

International Banking Statistics of India: June and September 2010*

Abstract

The article presents analysis of international liabilities and assets of banks in India, classified under Locational Banking Statistics (LBS) and consolidated international/foreign claims under Consolidated Banking Statistics (CBS), collected as per the reporting system of the Bank for International Settlements (BIS), for the quarters ended June and September 2010. The analysis of international liabilities/assets, based on LBS, has been undertaken by instrument, country and sector of customer/borrower, currency and country of incorporation of reporting bank; and the consolidated international claims, based on CBS, according to country and sector of borrower and residual maturity. Further, a broad comparison of international/foreign claims of BIS reporting banks *vis-à-vis* Indian banks has also been covered. Besides, the article details international/foreign claims derived from on-balance sheet items, *viz.*, loans and deposits, holdings of securities as well as off-balance sheet items, *viz.*, derivatives, guarantees and credit commitments on ultimate risk basis.

Highlights

Locational Banking Statistics – International Liabilities

- The international liabilities (in Indian ₹) of banks in India, at end-September 2010 grew by 15.0 per cent over the position a year ago and by 7.4 per cent over the previous quarter.
- The foreign currency borrowings and investment in equities of the banking sector by non-residents registered a substantial growth over the position a year ago.
- At end-September 2010, the annual increase in the international liabilities is reflected in the increase towards the USA, UK, UAE, France, Hong Kong and Mauritius.

* Prepared in the Banking Statistics Division of the Department of Statistics and Information Management. The previous article on the subject as at end of March 2010 was published in January 2011 issue of the Bulletin.

- The share of the international liabilities towards the non-bank sector was lower at 75.7 per cent compared with 76.2 per cent a year ago.

Locational Banking Statistics – International Assets

- At end-September 2010, the international assets (in Indian ₹) of banks in India registered a growth of 24.1 per cent over the position a year ago and 8.7 per cent over the previous quarter.
- The components NOSTRO balances, loans to non-residents and outstanding export bills contributed to the increase over the previous quarter, while almost all components registered a moderate to substantial growth over the previous year.
- For the quarter, the share of the non-bank sector in the international assets increased to 66.9 per cent from 65.1 per cent for the previous year.
- At end-September 2010, a sharp increase (from 68.2 per cent to 72.8 per cent) was observed in the share towards the non-bank sector for the international assets denominated in US Dollar over the position a year ago.

Consolidated Banking Statistics

- The annual growth in consolidated international claims (in Indian ₹) of banks based on country of immediate risk, as at end-September 2010, was 5.8 per cent compared with 23.5 per cent registered a year ago.
- Consolidated international claims of Indian banks on immediate risk basis, at end-September 2010, continued to be of short-term nature (less than one year) and accounted for 62.5 per cent of total claims compared to 61.0 per cent a year ago.

I. Introduction

International Banking Statistics (IBS) is defined as banks' on-balance sheet liabilities and assets *vis-à-vis* non-residents in any currency or unit of account

along with such liabilities and assets *vis-à-vis* residents in foreign currencies or units of account. IBS comprises Locational Banking Statistics (LBS) and Consolidated Banking Statistics (CBS). The LBS are designed to provide comprehensive and consistent quarterly data on international banking business conducted inside the Bank for International Settlements (BIS) reporting area. The purpose of CBS is to provide comprehensive and consistent quarterly data on banks' financial claims on other countries on immediate borrower basis for providing a measure of country transfer risk and on an ultimate risk basis for assessing country risk exposures of national banking system. LBS provides the assets and liabilities by type of instrument/components, currency, sector, country of residence of counter-party/transacting unit and nationality of reporting banks, while CBS provides data on international/foreign claims as per residual maturity and sector of borrower along with the exposures by country of immediate borrower and on the reallocation of claims (*i.e.*, risk transfers) to the country of ultimate risk. The BIS reporting system of IBS was revised in March 2005, *inter alia*, covering the claims of domestic reporting banks arising out of derivatives, guarantees and credit commitments, as well.

Other than India, central banks from 43 other countries report aggregate LBS to BIS while central banks from 30 countries report aggregate CBS under the BIS reporting system of IBS. The data are published as a part of the BIS Quarterly Review. This article presents brief analysis of the LBS as well as CBS for India for the quarters ending June and September 2010. It also presents data on comparative position of CBS of India *vis-à-vis* other countries based on data published by BIS¹.

II. Data Coverage and Methodology²

The analysis is based on the data as on June 30 and September 30, 2010 reported by 87 banks. These banks are authorised to conduct business in foreign

¹ A brief outline of the BIS reporting system of IBS comprising LBS and CBS, purpose of IBS, BIS reporting area for IBS, the distinction/relation between IBS *vis-à-vis* external debt of India has been provided in the article on the subject published in October 2010 issue of RBI Bulletin.

² The methodology of compilation of LBS/CBS and explanation to various terms used in IBS has been provided in the Annex to article on the subject published in October 2010 issue of RBI Bulletin.

exchange through their branches, designated as authorised dealers. These banks include 57 Indian banks and 30 foreign banks (incorporated in 22 countries). Out of the 57 Indian banks, 27 are public sector banks (including IDBI Bank Ltd.), 19 are private sector banks and 11 are co-operative banks. The banks received data from their branches, which in turn are consolidated at bank level and submitted to the Reserve Bank. The details such as asset or liability category, actual currency (24 major currencies and domestic currency), country of transacting unit, sector of the transacting unit, country of ultimate risk, sector of ultimate risk, *etc.*, are reported.

III. Comparison of External Debt Statistics and International Liabilities

The international liabilities of banks covered in IBS (as per BIS definition) and external debt accounted for by banking sector in India are not strictly comparable, since certain items of liabilities, like, American Depository Receipts (ADRs), Global Depository Receipts (GDRs), equity of banks held by non-residents, included in IBS, are not part of the external debt statistics. It may be construed that broadly international liabilities of banking sector in India (under IBS reporting) are the sum of external debt statistics (for banking sector in India), liabilities of banks in foreign currency towards residents (EEFC, RFC, Intra-bank Foreign Currency Deposits), equities of banks held by NRIs, non-debt credit flows on account of ADRs/ GDRs, capital supplied by head offices of foreign banks in India, Rupee and ACU Dollar balance in VOSTRO accounts.

Table 1 presents a classification of the international liabilities as at end of June and September 2010 covered under IBS, in US dollar terms, into items included and not included under external debt statistics.

IV. Results

IV.1 Locational Banking Statistics

The LBS provides component/instrument-wise, country-wise (residence of transacting unit and the country of incorporation of reporting bank), sector-wise and major currency-wise classification of liabilities and assets of banks in India. Data presented

Table 1: International Liabilities of Banks in India

Categories/Items	(US\$ million)				
	Amount Outstanding as at end				
	June 2009	Sept 2009	March 2010	June 2010	Sept 2010
I. Items included under External Debt Statistics +	64,034	65,309	70,028	72,601	76,749
1. Foreign Currency Non-Resident Bank [FCNR(B)] Schemes	15,936	15,879	16,088	16,200	16,810
2. Non-Resident External (NRE) Rupee A/cs	26,200	26,096	27,256	27,084	27,676
3. Foreign Currency Borrowings (includes Inter-bank borrowings and external commercial borrowings of banks) other than through ADRs, GDRs, Bonds, etc.	13,763	13,913	16,560	18,803	19,666
4. Bonds	1,343	1,361	1,108	1,098	1,321
5. Floating Rate Notes (FRNs)	-	-	-	-	-
6. Foreign Institutional Investors' (FII) A/cs	2,050	2,407	2,047	1,767	2,377
7. Other Own issues of Intl. Debt Securities	0	105	104	102	104
8. Non-Resident Ordinary(NRO) Rupee Deposits	4,740	5,548	6,865	7,546	8,795
II. Items not included under External Debt Statistics	26	25	47	49	69
1. Embassy A/cs	23	23	45	48	69
2. ESCROW A/cs	3	3	2	0	0
III. Non-Debt Liabilities (not included in External Debt due to definitional aspects)	18,352	21,209	24,090	23,002	30,178
1. American Depository Receipts(ADRs) and Global Depository Receipts (GDRs)	4,809	6,452	6,769	5,866	7,844
2. Equities of banks held by NRIs	8,048	9,300	11,206	10,985	15,953
3. Capital of foreign banks/branches in India and certain other items in transition	5,494	5,457	6,116	6,151	6,381
IV. FC Liabilities to Residents (not included in External Debt due to definitional aspects) +	3,995	4,932	5,708	5,931	5,793
1. Exchange Earners' Foreign Currency (EEFC) A/cs	3,273	3,981	4,292	4,362	4,197
2. Resident Foreign Currency (RFC) Deposits	216	308	359	308	324
3. Inter-Bank Foreign Currency Deposits and other Foreign Currency Deposits of Residents	506	642	1,057	1,261	1,272
V. Other Items of International Liabilities (not included in External Debt due to definitional aspects)	441	811	835	825	864
1. Balances in VOSTRO A/cs of non-resident banks and exchange houses (including term deposits)	441	811	835	825	864
VI. Total International Liabilities (I+II+III+IV+V)	86,849	92,286	100,708	102,406	113,653

+ Data as reported under IBS do not cover all branches and are not comparable with data reported by all bank branches under a different set of data.

Notes: 1. All figures are inclusive of accrued interest.

2. The FEDAI revaluation rate for Rupee-US Dollar exchange as at end-June 2009, Sept. 2009, March 2010, June 2010 and Sept. 2010 were ₹47.9050, ₹48.1050, ₹44.9000, ₹46.4450 and ₹44.9350 per US Dollar, respectively.

3. Data have been revised for previous quarters.

in this section are based on data reported by branches of banks, which are conducting business in India, viz., the branches of Indian banks and branches of foreign banks in India.

IV. 1.A International Liabilities and Assets – Aggregate Level

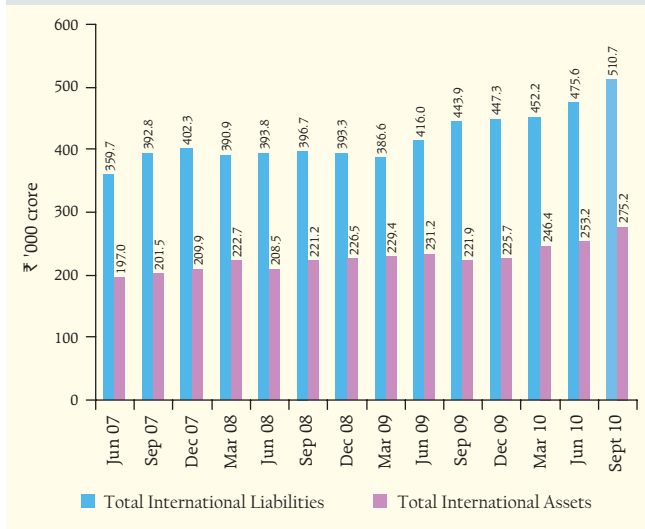
As at end-September 2010, the international assets increased substantially by ₹53,364 crore (24.1 per cent) over the previous year with an increase of ₹22,068 crore (8.7 per cent) over the previous quarter (Statement I). Following a steady increase observed since September 2009, at end-September 2010, the international liabilities recorded an increase of

₹66,761 crore (15.0 per cent) over the position a year ago and an increase of ₹35,076 crore (7.4 per cent) over the previous quarter. International liabilities of the commercial banks are higher than their international assets, as a part of the international liabilities of the commercial banks forms sources of accretion to the foreign currency assets of the Reserve Bank of India.

IV. 1.B Components and Composition of International Liabilities

The increase in the international liabilities as at end-September 2010, over the previous year, can be ascribed mainly to the jump in the foreign currency

Chart 1: International Liabilities and Assets of Banks in India



borrowings and equities of banks held by non-residents while other components, viz., ADRs/GDRs and NRO deposits also contributed in the rise (Statement I). These components also contributed to the increase in the international liabilities over the previous quarter.

The share of 'Other International Liabilities' in the total international liabilities climbed to 26.6 per cent at end-September 2010 from 23.0 per cent a year ago (Chart 2 and 3) on account of the growth in the equity and ADRs/GDRs. A corresponding decline in the share of 'Deposits and Loans' to 72.2 per cent from 75.4 per cent was observed during the period. The share

Chart 2: Major Components of International Liabilities of Banks in India (in per cent) as at end-September 2010

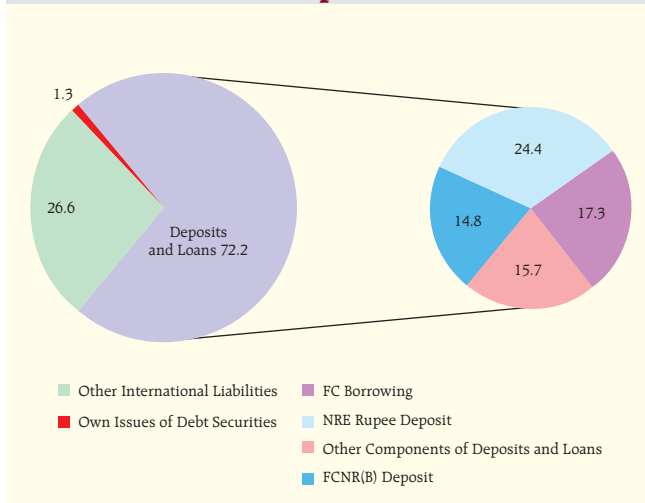
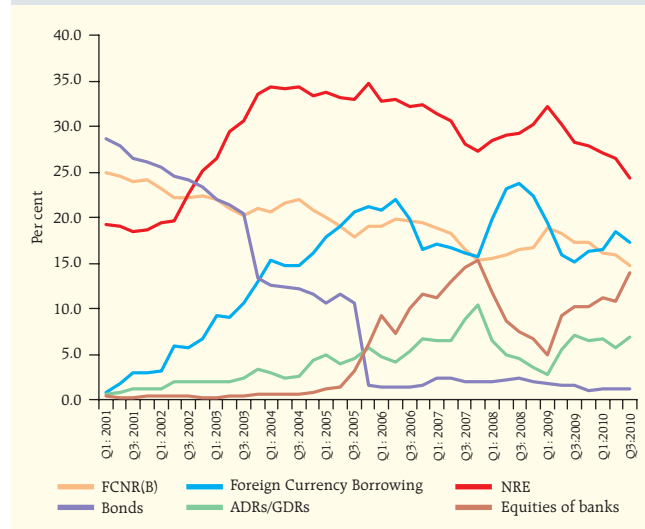


Chart 3: Major Components of International Liabilities



of the NRE deposits, the largest component of the international liabilities, declined steadily to 24.4 per cent from 30.2 per cent during June 2009 to September 2010.

IV. 1.C Components and Composition of International Assets

All the major components of the international assets registered moderate to substantial growth during the year ended September 2010 (Statement I). The components like NOSTRO balances, loans to non-residents and outstanding export bills contributed to the increase over the previous quarter as well.

The composition of the international assets in terms of the three major components (viz., 'Loans and Deposits', 'Holdings of Debt Securities' and 'Other International Assets') has remained almost same since June 2009. However, the share of the 'NOSTRO balances' which was declining till June 2010 (Chart 4 and 5), rose at end-September 2010 to 24.1 per cent, the share of the 'foreign currency loans to residents', which was increasing till June 2010, dropped to 47.4 per cent by the end of September 2010.

IV. 1.D Composition of International Liabilities and Assets by Sector and Currency

As regards the currency composition of the international liabilities, as at end-September 2010, the

Chart 4: Major Components of International Assets of Banks In India (in per cent) as at end-September 2010

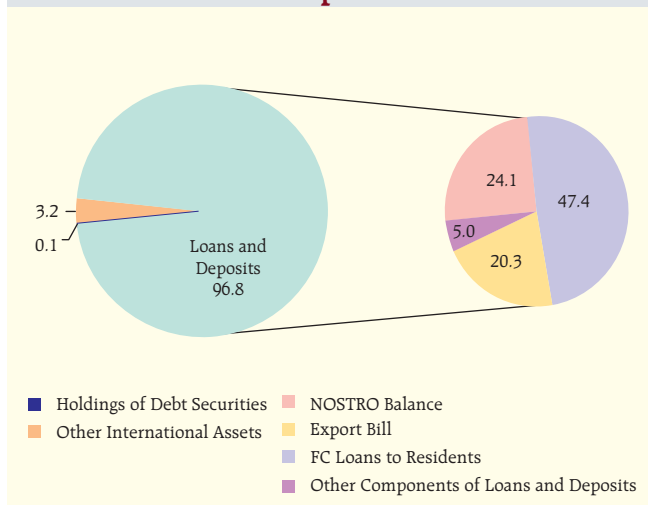
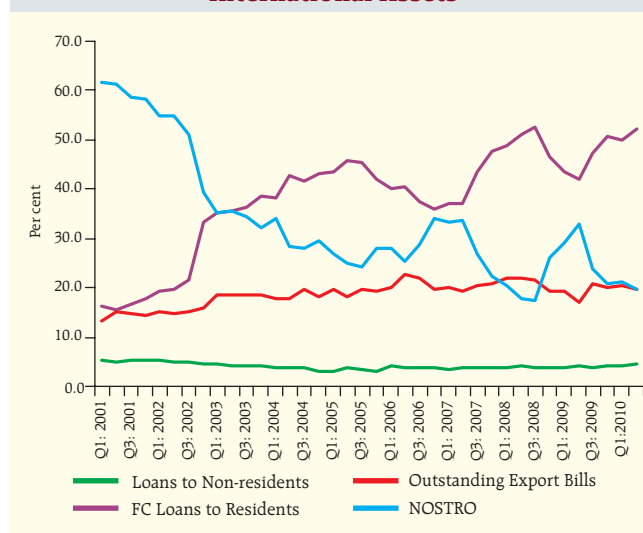


Chart 5: Major Components of International Assets



Indian Rupee continued to be the dominating currency. Similarly, the non-bank sector continued to contribute a major portion of the international liabilities as at end-September 2010 but its share declined to 75.7 per cent from 76.2 per cent a year ago (Statement II).

In the non-bank sector, the share of the international liabilities/denominated in Indian Rupee, was higher than the previous year's level while the shares of international liabilities denominated in US Dollar, Pound Sterling and Euro declined marginally during the same period (Chart 6).

The share of non-bank sector in the international assets, at end-September 2010, increased to 66.9 per cent (Statement II) from 65.1 per cent a year ago. The corresponding share was at 70.2 per cent at the end of June 2010 quarter. As at end-September 2010, as high as 80.7 per cent of the total international assets were denominated in US Dollar, with the next lower share at 8.4 per cent was that of Euro. The international assets denominated in Indian Rupee had a share of 3.0 per cent in the total international assets compared to the share of 4.2 per cent a year ago (Chart 7, Statement II).

Chart 6: International Liabilities of Banks in India – Currency Composition

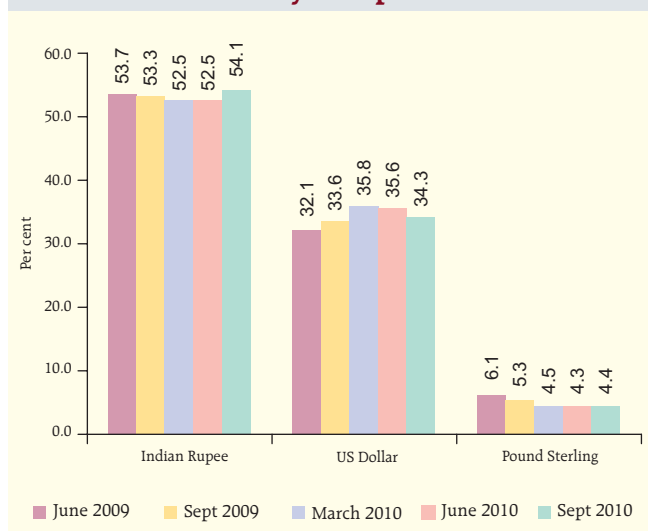
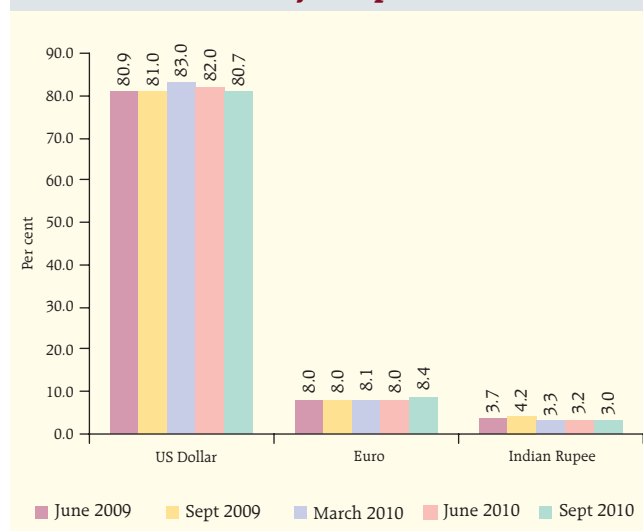


Chart 7: International Assets of Banks in India – Currency Composition



**Table 2: International Liabilities and Assets of Banks in India
(branches of Indian and Foreign Banks in India)**

Item	Amount Outstanding # as at end									
	June 2009		Sept 2009		March 2010		June 2010		Sept 2010	
International Liabilities	₹ Crore+	US \$ million	₹ Crore+	US \$ million	₹ Crore+	US \$ million	₹ Crore+	US \$ million	₹ Crore+	US \$ million
Liabilities to residents and non-residents denominated in foreign currencies	1,92,557 (46.3)	40,196 (46.3)	2,07,204 (46.7)	43,073 (46.7)	2,14,874 (47.5)	47,856 (47.5)	2,26,014 (47.5)	48,663 (47.5)	2,34,252 (45.9)	52,131 (45.9)
Liabilities to non-residents denominated in Indian Rupees	2,23,491 (53.7)	46,653 (53.7)	2,36,737 (53.3)	49,213 (53.3)	2,37,305 (52.5)	52,852 (52.5)	2,49,612 (52.5)	53,744 (52.5)	2,76,450 (54.1)	61,522 (54.1)
Total International Liabilities +	4,16,048 (100.0)	86,849 (100.0)	4,43,941 (100.0)	92,286 (100.0)	4,52,179 (100.0)	1,00,708 (100.0)	4,75,626 (100.0)	1,02,406 (100.0)	5,10,702 (100.0)	1,13,653 (100.0)
International Assets										
Foreign Currency(FC) Assets (includes FC loans to residents and non-residents, Outstanding Export Bills, FC lending to banks in India, FC deposits with banks in India, Overseas FC Assets, Remittable profits of foreign branches of Indian banks, etc.)	2,22,577 (96.3)	46,462 (96.3)	2,12,604 (95.8)	44,196 (95.8)	2,38,175 (96.7)	53,046 (96.7)	2,45,018 (96.8)	52,754 (96.8)	2,66,878 (97.0)	59,392 (97.0)
Assets in Indian Rupees with Non-residents (includes Rupee loans to Non-residents out of non-resident deposits)	8,576 (3.7)	1,790 (3.7)	9,259 (4.2)	1,925 (4.2)	8,184 (3.3)	1,823 (3.3)	8,141 (3.2)	1,753 (3.2)	8,349 (3.0)	1,858 (3.0)
Total International Assets	2,31,153 (100.0)	48,252 (100.0)	2,21,863 (100.0)	46,121 (100.0)	2,46,359 (100.0)	54,868 (100.0)	2,53,159 (100.0)	54,507 (100.0)	2,75,227 (100.0)	61,250 (100.0)

+ 1 crore= 10 million. The FEDAI revaluation rate for Rupee-US Dollar exchange as at end-June 2009, Sept. 2009, March 2010, June 2010 and Sept. 2010 were ₹47.9050, ₹48.1050, ₹44.9000, ₹46.4450 and ₹44.9350 per US Dollar, respectively.

Data pertain to only reporting branches. As such, these data provide broad dimensions of international assets and liabilities.

- Notes:**
1. All figures are inclusive of accrued interest.
 2. Figures in brackets represent percentages to total international assets.
 3. Sum of the components may not tally with total due to rounding off.
 4. Data have been revised for previous quarters.

Sector and currency-wise composition of total assets showed that as at end-September 2010, the share towards non-bank sector of the international assets denominated in Indian Rupee was at 97.7 per cent compared to 99.0 per cent as at end-June 2009. A sharp increase was observed in the share towards the non-bank sector for the international assets denominated in US Dollar over the position a year ago, while in case of Euro, there was a decline (Statement II).

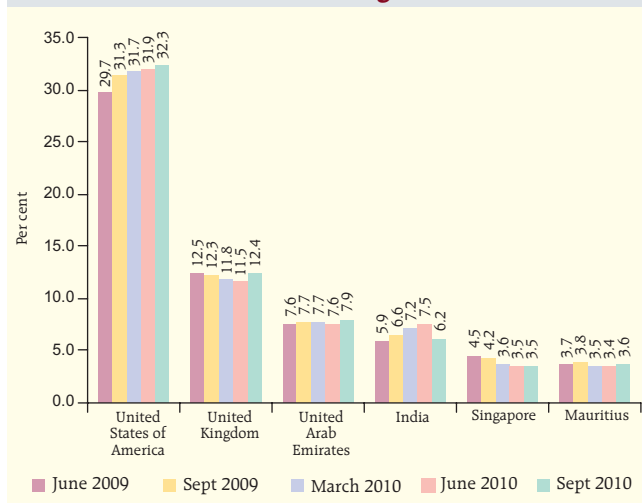
IV. 1.E Composition of International Liabilities and Assets by Country of Residence of Transacting Units

Statement III presents the classification of international liabilities and assets according to country of residence of transacting units. At end-September 2010, the international liabilities towards transacting units (bank and non-bank sectors) from the USA had

the highest share of 32.3 per cent followed by the UK (12.4 per cent). The share towards transacting units in India was at 6.2 per cent. As at end-September 2010, the overall increase in the international liabilities over the previous year, is reflected in the increase in the liabilities towards the USA, UK, UAE, France, Hong Kong and Mauritius.

However, the country-wise breakup of major components of the international liabilities (Statement IV) revealed that at end-September 2010, the increase against these various countries is reflected in the foreign currency borrowings and not in FCNR(B) or NRE deposits. The increase in the foreign currency borrowings has emanated from the transacting units of the USA.

As at end-September 2010, of the total international assets of banking sector, the maximum

Chart 8: International Liabilities of Banks in India According to Country of Residence of Transacting Units as at end

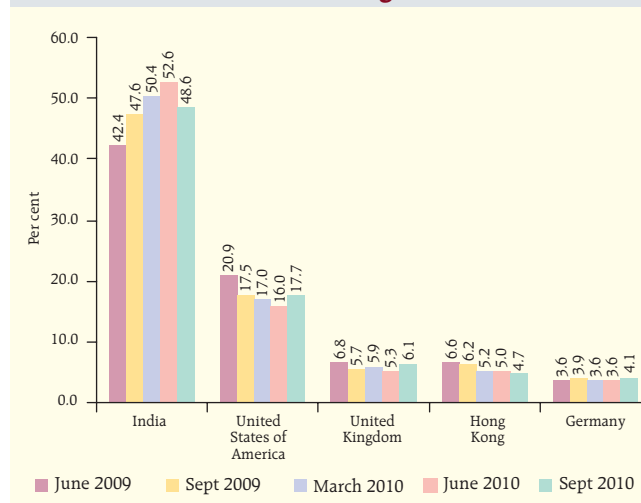
at 48.6 per cent assets have been generated from India (largely the foreign currency loans to residents) followed by a share of 17.7 per cent from the USA (Chart 9, Statement III).

At end-September 2010, the exposures under international assets against the USA, UK, UAE and Germany have shown rise over the previous year's position. A corresponding low to moderate increase in the NOSTRO balances and outstanding export bills (except Germany) components for these countries (Statement V) was observed.

IV. 1.F Composition by Country of Incorporation of Reporting Bank

The classification of international liabilities of banks according to their country of incorporation is presented in Statement VI. At end-September 2010, among the banks incorporated in countries other than India, the USA had the highest share in international liabilities at 6.4 per cent while those from Hong Kong and the UK had shares of 5.4 per cent and 4.4 per cent, respectively. The banks incorporated in India accounted for the highest share at 78.0 per cent against a share of 75.4 per cent a year ago.

The share of the banks incorporated in India in the international assets, as at end-September 2010 (Statement VI) was higher at 72.4 per cent compared to 71.8 per cent a year ago. Among other countries, the

Chart 9: International Assets of Banks in India According to Country of Residence of Transacting Units as at end

share of the banks incorporated in the UK was highest at 8.2 per cent followed by the share of the banks incorporated in the USA at 7.8 per cent.

IV.2 Consolidated Banking Statistics (CBS)

The CBS provides country-wise (immediate country risk exposure), residual-maturity-wise and sector-wise classification of international claims (on-balance-sheet) of banks on countries other than India. It also provides consolidated country risk exposure on an ultimate risk basis and international claims arising out of derivatives, guarantees and credit commitments.

There are four reports comprising the consolidated banking statistics on immediate risk basis. The first report is sum of the consolidated banking statistics for (i) domestic banks, (ii) inside (reporting) area foreign banks and (iii) outside (reporting) area foreign banks and the remaining three reports recount the above three components (i), (ii) and (iii), separately. The data presented in this section and Statement VII is based on data reported by all banks functioning in India as well as foreign branches of Indian banks, *i.e.*, based on the first combined report and no separate discussion is done on other three reports.

IV. 2.A Overall Exposure/Claims on Immediate Risk Basis

Consolidated international claims of banks, on immediate risk basis, on countries other than India at

Table 3: Consolidated International Claims of Indian Banks on Countries other than India on Immediate Country Risk Basis

Country	Amount Outstanding as at end									
	June 2009		Sept 2009		March 2010		June 2010		Sept 2010	
International Liabilities	₹ Crore+	US \$ million	₹ Crore+	US \$ million	₹ Crore+	US \$ million	₹ Crore+	US \$ million	₹ Crore+	US \$ million
Total Consolidated International Claims (excluding claims on India) of which:	2,31,556	48,336	2,19,212	45,569	2,33,071	51,909	2,28,017	49,094	2,31,897	51,607
United States of America #	55,931 (24.2)	11,675 (24.2)	48,446 (22.1)	10,071 (22.1)	53,394 (22.9)	11,892 (22.9)	56,735 (24.9)	12,216 (24.9)	54,399 (23.5)	12,106 (23.5)
United Kingdom@	32,648 (14.1)	6,815 (14.1)	31,622 (14.4)	6,574 (14.4)	36,141 (15.5)	8,049 (15.5)	36,604 (16.1)	7,881 (16.1)	36,453 (15.7)	8,112 (15.7)
Hong Kong	19,784 (8.5)	4,130 (8.5)	17,546 (8.0)	3,647 (8.0)	18,978 (8.1)	4,227 (8.1)	18,182 (8.0)	3,915 (8.0)	18,201 (7.8)	4,051 (7.8)
Singapore	16,919 (7.3)	3,532 (7.3)	19,032 (8.7)	3,956 (8.7)	18,437 (7.9)	4,106 (7.9)	17,807 (7.8)	3,834 (7.8)	17,093 (7.4)	3,804 (7.4)
Germany	12,089 (5.2)	2,524 (5.2)	10,605 (4.8)	2,205 (4.8)	12,179 (5.2)	2,712 (5.2)	11,940 (5.2)	2,571 (5.2)	14,152 (6.1)	3,149 (6.1)
United Arab Emirates	11,567 (5.0)	2,415 (5.0)	11,862 (5.4)	2,466 (5.4)	13,536 (5.8)	3,015 (5.8)	12,896 (5.7)	2,777 (5.7)	13,858 (6.0)	3,084 (6.0)

+ 1 crore= 10 million. The FEDAI revaluation rate for Rupee-US Dollar exchange as at end-June 2009, Sept. 2009, March 2010, June 2010 and Sept. 2010 were ₹47.9050, ₹48.1050, ₹44.9000, ₹46.4450 and ₹44.9350 per US Dollar, respectively.

@ excluding Guernsey, Isle of Man and Jersey. # includes Midway Island and Wake Islands

Notes: 1. Figures in brackets represent percentages to the total international claims.

2. Data have been revised for previous quarters.

end-September 2010, at ₹2,31,897 crore recorded an increase of ₹3,880 crore (1.7 per cent) over the previous quarter and an increase of ₹12,685 crore (5.8 per cent) over the position a year ago (Statement VII).

IV. 2.B Composition by Country of Residence of Transacting Unit – Immediate Risk

Consolidated international claims of banks, classified according to country of immediate risk, revealed that at end-September 2010, reporting banks' claims on the USA accounted for the largest share (23.5 per cent), followed by the UK (15.7 per cent), Hong Kong (7.8 per cent) and Singapore (7.4 per cent), respectively (Chart 10 and Table 3).

IV. 2.C Composition by Sector – Immediate Risk Basis

At end-September 2010, the share of the banking sector in the international claims was higher at 46.6 per cent compared to 41.0 per cent a year ago with a corresponding decline in the share towards the non-bank private sector.

IV. 2.D Composition by Residual Maturity-Immediate Risk Basis

As at end-September 2010, the reporting banks continued to prefer short-term lending/investments over the long-term portfolio. The maturity composition

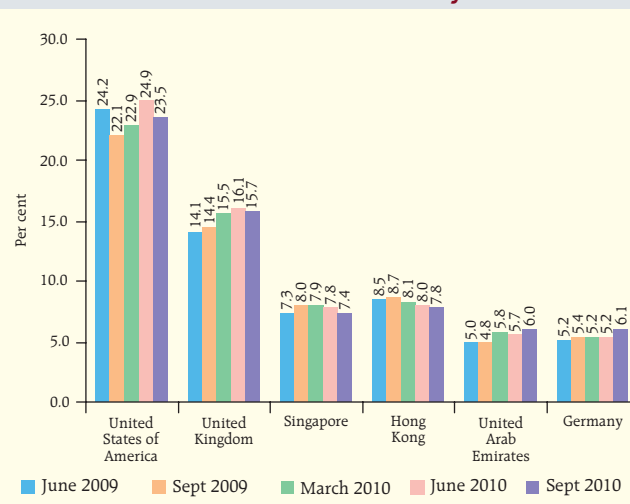
Chart 10: Consolidated International Claims of Banks on Countries Other than India on Immediate Country Risk Basis

Table 4: Consolidated Foreign Claims and Contingent Claims/Exposures Arising from Derivatives, Guarantees and Credit Commitments of Domestic Banks on Ultimate Risk Basis

(₹ Crore)

Total Foreign Claims						Contingent Claims/Exposures Arising from Guarantees					
Country of Ultimate Risk	Consolidated Claim as at end					Country of Ultimate Risk	Consolidated Claim as at end				
	June 2009	Sept. 2009	Mar. 2010	June 2010	Sept. 2010		June 2009	Sept. 2009	Mar. 2010	June 2010	Sept. 2010
Total	2,03,178	1,88,205	1,98,471	1,95,040	1,96,672	Total	44,753	42,127	47,158	50,052	53,439
<i>of which:</i>						<i>of which:</i>					
United States of America #	51,623 (25.4)	38,911 (20.7)	42,101 (21.2)	48,393 (24.8)	43,039 (21.9)	United States of America #	7,685 (17.2)	6,964 (16.5)	9,192 (19.5)	10,437 (20.9)	11,433 (21.4)
United Kingdom @	22,673 (11.2)	25,190 (13.4)	26,844 (13.5)	26,058 (13.4)	26,426 (13.4)	Singapore	3,428 (7.7)	4,104 (9.7)	5,950 (12.6)	6,250 (12.5)	7,152 (13.4)
Hong Kong	15,347 (7.6)	13,217 (7.0)	13,512 (6.8)	12,818 (6.6)	12,196 (6.2)	China	6,135 (13.7)	5,652 (13.4)	5,397 (11.4)	3,872 (7.7)	4,285 (8.0)
Singapore	14,311 (7.0)	13,351 (7.1)	11,370 (5.7)	11,162 (5.7)	10,943 (5.6)	United Kingdom @	2,445 (5.5)	2,469 (5.9)	3,155 (6.7)	4,648 (9.3)	4,423 (8.3)
Germany	7,372 (3.6)	7,717 (4.1)	11,196 (5.6)	11,876 (6.1)	14,580 (7.4)	Hong Kong	1,615 (3.6)	1,875 (4.5)	2,123 (4.5)	2,428 (4.9)	4,319 (8.1)
Contingent Claims/Exposures Arising from Derivatives						Contingent Claims/Exposures Arising from Credit Commitments					
Country of Ultimate Risk	Consolidated Claim as at end					Country of Ultimate Risk	Consolidated Claim as at end				
	June 2009	Sept. 2009	Mar. 2010	June 2010	Sept. 2010		June 2009	Sept. 2009	Mar. 2010	June 2010	Sept. 2010
Total	16,167	15,696	19,138	17,073	17,757	Total	4,717	5,126	5,253	4,975	5,182
<i>of which:</i>						<i>of which:</i>					
United Kingdom @	3,841 (23.8)	3,363 (21.4)	4,188 (21.9)	3,727 (21.8)	4,541 (25.6)	United States of America #	730 (15.5)	1,419 (27.7)	883 (16.8)	1,987 (39.9)	785 (15.1)
United States of America #	3,001 (18.6)	2,237 (14.3)	3,710 (19.4)	3,299 (19.3)	3,502 (19.7)	Singapore	691 (14.6)	532 (10.4)	566 (10.8)	409 (8.2)	856 (16.5)
Germany	1,140 (7.1)	646 (4.1)	3,151 (16.5)	2,722 (15.9)	1,256 (7.1)	United Arab Emirates	32 (0.7)	26 (0.5)	151 (2.9)	1,019 (20.5)	913 (17.6)
France	1,905 (11.8)	3,121 (19.9)	3,136 (16.4)	2,684 (15.7)	2,036 (11.5)	Hong Kong	498 (10.6)	260 (5.1)	218 (4.2)	172 (3.5)	210 (4.1)
Singapore	1,181 (7.3)	662 (4.2)	720 (3.8)	658 (3.9)	1,362 (7.7)	Bangladesh	1,747 (37.0)	1,470 (28.7)	1,586 (30.2)	173 (3.5)	1,878 (36.2)

@ excluding Guernsey, Isle of Man and Jersey, # includes Midway Island and Wake Islands.

Note: Figures in brackets represent percentages to total.

of the international claims remained almost unchanged since June 2009, the shares of the long-term and short-term claims to the total international claims at end-September 2010 being at 35.2 per cent and 62.5 per cent, respectively (Statement VII).

IV. 2.E Exposure/Claims on Ultimate Risk Basis

Consolidated foreign claims of domestic banks (international claims of Indian banks plus local claims in local currency of foreign offices of Indian banks) on ultimate risk basis, as at end-September 2010, increased to ₹1,96,672 crore (4.5 per cent) from ₹1,88,205 crore a year ago (Table 4). Consolidated

foreign claims of Indian banks, for the quarter, against the USA and Germany increased substantially during the year.

The consolidated claims/exposure of Indian banks, on countries other than India, arising out of derivatives, as at end-September 2010, increased to ₹17,757 crore from ₹15,696 crore a year ago (Table 4). The claims, arising out of guarantees, as at end-September 2010 registered an increase to ₹53,439 crore from ₹42,127 crore over the level a year ago. For the reference quarter, the consolidated claims of India, on countries other than India, arising out of credit commitments remained almost unchanged during the year.

Table 5: International Claims of BIS Reporting Banks vis-à-vis Indian Banks – by Maturity and Sector

(US\$ billion)

Maturity/sector	Claims of BIS Reporting Countries on all Other Countries				Claims of BIS Reporting Countries on India				Claims of Indian Banks on Countries other than India #				
	June 2009	Sept 2009	June 2010	Sept 2010	June 2009	Sept 2009	June 2010	Sept 2010	June 2009	Sept 2009	June 2010	Sept 2010	
(a) Total Foreign Claims (b+c)	31,080.6 (100.0)	31,174.0 (100.0)	29,126.9 (100.0)	31,181.6 (100.0)	216.8 (100.0)	223.6 (100.0)	260.5 (100.0)	288.1 (100.0)	51.0 (100.0)	50.1 (100.0)	52.7 (100.0)	54.6 (100.0)	
(b) Local Claims in Local Currencies	10,638.4 (34.2)	10,705.2 (34.3)	10,272.0 (35.3)	10,774.3 (34.6)	74.2 (34.2)	78.7 (35.2)	87.4 (33.5)	96.2 (33.4)	4.7 (9.1)	4.5 (9.0)	5.0 (9.4)	5.2 (9.5)	
(c) Total International Claim	20,442.3 (65.8)	20,468.8 (65.7)	18,854.8 (64.7)	20,407.3 (65.4)	142.7 (65.8)	144.9 (64.8)	173.1 (66.5)	191.9 (66.6)	46.3 (90.9)	45.6 (91.0)	47.8 (90.6)	49.4 (90.5)	
<i>of which:</i>													
Maturity	Short Term *	10,038.1 (49.1)	9,985.4 (48.8)	9,477.1 (50.3)	10,315.6 (50.5)	66.2 (46.4)	74.1 (51.1)	99.4 (57.4)	110.8 (57.8)	28.1 (60.7)	27.8 (61.0)	28.7 (60.1)	30.0 (60.8)
	Long Term **	7,322.2 (35.8)	7,280.7 (35.6)	6,537.5 (34.7)	7,027.2 (34.4)	59.8 (41.9)	49.8 (34.4)	48.4 (28.0)	51.5 (26.9)	17.3 (37.3)	16.8 (36.8)	17.8 (37.3)	18.2 (36.7)
Sector \$	Bank	8,862.5 (43.4)	8,538.6 (41.7)	7,851.6 (41.6)	8,603.7 (42.2)	51.1 (35.8)	44.1 (30.4)	59.6 (34.4)	66.6 (34.7)	21.5 (46.4)	18.7 (41.0)	21.1 (44.1)	22.7 (45.9)
	Non-Bank Public	2,545.8 (12.5)	2,763.5 (13.5)	2,561.2 (13.6)	2,839.2 (13.9)	6.5 (4.5)	5.5 (3.8)	7.7 (4.5)	7.2 (3.7)	0.2 (0.4)	0.2 (0.3)	0.2 (0.4)	0.1 (0.3)
	Non-Bank Private	8,805.9 (43.1)	8,916.6 (43.6)	8,208.8 (43.5)	8,701.8 (42.6)	80.9 (56.7)	90.7 (62.6)	101.1 (58.4)	113.3 (59.0)	24.7 (53.2)	26.7 (58.6)	26.5 (55.5)	26.6 (53.8)

Claims of Indian banks' branches/offices operating in India and abroad, on countries other than India; these data are taken from the data supplied to the BIS.

* Claims with a residual maturity of up to and including one year.

Note: Figures in brackets represent percentages to total international claims.

Source: BIS International Consolidated Banking Statistics (www.bis.org).

** Claims with a maturity of over one year (excluding unallocated maturity).

\$ Excluding unallocated sector.

Table 6: International Claims of BIS Reporting Banks on all other Countries – by Country of Incorporation

(US\$ billion)

Country of Incorporation	International Claims on all other Countries			
	June 2009	June 2010	Sept 2009	Sept 2010
Total International Claims	15,932.6	14,958.2	16,185.2	16,175.1
<i>Of which :</i>				
Germany	2,868.8 (18.0)	2,507.4 (16.8)	2,852.8 (17.6)	2,664.7 (16.5)
Japan	2,017.1 (12.7)	2,107.4 (14.1)	2,062.8 (12.7)	2,333.1 (14.4)
United States	1,542.0 (9.7)	1,819.6 (12.2)	1,676.7 (10.4)	1,903.7 (11.8)
United Kingdom	1,697.7 (10.7)	1,780.3 (11.9)	1,741.9 (10.8)	1,960.0 (12.1)
France	1,900.6 (11.9)	1,730.2 (11.6)	1,793.1 (11.1)	1,885.5 (11.7)
Switzerland	1,003.4 (6.3)	913.3 (6.1)	1,048.6 (6.5)	1,010.5 (6.2)
Netherlands	860.5 (5.4)	585.6 (3.9)	896.6 (5.5)	659.7 (4.1)
India #	46.3 (0.3)	47.8 (0.3)	45.6 (0.3)	49.4 (0.3)

Claims of Indian banks' branches/offices operating in India and abroad, on countries other than India; these data are taken from the data supplied to the BIS.

Note: Figures in brackets represent percentages to total international claims.

Source: BIS International Consolidated Banking Statistics (www.bis.org)

Table 7: Consolidated Foreign Claims of BIS Reporting Banks on India & other Countries and Indian Banks' claim on other Countries: Ultimate Risk Basis

(US\$ billion)

Claims		Claims of BIS Reporting Countries' Banks on all Countries including India ##				Claims of BIS Reporting Countries' Banks on India				Claims of Indian Banks on countries other than India #			
		June 2009	Sept 2009	June 2010	Sept 2010	June 2009	Sept 2009	June 2010	Sept 2010	June 2009	Sept 2009	June 2010	Sept 2010
(a) Total Foreign Claims of which :		25,576.5	25,869.3	24,552.9	26,185.0	186.5	199.1	235.1	258.1	42.4	39.1	42.0	43.8
Sector	Banks	6,146.4 (24.0)	6,119.7 (23.7)	5,883.8 (24.0)	6,327.7 (24.2)	37.8 (20.3)	38.2 (19.2)	51.9 (22.1)	58.1 (22.5)	21.7 (51.2)	17.5 (44.7)	19.4 (46.2)	21.9 (50.0)
	Non-Bank Public	4,485.1 (17.5)	4,753.7 (18.4)	4,681.1 (19.1)	5,042.1 (19.3)	24.9 (13.4)	25.2 (12.7)	28.4 (12.1)	30.6 (11.8)	0.7 (1.6)	0.6 (1.5)	0.8 (1.8)	0.7 (1.5)
	Non-Bank Private	14,746.4 (57.7)	14,771.4 (57.1)	13,759.1 (56.0)	14,592.4 (55.7)	123.7 (66.3)	135.4 (68.0)	154.6 (65.8)	169.3 (65.6)	20.0 (47.2)	21.1 (53.8)	21.8 (52.0)	21.2 (48.5)
(b) Other Exposures													
Derivatives		4,661.6	4,602.8	4,430.4	4,867.3	16.2	13.7	12.2	13.4	3.4	3.3	3.7	4.0
Guarantees		9,128.1	8,586.3	6,885.7	7,083.3	24.5	24.8	28.0	31.3	9.3	8.8	10.8	11.9
Credit Commitments		3,835.3	3,722.8	3,573.0	3,848.6	20.9	17.6	16.6	18.1	1.0	1.1	1.1	1.2

Claims of Indian banks' branches/offices operating in India and abroad, on countries other than India; these data are taken from the data supplied to the BIS.

Out of thirty countries submitting CBS on immediate risk basis, 24 countries submitted CBS on ultimate risk basis to the BIS.

Note: Figures in brackets represent percentages to total foreign claims.

Source: BIS International Consolidated Banking Statistics (www.bis.org).

Table 8: International Claims of BIS Reporting Banks on India – by Country of Incorporation

(US \$ billion)

Country of Incorporation	International Claims on India			
	June 2009	Sept 2009	June 2010	Sept 2010
Total International Claims	115.2	115.5	136.0	152.3
<i>Of which:</i>				
United States	30.9 (26.8)	27.6 (23.9)	33.9 (24.9)	38.9 (25.5)
United Kingdom	19.2 (16.7)	21.7 (18.8)	33.1 (24.4)	36.5 (23.9)
Japan	10.2 (8.9)	11.6 (10.1)	14.0 (10.3)	16.4 (10.8)
Germany	15.2 (13.2)	11.4 (9.9)	13.1 (9.7)	14.9 (9.8)
France	8.3 (7.2)	10.3 (8.9)	11.2 (8.2)	11.7 (7.7)
Switzerland	4.1 (3.6)	5.1 (4.4)	6.1 (4.5)	7.9 (5.2)
Chinese Taipei	4.0 (3.5)	4.1 (3.5)	4.6 (3.4)	4.8 (3.2)
Netherlands	8.5 (7.4)	8.8 (7.6)	3.7 (2.7)	4.0 (2.6)

Note: Figures in brackets represent percentages to total international claims.

Source: BIS International Consolidated Banking Statistics (www.bis.org)

IV. 2.F Comparison of CBS of the Countries Reporting Data to BIS vis-à-vis CBS of India

A comparative position of CBS of India and the CBS of BIS reporting countries as at end-September and end-June of 2009 and 2010 has been presented in tables 5, 6, 7 and 8 covering three aspects, viz., (i) consolidated international/foreign claims of banks in the BIS reporting countries on all other countries, (ii) consolidated international/foreign claims of banks in the BIS reporting countries on India and (iii) international/foreign claims of Indian Banks on countries other than India. The data published by the BIS relate to the consolidated total international/foreign claims of all BIS reporting countries on other countries. Further, the claims of India denote claims of Indian banks' branches/offices, operating in India and abroad, on countries other than India.

**Statement I: International Liabilities/Assets of Banks Classified According to Type of Instrument
(Based on LBS Statements)**

(₹ Crore)

Liability/Asset Category	INTERNATIONAL LIABILITIES					
	Amount Outstanding as at end of					
	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010
1. Deposits and Loans	3,21,689	3,34,858	3,41,962	3,38,574	3,63,225	3,68,695
	(77.3)	(75.4)	(76.4)	(74.9)	(76.4)	(72.2)
(a) Foreign Currency Non-resident Bank [FCNR(B)] scheme	76,341	76,388	77,580	72,234	75,242	75,537
	(18.3)	(17.2)	(17.3)	(16.0)	(15.8)	(14.8)
(b) Resident Foreign Currency (RFC) A/cs	1,036	1,484	1,435	1,611	1,430	1,455
	(0.2)	(0.3)	(0.3)	(0.4)	(0.3)	(0.3)
(c) Exchange Earners Foreign Currency (EEFC) A/cs	15,677	19,150	17,752	19,273	20,258	18,861
	(3.8)	(4.3)	(4.0)	(4.3)	(4.3)	(3.7)
(d) Other foreign currency deposits (including Inter-bank Foreign Currency deposits)	2,424	3,089	4,911	4,745	5,857	5,714
	(0.6)	(0.7)	(1.1)	(1.0)	(1.2)	(1.1)
(e) Foreign Currency Borrowing (Inter-bank borrowing in India and from abroad, external commercial borrowings of banks)	65,934	66,927	72,363	74,354	87,332	88,370
	(15.8)	(15.1)	(16.2)	(16.4)	(18.4)	(17.3)
(f) VOSTRO balances and balances in exchange houses and in term deposits	2,112	3,899	3,886	3,749	3,831	3,881
	(0.5)	(0.9)	(0.9)	(0.8)	(0.8)	(0.8)
(g) Non-Resident External Rupee (NRE) Accounts	1,25,513	1,25,536	1,25,000	1,22,380	1,25,792	1,24,362
	(30.2)	(28.3)	(27.9)	(27.1)	(26.4)	(24.4)
(h) Non-Resident Ordinary (NRO) Rupee Accounts	22,707	26,687	28,296	30,824	35,049	39,519
	(5.5)	(6.0)	(6.3)	(6.8)	(7.4)	(7.7)
(i) Embassy accounts	110	109	199	202	225	311
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)
(j) Foreign Institutional Investors' (FII) Accounts	9,822	11,577	10,531	9,193	8,209	10,682
	(2.4)	(2.6)	(2.4)	(2.0)	(1.7)	(2.1)
(k) ESCROW A/cs	14	13	11	9	1	1
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
2. Own Issues of International Securities	6,446	7,055	4,713	5,439	5,570	6,402
	(1.5)	(1.6)	(1.1)	(1.2)	(1.2)	(1.3)
(a) Bonds	6,436	6,549	4,228	4,974	5,098	5,934
	(1.5)	(1.5)	(0.9)	(1.1)	(1.1)	(1.2)
(b) Floating Rate Notes (FRNs)	11	–	–	–	–	–
	(0.0)	–	–	–	–	–
(c) Other Own Issues of International Debt Securities	–	506	485	466	472	468
	–	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
3. Other International Liabilities	87,913	1,02,028	1,00,634	1,08,166	1,06,831	1,35,606
	(21.1)	(23.0)	(22.5)	(23.9)	(22.5)	(26.6)
(a) ADRs/GDRs	23,038	31,038	28,453	30,391	27,243	35,249
	(5.5)	(7.0)	(6.4)	(6.7)	(5.7)	(6.9)
(b) Equities of banks held by non-residents	38,555	44,736	45,356	50,313	51,021	71,686
	(9.3)	(10.1)	(10.1)	(11.1)	(10.7)	(14.0)
(c) Capital/remittable profits of foreign banks in India and other unclassified international liabilities	26,321	26,253	26,825	27,462	28,568	28,671
	(6.3)	(5.9)	(6.0)	(6.1)	(6.0)	(5.6)
Total International Liabilities +	4,16,048	4,43,941	4,47,310	4,52,179	4,75,626	5,10,702
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

**Statement I: International Liabilities/Assets of Banks Classified According to Type of Instrument
(Based on LBS Statements) (Concl.)**

(₹ Crore)

Liability/Asset Category	INTERNATIONAL ASSETS					
	Amount Outstanding as at end of					
	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010
1. Loans and Deposits	2,22,220	2,12,481	2,16,690	2,37,181	2,44,690	2,66,288
	(96.1)	(95.8)	(96.0)	(96.3)	(96.7)	(96.8)
(a) Loans to Non-residents (includes Rupee loans and Foreign Currency (FC) loans out of non-resident deposits)	9,132	8,613	9,395	10,196	11,325	13,111
	(4.0)	(3.9)	(4.2)	(4.1)	(4.5)	(4.8)
(b) FC Loans to Residents (incl. loans out of FCNR(B) deposits, PCFCs, FC lending to & FC Deposits with banks in India, etc.,	97,337	1,04,950	1,14,619	1,23,476	1,32,566	1,30,578
	(42.1)	(47.3)	(50.8)	(50.1)	(52.4)	(47.4)
(c) Outstanding Export Bills drawn on non-residents by residents	39,391	45,861	45,087	50,496	50,112	55,822
	(17.0)	(20.7)	(20.0)	(20.5)	(19.8)	(20.3)
(d) Foreign Currency /TTs, etc., in hand	161	148	117	878	512	436
	(0.1)	(0.1)	(0.1)	(0.4)	(0.2)	(0.2)
(e) NOSTRO balances including balances in Term Deposits with non-resident banks (includes FCNR funds held abroad)	76,199	52,909	47,472	52,135	50,177	66,340
	(33.0)	(23.8)	(21.0)	(21.2)	(19.8)	(24.1)
2. Holdings of Debt Securities	70	59	59	39	129	157
	(0.0)	(0.0)	(0.0)	(0.0)	(0.1)	(0.1)
(a) Investment in Foreign Government Securities (including Treasury Bills)	48	38	38	39	38	38
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
(b) Investment in Other Debt Securities	22	21	20	–	91	119
	(0.0)	(0.0)	(0.0)	–	(0.0)	(0.0)
3. Other International Assets	8,863	9,323	8,909	9,139	8,339	8,782
	(3.8)	(4.2)	(3.9)	(3.7)	(3.3)	(3.2)
(a) Investments in Equities Abroad	1,544	1,669	1,194	1,366	1,662	2,100
	(0.7)	(0.8)	(0.5)	(0.6)	(0.7)	(0.8)
(b) Capital supplied to and receivable profits from foreign branches of Indian banks and other unclassified intl. assets	7,319	7,653	7,715	7,773	6,677	6,682
	(3.2)	(3.4)	(3.4)	(3.2)	(2.6)	(2.4)
Total International Assets +	2,31,153	2,21,863	2,25,658	2,46,359	2,53,159	2,75,227
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

+ In view of the incomplete data coverage from all the branches, the data reported under the LBS are not strictly comparable with those capturing data from all the branches.

¹ nil/negligible.

- Notes:**
1. Figures in brackets represent percentages to total international liabilities/assets.
 2. Totals may not tally due to rounding off.
 3. Data have been revised for previous quarters.
 4. Q1, Q2, Q3 and Q4 denote quarters ended March, June, September and December, respectively.

**Statement II: Currency and Sector-wise Break-up of International Liabilities/Assets of Banks
(Based on LBS Statements)**

(₹ Crore)

Currency	INTERNATIONAL LIABILITIES											
	All Sector						Non-Bank Sector					
	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010
Swiss Franc	814 (0.2)	786 (0.2)	459 (0.1)	337 (0.1)	1,028 (0.2)	1,132 (0.2)	34 (0.0)	114 (0.0)	119 (0.0)	70 (0.0)	87 (0.0)	75 (0.0)
EURO	17,097 (4.1)	19,250 (4.3)	21,180 (4.7)	19,555 (4.3)	20,522 (4.3)	20,437 (4.0)	12,756 (4.0)	13,662 (4.0)	13,536 (4.0)	12,868 (3.8)	13,675 (3.9)	14,101 (3.6)
Pound Sterling	25,531 (6.1)	23,628 (5.3)	23,964 (5.4)	20,490 (4.5)	20,328 (4.3)	22,239 (4.4)	21,883 (6.9)	19,873 (5.9)	20,429 (6.0)	17,247 (5.0)	17,507 (4.9)	18,657 (4.8)
Indian Rupee	2,23,491 (53.7)	2,36,737 (53.3)	2,31,319 (51.7)	2,37,305 (52.5)	2,49,611 (52.5)	2,76,451 (54.1)	1,92,544 (61.1)	2,03,887 (60.3)	2,03,795 (60.0)	2,09,599 (61.4)	2,15,084 (60.7)	2,42,622 (62.8)
Japanese Yen	9,060 (2.2)	8,592 (1.9)	7,869 (1.8)	6,692 (1.5)	7,639 (1.6)	7,040 (1.4)	229 (0.1)	70 (0.0)	272 (0.1)	80 (0.0)	253 (0.1)	62 (0.0)
Other Foreign Currencies	6,328 (1.5)	5,904 (1.3)	5,673 (1.3)	6,112 (1.4)	7,236 (1.5)	8,388 (1.6)	1,693 (0.5)	1,413 (0.4)	1,788 (0.5)	2,422 (0.7)	2,064 (0.6)	2,592 (0.7)
US Dollar	1,33,727 (32.1)	1,49,045 (33.6)	1,56,846 (35.1)	1,61,688 (35.8)	1,69,261 (35.6)	1,75,016 (34.3)	85,952 (27.3)	99,254 (29.3)	99,609 (29.3)	99,324 (29.1)	1,05,648 (29.8)	1,08,380 (28.0)
Total	4,16,048 (100.0)	4,43,941 (100.0)	4,47,310 (100.0)	4,52,179 (100.0)	4,75,626 (100.0)	5,10,702 (100.0)	3,15,090 (100.0)	3,38,271 (100.0)	3,39,549 (100.0)	3,41,610 (100.0)	3,54,318 (100.0)	3,86,489 (100.0)
INTERNATIONAL ASSETS												
Swiss Franc	758 (0.3)	527 (0.2)	431 (0.2)	419 (0.2)	1,274 (0.5)	1,453 (0.5)	282 (0.2)	299 (0.2)	270 (0.2)	168 (0.1)	157 (0.1)	194 (0.1)
EURO	18,553 (8.0)	17,703 (8.0)	18,690 (8.3)	19,891 (8.1)	20,274 (8.0)	23,150 (8.4)	5,857 (4.6)	6,675 (4.6)	7,219 (4.7)	6,172 (3.8)	6,785 (3.8)	7,574 (4.1)
Pound Sterling	5,578 (2.4)	5,828 (2.6)	5,814 (2.6)	5,770 (2.3)	6,119 (2.4)	8,351 (3.0)	1,794 (1.4)	1,937 (1.3)	1,687 (1.1)	2,017 (1.2)	2,258 (1.3)	2,200 (1.2)
Indian Rupee	8,577 (3.7)	9,259 (4.2)	7,963 (3.5)	8,184 (3.3)	8,140 (3.2)	8,349 (3.0)	8,495 (6.6)	9,140 (6.3)	7,839 (5.1)	8,084 (5.0)	7,957 (4.5)	8,155 (4.4)
Japanese Yen	3,974 (1.7)	3,650 (1.6)	2,023 (0.9)	1,717 (0.7)	2,617 (1.0)	3,074 (1.1)	2,358 (1.8)	2,860 (2.0)	1,037 (0.7)	732 (0.4)	1,880 (1.1)	2,178 (1.2)
Other Foreign Currencies	6,719 (2.9)	5,209 (2.3)	4,936 (2.2)	6,018 (2.4)	7,031 (2.8)	8,870 (3.2)	1,230 (1.0)	1,083 (0.7)	812 (0.5)	1,329 (0.8)	1,921 (1.1)	2,416 (1.3)
US Dollar	1,86,994 (80.9)	1,79,688 (81.0)	1,85,801 (82.3)	2,04,359 (83.0)	2,07,703 (82.0)	2,21,981 (80.7)	1,08,523 (84.4)	1,22,469 (84.8)	1,34,219 (87.7)	1,44,638 (88.7)	1,56,759 (88.2)	1,61,547 (87.7)
Total	2,31,153 (100.0)	2,21,863 (100.0)	2,25,658 (100.0)	2,46,359 (100.0)	2,53,159 (100.0)	2,75,227 (100.0)	1,28,538 (100.0)	1,44,463 (100.0)	1,53,083 (100.0)	1,63,140 (100.0)	1,77,717 (100.0)	1,84,263 (100.0)

- Notes:** 1. Figures in brackets represent percentages to total in the respective group (column).
2. Totals may not tally due to rounding off.
3. Data have been revised for previous quarters.
4. Q1, Q2, Q3 and Q4 denote quarters ended March, June, September and December, respectively.

Statement III: International Liabilities/Assets of Banks Classified According to Country of Residence of Transacting Units (Based on LBS Statements) – Amount Outstanding as at end

(₹ Crore)

Currency	INTERNATIONAL LIABILITIES											
	All Currencies						Foreign Currencies					
	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010
Total	4,16,048	4,43,941	4,47,310	4,52,179	4,75,626	5,10,702	1,92,557	2,07,204	2,15,990	2,14,874	2,26,014	2,34,252
<i>of which</i>	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
Bahrain	9,157 (2.2)	8,535 (1.9)	7,876 (1.8)	8,909 (2.0)	10,099 (2.1)	9,107 (1.8)	6,324 (3.3)	6,320 (3.1)	5,510 (2.6)	6,625 (3.1)	7,749 (3.4)	6,814 (2.9)
Canada	5,727 (1.4)	6,142 (1.4)	6,013 (1.3)	5,375 (1.2)	6,164 (1.3)	6,935 (1.4)	2,055 (1.1)	2,445 (1.2)	2,272 (1.1)	1,525 (0.7)	2,435 (1.1)	2,789 (1.2)
China	5,562 (1.3)	5,973 (1.3)	6,205 (1.4)	5,630 (1.2)	5,887 (1.2)	5,988 (1.2)	5,376 (2.8)	5,799 (2.8)	5,951 (2.8)	5,387 (2.5)	5,632 (2.5)	5,497 (2.3)
France	6,771 (1.6)	8,445 (1.9)	9,233 (2.1)	10,306 (2.3)	11,663 (2.5)	11,083 (2.2)	2,368 (1.2)	3,351 (1.6)	3,843 (1.8)	4,331 (2.0)	5,507 (2.4)	5,139 (2.2)
Germany (Includes ECB)	16,865 (4.1)	15,967 (3.6)	16,011 (3.6)	15,919 (3.5)	15,062 (3.2)	15,345 (3.0)	11,963 (6.2)	12,417 (6.0)	12,470 (5.8)	12,828 (6.0)	12,438 (5.5)	12,691 (5.4)
Hong Kong	11,316 (2.7)	11,778 (2.7)	13,455 (3.0)	10,107 (2.2)	13,912 (2.9)	15,468 (3.0)	4,590 (2.4)	5,340 (2.6)	7,780 (3.6)	7,326 (3.4)	6,673 (3.0)	7,385 (3.2)
India	24,583 (5.9)	29,246 (6.6)	31,644 (7.1)	32,377 (7.2)	35,668 (7.5)	31,760 (6.2)	24,583 (12.8)	29,246 (14.1)	31,644 (14.7)	32,377 (15.1)	35,668 (15.8)	31,760 (13.6)
Kuwait	7,224 (1.7)	7,981 (1.8)	7,496 (1.7)	6,579 (1.5)	6,444 (1.4)	6,189 (1.2)	1,489 (0.8)	2,066 (1.0)	1,855 (0.9)	1,324 (0.6)	1,171 (0.5)	1,230 (0.5)
Mauritius	15,256 (3.7)	16,671 (3.8)	14,878 (3.3)	15,602 (3.5)	16,032 (3.4)	18,147 (3.6)	283 (0.1)	417 (0.2)	290 (0.1)	345 (0.2)	524 (0.2)	866 (0.4)
No Specific Country(Country unknown)	16,621 (4.0)	16,003 (3.6)	16,261 (3.6)	24,579 (5.4)	25,198 (5.3)	32,039 (6.3)	1,820 (0.9)	2,100 (1.0)	1,611 (0.7)	1,402 (0.7)	1,720 (0.8)	1,260 (0.5)
Saudi Arabia	13,080 (3.1)	10,740 (2.4)	10,873 (2.4)	10,607 (2.3)	10,507 (2.2)	11,358 (2.2)	1,596 (0.8)	1,641 (0.8)	1,587 (0.7)	1,613 (0.8)	1,675 (0.7)	1,839 (0.8)
Singapore	18,745 (4.5)	18,540 (4.2)	18,711 (4.2)	16,220 (3.6)	16,624 (3.5)	18,060 (3.5)	12,480 (6.5)	11,934 (5.8)	11,939 (5.5)	9,045 (4.2)	9,824 (4.3)	10,189 (4.3)
United Arab Emirates	31,818 (7.6)	34,219 (7.7)	34,174 (7.6)	34,982 (7.7)	36,140 (7.6)	40,323 (7.9)	7,022 (3.6)	7,124 (3.4)	7,025 (3.3)	7,783 (3.6)	8,533 (3.8)	9,760 (4.2)
United Kingdom @	51,894 (12.5)	54,601 (12.3)	54,648 (12.2)	53,252 (11.8)	54,903 (11.5)	63,308 (12.4)	33,392 (17.3)	36,388 (17.6)	35,582 (16.5)	33,314 (15.5)	34,359 (15.2)	38,631 (16.5)
United States #	1,23,434 (29.7)	1,38,981 (31.3)	1,40,619 (31.4)	1,43,316 (31.7)	1,51,951 (31.9)	1,64,831 (32.3)	56,818 (29.5)	58,531 (28.2)	64,355 (29.8)	69,512 (32.4)	70,154 (31.0)	76,706 (32.7)

Statement III: International Liabilities/Assets of Banks Classified According to Country of Residence of Transacting Units (Based on LBS Statements) - Amount outstanding as at end (Concl'd.)

(₹ Crore)

Currency	INTERNATIONAL LIABILITIES											
	All Currencies						Foreign Currencies					
	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010
Total	2,31,153	2,21,863	2,25,658	2,46,359	2,53,159	2,75,227	2,22,577	2,12,604	2,17,695	2,38,175	2,45,018	2,66,878
<i>of which</i>	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
Belgium	2,976 (1.3)	2,560 (1.2)	1,701 (0.8)	1,917 (0.8)	2,044 (0.8)	2,281 (0.8)	2,930 (1.3)	2,452 (1.2)	1,668 (0.8)	1,866 (0.8)	2,034 (0.8)	2,244 (0.8)
Canada	1,813 (0.8)	1,809 (0.8)	1,689 (0.7)	1,996 (0.8)	2,333 (0.9)	2,202 (0.8)	1,676 (0.8)	1,630 (0.8)	1,515 (0.7)	1,928 (0.8)	2,256 (0.9)	2,111 (0.8)
China	1,650 (0.7)	2,236 (1.0)	1,966 (0.9)	2,023 (0.8)	2,104 (0.8)	2,170 (0.8)	1,636 (0.7)	2,218 (1.0)	1,946 (0.9)	2,005 (0.8)	2,081 (0.8)	2,150 (0.8)
France	4,432 (1.9)	2,570 (1.2)	2,531 (1.1)	3,620 (1.5)	3,716 (1.5)	3,763 (1.4)	4,378 (2.0)	2,517 (1.2)	2,517 (1.2)	3,607 (1.5)	3,700 (1.5)	3,745 (1.4)
Germany (Includes ECB)	8,274 (3.6)	8,588 (3.9)	8,904 (3.9)	8,768 (3.6)	8,989 (3.6)	11,273 (4.1)	8,176 (3.7)	8,466 (4.0)	8,783 (4.0)	8,640 (3.6)	8,846 (3.6)	11,098 (4.2)
Hong Kong	15,223 (6.6)	13,801 (6.2)	13,172 (5.8)	12,886 (5.2)	12,636 (5.0)	13,050 (4.7)	15,010 (6.7)	13,581 (6.4)	13,027 (6.0)	12,664 (5.3)	12,496 (5.1)	12,923 (4.8)
India	97,894 (42.4)	1,05,498 (47.6)	1,15,216 (51.1)	1,24,050 (50.4)	1,33,169 (52.6)	1,33,648 (48.6)	97,894 (44.0)	1,05,498 (49.6)	1,15,216 (52.9)	1,24,050 (52.1)	1,33,169 (54.4)	1,33,648 (50.1)
Netherlands	1,472 (0.6)	1,559 (0.7)	1,297 (0.6)	1,607 (0.7)	1,734 (0.7)	1,822 (0.7)	1,452 (0.7)	1,537 (0.7)	1,283 (0.6)	1,598 (0.7)	1,720 (0.7)	1,810 (0.7)
No Specific Country (Country unknown)	1,566 (0.7)	1,702 (0.8)	1,651 (0.7)	1,823 (0.7)	1,925 (0.8)	2,050 (0.7)	728 (0.3)	501 (0.2)	526 (0.2)	616 (0.3)	598 (0.2)	572 (0.2)
Singapore	4,567 (2.0)	4,266 (1.9)	4,029 (1.8)	5,879 (2.4)	5,650 (2.2)	7,338 (2.7)	4,263 (1.9)	3,979 (1.9)	3,771 (1.7)	5,509 (2.3)	5,359 (2.2)	7,061 (2.6)
Sri Lanka	858 (0.2)	983 (0.4)	939 (0.4)	973 (0.4)	884 (0.3)	1,362 (0.5)	848 (0.4)	975 (0.5)	931 (0.4)	965 (0.4)	877 (0.4)	1,354 (0.5)
Switzerland (Includes BIS)	697 (0.2)	596 (0.3)	765 (0.3)	1,138 (0.5)	788 (0.3)	1,499 (0.5)	674 (0.4)	572 (0.3)	738 (0.3)	1,113 (0.5)	764 (0.3)	1,475 (0.6)
United Arab Emirates	5,827 (2.5)	6,113 (2.8)	6,324 (2.8)	6,260 (2.5)	6,707 (2.6)	8,771 (3.2)	4,714 (2.1)	4,683 (2.2)	5,158 (2.4)	5,114 (2.1)	5,548 (2.3)	7,561 (2.8)
United Kingdom	15,821 (6.8)	12,542 (5.7)	11,563 (5.1)	14,461 (5.9)	13,493 (5.3)	16,715 (6.1)	15,170 (6.8)	11,780 (5.5)	10,892 (5.0)	13,895 (5.8)	12,878 (5.3)	16,064 (6.0)
United States #	48,258 (20.9)	38,843 (17.5)	36,157 (16.0)	41,890 (17.0)	40,503 (16.0)	48,750 (17.7)	44,531 (20.0)	35,591 (16.7)	33,075 (15.2)	38,665 (16.2)	37,382 (15.3)	45,727 (17.1)

@ excluding Guernsey, Isle of Man and Jersey # includes Midway Island and Wake Islands.

' ' nil/negligible.

- Notes:**
- Figures in brackets represent percentages to total in the respective group (column).
 - Totals may not tally due to rounding off.
 - 'No Specific Country', means the country information has not been provided by the reporting bank branches.
 - Data have been revised for previous quarters.
 - Q1, Q2, Q3 and Q4 denote quarters ended March, June, September and December, respectively.

**Statement IV: Country-wise Break-up of Major Components of International Liabilities of Banks
(Based on LBS Statements)**

(₹ Crore)

Country	Major Components	Q2: 2009		Q3: 2009		Q4: 2009		Q1: 2010		Q2: 2010		Q3: 2010	
Australia	FCNR(B)	596	(0.8)	417	(0.5)	439	(0.6)	436	(0.6)	468	(0.6)	533	(0.7)
	Borrowings	507	(0.8)	212	(0.3)	90	(0.1)	112	(0.2)	385	(0.4)	365	(0.4)
	NRE Deposits	799	(0.6)	775	(0.6)	827	(0.7)	767	(0.6)	738	(0.6)	763	(0.6)
	Total	2,637	(0.6)	2,430	(0.5)	2,537	(0.6)	3,065	(0.7)	3,407	(0.7)	3,997	(0.8)
Bahrain	FCNR(B)	6,147	(8.1)	6,139	(8.0)	5,434	(7.0)	5,379	(7.4)	5,706	(7.6)	5,710	(7.6)
	Borrowings	117	(0.2)	116	(0.2)	19	(0.0)	1,163	(1.6)	1,991	(2.3)	1,042	(1.2)
	NRE Deposits	2,359	(1.9)	1,800	(1.4)	1,899	(1.5)	1,889	(1.5)	1,933	(1.5)	1,848	(1.5)
	Total	9,157	(2.2)	8,535	(1.9)	7,876	(1.8)	8,909	(2.0)	10,099	(2.1)	9,107	(1.8)
Belgium	FCNR(B)	71	(0.1)	80	(0.1)	691	(0.9)	458	(0.6)	335	(0.4)	257	(0.3)
	Borrowings	1,201	(1.8)	1,182	(1.8)	456	(0.6)	373	(0.5)	1,442	(1.7)	1,357	(1.5)
	NRE Deposits	246	(0.2)	217	(0.2)	207	(0.2)	200	(0.2)	191	(0.2)	145	(0.1)
	Total	1,846	(0.4)	1,820	(0.4)	1,671	(0.4)	1,344	(0.3)	2,267	(0.5)	2,110	(0.4)
Canada	FCNR(B)	897	(1.2)	1,109	(1.5)	1,208	(1.6)	879	(1.2)	1,003	(1.3)	1,405	(1.9)
	Borrowings	463	(0.7)	615	(0.9)	440	(0.6)	341	(0.5)	1,279	(1.5)	1,104	(1.2)
	NRE Deposits	1,851	(1.5)	1,680	(1.3)	1,696	(1.4)	1,807	(1.5)	1,544	(1.2)	1,587	(1.3)
	Total	5,727	(1.4)	6,142	(1.4)	6,013	(1.3)	5,375	(1.2)	6,164	(1.3)	6,935	(1.4)
China	FCNR(B)	5,359	(7.0)	5,374	(7.0)	5,625	(7.3)	5,329	(7.4)	5,592	(7.4)	5,443	(7.2)
	Borrowings	-	-	298	(0.4)	223	(0.3)	-	-	-	-	-	-
	NRE Deposits	129	(0.1)	112	(0.1)	157	(0.1)	159	(0.1)	168	(0.1)	365	(0.3)
	Total	5,562	(1.3)	5,973	(1.3)	6,205	(1.4)	5,690	(1.2)	5,887	(1.2)	5,988	(1.2)
France	FCNR(B)	238	(0.3)	277	(0.4)	285	(0.4)	818	(1.1)	251	(0.3)	276	(0.4)
	Borrowings	1,803	(2.7)	2,203	(3.3)	2,653	(3.7)	2,893	(3.9)	4,701	(5.4)	3,807	(4.3)
	NRE Deposits	385	(0.3)	439	(0.3)	597	(0.5)	563	(0.5)	550	(0.4)	495	(0.4)
	Total	6,771	(1.6)	8,445	(1.9)	9,233	(2.1)	10,306	(2.3)	11,663	(2.5)	11,083	(2.2)
Germany (Includes ECB)	FCNR(B)	7,428	(9.7)	7,463	(9.8)	6,379	(8.2)	6,158	(8.5)	6,387	(8.5)	6,603	(8.7)
	Borrowings	3,958	(6.0)	4,094	(6.1)	5,229	(7.2)	5,706	(7.7)	5,187	(5.9)	4,180	(4.7)
	NRE Deposits	1,873	(1.5)	880	(0.7)	906	(0.7)	837	(0.7)	744	(0.6)	753	(0.6)
	Total	16,865	(4.1)	15,967	(3.6)	16,011	(3.6)	15,919	(3.5)	15,062	(3.2)	15,345	(3.0)
Hong Kong	FCNR(B)	1,271	(1.7)	1,055	(1.4)	907	(1.2)	1,138	(1.6)	1,207	(1.6)	1,191	(1.6)
	Borrowings	1,358	(2.1)	2,113	(3.2)	2,370	(3.3)	5,166	(6.9)	4,571	(5.2)	5,040	(5.7)
	NRE Deposits	1,395	(1.1)	939	(0.7)	3,380	(2.7)	1,581	(1.3)	1,659	(1.3)	1,516	(1.2)
	Total	11,316	(2.7)	11,778	(2.7)	13,455	(3.0)	10,107	(2.2)	13,912	(2.9)	15,468	(3.0)
India	FCNR(B)	-	-	-	-	-	-	-	-	-	-	-	-
	Borrowings	7,134	(10.8)	7,805	(11.7)	9,332	(12.9)	8,781	(11.8)	11,151	(12.8)	8,942	(10.1)
	NRE Deposits	-	-	-	-	-	-	-	-	-	-	-	-
	Total	24,583	(5.9)	29,246	(6.6)	31,644	(7.1)	32,377	(7.2)	35,668	(7.5)	31,760	(6.2)
Japan	FCNR(B)	498	(0.7)	450	(0.6)	498	(0.6)	320	(0.4)	701	(0.9)	660	(0.9)
	Borrowings	1,371	(2.1)	1,407	(2.1)	1,449	(2.0)	1,503	(2.0)	2,310	(2.6)	1,972	(2.2)
	NRE Deposits	751	(0.6)	625	(0.5)	675	(0.5)	659	(0.5)	638	(0.5)	567	(0.5)
	Total	5,112	(1.2)	5,077	(1.1)	5,618	(1.3)	5,053	(1.1)	6,217	(1.3)	5,968	(1.2)
Kenya	FCNR(B)	819	(1.1)	712	(0.9)	703	(0.9)	738	(1.0)	771	(1.0)	701	(0.9)
	Borrowings	53	(0.1)	53	(0.1)	98	(0.1)	233	(0.3)	182	(0.2)	122	(0.1)
	NRE Deposits	1,136	(0.9)	1,104	(0.9)	1,140	(0.9)	1,034	(0.8)	993	(0.8)	723	(0.6)
	Total	2,329	(0.6)	2,159	(0.5)	2,229	(0.5)	2,293	(0.5)	2,291	(0.5)	1,771	(0.3)
Kuwait	FCNR(B)	1,448	(1.9)	2,008	(2.6)	1,222	(1.6)	1,275	(1.8)	1,128	(1.5)	1,181	(1.6)
	Borrowings	-	(0.0)	5	(0.0)	2	(0.0)	-	(0.0)	3	(0.0)	-	(0.0)
	NRE Deposits	5,177	(4.1)	4,990	(4.0)	4,980	(4.0)	4,188	(3.4)	4,294	(3.4)	3,861	(3.1)
	Total	7,224	(1.7)	7,981	(1.8)	7,496	(1.7)	6,579	(1.5)	6,444	(1.4)	6,189	(1.2)
Luxembourg	FCNR(B)	21	(0.0)	7	(0.0)	7	(0.0)	6	(0.0)	7	(0.0)	8	(0.0)
	Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
	NRE Deposits	4	(0.0)	5	(0.0)	6	(0.0)	7	(0.0)	5	(0.0)	8	(0.0)
	Total	2,871	(0.7)	2,810	(0.6)	1,720	(0.4)	2,510	(0.6)	1,819	(0.4)	2,666	(0.5)
Mauritius	FCNR(B)	32	(0.0)	31	(0.0)	32	(0.0)	27	(0.0)	66	(0.1)	98	(0.1)
	Borrowings	129	(0.2)	108	(0.2)	153	(0.2)	212	(0.3)	340	(0.4)	570	(0.6)
	NRE Deposits	169	(0.1)	63	(0.1)	58	(0.0)	80	(0.1)	2,272	(1.8)	85	(0.1)
	Total	15,256	(3.7)	16,671	(3.8)	14,878	(3.3)	15,602	(3.5)	16,032	(3.4)	18,147	(3.6)

**Statement IV: Country-wise Break-up of Major Components of International Liabilities of Banks
(Based on LBS Statements)**

(₹ Crore)

Country	Major Components	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010
Netherlands	FCNR(B)	185 (0.2)	186 (0.2)	198 (0.3)	178 (0.2)	725 (1.0)	173 (0.2)
	Borrowings	117 (0.2)	1,388 (2.1)	954 (1.3)	1,321 (1.8)	1,548 (1.8)	1,119 (1.3)
	NRE Deposits	234 (0.2)	364 (0.3)	304 (0.2)	260 (0.2)	260 (0.2)	251 (0.2)
	Total	3,925 (0.9)	5,186 (1.2)	5,271 (1.2)	4,776 (1.1)	4,237 (0.9)	3,263 (0.6)
No Specific Country (Country unknown)	FCNR(B)	1,252 (1.6)	1,226 (1.6)	843 (1.1)	871 (1.2)	725 (1.0)	697 (0.9)
	Borrowings	3 (0.0)	2 (0.0)	2 (0.0)	2 (0.0)	6 (0.0)	115 (0.1)
	NRE Deposits	6,139 (4.9)	4,340 (3.5)	3,782 (3.0)	8,055 (6.6)	6,048 (4.8)	4,444 (3.6)
	Total	16,621 (4.0)	16,003 (3.6)	16,261 (3.6)	24,579 (5.4)	25,198 (5.3)	32,039 (6.3)
Oman	FCNR(B)	630 (0.8)	611 (0.8)	578 (0.7)	526 (0.7)	474 (0.6)	503 (0.7)
	Borrowings	19 (0.0)	31 (0.0)	20 (0.0)	95 (0.1)	233 (0.3)	67 (0.1)
	NRE Deposits	3,896 (3.1)	3,676 (2.9)	3,386 (2.7)	3,316 (2.7)	3,444 (2.7)	3,013 (2.4)
	Total	5,174 (1.2)	4,935 (1.1)	4,657 (1.0)	4,830 (1.1)	4,882 (1.0)	4,429 (0.9)
Qatar	FCNR(B)	406 (0.5)	425 (0.6)	396 (0.5)	412 (0.6)	350 (0.5)	391 (0.5)
	Borrowings	– (0.0)	2 (0.0)	2 (0.0)	2 (0.0)	2 (0.0)	114 (0.1)
	NRE Deposits	2,839 (2.3)	2,674 (2.1)	2,511 (2.0)	2,768 (2.3)	2,824 (2.2)	2,814 (2.3)
	Total	3,902 (0.9)	3,688 (0.8)	3,464 (0.8)	3,790 (0.8)	3,752 (0.8)	4,123 (0.8)
Saudi Arabia	FCNR(B)	1,474 (1.9)	1,531 (2.0)	1,385 (1.8)	1,344 (1.9)	1,488 (2.0)	1,609 (2.1)
	Borrowings	108 (0.2)	94 (0.1)	194 (0.3)	192 (0.3)	175 (0.2)	212 (0.2)
	NRE Deposits	10,165 (8.1)	8,138 (6.5)	8,124 (6.5)	7,708 (6.3)	7,442 (5.9)	8,003 (6.4)
	Total	13,080 (3.1)	10,740 (2.4)	10,873 (2.4)	10,607 (2.3)	10,507 (2.2)	11,358 (2.2)
Singapore	FCNR(B)	1,217 (1.6)	2,338 (3.1)	2,229 (2.9)	1,321 (1.8)	1,607 (2.1)	2,206 (2.9)
	Borrowings	10,326 (15.7)	8,487 (12.7)	9,252 (12.8)	5,902 (7.9)	7,386 (8.5)	7,054 (8.0)
	NRE Deposits	2,548 (2.0)	2,324 (1.9)	2,350 (1.9)	2,621 (2.1)	2,741 (2.2)	2,784 (2.2)
	Total	18,745 (4.5)	18,540 (4.2)	18,711 (4.2)	16,220 (3.6)	16,624 (3.5)	18,060 (3.5)
Switzerland (Includes BIS)	FCNR(B)	121 (0.2)	127 (0.2)	144 (0.2)	182 (0.3)	185 (0.2)	185 (0.2)
	Borrowings	779 (1.2)	672 (1.0)	339 (0.5)	267 (0.4)	942 (1.1)	1,046 (1.2)
	NRE Deposits	493 (0.4)	372 (0.3)	364 (0.3)	364 (0.3)	359 (0.3)	351 (0.3)
	Total	2,032 (0.5)	2,620 (0.6)	2,202 (0.5)	2,242 (0.5)	3,204 (0.7)	3,865 (0.8)
United Arab Emirates	FCNR(B)	6,772 (8.9)	6,621 (8.7)	6,692 (8.6)	6,793 (9.4)	7,384 (9.8)	8,184 (10.8)
	Borrowings	96 (0.1)	208 (0.3)	108 (0.1)	731 (1.0)	768 (0.9)	961 (1.1)
	NRE Deposits	19,943 (15.9)	20,486 (16.3)	20,111 (16.1)	19,598 (16.0)	20,177 (16.0)	20,976 (16.9)
	Total	31,818 (7.6)	34,219 (7.7)	34,174 (7.6)	34,982 (7.7)	36,140 (7.6)	40,323 (7.9)
United Kingdom @	FCNR(B)	18,000 (23.6)	17,884 (23.4)	17,267 (22.3)	16,127 (22.3)	16,270 (21.6)	17,147 (22.7)
	Borrowings	13,462 (20.4)	15,399 (23.0)	15,226 (21.0)	13,039 (17.5)	13,799 (15.8)	14,544 (16.5)
	NRE Deposits	9,066 (7.2)	8,087 (6.4)	8,850 (7.1)	8,587 (7.0)	8,891 (7.1)	12,486 (10.0)
	Total	51,894 (12.5)	54,601 (12.3)	54,648 (12.2)	53,252 (11.8)	54,903 (11.5)	63,308 (12.4)
United States #	FCNR(B)	15,026 (19.7)	14,041 (18.4)	17,419 (22.5)	15,980 (22.1)	16,900 (22.5)	14,754 (19.5)
	Borrowings	19,310 (29.3)	16,843 (25.2)	21,009 (29.0)	23,559 (31.7)	26,768 (30.7)	32,059 (36.3)
	NRE Deposits	43,052 (34.3)	50,939 (40.6)	47,576 (38.1)	44,600 (36.4)	47,161 (37.5)	46,399 (37.3)
	Total	1,23,434 (29.7)	1,38,981 (31.3)	1,40,619 (31.4)	1,43,316 (31.7)	1,51,951 (31.9)	1,64,831 (32.3)
Total	FCNR(B)	76,341 (100.0)	76,388 (100.0)	77,580 (100.0)	72,234 (100.0)	75,242 (100.0)	75,537 (100.0)
	Borrowings	65,934 (100.0)	66,927 (100.0)	72,363 (100.0)	74,354 (100.0)	87,332 (100.0)	88,370 (100.0)
	NRE Deposits	1,25,513 (100.0)	1,25,536 (100.0)	1,25,000 (100.0)	1,22,380 (100.0)	1,25,792 (100.0)	1,24,362 (100.0)
	Total	4,16,048 (100.0)	4,43,941 (100.0)	4,47,310 (100.0)	4,52,179 (100.0)	4,75,626 (100.0)	5,10,702 (100.0)

@ excluding Guernsey, Isle of Man and Jersey # includes Midway Island and Wake Islands.

' nil/negligible

- Notes:** 1. Figures in brackets represent percentages to total.
2. Totals may not tally due to rounding off.
3. Data have been revised for previous quarters.
4. Q1, Q2, Q3 and Q4 denote quarters ended March, June, September and December, respectively.

**Statement V: Country-wise Break-up of Major Component of International Assets of Banks
(Based on LBS Statements)**

(₹ Crore)

Country	Major Components	Q2: 2009		Q3: 2009		Q4: 2009		Q1: 2010		Q2: 2010		Q3: 2010	
Bahrain	Export Bill	158	(0.4)	226	(0.5)	169	(0.4)	170	(0.3)	260	(0.5)	165	(0.3)
	NOSTRO	876	(1.1)	403	(0.8)	264	(0.6)	614	(1.2)	176	(0.4)	263	(0.4)
	Total	1,414	(0.6)	1,003	(0.5)	1,009	(0.4)	1,429	(0.6)	977	(0.4)	969	(0.4)
Belgium	Export Bill	922	(2.3)	941	(2.1)	838	(1.9)	888	(1.8)	985	(2.0)	1,190	(2.1)
	NOSTRO	1,804	(2.4)	1,092	(2.1)	452	(1.0)	821	(1.6)	864	(1.7)	924	(1.4)
	Total	2,976	(1.3)	2,560	(1.2)	1,701	(0.8)	1,917	(0.8)	2,044	(0.8)	2,281	(0.8)
Canada	Export Bill	293	(0.7)	379	(0.8)	377	(0.8)	232	(0.5)	365	(0.7)	258	(0.5)
	NOSTRO	402	(0.5)	266	(0.5)	269	(0.6)	632	(1.2)	863	(1.7)	599	(0.9)
	Total	1,813	(0.8)	1,809	(0.8)	1,689	(0.7)	1,996	(0.8)	2,333	(0.9)	2,202	(0.8)
China	Export Bill	826	(2.1)	1,555	(3.4)	1,048	(2.3)	1,730	(3.4)	1,912	(3.8)	1,689	(3.0)
	NOSTRO	-	-	-	-	2	(0.0)	-	-	-	-	-	-
	Total	1,650	(0.7)	2,236	(1.0)	1,966	(0.9)	2,023	(0.8)	2,104	(0.8)	2,170	(0.8)
France	Export Bill	719	(1.8)	789	(1.7)	950	(2.1)	907	(1.8)	864	(1.7)	784	(1.4)
	NOSTRO	3,486	(4.6)	1,621	(3.1)	1,429	(3.0)	2,573	(4.9)	2,691	(5.4)	2,848	(4.3)
	Total	4,432	(1.9)	2,570	(1.2)	2,531	(1.1)	3,620	(1.5)	3,716	(1.5)	3,763	(1.4)
Germany (Includes ECB)	Export Bill	993	(2.5)	1,429	(3.1)	1,668	(3.7)	1,282	(2.5)	1,346	(2.7)	1,358	(2.4)
	NOSTRO	6,662	(8.7)	6,565	(12.4)	6,661	(14.0)	6,756	(13.0)	7,032	(14.0)	9,306	(14.0)
	Total	8,274	(3.6)	8,588	(3.9)	8,904	(3.9)	8,768	(3.6)	8,989	(3.6)	11,273	(4.1)
Hong Kong	Export Bill	4,762	(12.1)	4,817	(10.5)	4,105	(9.1)	4,028	(8.0)	3,650	(7.3)	3,868	(6.9)
	NOSTRO	9,128	(12.0)	7,844	(14.8)	7,423	(15.6)	6,368	(12.2)	7,933	(15.8)	8,018	(12.1)
	Total	15,223	(6.6)	13,801	(6.2)	13,172	(5.8)	12,886	(5.2)	12,636	(5.0)	13,050	(4.7)
India	Export Bill	-	-	-	-	-	-	-	-	-	-	-	-
	NOSTRO	-	-	-	-	-	-	-	-	-	-	-	-
	Total	97,894	(42.4)	1,05,498	(47.6)	1,15,216	(51.1)	1,24,050	(50.4)	1,33,169	(52.6)	1,33,648	(48.6)
Italy	Export Bill	943	(2.4)	1,097	(2.4)	1,146	(2.5)	894	(1.8)	1,056	(2.1)	1,079	(1.9)
	NOSTRO	110	(0.1)	94	(0.2)	90	(0.2)	97	(0.2)	102	(0.2)	79	(0.1)
	Total	1,092	(0.5)	1,225	(0.6)	1,271	(0.6)	1,145	(0.5)	1,265	(0.5)	1,244	(0.5)
Japan	Export Bill	1,191	(3.0)	1,059	(2.3)	474	(1.1)	367	(0.7)	317	(0.6)	388	(0.7)
	NOSTRO	1,439	(1.9)	614	(1.2)	512	(1.1)	443	(0.8)	464	(0.2)	618	(0.9)
	Total	2,961	(1.3)	1,977	(0.9)	1,284	(0.6)	1,086	(0.4)	1,038	(0.4)	1,274	(0.5)
Netherlands	Export Bill	355	(0.9)	633	(1.4)	516	(1.1)	410	(0.8)	513	(1.0)	487	(0.9)
	NOSTRO	1,063	(1.4)	908	(1.7)	725	(1.5)	1,141	(2.2)	1,081	(2.2)	1,231	(1.9)
	Total	1,472	(0.6)	1,559	(0.7)	1,297	(0.6)	1,607	(0.7)	1,734	(0.7)	1,822	(0.7)

**Statement V: Country-wise Break-up of Major Component of International Assets of Banks
(Based on LBS Statements) (Concl.)**

(₹ Crore)

Country	Major Components	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010
No Specific Country (Country unknown)	Export Bill	263 (0.7)	422 (0.9)	408 (0.9)	390 (0.8)	396 (0.8)	442 (0.8)
	NOSTRO	199 (0.3)	–	–	4 (0.0)	3 (0.0)	1 (0.0)
	Total	1,566 (0.7)	1,702 (0.8)	1,651 (0.7)	1,823 (0.7)	1,925 (0.8)	2,050 (0.7)
Singapore	Export Bill	1,092 (2.8)	1,529 (3.3)	1,529 (3.4)	2,214 (4.4)	1,790 (3.6)	1,715 (3.1)
	NOSTRO	2,392 (3.1)	1,255 (2.4)	1,319 (2.8)	2,041 (3.9)	2,440 (4.9)	4,237 (6.4)
	Total	4,567 (2.0)	4,266 (1.9)	4,029 (1.8)	5,879 (2.4)	5,650 (2.2)	7,338 (2.7)
Sri Lanka	Export Bill	193 (0.5)	202 (0.4)	240 (0.5)	239 (0.5)	216 (0.4)	705 (1.3)
	NOSTRO	79 (0.1)	43 (0.1)	42 (0.1)	42 (0.1)	40 (0.1)	40 (0.1)
	Total	858 (0.4)	983 (0.4)	939 (0.4)	973 (0.4)	884 (0.3)	1,362 (0.5)
Switzerland (Includes BIS)	Export Bill	303 (0.8)	338 (0.7)	552 (1.2)	347 (0.7)	323 (0.6)	1,021 (1.8)
	NOSTRO	371 (0.5)	195 (0.4)	149 (0.3)	666 (1.3)	404 (0.8)	298 (0.4)
	Total	697 (0.3)	596 (0.3)	765 (0.3)	1,138 (0.5)	788 (0.3)	1,499 (0.5)
United Arab Emirates	Export Bill	4,040 (10.3)	4,356 (9.5)	3,942 (8.7)	4,324 (8.6)	4,533 (9.0)	6,288 (11.3)
	NOSTRO	423 (0.6)	469 (0.9)	943 (2.0)	524 (1.0)	542 (1.1)	864 (1.3)
	Total	5,827 (2.5)	6,113 (2.8)	6,324 (2.8)	6,260 (2.5)	6,707 (2.6)	8,771 (3.2)
United Kingdom @	Export Bill	2,128 (5.4)	2,509 (5.5)	2,455 (5.4)	2,380 (4.7)	2,946 (5.9)	3,652 (6.5)
	NOSTRO	11,643 (15.3)	8,153 (15.4)	7,480 (15.8)	10,387 (19.9)	8,306 (16.6)	10,763 (16.2)
	Total	15,821 (6.8)	12,542 (5.7)	11,563 (5.1)	14,461 (5.9)	13,493 (5.3)	16,715 (6.1)
United States #	Export Bill	12,219 (31.0)	13,868 (30.2)	14,405 (31.9)	20,544 (40.7)	19,537 (39.0)	20,262 (36.3)
	NOSTRO	32,333 (42.4)	21,637 (40.9)	17,996 (37.9)	16,934 (32.5)	15,387 (30.7)	22,994 (34.7)
	Total	48,258 (20.9)	38,843 (17.5)	36,157 (16.0)	41,890 (17.0)	40,503 (16.0)	48,750 (17.7)
Total	Export Bill	39,391 (100.0)	45,861 (100.0)	45,087 (100.0)	50,496 (100.0)	50,112 (100.0)	55,822 (100.0)
	NOSTRO	76,199 (100.0)	52,909 (100.0)	47,472 (100.0)	52,135 (100.0)	50,177 (100.0)	66,340 (100.0)
	Total	2,31,153 (100.0)	2,21,863 (100.0)	2,25,658 (100.0)	2,46,359 (100.0)	2,53,159 (100.0)	2,75,227 (100.0)

@ excluding Guernsey, Isle of Man and Jersey # includes Midway Island and Wake Islands.

' nil/negligible.

- Notes**
1. Figures in brackets represent percentages to total.
 2. Totals may not tally due to rounding off.
 3. Data have been revised for previous quarters.
 4. Q1, Q2, Q3 and Q4 denote quarters ended March, June, September and December, respectively.

Statement VI: International Liabilities/Assets of Banks Classified According to Country of Incorporation of Banks (Based on LBS Statements) – Amount outstanding as at end

(₹ Crore)

Country	INTERNATIONAL LIABILITIES											
	Total: All Sectors						Position <i>vis-à-vis</i> Banks					
	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010
Bahrain	286 (0.1)	302 (0.1)	339 (0.1)	387 (0.1)	330 (0.1)	356 (0.1)	59 (0.1)	59 (0.1)	62 (0.1)	104 (0.1)	105 (0.1)	106 (0.1)
Bangladesh	88 (0.0)	83 (0.0)	54 (0.0)	61 (0.0)	87 (0.0)	76 (0.0)	87 (0.1)	81 (0.1)	53 (0.0)	60 (0.1)	87 (0.1)	74 (0.1)
Belgium	720 (0.2)	639 (0.1)	595 (0.1)	543 (0.1)	668 (0.1)	631 (0.1)	666 (0.7)	581 (0.5)	543 (0.5)	506 (0.5)	626 (0.5)	586 (0.5)
Canada	3,488 (0.8)	3,465 (0.8)	3,401 (0.8)	3,962 (0.9)	4,526 (1.0)	4,381 (0.9)	3,345 (3.3)	3,316 (3.1)	3,273 (3.0)	3,807 (3.4)	4,384 (3.6)	4,212 (3.4)
France	5,122 (1.2)	5,678 (1.3)	7,080 (1.6)	5,662 (1.3)	5,719 (1.2)	5,011 (1.0)	3,937 (3.9)	4,809 (4.6)	6,243 (5.8)	5,053 (4.6)	5,118 (4.2)	4,378 (3.5)
Germany (includes ECB)	9,206 (2.2)	7,763 (1.7)	7,027 (1.6)	5,907 (1.3)	6,250 (1.3)	7,323 (1.4)	2,922 (2.9)	2,339 (2.2)	2,267 (2.1)	1,819 (1.6)	1,531 (1.3)	1,567 (1.3)
Hong Kong	25,110 (6.0)	28,861 (6.5)	29,841 (6.7)	28,882 (6.4)	26,793 (5.6)	27,716 (5.4)	6,250 (6.2)	7,962 (7.5)	8,503 (7.9)	9,341 (8.4)	8,888 (7.3)	7,576 (6.1)
India	3,08,573 (74.2)	3,34,885 (75.4)	3,37,928 (75.5)	3,45,273 (76.4)	3,58,995 (75.5)	3,98,584 (78.0)	52,303 (51.8)	54,508 (51.6)	55,981 (51.9)	57,953 (52.4)	66,683 (55.0)	73,529 (59.2)
Japan	1,206 (0.3)	1,209 (0.3)	1,379 (0.3)	1,379 (0.3)	1,449 (0.3)	1,368 (0.3)	1,174 (1.2)	1,146 (1.1)	1,304 (1.2)	1,310 (1.2)	1,376 (1.1)	1,312 (1.1)
Mauritius	104 (0.0)	108 (0.0)	107 (0.0)	109 (0.0)	109 (0.0)	109 (0.0)	74 (0.1)	78 (0.1)	78 (0.1)	80 (0.1)	79 (0.1)	83 (0.1)
Netherlands	4,422 (1.1)	4,511 (1.0)	3,500 (0.8)	3,190 (0.7)	4,867 (1.0)	2,750 (0.5)	2,388 (2.4)	2,007 (1.9)	1,415 (1.3)	1,452 (1.3)	1,121 (0.9)	1,135 (0.9)
Oman	207 (0.0)	187 (0.0)	211 (0.0)	223 (0.0)	250 (0.1)	266 (0.1)	37 (0.0)	48 (0.0)	38 (0.0)	64 (0.1)	83 (0.1)	101 (0.1)
Russia	131 (0.0)	108 (0.0)	181 (0.0)	198 (0.0)	111 (0.0)	112 (0.0)	111 (0.1)	108 (0.1)	111 (0.1)	111 (0.1)	111 (0.1)	112 (0.1)
Singapore	3,598 (0.9)	3,287 (0.7)	4,277 (1.0)	4,160 (0.9)	4,412 (0.9)	4,255 (0.8)	3,585 (3.6)	3,287 (3.1)	4,277 (4.0)	4,145 (3.7)	4,312 (3.6)	4,229 (3.4)
South Africa	138 (0.0)	164 (0.0)	164 (0.0)	185 (0.0)	465 (0.1)	522 (0.1)	138 (0.1)	164 (0.2)	164 (0.2)	185 (0.2)	465 (0.4)	522 (0.4)
South Korea	190 (0.0)	191 (0.0)	188 (0.0)	251 (0.1)	190 (0.0)	374 (0.1)	169 (0.2)	169 (0.2)	169 (0.2)	227 (0.2)	169 (0.1)	354 (0.3)
Sri Lanka	78 (0.0)	84 (0.0)	106 (0.0)	137 (0.0)	132 (0.0)	142 (0.0)	51 (0.1)	50 (0.0)	62 (0.1)	96 (0.1)	97 (0.1)	102 (0.1)
Switzerland (includes BIS)	253 (0.1)	723 (0.2)	723 (0.2)	801 (0.2)	903 (0.2)	1,185 (0.2)	253 (0.3)	723 (0.7)	721 (0.7)	797 (0.7)	895 (0.7)	1,181 (1.0)
Chinese Taipei	112 (0.0)	110 (0.0)	112 (0.0)	113 (0.0)	114 (0.0)	111 (0.0)	110 (0.1)	110 (0.1)	112 (0.1)	112 (0.1)	113 (0.1)	111 (0.1)
Thailand	142 (0.0)	141 (0.0)	140 (0.0)	144 (0.0)	148 (0.0)	146 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)
United Arab Emirates	411 (0.1)	429 (0.1)	432 (0.1)	420 (0.1)	470 (0.1)	478 (0.1)	83 (0.1)	84 (0.1)	82 (0.1)	85 (0.1)	135 (0.1)	126 (0.1)
United Kingdom @	19,833 (4.8)	19,312 (4.4)	18,875 (4.2)	18,649 (4.1)	23,157 (4.9)	22,295 (4.4)	10,272 (10.2)	9,869 (9.3)	8,892 (8.3)	8,978 (8.1)	5,968 (4.9)	6,053 (4.9)
United States #	32,558 (7.8)	31,701 (7.1)	30,649 (6.9)	31,546 (7.0)	35,479 (7.5)	32,510 (6.4)	12,835 (12.7)	14,136 (13.4)	13,375 (12.4)	14,250 (12.9)	18,925 (15.6)	16,727 (13.5)
Total	4,16,048 (100.0)	4,43,941 (100.0)	4,47,310 (100.0)	4,52,179 (100.0)	4,75,626 (100.0)	5,10,702 (100.0)	1,00,958 (100.0)	1,05,670 (100.0)	1,07,761 (100.0)	1,10,569 (100.0)	1,21,307 (100.0)	1,24,213 (100.0)

Statement VI: International Liabilities/Assets of Banks Classified According to Country of Incorporation of Banks (Based on LBS Statements) – Amount outstanding as at end (Concl'd.)

(₹ Crore)

Country	INTERNATIONAL ASSETS											
	Total: All Sectors						Position vis-à-vis Banks					
	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010	Q2: 2009	Q3: 2009	Q4: 2009	Q1: 2010	Q2: 2010	Q3: 2010
Bahrain	361 (0.2)	382 (0.2)	344 (0.2)	349 (0.1)	305 (0.1)	355 (0.1)	49 (0.0)	53 (0.1)	15 (0.0)	16 (0.0)	21 (0.0)	64 (0.1)
Bangladesh	20 (0.0)	24 (0.0)	10 (0.0)	24 (0.0)	18 (0.0)	24 (0.0)	15 (0.0)	20 (0.0)	8 (0.0)	19 (0.0)	15 (0.0)	20 (0.0)
Belgium	514 (0.2)	477 (0.2)	403 (0.2)	384 (0.2)	433 (0.2)	499 (0.2)	36 (0.0)	46 (0.1)	67 (0.1)	45 (0.1)	158 (0.2)	178 (0.2)
Canada	848 (0.4)	838 (0.4)	619 (0.3)	706 (0.3)	966 (0.4)	1,419 (0.5)	68 (0.1)	26 (0.0)	23 (0.0)	12 (0.0)	37 (0.0)	76 (0.1)
France	2,693 (1.2)	2,530 (1.1)	1,251 (0.6)	2,035 (0.8)	1,492 (0.6)	2,410 (0.9)	2,085 (2.0)	2,104 (2.7)	324 (0.4)	574 (0.7)	969 (1.3)	970 (1.1)
Germany (includes ECB)	1,008 (0.4)	1,154 (0.5)	1,559 (0.7)	2,049 (0.8)	1,753 (0.7)	2,807 (1.0)	451 (0.4)	216 (0.3)	634 (0.9)	308 (0.4)	554 (0.7)	667 (0.7)
Hong Kong	7,848 (3.4)	6,817 (3.1)	4,670 (2.1)	6,731 (2.7)	7,805 (3.1)	11,679 (4.2)	3,343 (3.3)	1,779 (2.3)	435 (0.6)	870 (1.0)	904 (1.2)	5,034 (5.5)
India	1,66,149 (71.9)	1,59,301 (71.8)	1,68,056 (74.5)	1,82,283 (74.0)	1,87,948 (74.2)	1,99,132 (72.4)	73,231 (71.4)	51,590 (66.7)	52,540 (72.4)	58,913 (70.8)	56,998 (75.6)	63,580 (69.9)
Japan	809 (0.3)	634 (0.3)	967 (0.4)	729 (0.3)	1,558 (0.6)	1,540 (0.6)	476 (0.5)	503 (0.6)	776 (1.1)	513 (0.6)	955 (1.3)	1,177 (1.3)
Mauritius	27 (0.0)	27 (0.0)	18 (0.0)	7 (0.0)	5 (0.0)	44 (0.0)	24 (0.0)	24 (0.0)	15 (0.0)	4 (0.0)	2 (0.0)	41 (0.0)
Netherlands	5,552 (2.4)	4,458 (2.0)	3,670 (1.6)	4,858 (2.0)	5,186 (2.0)	3,226 (1.2)	1,258 (1.2)	38 (0.0)	218 (0.3)	191 (0.2)	201 (0.3)	140 (0.2)
Oman	1 (0.0)	2 (0.0)	3 (0.0)	3 (0.0)	2 (0.0)	1 (0.0)	1 (0.0)	1 (0.0)	2 (0.0)	3 (0.0)	1 (0.0)	1 (0.0)
Russia	21 (0.0)	74 (0.0)	71 (0.0)	88 (0.0)	20 (0.0)	10 (0.0)	21 (0.0)	74 (0.1)	71 (0.1)	88 (0.1)	20 (0.0)	10 (0.0)
Singapore	5,848 (2.5)	5,283 (2.4)	5,330 (2.4)	5,392 (2.2)	6,617 (2.6)	7,510 (2.7)	3,590 (3.5)	3,181 (4.1)	3,223 (4.4)	3,280 (3.9)	3,366 (4.5)	3,667 (4.0)
South Africa	–	–	–	7 (0.0)	19 (0.0)	53 (0.0)	–	–	–	7 (0.0)	–	31 (0.0)
South Korea	179 (0.1)	167 (0.1)	51 (0.0)	46 (0.0)	35 (0.0)	29 (0.0)	163 (0.2)	155 (0.2)	44 (0.1)	27 (0.0)	21 (0.0)	19 (0.0)
Sri Lanka	57 (0.0)	63 (0.0)	64 (0.0)	55 (0.0)	52 (0.0)	56 (0.0)	3 (0.0)	10 (0.0)	11 (0.0)	3 (0.0)	4 (0.0)	9 (0.0)
Switzerland (includes BIS)	5 (0.0)	5 (0.0)	7 (0.0)	10 (0.0)	11 (0.0)	12 (0.0)	–	–	2 (0.0)	5 (0.0)	7 (0.0)	7 (0.0)
Chinese Taipei	7 (0.0)	10 (0.0)	3 (0.0)	5 (0.0)	20 (0.0)	17 (0.0)	3 (0.0)	–	–	–	2 (0.0)	1 (0.0)
Thailand	11 (0.0)	10 (0.0)	9 (0.0)	10 (0.0)	12 (0.0)	12 (0.0)	11 (0.0)	10 (0.0)	9 (0.0)	10 (0.0)	12 (0.0)	12 (0.0)
United Arab Emirates	40 (0.0)	67 (0.0)	79 (0.0)	102 (0.0)	121 (0.0)	189 (0.1)	23 (0.0)	51 (0.1)	59 (0.1)	52 (0.1)	50 (0.1)	128 (0.1)
United Kingdom @	24,147 (10.4)	21,807 (9.8)	22,257 (9.9)	23,307 (9.5)	23,232 (9.2)	22,679 (8.2)	8,790 (8.6)	7,457 (9.6)	7,479 (10.3)	7,171 (8.6)	7,133 (9.5)	7,195 (7.9)
United States #	15,008 (6.5)	17,732 (8.0)	16,215 (7.2)	17,180 (7.0)	15,549 (6.1)	21,526 (7.8)	8,976 (8.7)	10,058 (13.0)	6,618 (9.1)	11,105 (13.3)	4,010 (5.3)	7,938 (8.7)
Total	2,31,153 (100.0)	2,21,863 (100.0)	2,25,658 (100.0)	2,46,359 (100.0)	2,53,159 (100.0)	2,75,227 (100.0)	1,02,615 (100.0)	77,400 (100.0)	72,575 (100.0)	83,219 (100.0)	75,441 (100.0)	90,964 (100.0)

@ excluding Guernsey, Isle of Man and Jersey #: includes Midway Island and Wake Islands.

– nil/negligible.

- Notes:**
- Figures in brackets represent percentages to total.
 - Totals may not tally due to rounding off.
 - Data have been revised for previous quarters.
 - Q1, Q2, Q3 and Q4 denote quarters ended March, June, September and December, respectively.

Statement VII: Residual Maturity and Sector-wise Classification of Consolidated International Claims of Banks (Based on CBS Statements) – Amount outstanding as at end of Period on Immediate Country Risk Basis

(₹ Crore)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short- Term	Long- Term	Unallocated	Bank	Non-Bank Public	Non-Bank Private
Total Intl. Claims	Jun-2009	2,31,556	1,44,319	82,699	4,537	1,10,573	804	1,20,179
	Sep-2009	2,19,212	1,33,688	80,578	4,947	89,957	726	1,28,529
	Dec-2009	2,25,278	1,37,778	82,228	5,272	91,188	713	1,33,377
	Mar-2009	2,33,071	1,44,638	81,939	6,494	98,191	1,442	1,33,438
	Jun-2010	2,28,017	1,39,482	82,793	5,742	99,604	848	1,27,565
	Sep-2010	2,31,897	1,44,897	81,576	5,424	1,08,152	618	1,23,127
	Australia	Jun-2009	2,281	1,039	1,242	-	1,437	3
	Sep-2009	2,020	857	1,163	-	1,126	7	887
	Dec-2009	2,190	986	1,204	-	1,138	-	1,051
	Mar-2009	2,312	1,076	1,236	-	1,352	4	956
	Jun-2010	2,413	1,113	1,299	-	1,533	5	874
	Sep-2010	2,452	1,151	1,301	-	1,532	1	919
Bahamas	Jun-2009	1,124	1,003	121	-	440	-	684
	Sep-2009	915	792	122	-	182	-	733
	Dec-2009	979	861	117	-	248	-	731
	Mar-2009	1,020	907	113	-	217	-	803
	Jun-2010	1,078	1,077	1	-	363	-	715
	Sep-2010	916	915	1	-	202	-	714
Bahrain	Jun-2009	4,603	2,059	2,521	22	4,150	-	453
	Sep-2009	4,894	1,985	2,576	333	4,340	-	554
	Dec-2009	4,923	2,036	2,571	317	4,295	-	628
	Mar-2009	4,728	1,853	2,612	263	4,284	-	443
	Jun-2010	3,234	815	2,418	-	2,659	-	575
	Sep-2010	4,210	995	3,215	-	3,586	-	624
Bangladesh	Jun-2009	601	594	6	-	52	-	549
	Sep-2009	554	553	1	-	72	-	482
	Dec-2009	550	549	1	-	47	-	503
	Mar-2009	1,058	1,050	8	-	189	-	869
	Jun-2010	762	760	2	-	145	-	617
	Sep-2010	1,129	1,119	9	-	274	-	854
Belgium	Jun-2009	4,014	3,331	684	-	1,902	-	2,112
	Sep-2009	4,218	3,431	787	-	1,710	-	2,508
	Dec-2009	4,740	4,077	663	-	2,395	-	2,345
	Mar-2009	5,011	4,358	653	-	2,673	-	2,338
	Jun-2010	4,527	4,035	490	1	2,001	-	2,526
	Sep-2010	4,536	4,053	482	1	1,804	-	2,732
Canada	Jun-2009	6,316	1,363	3,256	1,697	3,870	1	2,445
	Sep-2009	6,400	887	3,267	2,246	3,944	2	2,454
	Dec-2009	6,211	694	3,279	2,238	3,747	1	2,462
	Mar-2009	6,667	526	3,125	3,016	4,690	1	1,976
	Jun-2010	6,702	559	3,120	3,023	4,774	1	1,927
	Sep-2010	6,833	833	3,119	2,881	4,559	-	2,274
Cayman Islands	Jun-2009	2,792	1,384	1,408	-	262	-	2,529
	Sep-2009	2,421	1,359	1,062	-	-	-	2,421
	Dec-2009	2,611	1,472	1,138	-	146	-	2,465
	Mar-2009	2,748	1,564	1,184	-	139	-	2,609
	Jun-2010	3,211	1,676	1,535	-	1,093	-	2,118
	Sep-2010	2,902	1,582	1,320	-	1,076	-	1,825
Chile	Jun-2009	11	11	-	-	-	-	11
	Sep-2009	90	90	-	-	-	-	90
	Dec-2009	127	118	9	-	-	-	127
	Mar-2009	582	199	382	-	-	-	582
	Jun-2010	652	368	284	-	-	-	652
	Sep-2010	617	383	233	-	-	-	617
China	Jun-2009	1,460	1,338	122	-	1	-	1,459
	Sep-2009	2,030	1,895	135	-	1	-	2,028
	Dec-2009	1,543	1,463	80	-	4	-	1,539
	Mar-2009	1,759	1,631	128	-	2	-	1,757
	Jun-2010	1,532	1,501	31	-	4	-	1,529
	Sep-2010	2,047	1,981	66	-	-	-	2,047

Statement VII: Residual Maturity and Sector-wise Classification of Consolidated International Claims of Banks (Based on CBS Statements) – Amount outstanding as at end of Period on Immediate Country Risk Basis (Contd.)

(₹ Crore)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short- Term	Long- Term	Unallocated	Bank	Non-Bank Public	Non-Bank Private
Cyprus	Jun-2009	2,615	1,323	1,292	-	960	-	1,655
	Sep-2009	1,884	624	1,260	-	149	-	1,735
	Dec-2009	1,814	518	1,296	-	140	-	1,674
	Mar-2009	1,905	487	1,419	-	310	-	1,596
	Jun-2010	1,322	171	1,151	-	214	-	1,108
	Sep-2010	1,366	226	1,140	-	337	-	1,029
	Denmark	Jun-2009	1,333	893	441	-	1,164	-
Sep-2009		865	484	381	-	720	-	145
Dec-2009		801	512	289	-	628	-	173
Mar-2009		856	578	278	-	708	-	148
Jun-2010		810	576	234	-	679	-	131
Sep-2010		767	590	177	-	660	-	106
Egypt	Jun-2009	716	223	494	-	-	-	716
	Sep-2009	816	299	517	-	-	-	816
	Dec-2009	1,166	360	805	-	2	-	1,163
	Mar-2009	1,238	425	813	-	-	-	1,238
	Jun-2010	1,065	292	774	-	-	-	1,065
	Sep-2010	1,075	313	762	-	-	-	1,075
France	Jun-2009	5,427	4,164	1,263	-	4,298	-	1,130
	Sep-2009	4,009	2,862	1,147	-	2,377	-	1,631
	Dec-2009	3,810	2,737	1,073	-	2,147	-	1,662
	Mar-2009	4,564	3,554	1,009	-	3,117	-	1,447
	Jun-2010	4,387	3,717	671	-	3,165	-	1,222
	Sep-2010	4,421	3,751	670	-	3,228	-	1,193
	Germany (includes ECB)	Jun-2009	12,089	10,334	1,755	-	7,815	110
Sep-2009		11,862	10,168	1,695	-	8,030	32	3,800
Dec-2009		11,976	10,378	1,598	-	8,169	24	3,783
Mar-2009		12,179	10,542	1,637	-	8,199	138	3,842
Jun-2010		11,940	10,442	1,498	-	8,199	78	3,664
Sep-2010		14,152	12,035	2,117	-	10,483	46	3,623
Hong Kong	Jun-2009	19,784	17,581	2,203	-	13,751	19	6,014
	Sep-2009	19,032	17,800	1,232	-	13,480	-	5,552
	Dec-2009	18,785	17,591	1,194	-	13,258	-	5,527
	Mar-2009	18,978	17,618	1,270	91	12,931	-	6,047
	Jun-2010	18,182	16,771	1,411	-	12,927	-	5,255
	Sep-2010	18,201	16,794	1,407	-	12,823	-	5,378
Indonesia	Jun-2009	1,371	630	741	-	172	-	1,198
	Sep-2009	1,443	714	729	-	33	-	1,410
	Dec-2009	1,297	998	300	-	51	-	1,246
	Mar-2009	1,249	954	296	-	104	-	1,145
	Jun-2010	831	478	353	-	106	-	724
	Sep-2010	861	522	339	-	154	-	707
Ireland	Jun-2009	1,875	826	1,049	-	1,619	-	256
	Sep-2009	1,836	769	1,067	-	1,388	-	448
	Dec-2009	1,815	690	1,125	-	1,294	-	521
	Mar-2009	1,736	611	1,125	-	1,174	-	562
	Jun-2010	1,645	613	1,032	-	1,033	-	612
	Sep-2010	1,642	667	975	-	1,036	-	606
Israel	Jun-2009	840	791	49	-	-	-	840
	Sep-2009	782	729	54	-	-	-	782
	Dec-2009	703	655	49	-	14	-	690
	Mar-2009	643	601	42	-	-	-	643
	Jun-2010	759	711	48	-	-	-	759
	Sep-2010	779	741	38	-	-	-	779
Italy	Jun-2009	2,438	1,577	861	-	1,489	-	949
	Sep-2009	2,158	1,224	934	-	1,058	-	1,100
	Dec-2009	2,014	1,101	913	-	865	-	1,148
	Mar-2009	1,993	1,080	913	-	869	-	1,124
	Jun-2010	1,577	1,016	561	-	498	-	1,079
	Sep-2010	1,982	1,096	885	-	786	-	1,196

Statement VII: Residual Maturity and Sector-wise Classification of Consolidated International Claims of Banks (Based on CBS Statements) – Amount outstanding as at end of Period on Immediate Country Risk Basis (Contd.)

(₹ Crore)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Unallocated	Bank	Non-Bank Public	Non-Bank Private
Japan	Jun-2009	2,302	1,795	507	–	1,473	–	829
	Sep-2009	2,778	2,199	579	–	1,337	–	1,441
	Dec-2009	2,399	1,876	523	–	1,337	–	1,062
	Mar-2009	2,121	1,619	503	–	1,177	–	944
	Jun-2010	2,295	1,757	538	–	1,514	–	781
	Sep-2010	2,148	1,733	415	–	1,551	–	597
Jersey	Jun-2009	1,213	239	973	–	272	–	940
	Sep-2009	1,769	836	932	–	278	–	1,491
	Dec-2009	1,537	443	1,094	–	443	–	1,094
	Mar-2009	1,773	697	1,076	–	611	–	1,162
	Jun-2010	1,092	1	1,091	–	–	–	1,092
	Sep-2010	1,657	46	1,611	–	78	–	1,579
Luxembourg	Jun-2009	3,828	2,124	1,704	–	1,003	–	2,824
	Sep-2009	2,880	1,823	1,057	–	853	–	2,028
	Dec-2009	2,415	1,553	863	–	699	–	1,716
	Mar-2009	2,325	1,454	871	–	664	–	1,661
	Jun-2010	1,973	1,191	782	–	635	–	1,338
	Sep-2010	1,900	1,051	848	–	568	–	1,332
Mauritius	Jun-2009	2,499	655	1,842	2	495	–	2,004
	Sep-2009	3,255	1,184	2,071	–	367	–	2,888
	Dec-2009	3,326	820	2,504	2	107	–	3,219
	Mar-2009	3,444	695	2,747	2	203	–	3,241
	Jun-2010	3,737	944	2,790	2	162	–	3,575
	Sep-2010	4,181	920	3,259	3	140	–	4,041
Netherlands	Jun-2009	6,586	2,062	4,525	–	1,542	–	5,044
	Sep-2009	6,263	1,876	4,387	–	1,522	–	4,741
	Dec-2009	6,640	2,214	4,426	–	1,235	–	5,404
	Mar-2009	6,265	2,007	4,258	–	1,482	–	4,783
	Jun-2010	5,754	2,005	3,748	–	1,714	–	4,039
	Sep-2010	5,832	2,113	3,719	–	1,730	–	4,102
No Specific Country (Country Unknown)	Jun-2009	1,053	518	535	–	199	–	854
	Sep-2009	1,009	529	480	–	–	–	1,009
	Dec-2009	959	495	464	–	–	–	959
	Mar-2009	863	443	420	–	–	–	863
	Jun-2010	898	407	491	–	–	–	898
	Sep-2010	960	500	460	–	50	1	909
Norway	Jun-2009	905	103	802	–	287	–	618
	Sep-2009	830	67	763	–	235	–	595
	Dec-2009	901	284	617	–	161	–	740
	Mar-2009	871	284	587	–	141	–	730
	Jun-2010	877	312	565	–	136	–	740
	Sep-2010	855	321	534	–	120	–	735
Qatar	Jun-2009	305	124	181	–	26	–	278
	Sep-2009	281	111	170	–	31	–	250
	Dec-2009	453	159	295	–	32	–	421
	Mar-2009	447	191	256	–	3	–	443
	Jun-2010	631	79	552	–	7	–	624
	Sep-2010	748	143	605	–	5	–	743
Russia	Jun-2009	5,189	3,003	2,067	120	2,598	–	2,591
	Sep-2009	4,925	2,520	2,284	120	2,367	–	2,557
	Dec-2009	4,793	2,535	2,142	116	2,345	–	2,448
	Mar-2009	4,732	2,579	2,042	112	2,324	–	2,408
	Jun-2010	5,166	2,789	2,261	116	3,817	–	1,349
	Sep-2010	5,995	3,361	2,243	391	4,677	–	1,318
Saudi Arabia	Jun-2009	719	441	278	–	187	–	532
	Sep-2009	564	374	190	–	14	–	550
	Dec-2009	611	355	256	–	9	–	602
	Mar-2009	712	348	364	–	129	–	583
	Jun-2010	736	352	384	–	84	–	652
	Sep-2010	815	454	362	–	87	–	728

Statement VII: Residual Maturity and Sector-wise Classification of Consolidated International Claims of Banks (Based on CBS Statements) – Amount outstanding as at end of Period on Immediate Country Risk Basis (Concl.)

(₹ Crore)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Unallocated	Bank	Non-Bank Public	Non-Bank Private
Singapore	Jun-2009	16,919	8,232	8,687	–	5,735	–	11,184
	Sep-2009	17,546	8,944	8,601	–	5,616	–	11,930
	Dec-2009	18,350	9,710	8,640	–	5,591	–	12,758
	Mar-2009	18,437	9,713	8,724	–	5,502	–	12,935
	Jun-2010	17,807	9,409	8,398	–	5,349	–	12,457
	Sep-2010	17,093	9,255	7,838	–	4,956	–	12,137
South Africa	Jun-2009	594	397	197	–	274	–	320
	Sep-2009	627	420	208	–	314	–	313
	Dec-2009	562	423	139	–	278	–	284
	Mar-2009	592	426	166	–	270	–	321
	Jun-2010	929	635	294	–	628	–	301
	Sep-2010	743	406	336	–	241	–	502
Sri Lanka	Jun-2009	1,428	1,087	201	140	45	432	951
	Sep-2009	1,454	1,038	234	182	67	419	969
	Dec-2009	1,299	870	250	179	48	410	841
	Mar-2009	1,540	1,139	229	172	163	576	800
	Jun-2010	1,358	878	318	163	66	493	799
	Sep-2010	1,391	973	258	160	198	382	811
Switzerland (includes BIS)	Jun-2009	1,451	630	821	–	607	–	844
	Sep-2009	1,630	843	787	–	594	–	1,035
	Dec-2009	1,280	654	626	–	316	–	964
	Mar-2009	1,707	1,012	695	–	787	–	920
	Jun-2010	1,615	1,149	466	–	593	–	1,022
	Sep-2010	1,690	1,193	497	–	529	1	1,160
United Arab Emirates	Jun-2009	11,567	6,115	5,452	–	2,176	–	9,391
	Sep-2009	10,605	5,423	5,181	–	1,420	–	9,184
	Dec-2009	12,645	6,617	6,028	–	1,317	–	11,327
	Mar-2009	13,536	7,688	5,848	–	1,983	–	11,553
	Jun-2010	12,896	7,163	5,733	–	2,235	–	10,662
	Sep-2010	13,858	8,591	5,250	17	2,182	–	11,676
United Kingdom @	Jun-2009	32,648	16,503	13,599	–	18,232	18	14,397
	Sep-2009	31,622	14,681	14,893	2,047	13,784	28	17,810
	Dec-2009	35,919	17,151	16,365	2,403	16,857	29	19,033
	Mar-2009	36,141	17,291	16,162	2,688	17,660	36	18,445
	Jun-2010	36,604	17,624	16,568	2,412	18,213	89	18,302
	Sep-2010	36,453	17,369	17,119	1,964	21,947	16	14,490
United States #	Jun-2009	55,931	38,148	17,773	10	27,619	213	28,099
	Sep-2009	48,446	31,740	16,689	17	20,020	238	28,188
	Dec-2009	48,874	32,062	16,795	17	19,633	241	29,000
	Mar-2009	53,394	37,209	16,036	149	22,043	681	30,669
	Jun-2010	56,735	38,743	17,967	24	23,517	181	33,036
	Sep-2010	54,399	38,804	15,589	6	24,746	171	29,482

@ Excluding Guernsey, Isle of Man and Jersey, # Includes Midway Island and Wake Islands.

'–' Nil/Negligible.

- Notes:**
- Totals may not tally due to rounding off.
 - Residual Maturity 'Unallocated' comprises maturity not applicable (e.g., for equities) and maturity information not available.
 - 'No Specific Country' means the country information has not been provided by the reporting bank branches.
 - Data have been revised for previous quarters.