

International Banking Statistics of India: December 31, 2010*

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 quarter ended December 2010. The analysis of international liabilities/assets, based on LBS, has been presented 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. 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. Further, a broad comparison of international/foreign claims of BIS reporting banks vis-à-vis Indian banks has also been presented. Additionally, this article provides a brief on concepts relating to International Banking Statistics (IBS) in the Annex.

Highlights

Locational Banking Statistics – International Liabilities

- The international liabilities (in Indian Rupees) of banks in India, at end-December 2010 grew by 14.0 per cent over the position a year ago. However, there was a marginal decline at 0.2 per cent over the previous quarter.
- The foreign currency borrowings, investment in ADRs/GDRs and equities of the banking sector by non-residents contributed to the growth in international liabilities over previous year's position.
- At end-December 2010, international liabilities towards USA, UK, UAE, France and Hong Kong declined as compared to the position one quarter ago.
- As at end-December 2010, the non-bank sector continued to contribute major portion of the international liabilities with a stable share between 74.5 per cent to 76.0 per cent since December 2009.

Locational Banking Statistics – International Assets

- At end-December 2010, the international assets (in Indian Rupees) of banks in India registered a growth of 19.3 per cent over the previous year's position and a decline of 2.2 per cent over the previous quarter.
- Compared to previous quarter, the NOSTRO balances decreased, pulling down the overall international assets for the quarter.
- The share of the non-bank sector in the international assets increased to 69.2 per cent from 67.8 per cent for the previous year.
- At end-December 2010, a decline (from 98.4 per cent to 94.0 per cent) was observed in the share of the non-bank sector in the international assets denominated in Indian Rupee over the position a year ago.

Consolidated Banking Statistics

- The annual growth in consolidated international claims (in Indian Rupees) of banks based on country of immediate risk, as at end-December 2010, was 2.8 per cent compared with 17.9 per cent registered a year ago.
- Consolidated international claims of Indian banks on immediate risk basis, at end-December 2010, continued to be of short-term nature (less than

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

one year) and accounted for 62.1 per cent of total claims.

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. 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 quarter ending December 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 December 31, 2010 reported by 87 banks. These banks are authorised to conduct business in foreign exchange through their branches, designated as Authorised

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 'Annex A' to the article.

² The methodology of compilation of LBS/CBS and explanation to various terms used in IBS has been provided in the 'Annex A' to article.

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 Ltd.), 19 are private sector banks and 11 are co-operative banks. The banks receive 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 Depositary Receipts (ADRs), Global Depositary 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 FC 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 December 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 data on assets and liabilities by component/type of instrument, country of residence of counterparty/transacting unit and nationality of

Table 1: International Liabilities of Banks in India

Categories/Items	(US\$ million)		
	Amount Outstanding as at end		
	Dec. 2009	Sept. 2010	Dec. 2010
I. Items included under External Debt Statistics +	68,447	76,749	76,546
1. Foreign Currency Non-Resident Bank [FCNR(B)] Schemes	16,673	16,810	16,776
2. Non-Resident External (NRE) Rupee A/Cs	26,864	27,676	27,605
3. Foreign Currency Borrowings (includes Inter-bank borrowings and external commercial borrowings of banks) other than through ADRs, GDRs, Bonds, etc.	15,552	19,666	19,612
4. Bonds	909	1,321	1,319
5. Floating Rate Notes (FRNs)	-	-	-
6. Foreign Institutional Investors' (FII) A/Cs	2,263	2,377	2,373
7. Other Own issues of International Debt Securities	104	104	101
8. Non-Resident Ordinary (NRO) Rupee Deposits	6,081	8,795	8,759
II. Items not included under External Debt Statistics	45	69	68
1. Embassy A/Cs	43	69	68
2. ESCROW A/Cs	2	0	0
III. Non-Debt Liabilities (not included in External Debt due to definitional aspects)	21,628	30,178	30,577
1. American Depository Receipts (ADRs) and Global Depository Receipts (GDRs)	6,115	7,844	7,973
2. Equities of banks held by NRIs	9,748	15,953	16,187
3. Capital of foreign banks/branches in India and certain other items in transition	5,765	6,381	6,417
IV. FC Liabilities to Residents (not included in External Debt due to definitional aspects) +	5,179	5,793	5,987
1. Exchange Earners' Foreign Currency (EEFC) A/Cs	3,815	4,197	4,288
2. Resident Foreign Currency (RFC) Deposits	308	324	345
3. Inter-Bank Foreign Currency Deposits and other Foreign Currency Deposits of Residents	1,055	1,272	1,354
V. Other Items of International Liabilities (not included in External Debt due to definitional aspects)	835	864	857
1. Balances in VOSTRO A/Cs of non-resident banks and exchange houses (including term deposits)	835	864	857
VI. Total International Liabilities (I+II+III+IV+V)	96,134	113,653	114,036

+ 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-Dec. 2009, Sept. 2010 and Dec. 2010 were ₹46.5300, ₹44.9350 and ₹44.7050 per US Dollar, respectively.

3. Data have been revised for previous quarters.

reporting bank, sector and major currency classification. Data presented 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-December 2010, the international liabilities registered a substantial increase of ₹62,487 crore (14.0 per cent) over previous year and a marginal decline of ₹905 crore (0.2 per cent) over previous quarter (Statement I). Similarly, international assets recorded an increase of ₹43,642 crore (19.3 per cent) over previous year and a decline of ₹5,927 crore (2.2 per cent) over the previous quarter. After a continuous increasing trend for last 4 quarters, both, international

assets and liabilities, as at end-December 2010 registered a decline over 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.

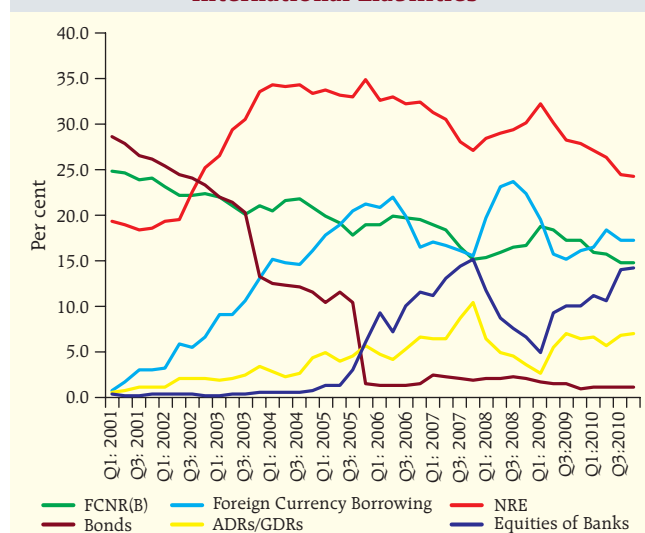
IV.1.B Components and Composition of International Liabilities

The increase in the international liabilities as at end-December 2010, over the previous year, was contributed mainly by the ADRs/GDRs and equities of banks held by non-residents along with rise in other components, *viz.*, foreign currency borrowings, NRO deposits and bonds issued by domestic banks (Statement I). Compared to the previous quarter, while

Chart 1: International Liabilities and Assets of Banks in India



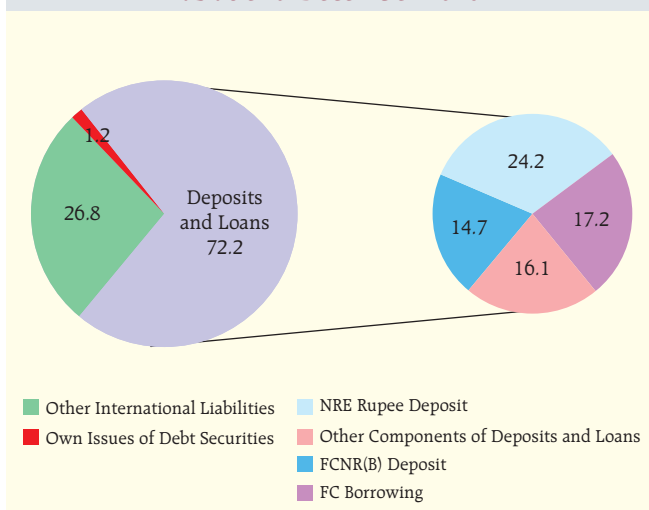
Chart 3: Major Components of International Liabilities



all the non-resident deposits (FCNR(B), NRE and NRO) and FC borrowings declined marginally, the components ADRs/GDRs and equities grew marginally.

The share of 'Other International Liabilities' in the total international liabilities climbed to 26.8 per cent at end-December 2010 from 22.5 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 71.9 per cent from 76.4 per cent was observed during the period.

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



The shares of the NRE and FCNR(B) deposits, the largest two components of the international liabilities, have seen a steady decline since December 2009.

IV.1.C Components and Composition of International Assets

As at end-December 2010, all the instruments comprising international assets, except 'capital supplied to and receivable profit from foreign branches of domestic banks', registered a moderate to substantial growth over previous year (Statement I). Compared to previous quarter, in addition to 'capital supplied' component, the NOSTRO balances component declined, pulling down the overall international assets for the quarter.

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 unchanged since December 2009. The share of 'NOSTRO balances' declined to 18.8 per cent compared with previous year (21.0 per cent) and quarter (24.1 per cent). The share of the largest component, *viz.*, FC loans to Residents remained unchanged compared to previous year while it increased over previous quarter.

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

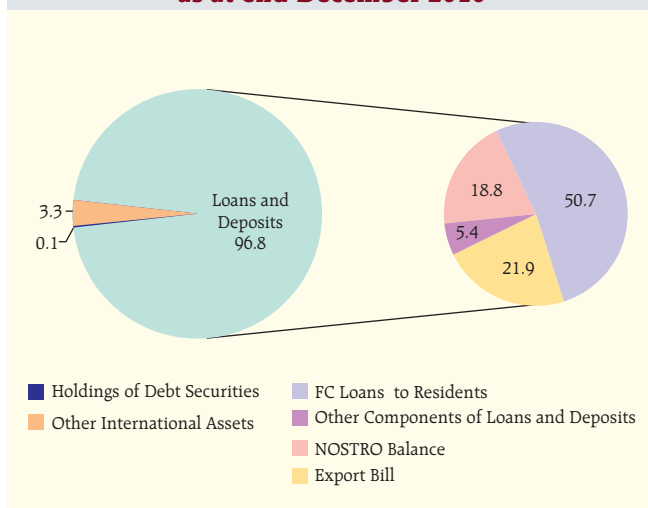
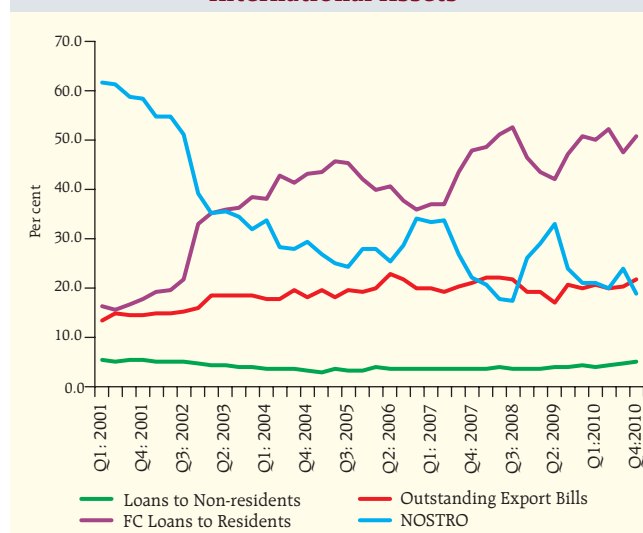


Chart 5: Major Components of International Assets



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-December 2010, the Indian Rupee continued to be the dominating currency registering an increase in its share in total international liabilities compared with previous year (Chart 6). There was a marginal decline in the share of the Pound Sterling in total liabilities during the period. As at end-December 2010, the non-bank sector continued to contribute major portion of the international liabilities

with a stable share between 74.5 per cent to 76.0 per cent since December 2009 (Statement II).

For the international liabilities denominated in Indian Rupee, share of the non-bank sector was lower at 86.4 per cent against 88.1 per cent a year ago.

As at end-December 2010, the share of the US Dollar in total international assets recorded a decline to 79.9 per cent from 82.3 per cent a year ago with corresponding increase in shares of all other currencies except Indian Rupee (Statement II, Chart 7). The share of non-bank sector in the international assets, at

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

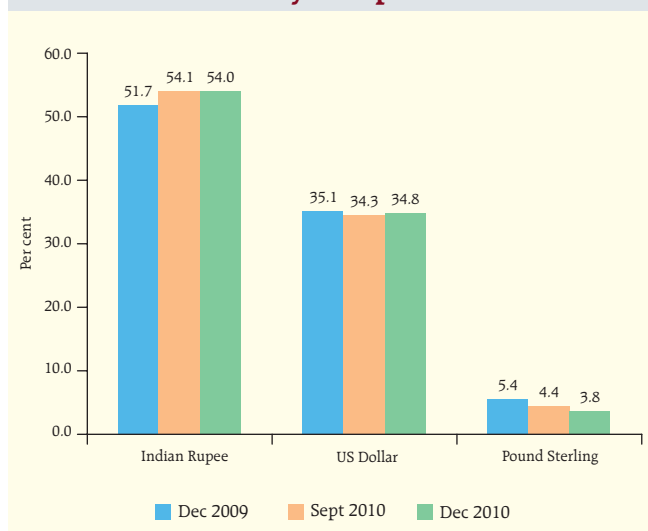
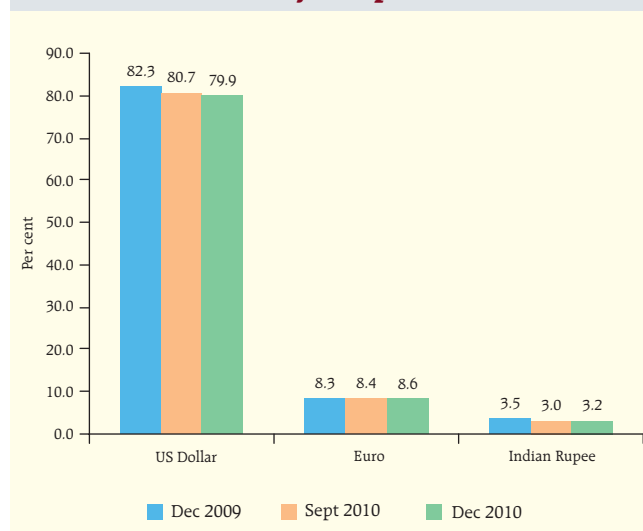


Chart 7: International Assets of Banks in India – Currency Composition



end-December 2010, increased to 69.2 per cent from 67.8 per cent a year ago.

Sector and currency-wise composition of total assets showed that the share of non-bank sector in the international assets denominated in Indian Rupee declined to 94.0 per cent as at end-December 2010 from 98.4 per cent as at end December 2009. As at end-December 2010, the share of the non-bank sector in the international assets denominated in US dollar increased over previous year's position (Statement II).

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

Statement III presents the classification of international liabilities and assets according to country of residence of transacting units. At end-December 2010, the international liabilities towards

transacting units (bank and non-bank sectors) from the USA had the highest share (31.7 per cent) followed by the UK (11.8 per cent). The share towards transacting units in India was at 6.9 per cent. For quarter ended December 2010, overall decline in the international liabilities over the previous quarter was reflected in the decline in the liabilities towards the USA, UK, UAE, France and Hong Kong, while international liabilities towards transacting units of India and Germany recorded an increase over the previous quarter.

The country-wise breakup of major components of the international liabilities (Statement IV) revealed that at end-December 2010, the decline in the international liabilities against USA, France and Hong Kong was on account of lower level of foreign currency borrowings while for UK and UAE, the decline was due to decline in NRE deposits. The increase in the foreign currency borrowings towards transacting units of India

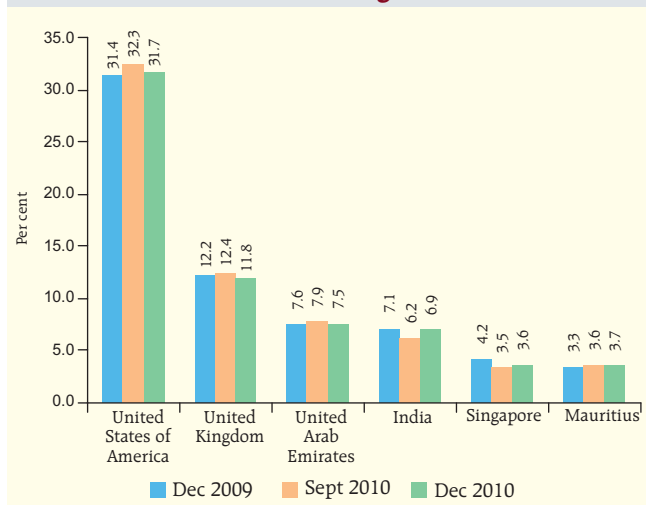
**Table 2: International Liabilities and Assets of Banks in India
(Branches of Indian and Foreign Banks in India)**

Item	Amount Outstanding # as at end					
	Dec. 2009		Sept. 2010		Dec. 2010	
	₹ crore+	US\$ million	₹ crore+	US\$ million	₹ crore+	US\$ million
International Liabilities						
Liabilities to Residents and Non-residents Denominated in Foreign Currencies	2,15,990 (48.3)	46,420 (48.3)	2,34,252 (45.9)	52,131 (45.9)	2,34,280 (46.0)	52,406 (46.0)
Liabilities to Non-residents Denominated in Indian Rupees	2,31,320 (51.7)	49,714 (51.7)	2,76,450 (54.1)	61,522 (54.1)	2,75,517 (54.0)	61,630 (54.0)
Total International Liabilities +	4,47,310 (100.0)	96,134 (100.0)	5,10,702 (100.0)	1,13,653 (100.0)	5,09,797 (100.0)	114,036 (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.)	2,17,695 (96.5)	46,786 (96.5)	2,66,878 (97.0)	59,392 (97.0)	2,60,728 (96.8)	58,322 (96.8)
Assets in Indian Rupees with Non-residents (includes Rupee Loans to Non-residents out of Non-resident Deposits)	7,963 (3.5)	1,711 (3.5)	8,349 (3.0)	1,858 (3.0)	8,572 (3.2)	1,917 (3.2)
Total International Assets	2,25,658 (100.0)	48,497 (100.0)	2,75,227 (100.0)	61,250 (100.0)	2,69,300 (100.0)	60,239 (100.0)

+ 1 crore= 10 million. The FEDAI revaluation rate for Rupee-US Dollar exchange as at end-December 2009, September 2010 and December 2010 were ₹46.5300, ₹44.9350 and ₹44.7050 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.

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

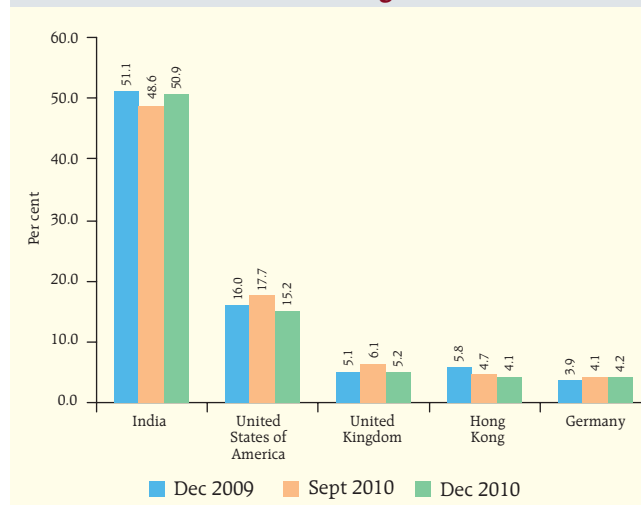
was reflected in the overall increase of international liabilities towards India.

More than half (50.9 per cent) of the total international assets of banking sector, as at end-December 2010, have been generated from India (largely the foreign currency loans to residents) followed by a share of 15.2 per cent from the USA (Chart 9, Statement III).

For the quarter ended December 2010, the exposures under international assets against USA, UK and Hong Kong have declined over the previous quarter's position, while those against India, UAE and Singapore have shown a rise. The decline in the international assets against USA, UK and Hong Kong was on account of the decline in corresponding NOSTRO balances (Statement V).

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

The classification of international assets and liabilities of banks according to their country of incorporation is presented in Statement VI. At end-December 2010, among the banks incorporated in countries other than India, the USA had the highest share in international liabilities at 6.3 per cent while those from Hong Kong and the UK had shares of 5.4 per cent and 4.3 per cent, respectively. The banks

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

incorporated in India accounted for the highest share at 77.9 per cent against a lower share of 75.5 per cent a year ago.

The share of the banks incorporated in India in the international assets, as at end-December 2010 (Statement VI) was lower at 73.6 per cent compared with 74.5 per cent a year ago. Among other countries, the share of the banks incorporated in the UK was highest at 9.6 per cent followed by the share of the banks incorporated in the USA at 6.0 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/foreign 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

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

Country	Amount Outstanding as at end					
	Dec. 2009		Sept. 2010		Dec. 2010	
International Liabilities	₹ crore+	US\$ million	₹ crore+	US\$ million	₹ crore+	US\$ million
Total Consolidated International Claims (excluding claims on India)	2,25,278	48,416	2,31,897	51,607	2,31,682	51,559
of which:						
United States of America #	48,874 (21.7)	10,504 (21.7)	54,399 (23.5)	12,106 (23.5)	52,617 (22.7)	11,710 (22.7)
United Kingdom@	35,919 (15.9)	7,720 (15.9)	36,453 (15.7)	8,112 (15.7)	33,719 (14.6)	7,504 (14.6)
Hong Kong	18,785 (8.3)	4,037 (8.3)	18,201 (7.8)	4,051 (7.8)	17,528 (7.6)	3,901 (7.6)
Singapore	18,350 (8.1)	3,944 (8.1)	17,093 (7.4)	3,803 (7.4)	17,023 (7.3)	3,788 (7.3)
United Arab Emirates	12,645 (5.6)	2,718 (5.6)	13,858 (6.0)	3,084 (6.0)	14,551 (6.3)	3,238 (6.3)
Germany	11,976 (5.3)	2,574 (5.3)	14,152 (6.1)	3,149 (6.1)	14,124 (6.1)	3,143 (6.1)

+ 1 crore= 10 million. The FEDAI revaluation rate for Rupee-US Dollar exchange as at end-Dec. 2009, Sept. 2010 and Dec. 2010 were ₹46.5300, ₹44.9350 and ₹44.7050 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.

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.

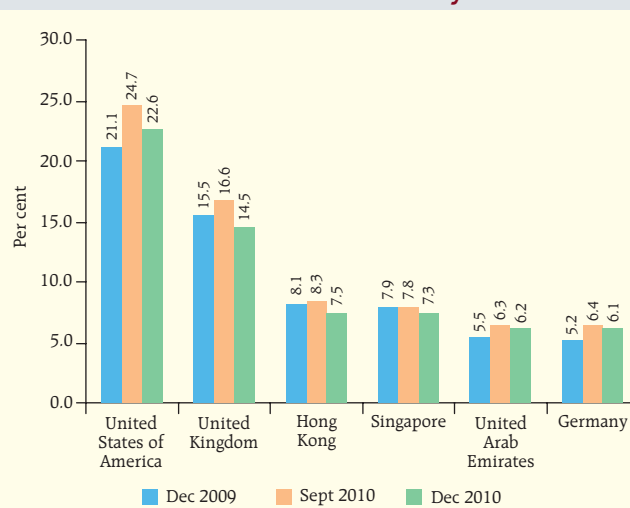
IV.2.A Overall Exposure/Claims on Immediate Risk Basis

Consolidated international claims of banks, based on immediate risk basis, on countries other than India at end-December 2010 were at ₹2,31,682 crore recording a marginal decline of ₹215 crore (0.1 per cent) over the previous quarter and an increase of ₹6,404 crore (2.8 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-December 2010, reporting banks' claims on the USA accounted for the largest share (22.7 per cent), followed by the UK (14.6 per cent), Hong Kong (7.6 per cent) and Singapore (7.3 per cent), respectively (Chart 10 and Table 3).

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

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

At end-December 2010, the share of the banking sector in the international claims was higher at 43.1 per cent compared to 40.5 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

For the quarter ended December 2010, the reporting banks continued to prefer short-term lending/ investments over the long-term portfolio. The share

of the short-term claims increased marginally to 62.1 per cent from 61.2 per cent a year ago (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-December 2010, increased to ₹1,99,250 crore (6.3 per cent) from ₹1,87,478 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 while there was a decline in foreign claims towards the UK.

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		
	Dec. 2009	Sept. 2010	Dec. 2010		Dec. 2009	Sept. 2010	Dec. 2010
Total	187,475	196,672	199,250	Total	42,994	53,439	56,684
<i>of which:</i>				<i>of which:</i>			
United States of America #	38,002 (20.3)	43,039 (21.9)	43,436 (21.8)	United States of America #	8,280 (19.3)	11,433 (21.4)	10,343 (18.2)
United Kingdom @	28,939 (15.4)	26,426 (13.4)	25,104 (12.6)	Singapore	5,062 (11.8)	7,152 (13.4)	7,137 (12.6)
Germany	8,777 (4.7)	14,580 (7.4)	14,217 (7.1)	Hong Kong	1,766 (4.1)	4,319 (8.1)	5,161 (9.1)
Hong Kong	13,601 (7.3)	12,196 (6.2)	12,532 (6.3)	United Kingdom @	2,621 (6.1)	4,423 (8.3)	4,909 (8.7)
Canada	9,869 (5.3)	10,933 (5.6)	11,510 (5.8)	China	5,833 (13.6)	4,285 (8.0)	4,650 (8.2)
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		
	Dec. 2009	Sept. 2010	Dec. 2010		Dec. 2009	Sept. 2010	Dec. 2010
Total	16,820	17,757	17,574	Total	4,155	5,182	5,559
<i>of which:</i>				<i>of which:</i>			
United Kingdom @	3,676 (21.9)	4,541 (25.6)	4,598 (26.2)	United States of America #	1,058 (25.5)	785 (15.1)	1,671 (30.1)
United States of America #	2,454 (14.6)	3,502 (19.7)	3,231 (18.4)	Bamgladesh	1,438 (34.6)	1,878 (36.2)	1,011 (18.2)
France	2,630 (15.6)	2,036 (11.5)	2,524 (14.4)	United Arab Emirates	132 (3.2)	913 (17.6)	577 (10.4)
Germany	3,086 (18.3)	1,256 (7.1)	1,155 (6.6)	Singapore	422 (10.2)	856 (16.5)	491 (8.8)
Singapore	808 (4.8)	1,362 (7.7)	1,141 (6.5)	Hong Kong	129 (3.1)	210 (4.1)	463 (8.3)

@ Excluding Guernsey, Isle of Man and Jersey.

Includes Midway Island and Wake Islands.

Note: Figures in brackets represent percentages to total.

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 #		
	Dec. 2009	Dec. 2010	Dec. 2009	Dec. 2010	Dec. 2009	Dec. 2010	
(a) Total Foreign Claims (b+c)	30,468.3 (100.0)	30,223.7 (100.0)	229.9 (100.0)	299.6 (100.0)	51.4 (100.0)	55.6 (100.0)	
(b) Local Claims in Local Currencies	10,534.1 (34.6)	10,511.2 (34.8)	80.6 (35.1)	95.9 (32.0)	4.7 (9.2)	5.3 (9.5)	
(C) Total International Claim	19,934.2 (65.4)	19,712.5 (65.2)	149.3 (64.9)	203.7 (68.0)	46.6 (90.8)	50.3 (90.5)	
<i>of which:</i>							
Maturity	Short-term *	9,745.3 (48.9)	10,057.5 (51.0)	82.0 (55.0)	126.5 (62.1)	32.5 (69.7)	35.3 (70.3)
	Long-term **	7,113.9 (35.7)	6,635.7 (33.7)	46.4 (31.1)	53.0 (26.0)	13.0 (27.9)	13.8 (27.5)
Sector \$	Bank	8,395.9 (42.1)	8,162.6 (41.4)	48.0 (32.1)	73.7 (36.2)	18.6 (40.0)	22.0 (43.7)
	Non-bank Public	2,704.5 (13.6)	2,616.4 (13.3)	5.6 (3.7)	7.3 (3.6)	0.2 (0.3)	0.1 (0.3)
	Non-bank Private	8,604.4 (43.2)	8,647.5 (43.9)	91.1 (61.1)	117.1 (57.5)	27.8 (59.7)	28.2 (56.0)

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

The consolidated claims/exposure of Indian banks, on countries other than India, arising out of derivatives, as at end-December 2010, increased to

₹17,574 crore from ₹16,820 crore a year ago (Table 4). The claims, arising out of guarantees, as at end-December 2010 registered an increase to ₹56,684 crore

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	
	Dec. 2009	Dec. 2010
Total International Claims	15,671.0	15,438.9
<i>Of which :</i>		
Germany	2,729.6 (17.4)	2,456.7 (15.9)
Japan	2,046.3 (13.1)	2,309.8 (15.0)
United States of America	1,678.4 (10.7)	1,907.8 (12.4)
United Kingdom	1,707.4 (10.9)	1,874.2 (12.1)
France	1,948.0 (12.4)	1,672.8 (10.8)
Switzerland	933.3 (6.0)	1,001.1 (6.5)
Netherlands	828.3 (5.3)	617.7 (4.0)
India #	46.6 (0.3)	50.3 (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 #	
		Dec. 2009	Dec. 2010	Dec. 2009	Dec. 2010	Dec. 2009	Dec. 2010
(a) Total Foreign Claims of which :		25,115.2	25,151.8	206.0	265.1	40.3	44.6
Sector	Banks	5,841.2 (23.3)	5,863.7 (23.3)	41.2 (20.0)	62.0 (23.4)	18.2 (45.3)	20.5 (44.7)
	Non-Bank Public	4,653.6 (18.5)	4,664.1 (18.5)	28.0 (13.6)	29.0 (11.0)	0.7 (1.8)	1.1 (1.5)
	Non-Bank Private	14,411.2 (57.4)	14,381.0 (57.2)	136.5 (66.3)	173.9 (65.6)	21.3 (52.9)	22.9 (53.8)
(b) Other Exposures							
Derivatives		4,006.7	3,706.8	12.8	14.3	3.6	3.9
Guarantees		8,021.9	6,735.7	23.7	34.2	9.2	12.7
Credit Commitments		3,743.4	3,707.6	19.9	18.2	0.9	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).

from ₹42,994 crore over the level a year ago. The consolidated claims of India, on countries other than India, arising out of credit commitments for the quarter,

recorded an increase of ₹1,404 crore to ₹5,559 crore over the previous year.

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

(US\$ billion)

Country of Incorporation	International Claims on India	
	Dec. 2009	Dec. 2010
Total International Claims	118.6	160.2
<i>Of which:</i>		
United States of America	30.9 (26.0)	40.6 (25.4)
United Kingdom	20.6 (17.4)	37.0 (23.1)
Japan	12.7 (10.7)	18.2 (11.4)
Germany	11.7 (9.8)	15.6 (9.7)
France	10.6 (9.0)	13.1 (8.2)
Switzerland	5.5 (4.7)	8.1 (5.0)

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-December 2009 and 2010 has been presented in Table 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				
	Q4:2009	Q1:2010	Q2:2010	Q3:2010	Q4:2010
1. Deposits and Loans	3,41,962	3,38,574	3,63,225	3,68,695	3,66,746
	(76.4)	(74.9)	(76.4)	(72.2)	(71.9)
(a) Foreign Currency Non-Resident Bank [FCNR(B)] Scheme	77,580	72,234	75,242	75,537	74,997
	(17.3)	(16.0)	(15.8)	(14.8)	(14.7)
(b) Resident Foreign Currency (RFC) A/Cs	1,435	1,611	1,430	1,455	1,541
	(0.3)	(0.4)	(0.3)	(0.3)	(0.3)
(c) Exchange Earners Foreign Currency (EEFC) A/Cs	17,752	19,273	20,258	18,861	19,169
	(4.0)	(4.3)	(4.3)	(3.7)	(3.8)
(d) Other Foreign Currency Deposits (including Inter-bank Foreign Currency Deposits)	4,911	4,745	5,857	5,714	6,055
	(1.1)	(1.0)	(1.2)	(1.1)	(1.2)
(e) Foreign Currency Borrowing (Inter-bank borrowing in India and from abroad, external commercial borrowings of banks)	72,363	74,354	87,332	88,370	87,675
	(16.2)	(16.4)	(18.4)	(17.3)	(17.2)
(f) VOSTRO Balances and Balances in Exchange Houses and in Term Deposits	3,886	3,749	3,831	3,881	3,829
	(0.9)	(0.8)	(0.8)	(0.8)	(0.8)
(g) Non-Resident External Rupee(NRE)Accounts	1,25,000	1,22,380	1,25,792	1,24,362	1,23,409
	(27.9)	(27.1)	(26.4)	(24.4)	(24.2)
(h) Non-Resident Ordinary (NRO) Rupee Accounts	28,296	30,824	35,049	39,519	39,159
	(6.3)	(6.8)	(7.4)	(7.7)	(7.7)
(i) Embassy Accounts	199	202	225	311	302
	(0.0)	(0.0)	(0.0)	(0.1)	(0.1)
(j) Foreign Institutional Investors' (FII) Accounts	10,531	9,193	8,209	10,682	10,609
	(2.4)	(2.0)	(1.7)	(2.1)	(2.1)
(k) ESCROW A/Cs	11	9	1	1	1
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
2. Own Issues of International Securities	4,713	5,439	5,570	6,402	6,356
	(1.1)	(1.2)	(1.2)	(1.3)	(1.2)
(a) Bonds	4,228	4,974	5,098	5,934	5,895
	(0.9)	(1.1)	(1.1)	(1.2)	(1.2)
(b) Floating Rate Notes (FRNs)	–	–	–	–	–
(c) Other Own Issues of International Debt Securities	485	466	472	468	461
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
3. Other International Liabilities	1,00,634	1,08,166	1,06,831	1,35,606	1,36,696
	(22.5)	(23.9)	(22.5)	(26.6)	(26.8)
(a) ADRs/GDRs	28,453	30,391	27,243	35,249	35,645
	(6.4)	(6.7)	(5.7)	(6.9)	(7.0)
(b) Equities of Banks held by Non-residents	45,356	50,313	51,021	71,686	72,366
	(10.1)	(11.1)	(10.7)	(14.0)	(14.2)
(c) Capital/Remittable Profits of Foreign Banks in India and other Unclassified International Liabilities	26,825	27,462	28,568	28,671	28,685
	(6.0)	(6.1)	(6.0)	(5.6)	(5.6)
Total International Liabilities +	4,47,310	4,52,179	4,75,626	5,10,702	5,09,797
	(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				
	Q4:2009	Q1:2010	Q2:2010	Q3:2010	Q4:2010
1. Loans and Deposits	2,16,690	2,37,181	2,44,690	2,66,288	2,60,293
	(96.0)	(96.3)	(96.7)	(96.8)	(96.7)
(a) Loans to Non-Residents (includes Rupee Loans and Foreign Currency (FC) loans out of non-resident deposits)	9,395	10,196	11,325	13,111	13,673
	(4.2)	(4.1)	(4.5)	(4.8)	(5.1)
(b) FC Loans to Residents (incl. Loans out of FCNR(B) Deposits, PCFCs, FC lending to & FC Deposits) with banks in India, etc.,	1,14,619	1,23,476	1,32,566	1,30,578	1,36,545
	(50.8)	(50.1)	(52.4)	(47.4)	(50.7)
(c) Outstanding Export Bills drawn on Non-Residents by Residents	45,087	50,496	50,112	55,822	58,867
	(20.0)	(20.5)	(19.8)	(20.3)	(21.9)
(d) Foreign Currency/TTs, etc., in hand	117	878	512	436	515
	(0.1)	(0.4)	(0.2)	(0.2)	(0.2)
(e) NOSTRO Balances including Balances in Term Deposits with Non-Resident Banks (includes FCNR funds held abroad)	47,472	52,135	50,177	66,340	50,694
	(21.0)	(21.2)	(19.8)	(24.1)	(18.8)
2. Holdings of Debt Securities	59	39	129	157	176
	(0.0)	(0.0)	(0.1)	(0.1)	(0.1)
(a) Investment in Foreign Government Securities (including Treasury Bills)	38	39	38	38	38
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
(b) Investment in Other Debt Securities	20	-	91	119	138
	(0.0)		(0.0)	(0.0)	(0.1)
3. Other International Assets	8,909	9,139	8,339	8,782	8,831
	(3.9)	(3.7)	(3.3)	(3.2)	(3.3)
(a) Investments in Equities Abroad	1,194	1,366	1,662	2,100	2,270
	(0.5)	(0.6)	(0.7)	(0.8)	(0.8)
(b) Capital Supplied to and Receivable Profits from Foreign Branches of Indian banks and other Unclassified Intl. Assets	7,715	7,773	6,677	6,682	6,560
	(3.4)	(3.2)	(2.6)	(2.4)	(2.4)
Total International Assets +	2,25,658	2,46,359	2,53,159	2,75,227	2,69,300
	(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				
	Q4:2009	Q1:2010	Q2:2010	Q3:2010	Q4:2010	Q4:2009	Q1:2010	Q2:2010	Q3:2010	Q4:2010
Swiss Franc	459 (0.1)	337 (0.1)	1,028 (0.2)	1,132 (0.2)	1,203 (0.2)	119 (0.0)	70 (0.0)	87 (0.0)	75 (0.0)	66 (0.0)
Euro	21,180 (4.7)	19,555 (4.3)	20,522 (4.3)	20,437 (4.0)	20,916 (4.1)	13,536 (4.0)	12,868 (3.8)	13,675 (3.9)	14,101 (3.6)	13,596 (3.6)
Pound Sterling	23,964 (5.4)	20,490 (4.5)	20,328 (4.3)	22,239 (4.4)	19,492 (3.8)	20,429 (6.0)	17,247 (5.0)	17,507 (4.9)	18,657 (4.8)	16,380 (4.3)
Indian Rupee	2,31,319 (51.7)	2,37,305 (52.5)	2,49,611 (52.5)	2,76,451 (54.1)	2,75,517 (54.0)	2,03,795 (60.0)	2,09,599 (61.4)	2,15,084 (60.7)	2,42,622 (62.8)	2,38,021 (62.2)
Japanese Yen	7,869 (1.8)	6,692 (1.5)	7,639 (1.6)	7,040 (1.4)	7,154 (1.4)	272 (0.1)	80 (0.0)	253 (0.1)	62 (0.0)	182 (0.0)
Other Foreign Currencies	5,673 (1.3)	6,112 (1.4)	7,236 (1.5)	8,388 (1.6)	8,192 (1.6)	1,788 (0.5)	2,422 (0.7)	2,064 (0.6)	2,592 (0.7)	2,542 (0.7)
US Dollar	1,56,846 (35.1)	1,61,688 (35.8)	1,69,261 (35.6)	1,75,016 (34.3)	1,77,323 (34.8)	99,609 (29.3)	99,324 (29.1)	1,05,648 (29.8)	1,08,380 (28.0)	1,11,853 (29.2)
Total	4,47,310 (100.0)	4,52,179 (100.0)	4,75,626 (100.0)	5,10,702 (100.0)	5,09,797 (100.0)	3,39,549 (100.0)	3,41,610 (100.0)	3,54,318 (100.0)	3,86,489 (100.0)	3,82,639 (100.0)
INTERNATIONAL ASSETS										
Swiss Franc	431 (0.2)	419 (0.2)	1,274 (0.5)	1,453 (0.5)	1,404 (0.5)	270 (0.2)	168 (0.1)	157 (0.1)	194 (0.1)	199 (0.1)
Euro	18,690 (8.3)	19,891 (8.1)	20,274 (8.0)	23,150 (8.4)	23,269 (8.6)	7,219 (4.7)	6,172 (3.8)	6,785 (3.8)	7,574 (4.1)	7,645 (4.1)
Pound Sterling	5,814 (2.6)	5,770 (2.3)	6,119 (2.4)	8,351 (3.0)	8,889 (3.3)	1,687 (1.1)	2,017 (1.2)	2,258 (1.3)	2,200 (1.2)	2,462 (1.3)
Indian Rupee	7,963 (3.5)	8,184 (3.3)	8,140 (3.2)	8,349 (3.0)	8,572 (3.2)	7,839 (5.1)	8,084 (5.0)	7,957 (4.5)	8,155 (4.4)	8,060 (4.3)
Japanese Yen	2,023 (0.9)	1,717 (0.7)	2,617 (1.0)	3,074 (1.1)	3,446 (1.3)	1,037 (0.7)	732 (0.4)	1,880 (1.1)	2,178 (1.2)	2,126 (1.1)
Other Foreign Currencies	4,936 (2.2)	6,018 (2.4)	7,031 (2.8)	8,870 (3.2)	8,486 (3.2)	812 (0.5)	1,329 (0.8)	1,921 (1.1)	2,416 (1.3)	2,495 (1.3)
US Dollar	1,85,801 (82.3)	2,04,359 (83.0)	2,07,703 (82.0)	2,21,981 (80.7)	2,15,235 (79.9)	1,34,219 (87.7)	1,44,638 (88.7)	1,56,759 (88.2)	1,61,547 (87.7)	1,63,397 (87.7)
Total	2,25,658 (100.0)	2,46,359 (100.0)	2,53,159 (100.0)	2,75,227 (100.0)	2,69,300 (100.0)	1,53,083 (100.0)	1,63,140 (100.0)	1,77,717 (100.0)	1,84,263 (100.0)	1,86,384 (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				
	Q4:2009	Q1:2010	Q2:2010	Q3:2010	Q4:2010	Q4:2009	Q1:2010	Q2:2010	Q3:2010	Q4:2010
Total	4,47,310	4,52,179	4,75,626	5,10,702	5,09,797	2,15,990	2,14,874	2,26,014	2,34,252	2,34,280
<i>of which</i>	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
Bahrain	7,876 (1.8)	8,909 (2.0)	10,099 (2.1)	9,107 (1.8)	9,496 (1.9)	5,510 (2.6)	6,625 (3.1)	7,749 (3.4)	6,814 (2.9)	7,244 (3.1)
Canada	6,013 (1.3)	5,375 (1.2)	6,164 (1.3)	6,935 (1.4)	6,818 (1.3)	2,272 (1.1)	1,525 (0.7)	2,435 (1.1)	2,789 (1.2)	2,535 (1.1)
France	9,233 (2.1)	10,306 (2.3)	11,663 (2.5)	11,083 (2.2)	9,765 (1.9)	3,843 (1.8)	4,331 (2.0)	5,507 (2.4)	5,139 (2.2)	3,433 (1.5)
Germany (Includes ECB)	16,011 (3.6)	15,919 (3.5)	15,062 (3.2)	15,345 (3.0)	17,010 (3.3)	12,470 (5.8)	12,828 (6.0)	12,438 (5.5)	12,691 (5.4)	14,073 (6.0)
Hong Kong	13,455 (3.0)	10,107 (2.2)	13,912 (2.9)	15,468 (3.0)	14,272 (2.8)	7,780 (3.6)	7,326 (3.4)	6,673 (3.0)	7,385 (3.2)	6,834 (2.9)
India	31,644 (7.1)	32,377 (7.2)	35,668 (7.5)	31,760 (6.2)	35,060 (6.9)	31,644 (14.7)	32,377 (15.1)	35,668 (15.8)	31,760 (13.6)	35,060 (15.0)
Japan	5,618 (1.3)	5,053 (1.1)	6,217 (1.3)	5,968 (1.2)	6,435 (1.3)	2,190 (1.0)	1,904 (0.9)	3,128 (1.4)	2,771 (1.2)	3,387 (1.4)
Kuwait	7,496 (1.7)	6,579 (1.5)	6,444 (1.4)	6,189 (1.2)	6,627 (1.3)	1,855 (0.9)	1,324 (0.6)	1,171 (0.5)	1,230 (0.5)	1,228 (0.5)
Mauritius	14,878 (3.3)	15,602 (3.5)	16,032 (3.4)	18,147 (3.6)	18,818 (3.7)	290 (0.1)	345 (0.2)	524 (0.2)	866 (0.4)	972 (0.4)
No Specific Country (Country unknown)	16,261 (3.6)	24,579 (5.4)	25,198 (5.3)	32,039 (6.3)	32,083 (6.3)	1,611 (0.7)	1,402 (0.7)	1,720 (0.8)	1,260 (0.5)	1,284 (0.5)
Saudi Arabia	10,873 (2.4)	10,607 (2.3)	10,507 (2.2)	11,358 (2.2)	10,473 (2.1)	1,587 (0.7)	1,613 (0.8)	1,675 (0.7)	1,839 (0.8)	1,796 (0.8)
Singapore	18,711 (4.2)	16,220 (3.6)	16,624 (3.5)	18,060 (3.5)	18,383 (3.6)	11,939 (5.5)	9,045 (4.2)	9,824 (4.3)	10,189 (4.3)	10,606 (4.5)
United Arab Emirates	34,174 (7.6)	34,982 (7.7)	36,140 (7.6)	40,323 (7.9)	38,186 (7.5)	7,025 (3.3)	7,783 (3.6)	8,533 (3.8)	9,760 (4.2)	11,623 (5.0)
United Kingdom @	54,648 (12.2)	53,252 (11.8)	54,903 (11.5)	63,308 (12.4)	60,012 (11.8)	35,582 (16.5)	33,314 (15.5)	34,359 (15.2)	38,631 (16.5)	37,127 (15.8)
United States #	1,40,619 (31.4)	1,43,316 (31.7)	1,51,951 (31.9)	1,64,831 (32.3)	1,61,583 (31.7)	64,355 (29.8)	69,512 (32.4)	70,154 (31.0)	76,706 (32.7)	70,984 (30.3)

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 ASSETS									
	All Currencies					Foreign Currencies				
	Q4:2009	Q1:2010	Q2:2010	Q3:2010	Q4:2010	Q4:2009	Q1:2010	Q2:2010	Q3:2010	Q4:2010
Total	2,25,658	2,46,359	2,53,159	2,75,227	2,69,300	2,17,695	2,38,175	2,45,018	2,66,878	2,60,728
<i>of which</i>	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
Belgium	1,701 (0.8)	1,917 (0.8)	2,044 (0.8)	2,281 (0.8)	2,293 (0.9)	1,668 (0.8)	1,866 (0.8)	2,034 (0.8)	2,244 (0.8)	2,280 (0.9)
Canada	1,689 (0.7)	1,996 (0.8)	2,333 (0.9)	2,202 (0.8)	2,304 (0.9)	1,515 (0.7)	1,928 (0.8)	2,256 (0.9)	2,111 (0.8)	2,218 (0.9)
China	1,966 (0.9)	2,023 (0.8)	2,104 (0.8)	2,170 (0.8)	2,175 (0.8)	1,946 (0.9)	2,005 (0.8)	2,081 (0.8)	2,150 (0.8)	2,156 (0.8)
France	2,531 (1.1)	3,620 (1.5)	3,716 (1.5)	3,763 (1.4)	3,759 (1.4)	2,517 (1.2)	3,607 (1.5)	3,700 (1.5)	3,745 (1.4)	3,741 (1.4)
Germany (Includes ECB)	8,904 (3.9)	8,768 (3.6)	8,989 (3.6)	11,273 (4.1)	11,207 (4.2)	8,783 (4.0)	8,640 (3.6)	8,846 (3.6)	11,098 (4.2)	11,034 (4.2)
Hong Kong	13,172 (5.8)	12,886 (5.2)	12,636 (5.0)	13,050 (4.7)	11,060 (4.1)	13,027 (6.0)	12,664 (5.3)	12,496 (5.1)	12,923 (4.8)	10,949 (4.2)
India	1,15,216 (51.1)	1,24,050 (50.4)	1,33,169 (52.6)	1,33,648 (48.6)	1,37,153 (50.9)	1,15,216 (52.9)	1,24,050 (52.1)	1,33,169 (54.4)	1,33,648 (50.1)	1,37,153 (52.6)
Japan	1,284 (0.6)	1,086 (0.4)	1,038 (0.4)	1,274 (0.5)	1,698 (0.6)	1,257 (0.6)	1,061 (0.4)	1,014 (0.4)	1,251 (0.5)	1,674 (0.6)
Netherlands	1,297 (0.6)	1,607 (0.7)	1,734 (0.7)	1,822 (0.7)	1,845 (0.7)	1,283 (0.6)	1,598 (0.7)	1,720 (0.7)	1,810 (0.7)	1,829 (0.7)
No Specific Country (Country unknown)	1,651 (0.7)	1,823 (0.7)	1,925 (0.8)	2,050 (0.7)	2,253 (0.8)	526 (0.2)	616 (0.3)	598 (0.2)	572 (0.2)	688 (0.3)
Singapore	4,029 (1.8)	5,879 (2.4)	5,650 (2.2)	7,338 (2.7)	8,303 (3.1)	3,771 (1.7)	5,509 (2.3)	5,359 (2.2)	7,061 (2.6)	8,020 (3.1)
Switzerland (Includes BIS)	765 (0.3)	1,138 (0.5)	788 (0.3)	1,499 (0.5)	1,545 (0.6)	738 (0.3)	1,113 (0.5)	764 (0.3)	1,475 (0.6)	1,524 (0.6)
United Arab Emirates	6,324 (2.8)	6,260 (2.5)	6,707 (2.6)	8,771 (3.2)	9,856 (3.7)	5,158 (2.4)	5,114 (2.1)	5,548 (2.3)	7,561 (2.8)	8,614 (3.3)
United Kingdom@	11,563 (5.1)	14,461 (5.9)	13,493 (5.3)	16,715 (6.1)	14,080 (5.2)	10,892 (5.0)	13,895 (5.8)	12,878 (5.3)	16,064 (6.0)	13,385 (5.1)
United States #	36,157 (16.0)	41,890 (17.0)	40,503 (16.0)	48,750 (17.7)	40,989 (15.2)	33,075 (15.2)	38,665 (16.2)	37,382 (15.3)	45,727 (17.1)	37,850 (14.5)

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

! Nil/negligible.

- Notes:**
1. Figures in brackets represent percentages to total in the respective group (column).
 2. Totals may not tally due to rounding off.
 3. 'No Specific Country' means the country information has not been provided by the reporting bank branches.
 4. Data have been revised for previous quarters.
 5. 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	Q4: 2009		Q1: 2010		Q2: 2010		Q3: 2010		Q4: 2010	
Australia	FCNR(B)	439	(0.6)	436	(0.6)	468	(0.6)	533	(0.7)	634	(0.8)
	Borrowings	90	(0.1)	112	(0.2)	385	(0.4)	365	(0.4)	355	(0.4)
	NRE Deposits	827	(0.7)	767	(0.6)	738	(0.6)	763	(0.6)	836	(0.7)
	Total	2,537	(0.6)	3,065	(0.7)	3,407	(0.7)	3,997	(0.8)	4,245	(0.8)
Bahrain	FCNR(B)	5,434	(7.0)	5,379	(7.4)	5,706	(7.6)	5,710	(7.6)	5,581	(7.4)
	Borrowings	19	(0.0)	1,163	(1.6)	1,991	(2.3)	1,042	(1.2)	1,522	(1.7)
	NRE Deposits	1,899	(1.5)	1,889	(1.5)	1,933	(1.5)	1,848	(1.5)	1,826	(1.5)
	Total	7,876	(1.8)	8,909	(2.0)	10,099	(2.1)	9,107	(1.8)	9,496	(1.9)
Belgium	FCNR(B)	691	(0.9)	458	(0.6)	335	(0.4)	257	(0.3)	200	(0.3)
	Borrowings	456	(0.6)	373	(0.5)	1,442	(1.7)	1,357	(1.5)	1,420	(1.6)
	NRE Deposits	207	(0.2)	200	(0.2)	191	(0.2)	145	(0.1)	103	(0.1)
	Total	1,671	(0.4)	1,344	(0.3)	2,267	(0.5)	2,110	(0.4)	2,041	(0.4)
Canada	FCNR(B)	1,208	(1.6)	879	(1.2)	1,003	(1.3)	1,405	(1.9)	940	(1.3)
	Borrowings	440	(0.6)	341	(0.5)	1,279	(1.5)	1,104	(1.2)	1,237	(1.4)
	NRE Deposits	1,696	(1.4)	1,807	(1.5)	1,544	(1.2)	1,587	(1.3)	1,717	(1.4)
	Total	6,013	(1.3)	5,375	(1.2)	6,164	(1.3)	6,935	(1.4)	6,818	(1.3)
China	FCNR(B)	5,625	(7.3)	5,329	(7.4)	5,592	(7.4)	5,443	(7.2)	5,171	(6.9)
	Borrowings	223	(0.3)	–	–	–	–	–	–	–	–
	NRE Deposits	157	(0.1)	159	(0.1)	168	(0.1)	365	(0.3)	187	(0.2)
	Total	6,205	(1.4)	5,630	(1.2)	5,887	(1.2)	5,988	(1.2)	5,516	(1.1)
France	FCNR(B)	285	(0.4)	818	(1.1)	251	(0.3)	276	(0.4)	172	(0.2)
	Borrowings	2,653	(3.7)	2,893	(3.9)	4,701	(5.4)	3,807	(4.3)	2,663	(3.0)
	NRE Deposits	597	(0.5)	563	(0.5)	550	(0.4)	495	(0.4)	583	(0.5)
	Total	9,233	(2.1)	10,306	(2.3)	11,663	(2.5)	11,083	(2.2)	9,765	(1.9)
Germany (Includes ECB)	FCNR(B)	6,379	(8.2)	6,158	(8.5)	6,387	(8.5)	6,603	(8.7)	6,403	(8.5)
	Borrowings	5,229	(7.2)	5,706	(7.7)	5,187	(5.9)	4,180	(4.7)	5,953	(6.8)
	NRE Deposits	906	(0.7)	837	(0.7)	744	(0.6)	753	(0.6)	763	(0.6)
	Total	16,011	(3.6)	15,919	(3.5)	15,062	(3.2)	15,345	(3.0)	17,010	(3.3)
Hong Kong	FCNR(B)	907	(1.2)	1,138	(1.6)	1,207	(1.6)	1,191	(1.6)	1,277	(1.7)
	Borrowings	2,370	(3.3)	5,166	(6.9)	4,571	(5.2)	5,040	(5.7)	4,438	(5.1)
	NRE Deposits	3,380	(2.7)	1,581	(1.3)	1,659	(1.3)	1,516	(1.2)	1,513	(1.2)
	Total	13,455	(3.0)	10,107	(2.2)	13,912	(2.9)	15,468	(3.0)	14,272	(2.8)
India	FCNR(B)	–	–	–	–	–	–	–	–	–	–
	Borrowings	9,332	(12.9)	8,781	(11.8)	11,151	(12.8)	8,942	(10.1)	10,775	(12.3)
	NRE Deposits	–	–	–	–	–	–	–	–	–	–
	Total	31,644	(7.1)	32,377	(7.2)	35,668	(7.5)	31,760	(6.2)	35,060	(6.9)
Japan	FCNR(B)	498	(0.6)	320	(0.4)	701	(0.9)	660	(0.9)	589	(0.8)
	Borrowings	1,449	(2.0)	1,503	(2.0)	2,310	(2.6)	1,972	(2.2)	2,688	(3.1)
	NRE Deposits	675	(0.5)	659	(0.5)	638	(0.5)	567	(0.5)	506	(0.4)
	Total	5,618	(1.3)	5,053	(1.1)	6,217	(1.3)	5,968	(1.2)	6,435	(1.3)
Kenya	FCNR(B)	703	(0.9)	738	(1.0)	771	(1.0)	701	(0.9)	908	(1.2)
	Borrowings	98	(0.1)	233	(0.3)	182	(0.2)	122	(0.1)	54	(0.1)
	NRE Deposits	1,140	(0.9)	1,034	(0.8)	993	(0.8)	723	(0.6)	876	(0.7)
	Total	2,229	(0.5)	2,293	(0.5)	2,291	(0.5)	1,771	(0.3)	2,079	(0.4)
Kuwait	FCNR(B)	1,222	(1.6)	1,275	(1.8)	1,128	(1.5)	1,181	(1.6)	1,178	(1.6)
	Borrowings	2	(0.0)	–	(0.0)	3	(0.0)	–	(0.0)	2	(0.0)
	NRE Deposits	4,980	(4.0)	4,188	(3.4)	4,294	(3.4)	3,861	(3.1)	4,247	(3.4)
	Total	7,496	(1.7)	6,579	(1.5)	6,444	(1.4)	6,189	(1.2)	6,627	(1.3)
Mauritius	FCNR(B)	32	(0.0)	27	(0.0)	66	(0.1)	98	(0.1)	82	(0.1)
	Borrowings	153	(0.2)	212	(0.3)	340	(0.4)	570	(0.6)	613	(0.7)
	NRE Deposits	58	(0.0)	80	(0.1)	2,272	(1.8)	85	(0.1)	73	(0.1)
	Total	14,878	(3.3)	15,602	(3.5)	16,032	(3.4)	18,147	(3.6)	18,818	(3.7)

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

(₹ crore)

Country	Major Components	Q4: 2009		Q1: 2010		Q2: 2010		Q3: 2010		Q4: 2010	
Netherlands	FCNR(B)	198	(0.3)	178	(0.2)	725	(1.0)	173	(0.2)	167	(0.2)
	Borrowings	954	(1.3)	1,321	(1.8)	1,548	(1.8)	1,119	(1.3)	1,023	(1.2)
	NRE Deposits	304	(0.2)	260	(0.2)	260	(0.2)	251	(0.2)	256	(0.2)
	Total	5,271	(1.2)	4,776	(1.1)	4,237	(0.9)	3,263	(0.6)	2,866	(0.6)
No Specific Country (Country unknown)	FCNR(B)	843	(1.1)	871	(1.2)	725	(1.0)	697	(0.9)	665	(0.9)
	Borrowings	2	(0.0)	2	(0.0)	6	(0.0)	115	(0.1)	8	(0.0)
	NRE Deposits	3,782	(3.0)	8,055	(6.6)	6,048	(4.8)	4,444	(3.6)	7,849	(6.4)
	Total	16,261	(3.6)	24,579	(5.4)	25,198	(5.3)	32,039	(6.3)	32,083	(6.3)
Oman	FCNR(B)	578	(0.7)	526	(0.7)	474	(0.6)	503	(0.7)	525	(0.7)
	Borrowings	20	(0.0)	95	(0.1)	233	(0.3)	67	(0.1)	38	(0.0)
	NRE Deposits	3,386	(2.7)	3,316	(2.7)	3,444	(2.7)	3,013	(2.4)	3,476	(2.8)
	Total	4,657	(1.0)	4,830	(1.1)	4,882	(1.0)	4,429	(0.9)	4,961	(1.0)
Qatar	FCNR(B)	396	(0.5)	412	(0.6)	350	(0.5)	391	(0.5)	374	(0.5)
	Borrowings	2	(0.0)	2	(0.0)	2	(0.0)	114	(0.1)	226	(0.3)
	NRE Deposits	2,511	(2.0)	2,768	(2.3)	2,824	(2.2)	2,814	(2.3)	2,981	(2.4)
	Total	3,464	(0.8)	3,790	(0.8)	3,752	(0.8)	4,123	(0.8)	4,294	(0.8)
Saudi Arabia	FCNR(B)	1,385	(1.8)	1,344	(1.9)	1,488	(2.0)	1,609	(2.1)	1,635	(2.2)
	Borrowings	194	(0.3)	192	(0.3)	175	(0.2)	212	(0.2)	147	(0.2)
	NRE Deposits	8,124	(6.5)	7,708	(6.3)	7,442	(5.9)	8,003	(6.4)	7,151	(5.8)
	Total	10,873	(2.4)	10,607	(2.3)	10,507	(2.2)	11,358	(2.2)	10,473	(2.1)
Singapore	FCNR(B)	2,229	(2.9)	1,321	(1.8)	1,607	(2.1)	2,206	(2.9)	1,860	(2.5)
	Borrowings	9,252	(12.8)	5,902	(7.9)	7,386	(8.5)	7,054	(8.0)	7,795	(8.9)
	NRE Deposits	2,350	(1.9)	2,621	(2.1)	2,741	(2.2)	2,784	(2.2)	2,845	(2.3)
	Total	18,711	(4.2)	16,220	(3.6)	16,624	(3.5)	18,060	(3.5)	18,383	(3.6)
Switzerland (Includes BIS)	FCNR(B)	144	(0.2)	182	(0.3)	185	(0.2)	185	(0.2)	192	(0.3)
	Borrowings	339	(0.5)	267	(0.4)	942	(1.1)	1,046	(1.2)	1,117	(1.3)
	NRE Deposits	364	(0.3)	364	(0.3)	359	(0.3)	351	(0.3)	382	(0.3)
	Total	2,202	(0.5)	2,242	(0.5)	3,204	(0.7)	3,865	(0.8)	4,323	(0.8)
United Arab Emirates	FCNR(B)	6,692	(8.6)	6,793	(9.4)	7,384	(9.8)	8,184	(10.8)	9,701	(12.9)
	Borrowings	108	(0.1)	731	(1.0)	768	(0.9)	961	(1.1)	1,571	(1.8)
	NRE Deposits	20,111	(16.1)	19,598	(16.0)	20,177	(16.0)	20,976	(16.9)	17,193	(13.9)
	Total	34,174	(7.6)	34,982	(7.7)	36,140	(7.6)	40,323	(7.9)	38,186	(7.5)
United Kingdom @	FCNR(B)	17,267	(22.3)	16,127	(22.3)	16,270	(21.6)	17,147	(22.7)	16,024	(21.4)
	Borrowings	15,226	(21.0)	13,039	(17.5)	13,799	(15.8)	14,544	(16.5)	14,028	(16.0)
	NRE Deposits	8,850	(7.1)	8,587	(7.0)	8,891	(7.1)	12,486	(10.0)	10,575	(8.6)
	Total	54,648	(12.2)	53,252	(11.8)	54,903	(11.5)	63,308	(12.4)	60,012	(11.8)
United States #	FCNR(B)	17,419	(22.5)	15,980	(22.1)	16,900	(22.5)	14,754	(19.5)	14,491	(19.3)
	Borrowings	21,009	(29.0)	23,559	(31.7)	26,768	(30.7)	32,059	(36.3)	26,393	(30.1)
	NRE Deposits	47,576	(38.1)	44,600	(36.4)	47,161	(37.5)	46,399	(37.3)	47,057	(38.1)
	Total	1,40,619	(31.4)	1,43,316	(31.7)	1,51,951	(31.9)	1,64,831	(32.3)	1,61,583	(31.7)
Total	FCNR(B)	77,580	(100.0)	72,234	(100.0)	75,242	(100.0)	75,537	(100.0)	74,997	(100.0)
	Borrowings	72,363	(100.0)	74,354	(100.0)	87,332	(100.0)	88,370	(100.0)	87,675	(100.0)
	NRE Deposits	1,25,000	(100.0)	1,22,380	(100.0)	1,25,792	(100.0)	1,24,362	(100.0)	1,23,409	(100.0)
	Total	4,47,310	(100.0)	4,52,179	(100.0)	4,75,626	(100.0)	5,10,702	(100.0)	5,09,797	(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	Q4: 2009		Q1: 2010		Q2: 2010		Q3: 2010		Q4: 2010	
Bahrain	Export Bill	169	(0.4)	170	(0.3)	260	(0.5)	165	(0.3)	168	(0.3)
	NOSTRO	264	(0.6)	614	(1.2)	176	(0.4)	263	(0.4)	152	(0.3)
	Total	1,009	(0.4)	1,429	(0.6)	977	(0.4)	969	(0.4)	905	(0.3)
Belgium	Export Bill	838	(1.9)	888	(1.8)	985	(2.0)	1,190	(2.1)	1,231	(2.1)
	NOSTRO	452	(1.0)	821	(1.6)	864	(1.7)	924	(1.4)	951	(1.9)
	Total	1,701	(0.8)	1,917	(0.8)	2,044	(0.8)	2,281	(0.8)	2,293	(0.9)
Canada	Export Bill	377	(0.8)	232	(0.5)	365	(0.7)	258	(0.5)	465	(0.8)
	NOSTRO	269	(0.6)	632	(1.2)	863	(1.7)	599	(0.9)	309	(0.6)
	Total	1,689	(0.7)	1,996	(0.8)	2,333	(0.9)	2,202	(0.8)	2,304	(0.9)
China	Export Bill	1,048	(2.3)	1,730	(3.4)	1,912	(3.8)	1,689	(3.0)	1,704	(2.9)
	NOSTRO	2	(0.0)	-	(0.0)	-	(0.0)	-	(0.0)	-	(0.0)
	Total	1,966	(0.9)	2,023	(0.8)	2,104	(0.8)	2,170	(0.8)	2,175	(0.8)
France	Export Bill	950	(2.1)	907	(1.8)	864	(1.7)	784	(1.4)	711	(1.2)
	NOSTRO	1,429	(3.0)	2,573	(4.9)	2,691	(5.4)	2,848	(4.3)	3,012	(5.9)
	Total	2,531	(1.1)	3,620	(1.5)	3,716	(1.5)	3,763	(1.4)	3,759	(1.4)
Germany (Includes ECB)	Export Bill	1,668	(3.7)	1,282	(2.5)	1,346	(2.7)	1,358	(2.4)	1,359	(2.3)
	NOSTRO	6,661	(14.0)	6,756	(13.0)	7,032	(14.0)	9,306	(14.0)	9,124	(18.0)
	Total	8,904	(3.9)	8,768	(3.6)	8,989	(3.6)	11,273	(4.1)	11,207	(4.2)
Hong Kong	Export Bill	4,105	(9.1)	4,028	(8.0)	3,650	(7.3)	3,868	(6.9)	3,875	(6.6)
	NOSTRO	7,423	(15.6)	6,368	(12.2)	7,933	(15.8)	8,018	(12.1)	6,229	(12.3)
	Total	13,172	(5.8)	12,886	(5.2)	12,636	(5.0)	13,050	(4.7)	11,060	(4.1)
India	Export Bill	-	-	-	-	-	-	-	-	-	-
	NOSTRO	-	-	-	-	-	-	-	-	-	-
	Total	1,15,216	(51.1)	1,24,050	(50.4)	1,33,169	(52.6)	1,33,648	(48.6)	1,37,153	(50.9)
Italy	Export Bill	1,146	(2.5)	894	(1.8)	1,056	(2.1)	1,079	(1.9)	1,053	(1.8)
	NOSTRO	90	(0.2)	97	(0.2)	102	(0.2)	79	(0.1)	87	(0.2)
	Total	1,271	(0.6)	1,145	(0.5)	1,265	(0.5)	1,244	(0.5)	1,211	(0.4)
Japan	Export Bill	474	(1.1)	367	(0.7)	317	(0.6)	388	(0.7)	377	(0.6)
	NOSTRO	512	(1.1)	443	(0.8)	464	(0.9)	618	(0.9)	1,055	(2.1)
	Total	1,284	(0.6)	1,086	(0.4)	1,038	(0.4)	1,274	(0.5)	1,698	(0.6)
Netherlands	Export Bill	516	(1.1)	410	(0.8)	513	(1.0)	487	(0.9)	541	(0.9)
	NOSTRO	725	(1.5)	1,141	(2.2)	1,081	(2.2)	1,231	(1.9)	1,280	(2.5)
	Total	1,297	(0.6)	1,607	(0.7)	1,734	(0.7)	1,822	(0.7)	1,845	(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	Q4: 2009		Q1: 2010		Q2: 2010		Q3: 2010		Q4: 2010	
No Specific Country (Country unknown)	Export Bill	408	(0.9)	390	(0.8)	396	(0.8)	442	(0.8)	498	(0.8)
	NOSTRO	-	(0.0)	4	(0.0)	3	(0.0)	1	(0.0)	21	(0.0)
	Total	1,651	(0.7)	1,823	(0.7)	1,925	(0.8)	2,050	(0.7)	2,253	(0.8)
Singapore	Export Bill	1,529	(3.4)	2,214	(4.4)	1,790	(3.6)	1,715	(3.1)	3,211	(5.5)
	NOSTRO	1,319	(2.8)	2,041	(3.9)	2,440	(4.9)	4,237	(6.4)	3,411	(6.7)
	Total	4,029	(1.8)	5,879	(2.4)	5,650	(2.2)	7,338	(2.7)	8,303	(3.1)
Sri Lanka	Export Bill	240	(0.5)	239	(0.5)	216	(0.4)	705	(1.3)	664	(1.1)
	NOSTRO	42	(0.1)	42	(0.1)	40	(0.1)	40	(0.1)	158	(0.3)
	Total	939	(0.4)	973	(0.4)	884	(0.3)	1,362	(0.5)	1,401	(0.5)
Switzerland (Includes BIS)	Export Bill	552	(1.2)	347	(0.7)	323	(0.6)	1,021	(1.8)	1,320	(2.2)
	NOSTRO	149	(0.3)	666	(1.3)	404	(0.8)	298	(0.4)	164	(0.3)
	Total	765	(0.3)	1,138	(0.5)	788	(0.3)	1,499	(0.5)	1,545	(0.6)
United Arab Emirates	Export Bill	3,942	(8.7)	4,324	(8.6)	4,533	(9.0)	6,288	(11.3)	7,337	(12.5)
	NOSTRO	943	(2.0)	524	(1.0)	542	(1.1)	864	(1.3)	604	(1.2)
	Total	6,324	(2.8)	6,260	(2.5)	6,707	(2.6)	8,771	(3.2)	9,856	(3.7)
United Kingdom @	Export Bill	2,455	(5.4)	2,380	(4.7)	2,946	(5.9)	3,652	(6.5)	4,315	(7.3)
	NOSTRO	7,480	(15.8)	10,387	(19.9)	8,306	(16.6)	10,763	(16.2)	5,927	(11.7)
	Total	11,563	(5.1)	14,461	(5.9)	13,493	(5.3)	16,715	(6.1)	14,080	(5.2)
United States #	Export Bill	14,405	(31.9)	20,544	(40.7)	19,537	(39.0)	20,262	(36.3)	20,205	(34.3)
	NOSTRO	17,996	(37.9)	16,934	(32.5)	15,387	(30.7)	22,994	(34.7)	15,901	(31.4)
	Total	36,157	(16.0)	41,890	(17.0)	40,503	(16.0)	48,750	(17.7)	40,989	(15.2)
Total	Export Bill	45,087	(100.0)	50,496	(100.0)	50,112	(100.0)	55,822	(100.0)	58,867	(100.0)
	NOSTRO	47,472	(100.0)	52,135	(100.0)	50,177	(100.0)	66,340	(100.0)	50,694	(100.0)
	Total	2,25,658	(100.0)	2,46,359	(100.0)	2,53,159	(100.0)	2,75,227	(100.0)	2,69,300	(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				
	Q4:2009	Q1:2010	Q2:2010	Q3:2010	Q4:2010	Q4:2009	Q1:2010	Q2:2010	Q3:2010	Q4:2010
Bahrain	339 (0.1)	387 (0.1)	330 (0.1)	356 (0.1)	396 (0.1)	62 (0.1)	104 (0.1)	105 (0.1)	106 (0.1)	104 (0.1)
Bangladesh	54 (0.0)	61 (0.0)	87 (0.0)	76 (0.0)	70 (0.0)	53 (0.0)	60 (0.1)	87 (0.1)	74 (0.1)	61 (0.0)
Belgium	595 (0.1)	543 (0.1)	668 (0.1)	631 (0.1)	678 (0.1)	543 (0.5)	506 (0.5)	626 (0.5)	586 (0.5)	629 (0.5)
Canada	3,401 (0.8)	3,962 (0.9)	4,526 (1.0)	4,381 (0.9)	5,009 (1.0)	3,273 (3.0)	3,807 (3.4)	4,384 (3.6)	4,212 (3.4)	4,771 (3.8)
France	7,080 (1.6)	5,662 (1.3)	5,719 (1.2)	5,011 (1.0)	5,020 (1.0)	6,243 (5.8)	5,053 (4.6)	5,118 (4.2)	4,378 (3.5)	4,311 (3.4)
Germany (Includes ECB)	7,027 (1.6)	5,907 (1.3)	6,250 (1.3)	7,323 (1.4)	7,800 (1.5)	2,267 (2.1)	1,819 (1.6)	1,531 (1.3)	1,567 (1.3)	1,542 (1.2)
Hong Kong	29,841 (6.7)	28,882 (6.4)	26,793 (5.6)	27,716 (5.4)	27,721 (5.4)	8,503 (7.9)	9,341 (8.4)	8,888 (7.3)	7,576 (6.1)	7,968 (6.3)
India	3,37,928 (75.5)	3,45,273 (76.4)	3,58,995 (75.5)	3,98,584 (78.0)	3,97,123 (77.9)	55,981 (51.9)	57,953 (52.4)	66,683 (55.0)	73,529 (59.2)	76,321 (60.0)
Japan	1,379 (0.3)	1,379 (0.3)	1,449 (0.3)	1,368 (0.3)	1,588 (0.3)	1,304 (1.2)	1,310 (1.2)	1,376 (1.1)	1,312 (1.1)	1,524 (1.2)
Mauritius	107 (0.0)	109 (0.0)	109 (0.0)	109 (0.0)	105 (0.0)	78 (0.1)	80 (0.1)	79 (0.1)	83 (0.1)	83 (0.1)
Netherlands	3,500 (0.8)	3,190 (0.7)	4,867 (1.0)	2,750 (0.5)	2,409 (0.5)	1,415 (1.3)	1,452 (1.3)	1,121 (0.9)	1,135 (0.9)	583 (0.5)
Oman	211 (0.0)	223 (0.0)	250 (0.1)	266 (0.1)	286 (0.1)	38 (0.0)	64 (0.1)	83 (0.1)	101 (0.1)	121 (0.1)
Russia	181 (0.0)	198 (0.0)	111 (0.0)	112 (0.0)	110 (0.0)	111 (0.1)	111 (0.1)	111 (0.1)	112 (0.1)	110 (0.1)
Singapore	4,277 (1.0)	4,160 (0.9)	4,412 (0.9)	4,255 (0.8)	4,187 (0.8)	4,277 (4.0)	4,145 (3.7)	4,312 (3.6)	4,229 (3.4)	4,137 (3.3)
South Africa	164 (0.0)	185 (0.0)	465 (0.1)	522 (0.1)	584 (0.1)	164 (0.2)	185 (0.2)	465 (0.4)	522 (0.4)	584 (0.5)
South Korea	188 (0.0)	251 (0.1)	190 (0.0)	374 (0.1)	382 (0.1)	169 (0.2)	227 (0.2)	169 (0.1)	354 (0.3)	354 (0.3)
Sri Lanka	106 (0.0)	137 (0.0)	132 (0.0)	142 (0.0)	135 (0.0)	62 (0.1)	96 (0.1)	97 (0.1)	102 (0.1)	98 (0.1)
Switzerland (Includes BIS)	723 (0.2)	801 (0.2)	903 (0.2)	1,185 (0.2)	1,502 (0.3)	721 (0.7)	797 (0.7)	895 (0.7)	1,181 (1.0)	1,497 (1.2)
Chinese Taipei	112 (0.0)	113 (0.0)	114 (0.0)	111 (0.0)	111 (0.0)	112 (0.1)	112 (0.1)	113 (0.1)	111 (0.1)	111 (0.1)
Thailand	140 (0.0)	144 (0.0)	148 (0.0)	146 (0.0)	151 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)
United Arab Emirates	432 (0.1)	420 (0.1)	470 (0.1)	478 (0.1)	497 (0.1)	82 (0.1)	85 (0.1)	135 (0.1)	126 (0.1)	163 (0.1)
United Kingdom @	18,875 (4.2)	18,649 (4.1)	23,157 (4.9)	22,295 (4.4)	21,952 (4.3)	8,892 (8.3)	8,978 (8.1)	5,968 (4.9)	6,053 (4.9)	6,144 (4.8)
United States #	30,649 (6.9)	31,546 (7.0)	35,479 (7.5)	32,510 (6.4)	31,980 (6.3)	13,375 (12.4)	14,250 (12.9)	18,925 (15.6)	16,727 (13.5)	15,905 (12.5)
Total	4,47,310 (100.0)	4,52,179 (100.0)	4,75,626 (100.0)	5,10,702 (100.0)	5,09,797 (100.0)	1,07,761 (100.0)	1,10,569 (100.0)	1,21,307 (100.0)	1,24,213 (100.0)	1,27,158 (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 <i>vis-à-vis</i> Banks				
	Q4:2009	Q1:2010	Q2:2010	Q3:2010	Q4:2010	Q4:2009	Q1:2010	Q2:2010	Q3:2010	Q4:2010
Bahrain	344 (0.2)	349 (0.1)	305 (0.1)	355 (0.1)	383 (0.1)	15 (0.0)	16 (0.0)	21 (0.0)	64 (0.1)	66 (0.1)
Bangladesh	10 (0.0)	24 (0.0)	18 (0.0)	24 (0.0)	12 (0.0)	8 (0.0)	19 (0.0)	15 (0.0)	20 (0.0)	11 (0.0)
Belgium	403 (0.2)	384 (0.2)	433 (0.2)	499 (0.2)	510 (0.2)	67 (0.1)	45 (0.1)	158 (0.2)	178 (0.2)	159 (0.2)
Canada	619 (0.3)	706 (0.3)	966 (0.4)	1,419 (0.5)	1,426 (0.5)	23 (0.0)	12 (0.0)	37 (0.0)	76 (0.1)	32 (0.0)
France	1,251 (0.6)	2,035 (0.8)	1,492 (0.6)	2,410 (0.9)	1,680 (0.6)	324 (0.4)	574 (0.7)	969 (1.3)	970 (1.1)	259 (0.3)
Germany (Includes ECB)	1,559 (0.7)	2,049 (0.8)	1,753 (0.7)	2,807 (1.0)	2,589 (1.0)	634 (0.9)	308 (0.4)	554 (0.7)	667 (0.7)	805 (1.0)
Hong Kong	4,670 (2.1)	6,731 (2.7)	7,805 (3.1)	11,679 (4.2)	9,775 (3.6)	435 (0.6)	870 (1.0)	904 (1.2)	5,034 (5.5)	1,388 (1.7)
India	1,68,056 (74.5)	1,82,283 (74.0)	1,87,948 (74.2)	1,99,132 (72.4)	1,98,262 (73.6)	52,540 (72.4)	58,913 (70.8)	56,998 (75.6)	63,580 (69.9)	61,291 (74.0)
Japan	967 (0.4)	729 (0.3)	1,558 (0.6)	1,540 (0.6)	1,546 (0.6)	776 (1.1)	513 (0.6)	955 (1.3)	1,177 (1.3)	1,193 (1.4)
Mauritius	18 (0.0)	7 (0.0)	5 (0.0)	44 (0.0)	40 (0.0)	15 (0.0)	4 (0.0)	2 (0.0)	41 (0.0)	37 (0.0)
Netherlands	3,670 (1.6)	4,858 (2.0)	5,186 (2.0)	3,226 (1.2)	3,295 (1.2)	218 (0.3)	191 (0.2)	201 (0.3)	140 (0.2)	625 (0.8)
Oman	3 (0.0)	3 (0.0)	2 (0.0)	1 (0.0)	4 (0.0)	2 (0.0)	3 (0.0)	1 (0.0)	1 (0.0)	3 (0.0)
Russia	71 (0.0)	88 (0.0)	20 (0.0)	10 (0.0)	12 (0.0)	71 (0.1)	88 (0.1)	20 (0.0)	10 (0.0)	10 (0.0)
Singapore	5,330 (2.4)	5,392 (2.2)	6,617 (2.6)	7,510 (2.7)	7,473 (2.8)	3,223 (4.4)	3,280 (3.9)	3,366 (4.5)	3,667 (4.0)	3,673 (4.4)
South Africa	0 (0.0)	7 (0.0)	19 (0.0)	53 (0.0)	59 (0.0)	0 (0.0)	7 (0.0)	0 (0.0)	31 (0.0)	20 (0.0)
South Korea	51 (0.0)	46 (0.0)	35 (0.0)	29 (0.0)	39 (0.0)	44 (0.1)	27 (0.0)	21 (0.0)	19 (0.0)	27 (0.0)
Sri Lanka	64 (0.0)	55 (0.0)	52 (0.0)	56 (0.0)	15 (0.0)	11 (0.0)	3 (0.0)	4 (0.0)	9 (0.0)	2 (0.0)
Switzerland (Includes BIS)	7 (0.0)	10 (0.0)	11 (0.0)	12 (0.0)	7 (0.0)	2 (0.0)	5 (0.0)	7 (0.0)	7 (0.0)	2 (0.0)
Chinese Taipei	3 (0.0)	5 (0.0)	20 (0.0)	17 (0.0)	16 (0.0)	0 (0.0)	0 (0.0)	2 (0.0)	1 (0.0)	1 (0.0)
Thailand	9 (0.0)	10 (0.0)	12 (0.0)	12 (0.0)	14 (0.0)	9 (0.0)	10 (0.0)	12 (0.0)	12 (0.0)	14 (0.0)
United Arab Emirates	79 (0.0)	102 (0.0)	121 (0.0)	189 (0.1)	138 (0.1)	59 (0.1)	52 (0.1)	50 (0.1)	128 (0.1)	96 (0.1)
United Kingdom @	22,257 (9.9)	23,307 (9.5)	23,232 (9.2)	22,679 (8.2)	25,863 (9.6)	7,479 (10.3)	7,171 (8.6)	7,133 (9.5)	7,195 (7.9)	7,914 (9.5)
United States #	16,215 (7.2)	17,180 (7.0)	15,549 (6.1)	21,526 (7.8)	16,139 (6.0)	6,618 (9.1)	11,105 (13.3)	4,010 (5.3)	7,938 (8.7)	5,246 (6.3)
Total	2,25,658 (100.0)	2,46,359 (100.0)	2,53,159 (100.0)	2,75,227 (100.0)	2,69,300 (100.0)	72,575 (100.0)	83,219 (100.0)	75,441 (100.0)	90,964 (100.0)	82,874 (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 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	Dec-2009	225,278	137,778	82,228	5,272	91,188	713	133,377
	Mar-2010	233,071	144,638	81,939	6,494	98,191	1,442	133,438
	Jun-2010	228,017	139,482	82,793	5,742	99,604	848	127,565
	Sep-2010	231,897	144,897	81,576	5,424	108,152	618	123,127
	Dec-2010	231,682	143,771	82,910	5,002	99,939	591	131,153
Australia	Dec-2009	2,190	986	1,204	-	1,138	0	1,051
	Mar-2010	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
	Dec-2010	1,956	751	1,205	-	1,080	6	871
Bahamas	Dec-2009	979	861	117	-	248	-	731
	Mar-2010	1,020	907	113	-	217	-	803
	Jun-2010	1,078	1,077	1	-	363	-	715
	Sep-2010	916	915	1	-	202	-	714
	Dec-2010	1,107	1,106	1	-	313	-	794
Bahrain	Dec-2009	4,923	2,036	2,571	317	4,295	-	628
	Mar-2010	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
	Dec-2010	4,558	1,341	3,217	-	3,858	-	701
Bangladesh	Dec-2009	550	549	1	-	47	-	503
	Mar-2010	1,058	1,050	8	-	189	-	869
	Jun-2010	762	760	2	-	145	-	617
	Sep-2010	1,129	1,119	9	-	274	-	854
	Dec-2010	1,025	1,015	10	-	146	-	879
Belgium	Dec-2009	4,740	4,077	663	-	2,395	-	2,345
	Mar-2010	5,011	4,358	653	0	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
	Dec-2010	5,096	4,525	569	1	1,795	-	3,301
Canada	Dec-2009	6,211	694	3,279	2,238	3,747	1	2,462
	Mar-2010	6,667	525	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	0	2,274
	Dec-2010	6,644	757	3,132	2,755	4,359	1	2,285
Cayman Islands	Dec-2009	2,611	1,472	1,138	-	146	-	2,465
	Mar-2010	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
	Dec-2010	3,077	1,361	1,716	-	979	-	2,098
China	Dec-2009	1,543	1,463	80	-	4	-	1,539
	Mar-2010	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	-	0	-	2,047
	Dec-2010	2,080	1,923	157	-	55	-	2,024
Cyprus	Dec-2009	1,814	518	1,296	-	140	-	1,674
	Mar-2010	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
	Dec-2010	1,397	215	1,182	-	388	-	1,009

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
Denmark	Dec-2009	801	512	289	-	628	-	173
	Mar-2010	856	578	278	-	708	-	148
	Jun-2010	810	576	234	-	679	-	131
	Sep-2010	765	590	177	-	659	-	106
	Dec-2010	757	515	243	-	649	-	109
Egypt	Dec-2009	1,166	360	805	-	2	-	1,163
	Mar-2010	1,238	425	813	-	-	-	1,238
	Jun-2010	1,065	292	774	-	-	-	1,065
	Sep-2010	1,075	313	762	-	-	-	1,075
	Dec-2010	1,376	476	900	-	47	-	1,329
France	Dec-2009	3,810	2,737	1,073	0	2,147	-	1,662
	Mar-2010	4,564	3,554	1,009	0	3,117	-	1,447
	Jun-2010	4,387	3,717	671	0	3,165	-	1,222
	Sep-2010	4,421	3,751	670	0	3,228	-	1,193
	Dec-2010	4,368	3,686	681	0	3,187	-	1,181
Germany (Includes ECB)	Dec-2009	11,976	10,378	1,598	0	8,169	24	3,783
	Mar-2010	12,179	10,542	1,637	0	8,199	138	3,842
	Jun-2010	11,940	10,442	1,498	0	8,199	78	3,664
	Sep-2010	14,132	12,035	2,117	0	10,483	46	3,623
	Dec-2010	14,124	11,867	2,257	0	10,571	84	3,468
Hong Kong	Dec-2009	18,785	17,591	1,194	-	13,258	-	5,527
	Mar-2010	18,978	17,617	1,270	91	12,930	-	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
	Dec-2010	17,528	16,059	1,469	-	11,463	-	6,066
Indonesia	Dec-2009	1,297	998	300	-	51	-	1,246
	Mar-2010	1,249	954	296	-	104	-	1,145
	Jun-2010	831	478	353	-	106	-	724
	Sep-2010	861	522	339	-	154	-	707
	Dec-2010	1,365	604	762	-	152	-	1,214
Ireland	Dec-2009	1,815	690	1,125	-	1,294	-	521
	Mar-2010	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
	Dec-2010	1,337	157	1,181	-	553	-	784
Israel	Dec-2009	703	655	49	-	14	-	690
	Mar-2010	643	601	42	-	-	-	643
	Jun-2010	759	711	48	-	-	-	759
	Sep-2010	779	741	38	-	-	-	779
	Dec-2010	687	649	38	-	-	-	687
Italy	Dec-2009	2,014	1,101	913	-	865	-	1,148
	Mar-2010	1,993	1,080	913	-	869	-	1,124
	Jun-2010	1,577	1,016	561	-	498	0	1,079
	Sep-2010	1,979	1,096	885	-	786	-	1,196
	Dec-2010	1,856	1,046	810	-	744	-	1,113
Japan	Dec-2009	2,399	1,876	523	-	1,337	0	1,062
	Mar-2010	2,121	1,619	503	-	1,177	0	944
	Jun-2010	2,295	1,757	538	-	1,514	0	781
	Sep-2010	2,148	1,733	415	-	1,551	0	597
	Dec-2010	2,103	1,678	426	-	1,553	0	551

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
Jersey	Dec-2009	1,537	443	1,094	-	443	-	1,094
	Mar-2010	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
	Dec-2010	2,118	217	1,901	-	82	-	2,035
Luxembourg	Dec-2009	2,415	1,553	863	-	699	-	1,716
	Mar-2010	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
	Dec-2010	1,294	531	763	-	63	-	1,231
Mauritius	Dec-2009	3,326	820	2,504	2	107	-	3,219
	Mar-2010	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
	Dec-2010	4,750	833	3,917	-	142	-	4,608
Netherlands	Dec-2009	6,640	2,214	4,426	-	1,235	-	5,404
	Mar-2010	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
	Dec-2010	6,737	2,847	3,890	-	1,709	-	5,029
No Specific Country (Country Unknown)	Dec-2009	959	495	464	-	0	-	959
	Mar-2010	863	443	420	-	0	-	863
	Jun-2010	898	407	491	-	0	0	898
	Sep-2010	960	500	460	-	50	1	909
	Dec-2010	999	557	442	-	50	2	947
Norway	Dec-2009	901	284	617	-	161	-	740
	Mar-2010	871	284	587	-	141	-	730
	Jun-2010	877	312	565	-	136	-	740
	Sep-2010	855	321	534	-	120	-	735
	Dec-2010	913	404	509	-	157	-	756
Qatar	Dec-2009	453	159	295	-	32	0	421
	Mar-2010	447	191	256	-	3	-	443
	Jun-2010	631	79	552	-	7	0	624
	Sep-2010	748	143	605	-	5	0	743
	Dec-2010	681	130	551	-	4	0	677
Russia	Dec-2009	4,793	2,535	2,142	116	2,345	-	2,448
	Mar-2010	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
	Dec-2010	5,064	2,704	2,249	112	3,799	-	1,265
Saudi Arabia	Dec-2009	611	355	256	-	9	-	602
	Mar-2010	712	348	364	-	129	-	583
	Jun-2010	736	352	384	-	84	-	652
	Sep-2010	815	454	362	-	87	-	728
	Dec-2010	749	496	253	-	90	-	659

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'd.)

(₹ 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	Dec-2009	18,350	9,710	8,640	-	5,591	0	12,758
	Mar-2010	18,437	9,713	8,724	-	5,502	0	12,935
	Jun-2010	17,807	9,409	8,398	-	5,349	0	12,457
	Sep-2010	17,093	9,255	7,838	-	4,956	0	12,137
	Dec-2010	17,023	9,431	7,586	-	4,940	0	12,083
South Africa	Dec-2009	562	423	139	-	278	-	284
	Mar-2010	592	426	166	-	270	-	321
	Jun-2010	929	635	294	-	628	-	301
	Sep-2010	743	406	336	-	241	-	502
	Dec-2010	898	435	463	-	289	-	609
Sri Lanka	Dec-2009	1,299	870	250	179	48	410	841
	Mar-2010	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
	Dec-2010	1,359	933	304	157	219	319	857
Switzerland (Includes BIS)	Dec-2009	1,280	654	626	-	316	0	964
	Mar-2010	1,707	1,012	695	-	787	0	920
	Jun-2010	1,615	1,149	466	-	593	0	1,022
	Sep-2010	1,690	1,193	497	-	529	1	1,160
	Dec-2010	2,259	1,856	403	-	226	0	2,033
United Arab Emirates	Dec-2009	12,645	6,617	6,028	0	1,317	0	11,327
	Mar-2010	13,536	7,688	5,848	0	1,983	0	11,553
	Jun-2010	12,896	7,163	5,733	0	2,235	0	10,662
	Sep-2010	13,858	8,591	5,250	17	2,182	0	11,676
	Dec-2010	14,551	8,959	5,575	17	1,794	0	12,757
United Kingdom @	Dec-2009	35,919	17,151	16,365	2,403	16,857	29	19,033
	Mar-2010	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
	Dec-2010	33,719	17,154	14,611	1,954	18,298	31	15,390
United States #	Dec-2009	48,874	32,062	16,795	17	19,633	241	29,000
	Mar-2010	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
	Dec-2010	52,617	36,817	15,794	6	23,345	148	29,125

@ 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.

Annex A

1. BIS Reporting System of International Banking Statistics

The Bank for International Settlements (BIS) compiles the following four separate sets of quarterly statistics on international banking activity:

- International Banking Locational by Residence (IBLR) – reports the international assets and liabilities of banks based on the residence of the reporting banks and the residence of the counterparties;
- International Banking Locational by Nationality (IBLN) – reports the international assets and liabilities of banks based on the residence of the reporting banks and the nationality of ownership of the reporting banks;
- Worldwide consolidated international claims of reporting institutions, both on an immediate and ultimate risk basis and
- Signed international syndicated credit facilities.

First three sets, collectively known as International Banking Statistics (IBS), are collected indirectly, *i.e.* by individual central banks/monetary authorities, and are transmitted to the BIS after aggregation at the national level. India has been participating in the survey since 2001 and is forwarding the aggregated data to the BIS in the form of 24 (18 on LBS and 6 on CBS) reports. The details of the report are given in *Annex B*

The main purpose of the four sets of banking statistics is to provide a measure of:

- The role of banks in intermediating international capital flows (locational and syndicated credit statistics);
- The exposure of national banking systems to country, liquidity and transfer risks (consolidated statistics);
- The external debt owed to banks as reported from the creditor side (locational and consolidated statistics) and
- The importance of financial centres and offshore banking activity (locational and syndicated credit statistics).

The IBLR and IBLN statistics together are termed as *Locational Banking Statistics (LBS)* and provide quarterly information on the gross on-balance sheet assets (claims) and liability positions of banks in major banking centres

vis-à-vis entities (banks and non-banks) located in other countries worldwide. The *Consolidated Banking Statistics (CBS)*, on other hand, provide information on international financial claims of domestic bank head offices on a worldwide consolidated basis, *i.e.* including the exposures of own foreign offices but excluding inter-office positions. The CBS, thus, provide comprehensive and consistent quarterly data on banks' financial claims on other countries, both on an 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. The LBS and CBS together comprise International Banking Statistics (IBS). The international banking business, covered under IBS, is defined as banks' on balance-sheet assets and liabilities *vis-à-vis* non-residents in any currency or unit of account *plus* similar assets and liabilities *vis-à-vis* residents in foreign currencies or units of account.

2. BIS Reporting Area for International Banking Statistics**2.1 Reporting Area for Locational Banking Statistics:**

The aim of the LBS is to provide accurate, comprehensive and up-to-date information on international banking activity. To achieve this goal, data should ideally be collected from banks in each and every country. However, the hub like nature of international banking means that it is sufficient to gather data only from a limited number of key international banking centres. In this way at least one side of most international banking relationships will be captured. This procedure keeps the system manageable and produces accurate and up-to-date data. Additional countries are, therefore, asked to contribute to the LBS when their cross-border banking business becomes substantial. The countries currently making up the reporting area are listed in Box 1.

2.2 Reporting Area for Consolidated Banking Statistics:

The CBS are a hybrid scheme combining features of a worldwide-consolidated reporting system with elements of a territorial, *i.e.*, balance of payments, based reporting system. For this reason, it is not possible to speak of a '*reporting area*' that is well defined in terms of the location of the banking offices conducting the business in question. The worldwide consolidation of balance sheet positions means that the activities of a great number of banking offices

Annex A (Contd.)

Box-1: Countries Reporting IBS data to the BIS
(Year in bracket indicates first year of data submission to the BIS)**I. Reporting countries providing Locational Banking Statistics to the BIS**

Australia (1997)	Cyprus (2008)	Italy (1977)	Portugal (1997)
Austria (1977)	Denmark (1977)	Japan (1977)	Singapore (1983)
Bahamas [@] (1983)	Finland (1983)	Jersey (2001)	South Africa (2009)
Bahrain (1983)	France (1977)	Luxembourg (1977)	South Korea (2005)
Belgium (1977)	Germany (1977)	Macau SAR (2006)	Spain (1983)
Bermuda (2002)	Greece (2003)	Malaysia (2008)	Sweden (1977)
Brazil (2002)	Guernsey (2001)	Mexico (2003)	Switzerland (1977)
Canada (1977)	Hong Kong SAR (1983)	Netherlands (1977)	Turkey (2000)
Cayman Island (1983)	India (2001)	Netherlands Antilles (1983)	United Kingdom (1977)
Chile (2002)	Ireland (1977)	Norway (1983)	United States (1977)
Chinese Taipei (2000)	Isle of Man (2001)	Panama (2002)	

@: Semi-annual reporting

II. Reporting countries providing Consolidated Banking Statistics to the BIS

Australia (2003)	Finland (1985)	Japan (1983)	Spain (1985)
Austria (1983)	France (1983)	Luxembourg ¹ (1983)	Sweden (1983)
Belgium (1983)	Germany (1983)	Mexico ¹ (2003)	Switzerland (1983)
Brazil ^{@@} (2002)	Greece (2003)	Netherlands (1983)	Turkey (2000)
Canada (1983)	Hong Kong SAR ¹ (1997)	Norway (1994)	United Kingdom (1983)
Chile (2002)	India (2001)	Panama ¹ (2002)	United States (1983)
Chinese Taipei (2000)	Ireland (1983)	Portugal (1999)	
Denmark ¹ (1983)	Italy (1983)	Singapore (2000)	

@@: Provides only consolidated banking statistics on an immediate borrower basis

Source: BIS: International Banking Statistics December 2010

located outside the reporting countries are also covered. The expression '*reporting area*' is used for reasons of convenience to indicate the countries that submit data to the BIS (see Box 1).

3. Methodology of Compilation of LBS and CBS

The LBS provide for the collection of data on the positions of all banking offices located within the reporting area. Such offices report exclusively on their own (unconsolidated) business, which thus include international transactions with any of their own affiliates (branches, subsidiaries, joint ventures) located either inside or outside the reporting area. The basic organizing principle underlying the reporting system is the residence of the banking office. This conforms to balance of payments and external debt methodology. In addition, data on

ownership or nationality basis are also calculated by regrouping according to country of origin. Thus, the LBS cover both international liabilities and assets of offices of domestic and foreign banks operating within the reporting country. The LBS data are classified by currency (domestic and foreign currencies), sector (banks and non-banks) and country of residence of counter party and by nationality of reporting banks.

The CBS focuses on the assets side of banks' balance sheet. The data mainly cover financial claims reported by domestic banks' offices, including the exposures of their foreign affiliates, and are collected on worldwide basis with inter-office transactions being netted out. Unlike the locational banking statistics, the consolidated banking statistics call for maturity

Annex A (Contd.)

details of assets, and they also entail a somewhat finer sectoral breakdown (banks, non-bank public sector and non-bank private sector). The additional information can be used to supplement locational banking data while compiling and evaluating external debt statistics from creditor side, although, unlike the locational statistics, the reporting system underlying the consolidated statistics does not conform to balance of payments and external debt methodology. Thus, in the CBS, banks with head office in the reporting country (*e.g.*, India) provide data on total international assets for their all offices in the reporting country and abroad excluding inter-office transactions, *i.e.*, data are reported on consolidated basis. Affiliates/branches of foreign banks operating in the reporting country (*e.g.*, India) also report their claims on countries other than the reporting country (*e.g.*, India) including transactions with their offices outside the reporting country.

In the CBS, the reporting banks are classified under three categories, *viz.*, "Domestic Banks" having head offices in India, "Inside Area (consolidated/un-consolidated) Foreign Banks" having head offices in another BIS Reporting country and "Outside Area Foreign Banks" having head offices outside BIS-Reporting countries. The following aspects are taken into consideration for reporting/segregating the international claims for the three categories of banks:

- (i) Head offices of banks in the reporting countries (*i.e.*, domestic banks) are required to provide consolidated reports on financial claims of their offices worldwide both on immediate borrower and ultimate risk basis; worldwide consolidated reporting entails that, for example, an Indian bank, with a foreign branch in the US, should report – (a) the claims of its domestic branches on all non-residents, (b) the claims of its foreign branch in the US on all non-residents (but other than entities in India) and (c) the claims, of its foreign branch in the US, on residents/entities in the US in currencies other than US dollar. Besides, the foreign branch is also required to report its local assets and local liabilities in local currency. Claims between the Indian head office and its foreign branch in the US should be netted out.
- (ii) Bank offices in the reporting countries whose activities are consolidated by their head office

located in another reporting country (*i.e.* inside area consolidated foreign banks) should report only their cross-border claims on residents in their home country on a non-consolidated basis (including inter-office positions) *e.g.*, the branch or subsidiary of a US bank in India should report its claims on the US only to avoid the double counting of its claims on other countries which are reported through its head office to the BIS. These data should, therefore, include any positions the banks have *vis-à-vis* their own affiliates or head offices in their home country. However, inside area banks (*i.e.* inside area un-consolidated foreign banks) whose activities are not consolidated by their parent bank should provide a full country breakdown of their cross-border claims, *e.g.*, the branch or subsidiary of a Sri Lanka bank in India.

- (iii) Banking offices in reporting countries whose head office is outside the reporting countries (*i.e.*, outside area foreign banks, such as, Mumbai office of a Thai bank where Thailand is not a BIS reporting country) are required to provide non-consolidated data on financial claims on non-residents, including their home country, on an immediate borrower basis only.

The three major sub-components of international assets and liabilities are: (i) loans and deposits, (ii) holding of debt securities and own issues of debt securities, and (iii) other assets and liabilities. The "other assets and liabilities" mainly comprise, on the asset side, equity shares (including mutual and investment fund units and holdings of shares in a bank's own name but on behalf of third parties), participations, and working capital supplied by head offices to their branches abroad and, on the liability side, working capital received by local branches from their head offices abroad.

The BIS revised its guidelines for consolidated banking statistics (CBS) by modifying its reporting format and increasing the coverage of products by including financial instruments such as derivatives, guarantees, *etc.* The revised system has been implemented from the reporting quarter March 2005, which covers, besides existing items, the claims of domestic reporting banks on ultimate risk basis arising from derivatives, guarantees and credit commitments.

Annex A (Contd.)

Box-2: External Debt Statistics *vis-à-vis* International Banking Statistics of India

In India, while the international banking statistics have been developed recently, there has been a closely related reporting system of external debt statistics. Besides, there are other periodic returns through which banks are reporting external assets and liabilities to the Reserve Bank of India. The existing systems are not as much comprehensive as the IBS system for reporting international liabilities and assets of banks in India. The external debt statistics and international banking statistics are different in many respects. First, external debt statistics relates to external debt of the **country as a whole** comprising banking and other sectors **whereas** international banking statistics relates to international liabilities **as well as** international assets in respect of **only banks**. Second, liabilities of banks in foreign currencies

towards residents (like, Exchange Earners' Foreign Currency (EEFC) A/Cs, Resident Foreign Currency (RFC) A/Cs, Intra-bank foreign currency deposits/borrowing, *etc.*) are included in International Banking Statistics, whereas the same are not included under external debt statistics. Third, equities of banks held by NRIs, Rupee and ACU Dollar balances in VOSTRO A/Cs⁺, non-debt credit flows on account of ADRs/GDRs and capital supplied by head offices of foreign banks in India form part of International Banking Statistics. Fourth, outstanding amounts on account of non-resident non-repatriable Rupee deposits (either principal and/or interest are not repatriable) are not included in external debt whereas the same are included in International Banking Statistics as per the definition stated under "BIS Reporting System of International Banking Statistics".

+ : These are accounts of non-resident branches of banks with banks in India in ACU Dollar or Indian Rupee.

4. Explanation of the Methodology:

a. Compilation of LBS/CBS and Different Terms Used In IBS with the Help of an Example

Reporting of IBS Data

Reporting Bank	Assets/ Liabilities	Currency ⁺	Assets with/Liabilities towards				
				IN	LK	US	XX
				1	2	3	4
Domestic(Indian) Banks' Branches in India (IN)	Asset	Local	A	-	15	25	10*
		Non-Local	B	15	5	30	10
	Liability	Local	C	-	15	20	10*
		Non-Local	D	12	15	10	5
Domestic (Indian) Banks' Branches in the US	Asset	Local	E	25	10	30	5
		Non-Local	F	20	30	35	10
	Liability	Local	G	-	-	35	-
		Non-Local	H	-	-	-	-
US based Banks' Branches in India (IN) (Inside Area Bank)	Asset	Local	I	-	20	25	15
		Non-Local	J	10	15	30	5
	Liability	Local	K	-	20	35	10
		Non-Local	L	25	20	40	5
Sri Lanka based Banks' Branches in India(IN) (Outside Area Bank)	Asset	Local	M	-	20	15	10
		Non-Local	N	10	30	20	15
	Liability	Local	O	-	12	25	10
		Non-Local	P	20	15	35	10

IN - INDIA, LK - SRI LANKA, US - UNITED STATES, XX - NOT A SPECIFIC COUNTRY

+ Local/non-local currency is according to the country of operation of the reporting branches.

* Asset/Liabilities with/towards own office operating in the country 'XX'.

! Not required under IBS reporting.

Annex A (Contd.)

Compilation of LBS/CBS

Locational Banking Statistics (LBS)

Country	International Assets		International Liabilities	
IN	B1+J1+N1	35	D1+L1+P1	57
LK	A2+B2+I2+J2+M2+N2	105	C2+D2+K2+L2+O2+P2	97
US	A3+B3+I3+J3+M3+N3	145	C3+D3+K3+L3+O3+P3	165
XX	A4+B4+I4+J4+M4+N4	65	C4+D4+K4+L4+O4+P4	50

Consolidated Banking Statistics (CBS)

Reporting Banks according to Country of Incorporation		Cross Border Claims (in all currencies)	Local Claims in Currency		International Claims	Foreign Claims
			Non local	Local		
		1	2	3	4 [= '1' + '2']	5 [= '3' + '4']
Domestic (Indian) Banks	X	140	35	30	175	205
Inside Area Banks	Y	55	-	-	55	55
Outside Area Banks	Z	110	-	-	110	110

Note: The claims on home country (*i.e.*, India) is excluded in CBS

X1 = 140 (= A2+A3+A4+B2+B3+E2+E4+F2+F4)

X2 = 35 (= F3)

X3 = 30 (= E3)

Y1 = 55 (= I3+J3)

Z1 = 110 (= M2+M3+M4+N2+N3+N4)

'-' Not required under CBS reporting

b. *Compilation of Risk Transfer: The procedure for calculating Outward Risk/Inward Risk/Net Risk transfer is given in the following Table.*

Country of Operation of Reporting Banks	Country of Immediate Risk (Country of Customer/Borrower)	Country of Ultimate Risk (Guarantors' Country)	Balance	
1	2	3	4	
IN	IN	IN	10	A
IN	IN	GB	30	B
US	GB	IN	50	C
US	GB	GB	25	D
IN	GB	US	45	E
JP	US	GB	15	F

Risk Transefer	Country		
	IN	GB	US
Outward Risk (O)*	-	C4+E4 95	F4 15
Inward Risk (I)#	-	B4+F4 45	E4 45
Net Risk (I - O)	-	-50	30

IN - India, US - United States, GB - United Kindom, JP - Japan.

'-' Not required under IBS reporting.

* Exposure against the country which is guaranteed by another country.

Exposure against the guaranteeing country which is availed by another country.

Annex A (Concl.)

5. Distinction/Relation between IBS of India *vis-à-vis* External Debt of India

In India, with the growing liberalization of the external sector, close monitoring of the cross border flow of funds assume critical importance. Commercial and cooperative banks in India (including foreign banks having offices in India) provide information on their domestic and international operations to the Reserve Bank of India (RBI) to meet the specific regulatory and policy requirements. Efforts have been made to meet the data standards of BIS by devising a separate reporting system for International Banking Statistics (IBS) of India. The IBS is not the same as the external debt statistics, which are separately collected and disseminated (see the Box 2).

6. Terms Used In International Banking Statistics

- Cross-border positions** : It refers to the transactions (assets/liabilities) with non-residents in any currency.
- Local Claims** : It is the claim booked by foreign offices of domestic banks on the resident of the country in which foreign office is located.
- Cross-border Claims** : They are the claims on the borrowers resident outside the country in which the office of bank booking the claim is located.
- International position** : Banks' on balance sheet assets and liabilities *vis-à-vis* non-residents in any currency plus similar assets and liabilities *vis-à-vis* residents in foreign currencies.
- Foreign claims** : It can be disaggregated into cross-border claims and local claims of foreign branches of domestic banks. Alternately, it can also be disaggregated into international claims and local claims denominated in local currencies.
- International Claims** : They are defined as cross border claims plus local claims in foreign currencies.

References:

- Bank for International Settlements, (2009), '*Guide to the International Financial Statistics*', July.
- _____, (2006) (update December 2008), '*Guidelines to the International Locational Banking Statistics*', November.
- _____, (2006) (update December 2008), '*Guidelines to the International Consolidated Banking Statistics*', November.

Annex B: Details of the Reports Submitted to the BIS

Report	Instruments Reported	Details
IBLR : Locational Banking Statistics by Residence		
A. International Assets		
LBS-1	Total International Assets (<i>i.e.</i> , LBS-1=LBS-2+LBS-3+LBS-4)	<ol style="list-style-type: none"> 1. <i>Vis-à-vis</i> countries 2. Currency (<i>i.e.</i>, Domestic currency INR, five major Foreign Currencies [USD, EUR, JPY, GBP & CHF) and 3. Sectors (All & Non-bank).
LBS-2	International Loans and Deposits	
LBS-3	Holdings of debt securities	
LBS-4	International other Assets	
B. International Liabilities		
LBS-5	Total International Liabilities (<i>i.e.</i> , LBS-5=LBS-6+LBS-7+LBS-8)	<ol style="list-style-type: none"> 1. <i>Vis-à-vis</i> countries 2. Currency (<i>i.e.</i>, Domestic currency INR, five major Foreign Currencies [USD, EUR, JPY, GBP & CHF) and 3. Sectors (All & Non-bank).
LBS-6	International Deposits and Loans	
LBS-7	Own Issues of Debt Securities	
LBS-8	International Other Liabilities	
IBLR : Locational Banking Statistics by Nationality		
International Assets and Liabilities		
LBS-9	All Currencies (<i>i.e.</i> , Non-residents in Domestic Currency and Foreign Currencies + Residents in Foreign Currencies)	<ol style="list-style-type: none"> 1. Total 2. Positions <i>vis-à-vis</i> banks 3. Related Offices 4. Official Monetary Authorities
LBS-10	Non-residents in Domestic Currency (<i>i.e.</i> , INR for India)	
LBS-11	Total Non-residents in Foreign Currencies	
LBS-12	Non-residents in US Dollars	
LBS-13	Non-residents in Euro	
LBS-14	Non-residents in Japanese Yen	
LBS-15	Residents in Foreign Currencies	
LBS-16	Residents in US Dollars	
LBS-17	Residents in Euro	
LBS-18	Residents in Japanese Yen	
Consolidated Banking Statistics on Immediate Risk Basis		
Consolidated International Claims		
Table-A	All reporting banks (Table A = Table B + Table C + Table D + Table E)	<ol style="list-style-type: none"> 1. Maturity (Residual) 2. Sectors (bank, non-bank public and non-bank private) 3. Local Currency Positions of Local banks' foreign affiliates with local residents (claims and liabilities) 4. Local claims of domestic banks' foreign offices in foreign currencies* 5. Outward, inward and net risk transfers
Table-B	Domestic banks	
Table-C	Inside area Consolidated offices	
Table-D	Outside area offices + Inside Area Unconsolidated offices	
Table-E*	Inside Area Unconsolidated foreign Offices	
Note: * - Reported from December 2010 quarter.		
Consolidated Banking Statistics on Ultimate Risk Basis		
Consolidated Foreign Claims		
Table-B	Domestic banks	<ol style="list-style-type: none"> 1. Sectors (bank, non-bank public and non-bank private) 2. Total Cross-border Claims 3. Local claims of foreign offices in all currencies 4. Exposures on derivatives, guarantees and credit commitments