

**LIABILITIES OF BANKS (At End Of Period)** [TABLE A13.4]

|  |           |           |           |           | 2006      |           |           | 2007      |           |           |           | 2008      | 2008      |
|--|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
|  | 2004      | 2005      | 2006      | 2007      | II        | III       | IV        | I         | II        | III       | IV        | I         | II        |
| Million Dollars  |           |           |           |           |           |           |           |           |           |           |           |           |           |
| <b>TOTAL LIABILITIES</b>                                     | 398,236.7 | 425,222.5 | 508,624.6 | 580,881.9 | 462,643.2 | 479,160.6 | 508,624.6 | 529,598.5 | 549,852.3 | 562,120.7 | 580,881.9 | 634,777.2 | 646,881.6 |
| Capital & Reserves   | 35,933.0  | 38,161.7  | 39,017.4  | 39,293.9  | 40,193.8  | 39,810.7  | 39,017.4  | 42,562.7  | 41,362.7  | 40,982.7  | 39,293.9  | 45,413.3  | 41,599.4  |
| Deposits of Non-Bank Customers <sup>1</sup>                  | 206,176.3 | 223,718.0 | 272,462.6 | 314,985.8 | 242,999.9 | 253,082.4 | 272,462.6 | 290,925.0 | 306,135.8 | 308,741.5 | 314,985.8 | 330,849.0 | 333,260.1 |
| Demand Deposits  | 32,775.4  | 35,140.1  | 41,473.1  | 52,080.2  | 36,859.8  | 37,215.8  | 41,473.1  | 43,149.0  | 47,810.3  | 49,973.5  | 52,080.2  | 57,972.3  | 62,574.4  |
| Fixed Deposits   | 99,829.5  | 118,496.4 | 158,168.3 | 175,421.2 | 136,630.5 | 147,594.6 | 158,168.3 | 171,064.0 | 173,360.1 | 173,210.1 | 175,421.2 | 177,955.1 | 170,681.4 |
| Savings Deposits   | 72,938.3  | 69,306.2  | 71,760.9  | 86,496.0  | 68,634.8  | 67,452.1  | 71,760.9  | 75,463.7  | 83,567.6  | 84,236.9  | 86,496.0  | 94,154.8  | 99,360.9  |
| Amounts Due to Banks   | 114,953.7 | 120,849.1 | 146,643.1 | 165,686.7 | 130,740.8 | 137,397.3 | 146,643.1 | 141,748.2 | 150,325.6 | 153,001.8 | 165,686.7 | 184,235.2 | 188,502.1 |
| In Singapore   | 18,815.1  | 23,010.9  | 19,879.9  | 17,225.7  | 21,081.2  | 20,127.0  | 19,879.9  | 17,684.2  | 16,995.1  | 16,543.1  | 17,225.7  | 20,440.8  | 20,997.9  |
| Outside Singapore <sup>2</sup>                               | 96,138.6  | 97,838.3  | 126,763.1 | 148,461.0 | 109,659.7 | 117,270.4 | 126,763.1 | 124,064.0 | 133,330.5 | 136,458.7 | 148,461.0 | 163,794.3 | 167,504.2 |
| Other Liabilities  | 41,173.8  | 42,493.7  | 50,501.6  | 60,915.5  | 48,708.7  | 48,870.2  | 50,501.6  | 54,362.6  | 52,028.1  | 59,394.6  | 60,915.5  | 74,279.8  | 83,520.0  |
| Percentage Change Over Corresponding Period Of Previous Year |           |           |           |           |           |           |           |           |           |           |           |           |           |
| <b>TOTAL LIABILITIES</b>                                     | 9.8       | 6.8       | 19.6      | 14.2      | 12.0      | 13.8      | 19.6      | 19.1      | 18.9      | 17.3      | 14.2      | 19.9      | 17.6      |
| Capital & Reserves   | 9.8       | 6.2       | 2.2       | 0.7       | 4.9       | 0.4       | 2.2       | 5.1       | 2.9       | 2.9       | 0.7       | 6.7       | 0.6       |
| Deposits of Non-Bank Customers <sup>1</sup>                  | 6.1       | 8.5       | 21.8      | 15.6      | 13.0      | 15.2      | 21.8      | 25.7      | 26.0      | 22.0      | 15.6      | 13.7      | 8.9       |
| Demand Deposits  | 17.5      | 7.2       | 18.0      | 25.6      | 7.4       | 9.3       | 18.0      | 17.8      | 29.7      | 34.3      | 25.6      | 34.4      | 30.9      |
| Fixed Deposits   | 4.3       | 18.7      | 33.5      | 10.9      | 25.6      | 29.6      | 33.5      | 37.1      | 26.9      | 17.4      | 10.9      | 4.0       | -1.5      |
| Savings Deposits   | 4.4       | -5.0      | 3.5       | 20.5      | -3.8      | -5.0      | 3.5       | 9.2       | 21.8      | 24.9      | 20.5      | 24.8      | 18.9      |
| Amounts Due to Banks   | 11.0      | 5.1       | 21.3      | 13.0      | 13.8      | 15.6      | 21.3      | 10.3      | 15.0      | 11.4      | 13.0      | 30.0      | 25.4      |
| In Singapore   | 23.8      | 22.3      | -13.6     | -13.4     | -1.9      | -0.1      | -13.6     | -25.1     | -19.4     | -17.8     | -13.4     | 15.6      | 23.6      |
| Outside Singapore <sup>2</sup>                               | 8.8       | 1.8       | 29.6      | 17.1      | 17.5      | 18.8      | 29.6      | 18.3      | 21.6      | 16.4      | 17.1      | 32.0      | 25.6      |
| Other Liabilities  | 28.6      | 3.2       | 18.8      | 20.6      | 8.6       | 14.1      | 18.8      | 22.4      | 6.8       | 21.5      | 20.6      | 36.6      | 60.5      |

<sup>1</sup> Excluding non-bank customers' holdings of Singapore Dollar negotiable certificates of deposit.

Source: Monetary Authority of Singapore

<sup>2</sup> Including Asian Currency Units.