

**TABLE B15 : MATURITY PROFILE OF SELECTED ITEMS OF LIABILITIES AND ASSETS OF SCHEDULED
COMMERCIAL BANKS (EXCLUDING RRBs) : 2002 AND 2003**

FOREIGN BANKS

(Amount in Rs. Lakh)								
Maturity-wise	Deutsche Bank		DBS Bank		Dresdner Bank		Hongkong & Shanghai Bank	
Liabilities/Assets	2002	2003	2002	2003	2002	2003	2002	2003
	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
I. Deposits	247651	194507	13293	12403	604	0	1234117	1280120
a) 1-14 days	113327	55441	785	4504	604		153923	134041
b) 15-28 days	18419	17406	7684	8	0		60678	59681
c) 29 days to 3 months	66163	26702	2370	1223	0		150528	139832
d) Over 3 months to 6 months	25887	7023	1856	1533	0		130192	158798
e) Over 6 months to one year	21605	13893	582	5131	0		200137	193304
f) Over one year to 3 years	2250	74042	16	0	0		456656	571989
g) Over 3 years to 5 years	0	0	0	4	0		82003	22475
h) Over 5 years	0	0	0	0	0		0	
II. Borrowings	199259	272769	31149	12000	0	0	365864	317173
a) 1-14 days	107296	110987	31149	12000	0		157834	109153
b) 15-28 days	0	0	0	0	0		0	
c) 29 days to 3 months	0	0	0	0	0		0	
d) Over 3 months to 6 months	11780	0	0	0	0		63860	
e) Over 6 months to one year	0	102884	0	0	0		0	63855

f) Over one year to 3 years	21285	58898	0	0	0	0	144165
g) Over 3 years to 5 years	58898	0	0	0	0	144170	
h) Over 5 years	0	0	0	0	0	0	

III. Loans and Advances	188805	160764	23833	19173	0	0	810435	855291
a) 1-14 days	50894	50092	2062	5459	0		145439	105897
b) 15-28 days	16265	25842	886	1198	0		21116	97224
c) 29 days to 3 months	64304	55040	3743	3021	0		232769	254112
d) Over 3 months to 6 months	35558	16532	739	508	0		63429	39751
e) Over 6 months to one year	13421	6682	3970	2071	0		102982	72120
f) Over one year to 3 years	8205	6360	4850	3642	0		66746	60787
g) Over 3 years to 5 years	152	170	1513	3274	0		76600	61352
h) Over 5 years	6	46	6070	0	0		101354	164048

(Amount in Rs. Lakh)

	Deutsche Bank		DBS Bank		Dresdner Bank		Hongkong & Shanghai Bank	
Maturity-wise	2002	2003	2002	2003	2002	2003	2002	2003
Liabilities/Assets	(41)	(42)	(43)	(44)	(45)	(46)	(47)	(48)
IV. Investments (at book value)	186133	245873	12401	7630	158	0	627441	886956
a) 1-14 days	1544	181041	0	0	0		20250	52544
b) 15-28 days	0	0	0	0	0		0	1556
c) 29 days to 3 months	19623	6899	553	0	0		70035	19735
d) Over 3 months to 6 months	26456	1000	1886	0	0		113385	50279
e) Over 6 months to one year	1017	14230	4901	3063	0		71403	244376
f) Over one year to 3 years	18073	29356	2063	563	0		162173	222892
g) Over 3 years to 5 years	27732	612	0	586	0		83226	136992
h) Over 5 years	91688	12735	2998	3418	158		106969	158582
V. Foreign Currency Assets	130222	105666	15647	491	0	0	420722	181783
a) 1-14 days	107191	15686	7834	491	0		247556	24240
b) 15-28 days	5063	3268	4395	0	0		200	41779
c) 29 days to 3 months	3862	5066	3418	0	0		116104	84294
d) Over 3 months to 6 months	14086	836	0	0	0		33255	17809
e) Over 6 months to one year	20	80725	0	0	0		16515	11176
f) Over one year to 3 years	0	85	0	0	0		7092	2485
g) Over 3 years to 5 years	0	0	0	0	0		0	
h) Over 5 years	0	0	0	0	0		0	

VI. Foreign Currency Liabilities	51675	50844	289	5004	0	0	363092	435129
a) 1-14 days	29525	23018	88	73	0		59949	64300
b) 15-28 days	1430	1052	0	0	0		12806	20814
c) 29 days to 3 months	4310	16107	80	57	0		60893	70917
d) Over 3 months to 6 months	2834	1772	13	13	0		65418	82156
e) Over 6 months to one year	13576	8895	103	4861	0		118513	102871
f) Over one year to 3 years	0	0	5	0	0		45513	94071
g) Over 3 years to 5 years	0	0	0	0	0		0	
h) Over 5 years	0	0	0	0	0		0	

(Amount in Rs. Lakh)

Maturity-wise Liabilities/Assets	ING Bank		KBC Bank #		Krung Thai Bank		Mashreq Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
I. Deposits	22606	1201	14890		421	1602	39503	29748
a) 1-14 days	8160	7	0		413	180	857	799
b) 15-28 days	6199	0	14890		2	226	349	276
c) 29 days to 3 months	1835	1116	0		0	28	1317	507
d) Over 3 months to 6 months	655	37	0		0	1	7431	1016
e) Over 6 months to one year	3554	1	0		6	11	1526	1363
f) Over one year to 3 years	2203	40	0		0	1156	4387	25787
g) Over 3 years to 5 years	0	0	0		0	0	23636	0
h) Over 5 years	0	0	0		0	0	0	0
II. Borrowings	20644	11200	0		0	0	6583	600
a) 1-14 days	17144	11200	0		0	0	6583	0
b) 15-28 days	0	0	0		0	0	0	0
c) 29 days to 3 months	2500	0	0		0	0	0	0
d) Over 3 months to 6 months	1000	0	0		0	0	0	300
e) Over 6 months to one year	0	0	0		0	0	0	300
f) Over one year to 3 years	0	0	0		0	0	0	0
g) Over 3 years to 5 years	0	0	0		0	0	0	0
h) Over 5 years	0	0	0		0	0	0	0

III. Loans and Advances	7307	3425	4	973	1167	8996	4132
a) 1-14 days	737	3005	4	82	156	3731	1171
b) 15-28 days	615	0	0	75	150	441	1071
c) 29 days to 3 months	4408	25	0	130	373	2532	885
d) Over 3 months to 6 months	0	0	0	268	488	1806	358
e) Over 6 months to one year	1000	395	0	20	0	33	308
f) Over one year to 3 years	0	0	0	54	0	36	31
g) Over 3 years to 5 years	0	0	0	344	0	153	110
h) Over 5 years	547	0	0	0	0	264	198

(Amount in Rs. Lakh)

	ING Bank		KBC Bank		Krung Thai Bank		Mashreq Bank	
Maturity-wise	2002	2003	2002	2003	2002	2003	2002	2003
Liabilities/Assets	(49)	(50)	(51)	(52)	(53)	(54)	(55)	(56)
IV. Investments (at book value)	33372	6756	2599	0	426	767	34539	23395
a) 1-14 days	22937	4570	376		0		299	152
b) 15-28 days	6978	1186	0		0	230	468	75
c) 29 days to 3 months	2977		2114		0		4346	2400
d) Over 3 months to 6 months	0	1000	109		0	238	5790	435
e) Over 6 months to one year	480		0		0		670	366
f) Over one year to 3 years	0		0		121	51	3575	19934
g) Over 3 years to 5 years	0		0		125	125	16659	24
h) Over 5 years	0		0		180	123	2732	9
V. Foreign Currency Assets	1489	371	61	0	2	282	2553	3206
a) 1-14 days	473	371	61		2	143	2129	1543
b) 15-28 days	0		0		0	44	241	923
c) 29 days to 3 months	1016		0		0	24	106	49
d) Over 3 months to 6 months	0		0		0	71	0	363
e) Over 6 months to one year	0		0		0		77	308
f) Over one year to 3 years	0		0		0		0	20
g) Over 3 years to 5 years	0		0		0		0	
h) Over 5 years	0		0		0		0	

VI. Foreign Currency Liabilities	430	0	0	0	34	130	3319	2043
a) 1-14 days	0		0		34	17	1757	985
b) 15-28 days	110		0		0		84	16
c) 29 days to 3 months	21		0		0		551	19
d) Over 3 months to 6 months	185		0		0		221	156
e) Over 6 months to one year	114		0		0		706	555
f) Over one year to 3 years	0		0		0	113	0	312
g) Over 3 years to 5 years	0		0		0		0	
h) Over 5 years	0		0		0		0	

(Amount in Rs. Lakh)

Maturity-wise Liabilities/Assets	JP Morgan Chase Bank*		Oman International Bank		Overseas Chinese Bank		UFJ Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
I. Deposits	6616	18520	25768	22179	45	0	16809	11527
a) 1-14 days	433	3717	1614	1731	5		1466	4934
b) 15-28 days	30		404	459	0		240	257
c) 29 days to 3 months	1570	10	2741	1724	0		8126	1332
d) Over 3 months to 6 months	3553	2958	3040	2263	8		2189	1165
e) Over 6 months to one year	190	4375	4797	4577	2		2335	1003
f) Over one year to 3 years	840	7460	11399	10086	30		2453	2836
g) Over 3 years to 5 years	0		1773	1339	0		0	
h) Over 5 years	0		0		0		0	
II. Borrowings	7282	19200	2129	2129	0	0	8000	2600
a) 1-14 days	7282	19200	0		0		7500	2600
b) 15-28 days	0		0		0		500	
c) 29 days to 3 months	0		0		0		0	
d) Over 3 months to 6 months	0		2129		0		0	
e) Over 6 months to one year	0		0	2129	0		0	
f) Over one year to 3 years	0		0		0		0	
g) Over 3 years to 5 years	0		0		0		0	
h) Over 5 years	0		0		0		0	

III. Loans and Advances	324	0	19394	18984	299	299	18222	17347
a) 1-14 days	0		916	454	0		3955	8329
b) 15-28 days	0		45	16	0		500	3588
c) 29 days to 3 months	2		117	56	0		4216	
d) Over 3 months to 6 months	2		110	107	0		1850	1241
e) Over 6 months to one year	15		350	414	0		0	1928
f) Over one year to 3 years	40		960	307	0		5062	1965
g) Over 3 years to 5 years	40		59	30	299	299	1589	148
h) Over 5 years	225		16837	17600	0		1050	148

(Amount in Rs. Lakh)

	As on March 31							
	JP Morgan Chase Bank*		Oman International		Overseas Chinese		Sanwa Bank	
	2002	2003	2002	2003	2002	2003	2002	2003
	(57)	(58)	(59)	(60)	(61)	(62)	(63)	(64)
Maturity-wise								
Liabilities/Assets								
IV. Investments (at book value)	14521	47398	13398	11049	860	100	10309	7507
a) 1-14 days	11101	39987	3836	2905	-	-	-	-
b) 15-28 days	-	-	2198	1439	-	-	-	-
c) 29 days to 3 months	-	-	911	1166	-	-	3319	1445
d) Over 3 months to 6 months	1022	-	1986	-	430	-	3783	3059
e) Over 6 months to one year	480	542	-	-	300	-	207	-
f) Over one year to 3 years	251	3313	176	1399	100	100	3000	3003
g) Over 3 years to 5 years	389	1010	1899	100	-	-	-	-
h) Over 5 years	1278	2546	2392	4040	30	-	-	-
V. Foreign Currency Assets	15023	957	21914	10366	595	101	4459	884
a) 1-14 days	15023	326	9481	2784	595	101	935	777
b) 15-28 days	-	-	-	-	-	-	-	89
c) 29 days to 3 months	-	631	10990	2878	-	-	3418	18
d) Over 3 months to 6 months	-	-	8	1548	-	-	1	-
e) Over 6 months to one year	-	-	6	429	-	-	-	-
f) Over one year to 3 years	-	-	1429	2727	-	-	105	-
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-

h) Over 5 years	-	-	-	-	-	-	-	-
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VI. Foreign Currency Liabilities	1234	1853	18403	14248	3	-	6634	997
a) 1-14 days	1221	1812	1486	1233	-	-	1152	436
b) 15-28 days	-	-	563	409	-	-	5	94
c) 29 days to 3 months	13	-	2380	1638	-	-	4902	23
d) Over 3 months to 6 months	-	-	2416	2916	-	-	18	18
e) Over 6 months to one year	-	-	5112	4745	3	-	115	1
f) Over one year to 3 years	-	41	6446	3307	-	-	442	425
g) Over 3 years to 5 years	-	-	-	-	-	-	-	-
h) Over 5 years	-	-	-	-	-	-	-	-

Source: Annual accounts of banks of respective years.

*: During the year 2001-2002, Chase Manhattan Bank has been merged with JP Morgan Chase Bank.

*: During the year 2001-2002, Sakura Bank has been merged with Sumitomo Bank.