapore Dollars '000

ASSETS

1	Cash and Balances		
2	Amounts receivable under reverse repurchase agreements		
3	Positive fair values for financial derivatives		
4	Negotiable certificates of deposit		
5	Debt securities		
6	Equity investments		
7	Financing and advances		
(a)	Murabaha Financing		
(b)	Commodity Murabaha Financing		
(c)	Ijarah Financing		
(d)	Wakalah Financing		
(e)	Wadiah Financing		
(f)	Others		
8	Intangible assets		
9	Properties and equipment		
10	Assets held for sale		
11	Other assets		
12	Insurance fund investment assets		
	TOTAL ASSETS		

LIABILITIES

13	Deposits and Balances		
(a)	Wadiah Deposits		
(b)	Murabaha Deposits		
(c)	Others		
14	Amounts payable under repurchase agreements		
15	Negative fair values for financial derivatives		
16	Bills payable		
17	Negotiable certificates of deposits		
18	Debt securities		
19	Liabilities of disposal groups held for sale		
20	Other liabilities		
(a)	Profit Sharing Investment Accounts (PSIA) <i>Alpha for PSIA, \$ _____ (exact Singapore dollar amount)</i>		
(b)	Wakalah placements		
(c)	Others		
21	Liabilities under insurance contracts		
	TOTAL LIABILITIES		

EQUITY

22	Share capital		
23	Other equity instruments		
24	Reserves		
(a)	Revenue reserves of which: Profit/(Loss) made for the reporting period		
(b)	Other reserves		
	TOTAL EQUITY		

CONTINGENT LIABILITIES, COMMITMENTS, DERIVATIVES AND OTHER ITEMS

25	Contingent Liabilities		
(a)	Financial guarantees		
(b)	Performance guarantees		
(c)	Letters of credit		
(d)	Acceptances		
(e)	Others		
26	Commitments		
(a)	Undrawn credit commitments		
(b)	Forward asset purchases		
(c)	Forward deposits placed		
(d)	Underwriting commitments		
(e)	Other commitments		
27	Financial Derivatives		
28	Islamic Assets under Management		
29	Islamic Assets under Custody		

Institution Code
Name of Merchant Bank
Period

A9999 / C9999
ABC BANK
MMM / YYYY

ASSET AGEING ANALYSIS BY COUNTERPARTY AND BY PURPOSE

Singapore Dollars '000

PART I: BY COUNTERPARTY

Loans and Advances

Days	Banks		Governments	Central Banks and Official Monetary Authorities	Public Sector Entities	Corporates	Unincorporated enterprises held by natural persons	Natural persons	Non-profit institutions serving individuals and families	Others	Total
	Total	Total of which: merchant banks in Singapore									
Current											
Past Due¹											
< 30 days past due											
30 to 59 days past due											
60 to 89 days past due											
90 to 179 days past due											
180 days or more past due											

Bills discounted or purchased

Days	Banks		Governments	Central Banks and Official Monetary Authorities	Public Sector Entities	Corporates	Others	Total
	Total	Total of which: merchant banks in Singapore						
Current								
Past Due								
< 30 days past due								
30 to 59 days past due								
60 to 89 days past due								
90 to 179 days past due								
180 days or more past due								

Debt Securities

Days	Banks		Governments	Central Banks and Official Monetary Authorities	Public Sector Entities	Corporates	Others	Total
	Total	Total of which: merchant banks in Singapore						
Current								
Past Due								
< 30 days past due								
30 to 59 days past due								
60 to 89 days past due								
90 to 179 days past due								
180 days or more past due								

PART II: NATURAL PERSONS - BY PURPOSE

	Current	Days Past Due				
		< 30 days past due	30 to 59 days past due	60 to 89 days past due	90 to 179 days past due	180 days or more past due
(a) Purchase of residential properties						
of which:						
(i) Owner-occupied						
of which: HDB						
(ii) Investment						
(iii) Bridging loans						
(b) Purchase of commercial properties						
(c) Purchase of industrial properties						
(d) Purchase of other properties						
(e) Equity withdrawals on properties						
(i) Residential						
(ii) Commercial						
(iii) Industrial						
(iv) Others						
(f) Motor vehicles						
(g) Credit cards						
(h) Share financing						
(i) Other loans						

¹ Past due accounts include those which the customer/counterparty is in the early stages of delinquency and has failed to make a payment or a partial payment in accordance with the contractual terms of the agreement.

**Classification
Instructions**

- 1 All items to be reported are based on Outstanding Amount.
- 2 The information provided in the reporting form should be consistent with the requirements of MAS Notice 1005.
- 3 Financial assets that are "fair value through profit or loss" need not be graded unless they are classified.
- 4 Other Gradable Assets include the following:
 - a) Balances
 - b) Amounts receivable under reverse repurchase agreements
 - c) Positive fair values for financial derivatives
 - d) Negotiable certificates of deposit
- 5 For "number of borrowers", each borrower should be identified with the classification where the majority of the facility has been graded. For instance, if classified facility is graded Substandard/Doubtful in the proportion of 70:30, this account would be identified with "Substandard".

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CLASSIFIED ASSETS BY SECTOR, PURPOSE AND COUNTERPARTY

Singapore Dollars '000

PART I: CLASSIFIED ASSETS BY SECTOR FOR GOVERNMENTS, PUBLIC SECTOR ENTITIES, CORPORATES, UNINCORPORATED ENTERPRISES HELD BY NATURAL PERSONS AND INTERNATIONAL ORGANISATIONS

By Sector	Loans and Advances including Bills discounted or purchased		Debt Securities		Other Gradable Assets		Contingent Items		Commitments		Stage 3/Loss Allowance for Credit-Impaired Exposures					Number of Borrowers
	Outstanding Amount		Outstanding Amount		Outstanding Amount		Outstanding Amount		Outstanding Amount		Loans and Advances including Bills discounted or purchased	Debt Securities	Other Gradable Assets	Contingent Items	Commitments	
	Secured	Unsecured	Secured	Unsecured	Secured	Unsecured	Secured	Unsecured	Secured	Unsecured						
1	Agriculture and Fishing															
2	Mining and Quarrying															
3	Manufacturing															
4	Electricity, Gas and Water Supply															
5	Construction															
6	Wholesale Trade															
7	Retail Trade															
8	Transport and Storage															
(a)	of which: Aviation															
(b)	of which: Shipping															
9	Accommodation and Food Service Activities															
10	Information and Communications															
11	Real Estate															
(a)	of which: Real Estate developers															
(b)	of which: Real Estate Investment Trusts (REITs) with rental income															
12	Professional, Scientific, Technical, Administrative, Support Service Activities															
13	Non-bank Financial Institutions ("NBFI")															
(a)	Finance Holding Companies															
(b)	Finance Companies															
(c)	Fund management companies															
(d)	Trust and funds															
(e)	Insurance companies, provident and pension funds															
(f)	Security and Futures Companies															
(g)	Exchanges															
(h)	Trustee, fiduciary and custody services firms															
(i)	Other NBFI															
14	Other industries:															
(a)	Other holding companies															
(b)	Public Administration															
(c)	All other industries not categorised above															

PART II: CLASSIFIED LOANS AND ADVANCES FOR NATURAL PERSONS

By Purpose	Loans and Advances		Stage 3/Loss Allowance for Credit-Impaired Exposures	Number of Borrowers
	Outstanding Amount			
	Secured	Unsecured		
1	Purchase of residential properties			
(a)	(i) Owner-occupied			
	of which: HDB			
(b)	(ii) Investment			
(c)	(iii) Bridging loans			
2	Purchase of commercial properties			
3	Purchase of industrial properties			
4	Purchase of other properties			
5	Equity withdrawals on properties			
(a)	(i) Residential			
(b)	(ii) Commercial			
(c)	(iii) Industrial			
(d)	(iv) Others			
6	Motor vehicles			
7	Credit cards			
8	Share financing			
9	Other loans			

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Singapore Dollars '000

CLASSIFIED ASSETS BY SECTOR AND BY COUNTRY

Counterparties - Corporates, Unincorporated Enterprises held by Natural Persons - Loans and Advances including Bills discounted or purchased

Corporates - Breakdown by Industry

Country	Outstanding Amount														
	Agriculture & Fishing	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation & Food Service Activities	Information & Communications	Non-bank Financial Institutions	Real Estate	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country outside Singapore ¹ :															
Country 1															
Country 2															
Country 3															
etc															
Singapore															
International Organisations															

Corporates - Breakdown by Industry

Country	Stage 3/Loss Allowance for Credit-Impaired Exposures														
	Agriculture & Fishing	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation & Food Service Activities	Information & Communications	Non-bank Financial Institutions	Real Estate	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country outside Singapore:															
Country 1															
Country 2															
Country 3															
etc															
Singapore															
International Organisations															

Unincorporated Enterprises held by Natural Persons - Breakdown by Industry

Country	Outstanding Amount														
	Agriculture & Fishing	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation & Food Service Activities	Information & Communications	Non-bank Financial Institutions	Real Estate	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country outside Singapore:															
Country 1															
Country 2															
Country 3															
etc															
Singapore															
International Organisations															

Unincorporated Enterprises held by Natural Persons - Breakdown by Industry

Country	Stage 3/Loss Allowance for Credit-Impaired Exposures														
	Agriculture & Fishing	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale Trade	Retail Trade	Transport and Storage	Accommodation & Food Service Activities	Information & Communications	Non-bank Financial Institutions	Real Estate	Professional, Scientific, Technical, Administrative, Support Service Activities	Others	Total
Listing by country outside Singapore:															
Country 1															
Country 2															
Country 3															
etc															
Singapore															
International Organisations															

¹ Follows ISO 3166 Country Code. Also to list countries not in ISO 3166 Country Code.

Interest Rate Repricing Instructions

- 1 The forms incorporate positions only from non-trading books. If funding is provided to or from the trading book, it should be reported as an asset under "Loans to the Merchant Bank's own trading book" or a liability under "Borrowings from the Merchant Bank's own trading book" respectively. The funding should be allocated to the appropriate time bucket(s).
- 2 In addition to reporting interest rate positions in the non-trading book on an aggregated basis in Appendix G Annex 1, Merchant Bank should complete a separate form for each material currency (defined as 5% or more of non-trading book assets or liabilities). The foreign currency amount must be converted into Singapore dollars using the Merchant Bank's internal currency conversion rates.
- 3 Merchant Bank should allocate all positions which are sensitive to changes in interest rates (including interest rate derivatives) in the maturity ladder according to their residual term to the next repricing date. For instance:
 - (a) Fixed-rate instruments according to the residual term to maturity.
 - (b) Floating-rate instruments according to the residual term to the next repricing date.
 - (c) For assets and liabilities lacking a definitive repricing date, they should be assigned to repricing time buckets according to the expected repricing dates. Merchant Bank is required to explain the basis for such assignments. Where customer behaviour assumptions are made (e.g. prepayment), Merchant Bank is also required to provide their basis of assumptions. For this purpose, Merchant Bank is required to provide details of all these assumptions in Appendix K.
 - (d) Futures and forward contracts, including forward rate agreements (FRAs), are treated as a combination of a long and a short position. The maturity of a future or a FRA will be the period until delivery or exercise of the contract, plus the life of the underlying instrument where applicable. For example, a long position in a June three-month interest rate future (taken in April) is to be reported as a long position with a maturity of five months and a short position with a maturity of two months.
 - (e) Swaps are treated as two notional positions with relevant maturities. For example, an interest rate swap under which a Merchant Bank is receiving floating-rate interest and paying fixed-rate interest will be treated as a long floating-rate position of maturity equivalent to the period until the next interest fixing and a short fixed-rate position of maturity equivalent to the residual life of the swap. The separate legs of cross currency swaps are to be treated in the relevant maturity ladders for the currencies concerned.
 - (f) Options are considered according to the delta equivalent amount of the underlying or of the notional underlying.
- 4 For items which are not stipulated in the form, an "Others" category is provided. For instance, under the Contingent Liabilities, Commitments, Derivatives and Other Items category, while "Financial Derivatives (non-trading)" is specified, there could be other items which affect the current interest rate risk profile such as commitments with the timing known and rate locked.

Property Loan To Value (LTV) Ratio (For the Purchase of Property)**Instructions**

- 1 For outstanding loans, LTV refers to current LTV and is computed based on value of disbursed loans divided by the most recent valuation of collateral. For new loans, LTV refers to LTV at inception and is computed based on the total amount of loans approved and accepted (regardless of their being disbursed or not) divided by valuation of collateral at the point of loan application.
- 2 Includes loans extended for (i) the purchase of properties located in Singapore and outside of Singapore; and (ii) loans secured on borrower's equity in the property regardless of the purpose of loan.
- 3 Loans extended to companies (both property and non-property related), including sole-proprietors & special purpose vehicles for the purchase of properties should be reported under "Other than Natural Persons". Loans taken by property-related companies for purchase of land for project development purpose should not be reported here.
- 4 The outstanding loans and advances refer to loans and advances that are disbursed and reported as part of "loans and advances" on the Statement of Financial Position.
- 5 Covers office, retail and hotel space.
- 6 Covers warehouse and factory space.

Foreign Exchange ("FX") and Interest Rate Derivatives Turnover Instructions

- 1 Merchant Bank is required to report turnover of trades executed on monthly basis. The data should reflect all transactions entered into regardless of whether delivery or settlement is made during that month.
- 2 Appendix I only covers transactions that are priced or facilitated by traders in Singapore, even if transactions entered into in different locations were booked in a central location. Transactions concluded by dealers outside of Singapore are excluded.

For trades executed on electronic-trading (e-trading) or electronic-commerce (e-commerce) platforms, the location of the trading desk or e-trading/e-commerce team should be used to determine the location of the transaction. Otherwise, the location of the sales contact who services the client can be used.

Back-to-back trades and trades that facilitate internal book-keeping and internal risk management between banks or with other market participants that are part of the same Banking group should be reported. For example, if the back-to-back trades are conducted between the Merchant Bank and the bank of the same banking group, these trades would need to be reported. However, such trades within the same reporting entity, for example ABC Merchant Bank, should be excluded.

OTC derivatives transactions that are centrally cleared via central counterparties (CCPs) should be reported on a pre-novation basis in the turnover part of the survey (i.e. with the original execution counterpart as counterparty) Any post-trade transaction records that arise from central clearing via CCP (e.g. through novation) should not be reported as additional transactions. For example, if a reporting bank executed a non-deliverable forward (NDF) contract with a hedge fund and the contract was post-trade transferred to a CCP for central clearing, the reporting bank should report only the turnover associated with that NDF contract with the hedge fund counterparty. The post-novation contract with the CCP should not be reported.

- 3 Transactions in Euro legacy currencies versus other currencies should be replaced by the Euro. Hence, Merchant Bank should convert such transactions into Euro transactions for reporting purposes. Transactions in Euro versus legacy currencies or legacy currencies versus legacy currencies should not be reported.
- 4 The volume of transactions in the forward column should be reported only at the time of transaction. Similarly, swaps need to be reported in the swap column at the time of the transaction. This is not to be reported again in the spot and forward columns. The amount to be reported is the value of the unsettled forward leg.
- 5 Reporting institutions are to report only currency options in the "Currency Options" table. Other options like interest rate options and interest rate guarantees should not be reported here.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX I
Part II

Institution Code
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CURRENCY OPTIONS

Singapore Dollars '000

Currency Options	Total Transactions with				Total	Written	Bought
	Banks in Singapore	Non-Bank Customers in Singapore	Banks outside Singapore	Non-Bank Customers outside Singapore			
SGD against:							
USD							
EUR							
JPY							
Others							
Sub-total							
USD against:							
GBP							
EUR							
JPY							
AUD							
CAD							
CHF							
Others							
Sub-total							
3rd Currency							
GBP/JPY							
EUR/GBP							
EUR/JPY							
Others							
Sub-total							
Grand total							

S\$ CURRENCY OPTIONS

	Total Nominal ¹	S\$ Millions	Number of Contracts
Options Bought			
from other banks and merchant banks			
in Singapore			
outside Singapore			
from other financial institutions			
in Singapore			
outside Singapore			
from non-financial customers			
in Singapore			
outside Singapore			
Total			
Options Sold			
from other banks and merchant banks			
in Singapore			
outside Singapore			
from other financial institutions			
in Singapore			
outside Singapore			
from non-financial customers			
in Singapore			
outside Singapore			
Total			

[1] Option nominal amount in foreign currency to be converted to S\$ nominal amount at the strike rate
E.g. If a bank bought US\$100 call/ S\$ put at a strike of 1.85 and a S\$50 call/put at a strike of 1.85 from another financial institution, then the amount of options bought by the bank will be reported as (S\$185 + S\$50) S\$235.

**MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX I
Part III and IV**

Institution Code
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CURRENCY FUTURES, FORWARD RATE AGREEMENTS, INTEREST RATE AND CURRENCY SWAPS

Singapore Dollars '000

PART III: CURRENCY FUTURES

Currency Futures	Nominal Value		
	Transacted through Exchanges in Singapore	Transacted through Exchanges Outside Singapore	Total
USD/EUR			
USD/JPY			
USD/GBP			
Others			
Total			

PART IV: FORWARD RATE AGREEMENTS, INTEREST RATE AND CURRENCY SWAPS

Currencies	Principal Amount Transacted		
	Interest Rate and Currency Swaps		
EUR			
JPY			
SGD			
Others			
Total			

Selected Statistics for Reporting Period
Instructions

- Please indicate all the business activities conducted by the Merchant Bank. Reference is made to the Basel Committee on Banking Supervision's June 2006 International Convergence of Capital Measurement and Capital Standards. Most activities should be mapped into the Level 1 business lines listed in the table. Services such as "Payments and Settlements", "Agency Services" and "Retail Brokerage" should be subsumed under the respective business lines.

Mapping of Business Lines		
Level 1	Level 2	Activity Groups
Corporate Finance	Corporate Finance	Mergers and acquisitions, Underwriting, Privatisations, Securitisation, Research, Debt(Government, High Yield), Equity, Syndications, Initial Public Offerings, Secondary Private Placements
	Municipal / Government Finance	
	Merchant Banking	
	Advisory Services	
Trading & Sales	Sales	Fixed Income, Equity, Foreign Exchanges, Commodities, Credit, Funding, Own Position Securities, Lending and Repurchase Agreements, Brokerage, Debt, Prime Brokerage
	Market Making	
	Proprietary Positions	
	Treasury	
Payment and Settlement	External Clients	Payments and Collections, Funds Transfers, Clearing and Settlement
Agency Services	Custody	Escrow, Depository Receipts, Securities Lending (Customers), Corporate Actions
	Corporate Agency	Issuer and Paying Agents
	Corporate Trust	
Asset Management	Discretionary Fund Management	Pooled, Segregated, Retail, Institutional, Closed, Open, Private Equity
	Non-Discretionary Fund Management	Pooled, Segregated, Retail, Institutional, Closed, Open
Retail Brokerage	Retail Brokerage	Execution and Full Service
Retail Banking	Retail Banking	Retail Lending and Deposits, Banking Services, Trust and Estates
	Private Banking	Private Lending and Deposits, Banking Services, Trust and Estates, Investment Advice
	Card Services	Merchant / Commercial / Corporate Cards, Private Labels and Retail
Commercial Banking	Commercial Banking	Project Finance, Real Estate, Export Finance, Trade Finance, Factoring, Leasing, Lending, Guarantees, Bills of Exchange

Part II to Part V (Reporting Period: 1 January to 30 June; 1 July to 31 December)

- Report the Merchant Bank's internal threshold on operational losses. Based on the threshold, report the total amount and number of incidents reflecting the operational losses incurred by the Merchant Bank within each business activity during the reporting period. Operational losses refer to actual losses (amount equals to or exceeds the internal threshold) which the Merchant Bank has made. These losses should be reported before any recovery.
- These include written complaints, complaints received via electronic mails and complaints made verbally through telephonic communication within each business activity during the reporting period.
- Include (a) unsettled litigation cases; (b) settled litigation cases where the claims/provisions are incurred or set aside during the reporting period; (c) litigation cases filed against the Merchant Bank whether booked in Singapore or outside Singapore, and (d) litigation cases brought against related corporation group whereby the Merchant Bank is allocated some litigation claims. "Amount of Claims" refers to the plaintiff's claim and "Provisions" refers to the provisions set aside to cover the costs on account of liability/settlement.
- These relate to all credit facilities that the Merchant Bank has extended to its borrowers with the exception of loans with homogeneous characteristics where the Merchant Bank performs credit reviews on a portfolio basis. The credit facilities of these borrowers are either booked in the Merchant Bank's books or where there is arrangement for the Merchant Bank to bear the credit loss in the event of credit default. Provide the status of credit reviews for these borrowers that should have been performed by reporting date. For example, if the Merchant Bank has scheduled 200 accounts for review from 1 January to 30 June, by reporting date of 30 June, and 50 accounts are not yet completed, fill in the table with "200" for (a) and "50" for (b).
- Carrying amounts of the securities borrowed and securities lent are to be disclosed.
- Assets which Merchant Bank acquires by way of enforcement of interest in or right over the assets. The amount to be disclosed is the carrying amounts (net of impairment losses or accumulated depreciation, where relevant) recognised in the Merchant Bank's books as of the reporting date.

MAS NOTICE TO MERCHANT BANKS 1003 APPENDIX K

Institution Code
Name of Merchant Bank
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NOTES TO REPORTING FORMS

A LOANS AND ADVANCES (All Currencies)

- 1. Residual Maturity greater than 1 year
- 2. Residual Maturity equal or less than 1 year

LOANS AND ADVANCES (Singapore Dollar)

- 1. Residual Maturity greater than 1 year
- 2. Residual Maturity equal or less than 1 year

B INTEREST RATE REPRICING

Please provide -

- 1. Basis of customer behaviour assumptions.

- 2. Repricing positions for products based on contractual term.

C OTHERS