

International Banking Statistics of India -September 30, 2002*

Introduction

The summary results of International Banking Statistics (IBS) of India as on September 30, 2002 (Q3 2002) are presented in this article. As mentioned in the previous articles, commercial banks and co-operative banks, which are authorised to deal in foreign exchange and accept non-resident deposits (Indian rupee and foreign currencies), have been covered under the IBS system. The bank-level data, consolidated across the reported branches/ offices of these banks, are secured from the respective banks. The foreign branches of Indian banks also submit certain data on international claims, which provide the consolidated position of the Indian banks' international claims. The IBS data so received from banks are in line with the reporting system of the Bank for International Settlements (BIS). A brief outline of the BIS reporting system of IBS, purpose of IBS, BIS reporting countries and the distinction/ relation between IBS of India and external debt of India have been provided in the previous Article¹.

Coverage

Out of 95 reporting banks as on September 30, 2002 (Q3 2002), 57 are Indian banks covering 27 public sector banks, 27 private banks and 3 co-operative banks; and 38 are foreign banks. Although data do not relate to all branches of 95 banks, the coverage of number of branches has been gradually increasing over the quarters. In this direction, public sector banks and a few private sector banks have started collecting the related data in hard copy form, from some of their non-computerised branches in rural and semi-urban areas. Further, the quality of data reported by bank branches has been improving, over time, as more details in respect of country, currency and maturity of international assets and international liabilities, which were not available initially, are provided by the branches. In view of the above, the data are not strictly comparable over the quarters in terms of their magnitudes but they are compared through percentage shares, growth rates, etc. As mentioned in the earlier articles, these branches also maintain non-resident Rupee deposits, like, Non-resident Non-repatriable (NRNR) deposits, Non-resident External Rupee (NRE) deposits, Non-resident Special Rupee (NRSR) deposits and Non-resident Ordinary (NRO) Rupee deposits.

The international liabilities of banks in IBS, as per the definition in the BIS guidelines, and external debt accounted for by the banking sector in India are not strictly comparable, as certain items of liabilities, like, ADRs, GDRs, equities, etc., of banks towards non-residents are not part of the external debt. The results based on Locational Banking Statistics (LBS) and Consolidated Banking Statistics (CBS) as at the end of September 30, 2002 are presented in the following paragraphs. While detailed data on IBS are given in Statements I to VIII, summarized data are presented in the text. The Locational Banking Statistics (LBS) are given in Statements I and VI; and Statements VII and VIII present the Consolidated Banking Statistics. As per the requirements of BIS, bank branches report, among others, the data on international assets and liabilities in terms of currency of transaction and in amounts equivalent to Indian Rupees.

Locational Banking Statistics (LBS)

The locational banking statistics providing gross position of international assets and international liabilities of all banking offices located in India, report exclusively banks' international transactions including the transactions with any of their own branches/ subsidiaries /joint ventures located either inside or outside India. The total international assets of the banks amounted to Rs.1,05,462 crore (*i.e.*, US\$ 21,799 million) as on September 30, 2002 as against 1,04,778 crore (*i.e.*, US\$ 21,440 million) reported as on June 30, 2002 (Table 1). The total international liabilities amounted to Rs.1,85,272 crore (*i.e.*, US\$ 38,295 million) as on September 30, 2002, as against Rs.1,83,046 crore (*i.e.*, US\$ 37,456 million) as on June 30, 2002. International liabilities in respect of items included in external debt statistics for the banking sector formed about 74.8 per cent (US\$ 28,657 million out of the total of US\$ 38,295 million) of the total international liabilities (Table 2) as on September 30, 2002, which is 2.3 per cent higher compared to the position as on June 30, 2002.

**Table 1 : International Assets and International Liabilities of Banks in India
(Branches of Indian and Foreign Banks in India)**

Items	Amount Outstanding # as on			
	June 30, 2002		September 30, 2002	
	Rs. Crore+	US \$ million	Rs. Crore+	US \$ million
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.)	1,01,250	20,718	1,01,743	21,030
Assets in Indian Rupees with Non-residents (includes Rupee loans to non-residents out of non-resident deposits)	3,528	722	3,720	769
Total International Assets	1,04,778	21,440	1,05,462	21,799
International Liabilities				
Liabilities to residents and non-residents denominated in foreign currencies	1,09,480	22,402	1,09,840	22,704
Liabilities to non-residents denominated in Indian Rupees	73,566	15,053	75,432	15,596
Total International Liabilities	1,83,046	37,456	1,85,272	38,295

+ : 1 crore= 10 million. The RBI reference rate for Rupee-US Dollar exchange as on June 28, 2002 and September 27, 2002 were Rs.48.87 per US Dollar and Rs. 48.38 per US Dollar, respectively (during 29th - 30th June, 2002 and 28th - 30th September, 2002 forex market was closed).

: Data pertain to only reporting branches. In view of the incompleteness of data coverage, these data are not comparable with those relating to data from all branches under a different data reporting system.

Notes :

1. All figures are inclusive of accrued interest.
2. Totals may not tally due to rounding off.

Table 2 : International Liabilities of Banks in India

Categories /Items	(US \$ million)	
	Amount Outstanding	
	as on	
	June 30,	September

	2002	30, 2002
I. Items included under External Debt Statistics +	27,148	28,657
1. Foreign Currency Non-Resident Bank [FCNR(B)] Schemes	8,319	8,488
2. Non-Resident External (NRE) Rupee A/Cs	7,336	8,635
3. Foreign Currency Borrowings (includes Inter-bank borrowings and external commercial borrowings of banks) other than through ADRs, GDRs, Bonds, etc.	2,198	2,142
4. Bonds (including Resurgent India Bonds and India Millennium Deposits)	9,158	9,253
5. Floating Rate Notes (FRNs)	137	139
II. Items not included under External Debt Statistics due to non availability of data	113	235
1. Embassy A/Cs	25	29
2. ESCROW A/Cs	32	41
3. Foreign Institutional Investors' (FII) A/Cs	56	164
III. Non-repatriable Deposits (not included in External Debt due to definitional aspects)	6,164	5,264
1. Non-Resident Non-Repatriable (NRNR) Deposits +	5,478	4,533
2. Non-Resident Special Rupee (NRSR) Deposits	165	104
3. Non-Resident Ordinary(NRO) Rupee Deposits	521	627
IV. Non-Debt Credits (not included in External Debt due to definitional aspects)	1,828	1,895
1. American Depository Receipts(ADRs) and Global Depository Receipts (GDRs)	755	779
2. Equities of banks held by NRIs	118	118
3. Capital of foreign banks/branches in India and certain other items in transition	955	998
V. FC Liabilities to Residents(not included in External Debt due to definitional aspects) +	1,689	1,773
1. Exchange Earners' Foreign Currency (EEFC) A/Cs	1,062	1,078
2. Resident Foreign Currency (RFC) Deposits	229	255
3. Inter-Bank Foreign Currency Deposits and other Foreign Currency Deposits of Residents	398	439
VI. Other Items of International Liabilities (not included in External Debt due to definitional aspects)	514	471
1. Balances in VOSTRO A/Cs of non-resident banks and exchange houses (including term deposits)	514	471
VII. Total international liabilities (including External Commercial Borrowings of	37,456	38,295

banks) (I+II+III+IV+V+VI)

+ : 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 RBI Reference Rate for Rupee-Dollar exchange as on 28th June 2002 and 27th September 2002 were Rs. 48.87 per US Dollar and Rs.48.38 per US Dollar respectively (during 29th-30th June 2002 and 28th - 30th September 2002 forex market was closed).
3. RIBs of Rs. 17,945 Crore and IMDs of Rs. 25,662 crore were mobilised by State Bank of India in August 1998 and November 2000, respectively.

The reporting banks provided details of international liabilities by type of accounts, namely, FCNR (B), NR(E)RA, NR(NR)D, EEFC, RFC and such other deposits. Table-2 presents details of types of accounts in so far as liabilities are concerned. In absolute terms, banks in India have international liabilities on account of FCNR (B), NR(E)RA, foreign currency borrowings, Resurgent India Bonds, India Millennium Deposits and Floating Rate Notes (FRNs) at US\$ 28,657 million as on September 30, 2002 as against US\$ 27,148 million as on June 30, 2002. Non-repatriable deposits (NRNR, NRSR and NRO) amounted to US\$ 5,264 million as on September 30, 2002, while the amount reported by the bank branches as on June 30, 2002 was US\$ 6,164 million. Reduction in the amount in non-repatriable deposits is attributed to the discontinuation of NRNR and NRSR schemes with effect from April 1, 2002 and the outstanding amount reported against NRNR/NRSR are the balances in the existing term deposit accounts. Non-debt credits comprising of ADRs, GDRs, equities of banks held by NRIs and capital of foreign banks in India, amounted to US\$ 1,895 million as on September 30, 2002 as against US\$ 1,828 million as on June 30, 2002. Foreign currency liabilities to Residents amounted to US\$ 1,773 million as on September 30, 2002 as against US\$ 1,689 million as on June 30, 2002. The rest of other types of liabilities were relatively insignificant.

The data on international assets of banks reveal that "International Loans and Deposits" accounted for 93.3 per cent (Rs.98,418 crore out of the total international assets of Rs.1,05,462 crore) as on September 30, 2002 as against 94.4 per cent (Rs.98,903 crore out of the total international assets of Rs.1,04,778 crore) as on June 30, 2002 (Table 3). The other two components, namely, "Holdings of Debt Securities" and "Other Assets" accounted for only 0.9 per cent (0.9 per cent as on June 30, 2002) and 5.8 per cent (4.7 per cent as on June 30, 2002), respectively. The "Other Assets" include investments made by banks in foreign equities; and capital supplied to and profits receivable from foreign branches/ subsidiaries of Indian banks.

Table 3 : Major Components of International Assets of Banks

International Assets- Major Components	(Rs. crore)	
	Amount Outstanding as on	
	June 30, 2002	September 30, 2002
1. Loans and Deposits	98,903	98,418
	(94.4)	(93.3)
<i>Of which:</i>		
(i) Balances in NOSTRO A/Cs+	57,351	54,045
	(54.7)	(51.2)

(ii) Foreign Currency Loans to Residents	20,492 (19.6)	22,852 (21.7)
(iii) Outstanding Export Bills drawn on Non-residents by Residents	15,619 (14.9)	15,951 (15.1)
2. Holdings of Debt Securities	943 (0.9)	948 (0.9)
3. Other Assets	4,932 (4.7)	6,096 (5.8)
Total International Assets	1,04,778 (100.0)	1,05,462 (100.0)

+ : Accounts of banks (Indian and foreign banks in India) with the banks outside India.

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

It may also be observed that among the various types of international assets of banks, the “Balances in NOSTRO accounts including balances in term deposits with banks (abroad)” recorded the highest share at 51.2 per cent as on, September 30, 2002 (54.7 per cent as on June 30, 2002), followed by “Foreign Currency Loans to Residents” at 21.7 per cent (19.6 per cent as on June 30, 2002) and “Outstanding Export Bills Drawn on Non-residents by Residents” at 15.1 per cent (14.9 per cent as on June 30, 2002). The instrument-wise details of international assets, based on data of reporting bank branches, as on September 30, 2002 and June 30, 2002 are presented in Statement - I.

The composition of international liabilities of banks as on September 30, 2002 is similar to that prevailed in June 2002. The “Deposits and Loans” accounted for the highest share at 70.5 per cent of total international liabilities of banks as on September 30, 2002, compared with 70.3 per cent as on June 30, 2002. The shares of other two components, namely, “Own issues of Debt Securities” and “Other Liabilities” were at 24.5 per cent and 4.9 per cent, respectively, as on September 30, 2002 (Table 4). The corresponding shares in the last quarter were 24.8 per cent and 4.9 per cent, respectively.

Table 4 : Major Components of International Liabilities of Banks

International Liabilities- Major Components	(Rs. crore)	
	Amount Outstanding	
	June 30, 2002	September 30, 2002
1. Deposits and Loans	1,28,687 (70.3)	1,30,662 (70.5)
<i>Of which:</i>		
FCNR(B) Deposits	40,654 (22.2)	41,064 (22.2)
NRE Deposits	35,852 (19.6)	41,778 (22.5)
2. Own Issues of Debt Securities	45,423 (24.8)	45,441 (24.5)
<i>Of which:</i>		
Bonds (India Millennium Deposits and Resurgent India Bonds)	44,753 (24.4)	44,767 (24.2)

3. Other Liabilities	8,935	9,168
	(4.9)	(4.9)
<i>Of which:</i>		
ADRs/GDRs	3,690	3,769
	(2.0)	(2.0)
Total International Liabilities	1,83,046	1,85,272
	(100.0)	(100.0)

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

Among the components of international liabilities, the Resurgent India Bonds (RIBs) and India Millennium Deposits (IMDs) had the maximum share at 24.2 per cent as on September 30, 2002, compared with 24.4 per cent as on June 30, 2002. The share of FCNR (B) deposits was 22.2 per cent as on September 30, 2002 which remained the same as that in the previous quarter; and the NRE Rupee deposits accounted for 22.5 per cent, as against 19.6 per cent in the previous quarter. The increase in outstanding amount for NRE Rupee deposit schemes compared to previous quarter could be attributable to the maturity proceeds under NRNR A/Cs, which are eligible for crediting to the account holders' NRE Rupee deposit A/C. The component-wise details of international liabilities are presented in Statement -II.

The currency composition of international assets as on September 30, 2002 shows that the percentage share of the US dollar was the maximum at 77.4 per cent (79.7 per cent as on June 30, 2002) of the total international assets of banks in India (Table 5). The US dollar currency held the maximum share in the international liabilities of banks in India, at 51.5 per cent (52.0 per cent as on June 30, 2002), followed by rupee liabilities at 40.7 per cent as on September 30, 2002.

Table 5 : International Assets and International Liabilities of Banks (Based on LBS Statements) –Currency and Sectoral Break-up

(i) Currency Composition

Currency Name	(Rs. crore)			
	International Assets		International Liabilities	
	Amount Outstanding		Amount Outstanding	
	as on		as on	
	June 30, 2002	September 30, 2002	June 30, 2002	September 30, 2002
Total	1,04,778	1,05,462	1,83,046	1,85,272
	(100.0)	(100.0)	(100.0)	(100.0)
<i>Of which:</i>				
US Dollar	83,502	81,619	95,230	95,330
	(79.7)	(77.4)	(52.0)	(51.5)
Pound Sterling	8,704	8,550	10,152	10,231
	(8.3)	(8.1)	(5.5)	(5.5)
Indian Rupee	3,528	3,720	73,566	75,432
	(3.4)	(3.5)	(40.2)	(40.7)

(ii) Sectoral Break-up

	(Rs. crore)	
	International Assets	International Liabilities

Sector	Amount Outstanding as on		Amount Outstanding as on	
	June	September	June	September
	30, 2002	30, 2002	30, 2002	30, 2002
Bank	69,280 (66.1)	67,835 (64.3)	37,287 (20.4)	38,403 (20.7)
Non-bank	35,498 (33.9)	37,627 (35.7)	1,45,759 (79.6)	1,46,869 (79.3)
Total	1,04,778 (100.0)	1,05,462 (100.0)	1,83,046 (100.0)	1,85,272 (100.0)

Note : Figures in brackets represent percentages to total in the respective group(column).

As regards the sectoral distribution (into bank and non-bank) of international assets of banks, the percentage share of banks decreased by 1.8 percentage points to 64.3 per cent as on September 30, 2002 over the position as on June 30, 2002. Accordingly, the share of non-bank sector at 35.7 per cent as on September 30, 2002 was marginally higher than the share of 33.9 per cent as on June 30, 2002. As regards the international liabilities, the share of banks' liabilities towards non-bank sector as on September 30, 2002 was high at 79.3 per cent fractionally lower than the share as on June 30, 2002. Accordingly, the share of banks' liabilities towards banks was 20.7 per cent compared with 20.4 per cent at the end of previous quarter (Table -5). The details of currency-wise position of international assets and international liabilities as on September 30, 2002, are presented in Statement - III.

Considering the international assets of the reporting banks according to country of residence (*i.e.*, the country of residence of the entity, namely, bank and non-bank sector, with whom banks have financial claims), the USA accounted for the largest share at 35.1 per cent of total international assets, followed by India at 21.8 per cent, the UK at 13.1 per cent and Singapore at 4.9 per cent as on September 30, 2002 (Table 6). The composition by country of residence is more or less similar as on June 30, 2002 except for India, which had a lower share of 19.6 per cent. The details on international assets of banks in India as on September 30, 2002, according to country of residence are presented in Statement - IV. Other prominent countries based on country of residence principle were Bahrain (2.7 per cent), Germany (2.6 per cent) and Hong Kong (3.2 per cent).

**Table 6 : International Assets of Banks in India According to
Country of Residence
(Based on LBS Statements)**

Country of Residence	(Rs. Crore)	
	Amount Outstanding as on	
	June 30, 2002	September 30, 2002
Total International Assets	1,04,778 (100.0)	1,05,462 (100.0)
<i>Of which:</i>		
United States of America	36,915 (35.2)	37,025 (35.1)
India	20,515 (19.6)	22,947 (21.8)
United Kingdom@	14,381	13,835

	(13.7)	(13.1)
Singapore	5,392	5,205
	(5.1)	(4.9)

@ : excluding Guernsey, Isle of Man and Jersey.

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

With regard to international liabilities of the banks according to country of residence (*i.e.*, the country of residence of the entity, namely, bank and non-bank sector, towards whom banks are liable to meet the claims) as on September 30, 2002, the USA was at the top with a share of 17.7 per cent (16.9 per cent as on June 30, 2002) of total international liabilities (Table 7), followed by the UAE at 14.6 per cent (14.2 per cent as on June 30, 2002), the UK at 12.4 per cent (same as on June 30, 2002), India at 8.1 per cent (8.5 per cent as on June 30, 2002) and Saudi Arabia at 3.9 per cent (same as on June 30, 2002). The details of international liabilities of banks classified according to country of residence as on September 30, 2002 are presented in Statement -V. Other prominent countries were Hong Kong (2.2 per cent), Kuwait (2.5 per cent) and Singapore (3.6 per cent).

As regards classification of international assets of banks according to country of incorporation of banks, the Indian banks accounted for the maximum share in international assets at 85.1 per cent as on September 30, 2002 (84.5 per cent as on June 30, 2002), followed by the banks incorporated in the USA, Hong Kong, the UK, the Netherlands and Germany, each having a share of 4.6 per cent or less (Table 8).

Table 7 : International Liabilities of Banks in India According to Country of Residence (Based on LBS Statements)

Country of Residence	(Rs. crore)	
	Amount Outstanding	
	as on	
	June 30, 2002	September 30, 2002
Total International Liabilities	1,83,046	1,85,272
	(100.0)	(100.0)
<i>Of which:</i>		
United States of America	30,915	32,773
	(16.9)	(17.7)
United Arab Emirates	25,973	27,115
	(14.2)	(14.6)
United Kingdom@	22,751	23,004
	(12.4)	(12.4)
India	15,576	15,056
	(8.5)	(8.1)
Saudi Arabia	7,225	7,274
	(3.9)	(3.9)

@ : excluding Guernsey, Isle of Man and Jersey.

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

Table 8 : International Assets and International Liabilities of Banks According to Country of Incorporation of Reporting Bank (Based on LBS Statements)

Country of Incorporation of banks	(Rs. crore)			
	International Assets		International Liabilities	
	Amount Outstanding as on		Amount Outstanding as on	
	June 30, 2002	September 30, 2002	June 30, 2002	September 30, 2002
Total	1,04,778 (100.0)	1,05,462 (100.0)	1,83,046 (100.0)	1,85,272 (100.0)
<i>Of which:</i>				
India	88,498 (84.5)	89,782 (85.1)	1,54,026 (84.1)	1,56,129 (84.3)
United States of America	5,210 (5.0)	4,871 (4.6)	8,685 (4.7)	8,905 (4.8)
Hong Kong	4,171 (4.0)	3,683 (3.5)	6,336 (3.5)	6,781 (3.7)
United Kingdom@	1,429 (1.4)	2,505 (2.4)	2,687 (1.5)	4,789 (2.6)
The Netherlands	2,205 (2.1)	2,053 (1.9)	2,096 (1.1)	2,134 (1.2)
Germany	329 (0.3)	806 (0.8)	1,601 (0.9)	1,458 (0.8)

@ : excluding Guernsey, Isle of Man and Jersey.

Note : Figures in brackets represent percentages to total in the respective group (column).

As regards international liabilities, the relative position of countries with regard to country of incorporation of banks is almost similar to that of international assets. The detailed data on the position of international assets and international liabilities as on September 30, 2002, according to country of incorporation of banks, are presented in Statement -VI.

Consolidated Banking Statistics (CBS)¹

The main purpose of the consolidated banking statistics is to provide comprehensive and consistent quarterly data on banks' financial claims on other countries, both on immediate borrower basis for providing a measure of country transfer risk, and on ultimate risk basis for assessing country credit risk exposures of national banking system². The immediate country risk refers to the country where the original risk lies and the ultimate risk country refers to the country where the final risk lies. In line with the risk reallocation principle for measuring country exposure recommended by the Basel Committee on Banking Supervision, the country of ultimate risk or where the final risk lies is defined as the country in which the guarantor of a financial claim resides and/or the country in which the head office of a legally dependent branch is located³. Collateral may be considered as an indicator of where the final risk lies to the extent that it is recognised as a risk mitigant under the Basel Capital Accord. The data include on- and off-balance sheet claims reported mainly by domestic banks, including the exposures of their foreign offices (*i.e.*, branches and subsidiaries), and are collected on a worldwide-consolidated basis with inter-office positions being netted out.

In the consolidated banking statistics (CBS), banks are classified under three categories, *viz.*, "Domestic Banks" having head offices in India, "Inside area Foreign Banks" having head offices in another BIS-Reporting countries and "Outside Area Foreign Banks" having head offices

outside BIS–Reporting countries. The following aspects are taken into consideration for reporting/ segregating of 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 an ultimate risk and an immediate borrower basis; worldwide consolidated reporting entails that, for example, an Indian bank with a foreign branch in the USA should report its claims on all nonresidents and the claims of its foreign branch in the USA on all non-residents (other than entities in India) and on residents in the USA in any currencies. Claims between the Indian head office and its foreign branch in the USA should be netted out.
- (ii) 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 the Thailand is not a BIS member) are required to provide non-consolidated data on financial claims on non-residents on an immediate borrower basis only; and
- (iii) Banking offices in reporting countries whose head office is located in another reporting country (*i.e.*, inside area foreign banks) are required to provide non-consolidated data on claims on entities in their respective home country on an immediate borrower basis only (*e.g.*, the branch or subsidiary of a US bank in India should report claims on the United States only).

As stated in 16(i) above, the claims of foreign branches of domestic (Indian) banks are considered to arrive at consolidated position of domestic banks. Out of 93 foreign branches of 9 Indian banks, 82 branches have submitted data through their head offices. Accordingly, the data in CBS remains unconsolidated to the extent of non-availability of data from the non-reporting foreign branches of domestic (Indian) banks.

The CBS gives country-wise (immediate country risk), sector-wise and residual-maturity wise classification of international claims of banks on countries other than India. Based on the data of reporting branches of banks in India and reporting foreign branches of Indian banks, the CBS statements have been generated. Accordingly, Statements VII and VIII present the claims of banks on countries other than India. Following paragraphs highlight the important features, summarised though Tables 9, 10 and 11.

The international assets (*i.e.*, financial claims) of banks, as per CBS statements, classified according to country of immediate risk reveal that reporting banks' claims on USA accounted for the largest share at 22.5 per cent of total international claims as on September 30, 2002 compared with 22.1 per cent as on June 30, 2002 (Table - 9). This is followed by the Hong Kong at 14.7 per cent (15.1 per cent as on June 30, 2002), the UK at 14.0 per cent (12.8 per cent as on June 30, 2002), Singapore at 6.2 per cent (6.4 per cent as on June 30, 2002) and Germany at 3.6 per cent (3.9 per cent as on June 30, 2002). The details of international assets of banks according to residual maturity and country of immediate risk as on September 30, 2002 are provided in Statement -VII.

Table 9 : Consolidated International Claims of Banks on Countries other than India(Based on CBS Statement) on Immediate Country Risk Basis (#)

Country	(Rs. crore)	
	<u>Amount Outstanding as on</u>	
	June 30, 2002	September 30, 2002
Total Consolidated International Claims (excluding claims on India)	94,644 (100.0)	96,231 (100.0)
<i>Of which:</i>		
United States of America	20,940 (22.1)	21,607 (22.5)
Hong Kong	14,317 (15.1)	14,115 (14.7)
United Kingdom@	12,140 (12.8)	13,500 (14.0)
Singapore	6,080 (6.4)	5,976 (6.2)
Germany	3,689 (3.9)	3,463 (3.6)

@ : excluding Guernsey, Isle of Man and Jersey.

: Please refer to Paragraph nos. 15-17 in the Article.

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

The residual maturity classification of international claims of banks on immediate country risk basis is presented in Table -10. As on September 30, 2002, the share of claims with residual maturity of “Up to and including 6 months” stood at 65.8 per cent slightly higher than the share of 65.3 per cent as on June 30, 2002. The share of claims with residual maturity of “Over 2 years” increased by 4.6 percentage points to 19.6 per cent over its share in previous quarter. The share of claims with residual maturity of “over 6 months and up to and including one year”, however, declined to 7.5 per cent as on September 30, 2002 from 11.1 per cent in the previous quarter.

Table 10 : Maturity-wise break-up of Consolidated International Claims of Banks on Countries Other than India (Based on CBS Statement) on Immediate Country Risk Basis (#)

Residual Maturity	(Rs. crore)	
	<u>Amount Outstanding as on</u>	
	June 30, 2002	September 30, 2002
Up to and including 6 months	61,842 (65.3)	63,285 (65.8)
Over 6 months and up to and including one year	10,502 (11.1)	7,245 (7.5)
Over one year and up to and including 2 years	3,916 (4.1)	4,887 (5.1)
Over 2 years	14,197 (15.0)	18,895 (19.6)
Unallocated	4,185 (4.4)	1,919 (2.0)
Total Consolidated International Claims (excluding claims on India)	94,644 (100.0)	96,231 (100.0)

: Please refer to Paragraph nos. 15-17 in the article.

Notes :

1. Residual Maturity - "Unallocated" comprises maturity not applicable (e.g. for equities) and maturity information not available from reporting bank branches.
2. Figures in brackets represent percentages to total international assets.

The sector classification of international claims of banks (as per CBS statement) on other countries on immediate country risk basis is presented in Table-11. The share of banks in the international claims decreased to 57.4 per cent as on September 30, 2002 from 66.0 per cent as on June 30, 2002. On the other hand, the share of non-bank private sector increased to 39.8 per cent from 32.3 per cent during the same period. The share of non-bank public sector also increased marginally to 2.8 per cent as on September 30, 2002. The details of country of immediate risk of international claims of banks according to sector as on September 30, 2002, are presented in Statement–VIII.

Table 11 : Sector-wise Consolidated International Claims of Banks on Countries other than India (Based on CBS Statement) on Immediate Country Risk Basis (#)

Sector	(Rs.crore)	
	<u>Amount Outstanding as on</u>	
	June 30, 2002	September 30, 2002
Bank	62,442 (66.0)	55,230 (57.4)
Non-Bank Public Sector	1,616 (1.7)	2,656 (2.8)
Non-Bank Private Sector	30,585 (32.3)	38,345 (39.8)
Total Consolidated International Claims (excluding claims on India)	94,644 (100.0)	96,231 (100.0)

: Please refer to Paragraph nos. 15-17 in the Article.

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

1 On January 23, 2003, the BIS has released (www.bis.org) CBS data of September 2002 relating to all BIS reporting countries, including India.

2 Guide to the International Banking Statistics - July 2000, Bank for International Settlements.

3 The Consultative Document of the New Basel Capital Accord, Basel Committee on Banking Supervision, January 2001.

* Prepared in the Banking Statistics Division of the Department of Statistical Analysis and Computer Services.

1 The previous article on the subject as on June 30, 2002 was published in December 2002 issue of the Bulletin.

Statement - I : International Assets of Banks Classified According to Type (Based on LBS Statements)

Asset Type	(Rs. crore)
	<u>Amount Outstanding as on</u>

	June 30, 2002	September 30, 2002
1. Loans and Deposits	98,903	98,418
	(94.4)	(93.3)
(a) Loans to Non-residents (includes Rupee loans and Foreign Currency (FC) loans out of non-resident deposits)	5,248 (5.0)	5,384 (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.)	20,492 (19.6)	22,852 (21.7)
(c) Outstanding Export Bills drawn on non-residents by residents	15,619 (14.9)	15,951 (15.1)
(d) NOSTRO balances including balances in Term Deposits with non-resident banks (even FCNR funds held abroad)	57,351 (54.7)	54,045 (51.2)
(e) Foreign Currency /TTs, etc., in hand	193 (0.2)	187 (0.2)
2. Holdings of Debt Securities	943	948
	(0.9)	(0.9)
a) Investment in Foreign Government Securities (including Treasury Bills)	381 (0.4)	397 (0.4)
b) Investment in Other Debt Securities	562 (0.5)	551 (0.5)
3. Other Assets	4,932	6,096
	(4.7)	(5.8)
(a) Investments in Equities Abroad	507 (0.5)	510 (0.5)
(b) Capital supplied to and receivable profits from foreign branches / subsidiaries of Indian banks and other unclassified international assets	4,425 (4.2)	5,587 (5.3)
Total International Assets +	1,04,778	1,05,462
	(100.0)	(100.0)

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

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

2. Totals may not tally due to rounding off.

**Statement - II : International Liabilities of Banks Classified According to Type
(Based on LBS Statements)**

Liability Type	(Rs. crore)	
	June 30, 2002	September 30, 2002
1. Deposits and Loans	1,28,687	1,30,662
	(70.3)	(70.5)
(a) Foreign Currency Non-resident Bank [FCNR(B)] scheme	40,654	41,064

	(22.2)	(22.2)
(b) Resident Foreign Currency (RFC) A/Cs	1,118	1,234
	(0.6)	(0.7)
(c) Exchange Earners Foreign Currency (EEFC) A/Cs	5,189	5,217
	(2.8)	(2.8)
(d) Other foreign currency deposits (including Inter-bank Foreign Currency deposits)	1,945	2,125
	(1.1)	(1.1)
(e) Foreign Currency Borrowing (Inter-bank borrowing in India and from abroad, external commercial borrowings of banks)	10,743	10,361
	(5.9)	(5.6)
(f) VOSTRO balances and balances in exchange houses and in term deposits	2,511	2,280
	(1.4)	(1.2)
(g) Non-resident External Rupee(NRE) Accounts	35,852	41,778
	(19.6)	(22.5)
(h) Non-resident Non-Repatriable (NRNR) Rupee Deposits	26,772	21,930
	(14.6)	(11.8)
(i) Non-resident Special Rupee (NRSR) Deposits	807	503
	(0.4)	(0.3)
(j) Non-Resident Ordinary (NRO) Rupee Accounts	2,546	3,033
	(1.4)	(1.6)
(k) Embassy Rupee accounts	122	142
	(0.1)	(0.1)
(l) Foreign Institutional Investors' (FII) Accounts	274	794
	(0.1)	(0.4)
(m) ESCROW A/Cs	154	200
	(0.1)	(0.1)
2. Own Issues of Securities	45,423	45,441
	(24.8)	(24.5)
(a) Bonds (including IMDs /RIBs)	44,753	44,767
	(24.4)	(24.2)
(b) Floating Rate Notes (FRNs)	670	674
	(0.4)	(0.4)
3. Other Liabilities	8,935	9,168
	(4.9)	(4.9)
(a) ADRs/GDRs	3,690	3,769
	(2.0)	(2.0)
(b) Equities of banks held by non-residents	576	569
	(0.3)	(0.3)
(c) Capital / remittable profits of foreign banks in India and other unclassified international liabilities	4,669	4,830
	(2.6)	(2.6)
Total International Liabilities	1,83,046	1,85,272
	(100.0)	(100.0)

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

Notes :

1. Figures in brackets represent percentages to total international liabilities.

2. Totals may not tally due to rounding off.

Statement - III : Currency and Sector-wise Break-up of International Assets and International Liabilities of Banks (Based on LBS Statements) – September 30, 2002

(Amount outstanding in Rs. Crore)

<u>Currency Name</u>	<u>International Assets</u>	<u>International Liabilities</u>
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	All Sectors	Non-banks	All Sectors	Non-banks
US Dollar	81,619 (77.4)	30,577 (81.3)	95,330 (51.5)	66,517 (45.3)
EURO	3,717 (3.5)	1,142 (3.0)	2,969 (1.6)	1,435 (1.0)
Japanese Yen	1,845 (1.7)	411 (1.1)	836 (0.5)	99 (0.1)
Pound Sterling	8,550 (8.1)	753 (2.0)	10,231 (5.5)	9,429 (6.4)
Swiss Franc	362 (0.3)	80 (0.2)	85 (0.0)	23 (0.0)
Other Foreign Currencies	5,650 (5.4)	1,142 (3.0)	390 (0.2)	200 (0.1)
Indian Rupees	3,720 (3.5)	3,524 (9.4)	75,432 (40.7)	69,166 (47.1)
Total	1,05,462 (100.0)	37,627 (100.0)	1,85,272 (100.0)	1,46,869 (100.0)

Note : Totals may not tally due to rounding off.

Statement - IV : International Assets of Banks Classified According to Country of Residence(Based on LBS Statements) - September 30, 2002

(Amount outstanding in Rs. Crore)

Country of Residence	All Currencies		Indian Rupees		All Foreign Currencies	
	All Sector	Non-banks	All Sector	Non-banks	All Sector	Non-banks
Australia	195 (0.2)	128 (0.3)	9 (0.2)	9 (0.3)	186 (0.2)	120 (0.4)
Bahamas	401 (0.4)	32 (0.1)	0 (0.0)	. (.)	401 (0.4)	32 (0.1)
Bahrain	2,842 (2.7)	152 (0.4)	120 (3.2)	118 (3.3)	2,722 (2.7)	34 (0.1)
Bangladesh	351 (0.3)	289 (0.8)	22 (0.6)	21 (0.6)	329 (0.3)	268 (0.8)
Belgium	661 (0.6)	341 (0.9)	11 (0.3)	11 (0.3)	650 (0.6)	330 (1.0)
Canada	326 (0.3)	210 (0.6)	78 (2.1)	77 (2.2)	248 (0.2)	133 (0.4)
Denmark	327 (0.3)	20 (0.1)	0 (0.0)	0 (0.0)	326 (0.3)	19 (0.1)
France	1,519 (1.4)	355 (0.9)	12 (0.3)	12 (0.3)	1,507 (1.5)	343 (1.0)
Germany	2,732 (2.6)	526 (1.4)	42 (1.1)	38 (1.1)	2,690 (2.6)	488 (1.4)
Hong Kong	3,340 (3.2)	936 (2.5)	45 (1.2)	35 (1.0)	3,295 (3.2)	901 (2.6)
India	22,947 (21.8)	17,277 (45.9)	. (.)	. (.)	22,947 (22.6)	17,277 (50.7)
Israel	208 (0.2)	208 (0.6)	5 (0.1)	5 (0.1)	203 (0.2)	202 (0.6)

Italy	1,102 (1.0)	762 (2.0)	179 (4.8)	177 (5.0)	923 (0.9)	585 (1.7)
Japan	1,930 (1.8)	235 (0.6)	16 (0.4)	15 (0.4)	1,914 (1.9)	220 (0.6)
Kuwait	205 (0.2)	193 (0.5)	127 (3.4)	122 (3.5)	78 (0.1)	71 (0.2)
Mauritius	1,040 (1.0)	159 (0.4)	13 (0.3)	7 (0.2)	1,027 (1.0)	152 (0.4)
Netherlands	400 (0.4)	238 (0.6)	7 (0.2)	7 (0.2)	393 (0.4)	231 (0.7)
Oman	396 (0.4)	148 (0.4)	123 (3.3)	113 (3.2)	273 (0.3)	34 (0.1)
Saudi Arabia	496 (0.5)	393 (1.0)	176 (4.7)	164 (4.7)	320 (0.3)	229 (0.7)
Singapore	5,205 (4.9)	501 (1.3)	45 (1.2)	44 (1.2)	5,160 (5.1)	458 (1.3)
South Korea	241 (0.2)	71 (0.2)	2 (0.1)	2 (0.1)	239 (0.2)	69 (0.2)
Spain	278 (0.3)	276 (0.7)	19 (0.5)	19 (0.5)	260 (0.3)	258 (0.8)
Sri Lanka	291 (0.3)	112 (0.3)	9 (0.2)	9 (0.3)	282 (0.3)	102 (0.3)
Switzerland	448 (0.4)	189 (0.5)	17 (0.5)	16 (0.5)	431 (0.4)	174 (0.5)
United Arab Emirates	1,601 (1.5)	1,213 (3.2)	400 (10.8)	367 (10.4)	1,201 (1.2)	846 (2.5)
United Kingdom@	13,835 (13.1)	1,550 (4.1)	243 (6.5)	229 (6.5)	13,593 (13.4)	1,321 (3.9)
United States of America	37,025 (35.1)	6,954 (18.5)	704 (18.9)	660 (18.7)	36,321 (35.7)	6,293 (18.5)
No Specific Country	2,035 (1.9)	1,608 (4.3)	784 (21.1)	777 (22.0)	1,252 (1.2)	831 (2.4)
All Other Countries	3,085 (2.9)	2,551 (6.8)	512 (13.8)	470 (13.3)	2,572 (2.5)	2,083 (6.1)
Total International Assets	1,05,462 (100.0)	37,627 (100.0)	3,720 (100.0)	3,524 (100.0)	1,01,743 (100.0)	34,104 (100.0)

'-' = Not applicable.

@ : excluding Guernsey, Isle of Man and Jersey.

Notes :

1. "No Specific Country" means the country information has not been provided by the reporting bank branches.
2. Figures in brackets represent percentages to total in the respective group (column).
3. Totals may not tally due to rounding off.

**Statement - V : International Liabilities of Banks Classified According to Country of Residence
(Based on LBS Statements) - September 30, 2002**

(Amount outstanding in Rs. Crore)

Country of Residence	All Currencies		Indian Rupees		All Foreign Currencies	
	All Sector	Non-banks	All Sector	Non-banks	All Sector	Non-banks
Australia	766 (0.4)	752 (0.5)	505 (0.7)	498 (0.7)	261 (0.2)	254 (0.3)
Bahrain	3,296 (1.8)	2,263 (1.5)	1,307 (1.7)	1,226 (1.8)	1,989 (1.8)	1,037 (1.3)
Belgium	687 (0.4)	233 (0.2)	204 (0.3)	56 (0.1)	483 (0.4)	178 (0.2)

Canada	2,393 (1.3)	2,118 (1.4)	1,436 (1.9)	1,169 (1.7)	957 (0.9)	949 (1.2)
France	661 (0.4)	355 (0.2)	388 (0.5)	175 (0.3)	273 (0.2)	180 (0.2)
Germany	2,947 (1.6)	1,061 (0.7)	1,242 (1.6)	689 (1.0)	1,706 (1.6)	372 (0.5)
Guinea	531 (0.3)	13 (0.0)	3 (0.0)	3 (0.0)	528 (0.5)	10 (0.0)
Hong Kong	4,151 (2.2)	3,759 (2.6)	1,264 (1.7)	1,181 (1.7)	2,887 (2.6)	2,578 (3.3)
India	15,056 (8.1)	9,894 (6.7)	.	.	15,056 (13.7)	9,894 (12.7)
Indonesia	1,232 (0.7)	1,156 (0.8)	256 (0.3)	180 (0.3)	976 (0.9)	976 (1.3)
International Organisations	1,162 (0.6)	301 (0.2)	237 (0.3)	237 (0.3)	925 (0.8)	64 (0.1)
Japan	1,848 (1.0)	933 (0.6)	745 (1.0)	366 (0.5)	1,103 (1.0)	567 (0.7)
Kenya	1,317 (0.7)	1,309 (0.9)	721 (1.0)	713 (1.0)	596 (0.5)	596 (0.8)
Kuwait	4,607 (2.5)	4,570 (3.1)	2,662 (3.5)	2,625 (3.8)	1,945 (1.8)	1,945 (2.5)
Malaysia	1,321 (0.7)	567 (0.4)	394 (0.5)	385 (0.6)	927 (0.8)	182 (0.2)
Mauritius	3,202 (1.7)	707 (0.5)	292 (0.4)	165 (0.2)	2,909 (2.6)	542 (0.7)
Netherlands	1,724 (0.9)	244 (0.2)	1,006 (1.3)	129 (0.2)	718 (0.7)	116 (0.1)
Oman	4,152 (2.2)	3,974 (2.7)	2,415 (3.2)	2,321 (3.4)	1,737 (1.6)	1,653 (2.1)
Philippines	599 (0.3)	599 (0.4)	222 (0.3)	222 (0.3)	377 (0.3)	377 (0.5)
Qatar	1,981 (1.1)	1,960 (1.3)	1,343 (1.8)	1,321 (1.9)	639 (0.6)	639 (0.8)
Saudi Arabia	7,274 (3.9)	6,924 (4.7)	5,005 (6.6)	4,660 (6.7)	2,269 (2.1)	2,264 (2.9)
Singapore	6,713 (3.6)	3,550 (2.4)	1,610 (2.1)	1,459 (2.1)	5,102 (4.6)	2,091 (2.7)
South Africa	574 (0.3)	574 (0.4)	331 (0.4)	331 (0.5)	243 (0.2)	243 (0.3)
Spain	582 (0.3)	581 (0.4)	211 (0.3)	211 (0.3)	371 (0.3)	371 (0.5)
Switzerland	2,293 (1.2)	935 (0.6)	217 (0.3)	215 (0.3)	2,076 (1.9)	720 (0.9)
Taiwan	1,052 (0.6)	309 (0.2)	198 (0.3)	198 (0.3)	854 (0.8)	111 (0.1)
Thailand	1,141 (0.6)	1,044 (0.7)	426 (0.6)	328 (0.5)	715 (0.7)	715 (0.9)
United Arab Emirates	27,115 (14.6)	21,585 (14.7)	11,436 (15.2)	11,137 (16.1)	15,679 (14.3)	10,448 (13.4)
United Kingdom @	23,004 (12.4)	17,421 (11.9)	9,058 (12.0)	8,023 (11.6)	13,947 (12.7)	9,398 (12.1)
United States of America	32,773 (17.7)	30,088 (20.5)	14,161 (18.8)	13,641 (19.7)	18,612 (16.9)	16,446 (21.2)
No Specific Country	20,688 (11.2)	19,347 (13.2)	11,787 (15.6)	11,190 (16.2)	8,901 (8.1)	8,157 (10.5)

All Other Countries	8,430 (4.6)	7,743 (5.3)	4,350 (5.8)	4,112 (5.9)	4,079 (3.7)	3,629 (4.7)
Total International Liabilities	1,85,272 (100.0)	1,46,869 (100.0)	75,432 (100.0)	69,166 (100.0)	1,09,840 (100.0)	77,702 (100.0)

@ : excluding Guernsey, Isle of Man and Jersey.

'-' = Not applicable.

Notes :

1. "No Specific Country" means the country information has not been provided by the reporting bank branches.
2. Figures in brackets represent percentages to total in the respective group (column).
3. Totals may not tally due to rounding off.

**Statement - VI : International Assets and International Liabilities of Banks Classified According to
Country of Incorporation of Reporting Banks - All Currencies
(Based on LBS Statements) - September 30, 2002**

(Amount outstanding in Rs. Crore)

Country of Incorporation of banks	Total		Position vis-à-vis banks	
	International Assets	International Liabilities	International Assets	International Liabilities
Bahrain	116 (0.1)	328 (0.2)	74 (0.1)	59 (0.2)
Bangladesh	23 (0.0)	72 (0.0)	16 (0.0)	72 (0.2)
Belgium	0 (0.0)	203 (0.1)	0 (0.0)	203 (0.5)
Canada	433 (0.4)	950 (0.5)	92 (0.1)	845 (2.2)
France	505 (0.5)	860 (0.5)	445 (0.7)	305 (0.8)
Germany	806 (0.8)	1,458 (0.8)	369 (0.5)	566 (1.5)
Hong Kong	3,683 (3.5)	6,781 (3.7)	3,201 (4.7)	108 (0.3)
India	89,782 (85.1)	1,56,129 (84.3)	58,164 (85.7)	28,787 (75.0)
Indonesia	15 (0.0)	74 (0.0)	15 (0.0)	73 (0.2)
Japan	217 (0.2)	893 (0.5)	110 (0.2)	746 (1.9)
Mauritius	32 (0.0)	153 (0.1)	26 (0.0)	133 (0.3)
Netherlands	2,053 (1.9)	2,134 (1.2)	127 (0.2)	1,509 (3.9)
Oman	204 (0.2)	563 (0.3)	194 (0.3)	127 (0.3)
Singapore	29 (0.0)	119 (0.1)	11 (0.0)	115 (0.3)
South Korea	1 (0.0)	36 (0.0)	1 (0.0)	36 (0.1)
Sri Lanka	33 (0.0)	117 (0.1)	22 (0.0)	61 (0.2)
Taiwan	13 (0.0)	36 (0.0)	4 (0.0)	35 (0.1)
Thailand	2 (0.0)	113 (0.1)	2 (0.0)	112 (0.3)

United Arab Emirates	140 (0.1)	559 (0.3)	96 (0.1)	34 (0.1)
United Kingdom @	2,505 (2.4)	4,789 (2.6)	1,203 (1.8)	1,570 (4.1)
United States of America	4,871 (4.6)	8,905 (4.8)	3,662 (5.4)	2,908 (7.6)
Total	1,05,462 (100.0)	1,85,272 (100.0)	67,835 (100.0)	38,403 (100.0)

@ : excluding Guernsey, Isle of Man and Jersey

Notes :

1. Figures in brackets represent percentages to total in the respective group (column).
2. Totals may not tally due to rounding off.

Statement - VII : Maturity (Residual) Classification of Consolidated International Claims of Banks in all Currencies on Countries other than India (Based on CBS Statement) – September 30, 2002

(Amount outstanding in Rs. Crore)

Immediate Country Risk(#)	Up to and including 6 months	Over 6 months up to and including one year	Over one year up to and including 2 years	Over 2 years	Unallocated	Total
	(1)	(2)	(3)	(4)	(5)	(6)
						(1+2+3+4+5)
Austria	328 (0.5)	23 (0.3)	125 (2.6)	356 (1.9)	0 (0.0)	832 (0.9)
Bahrain	345 (0.5)	10 (0.1)	14 (0.3)	142 (0.8)	1 (0.1)	512 (0.5)
Belgium	946 (1.5)	31 (0.4)	162 (3.3)	315 (1.7)	105 (5.5)	1,557 (1.6)
Brazil	176 (0.3)	40 (0.6)	3 (0.1)	388 (2.1)	1 (0.1)	609 (0.6)
Canada	339 (0.5)	22 (0.3)	15 (0.3)	63 (0.3)	1 (0.1)	439 (0.5)
Cayman Islands	502 (0.8)	.	0 (0.0)	12 (0.1)	.	514 (0.5)
Denmark	150 (0.2)	1 (0.0)	259 (5.3)	364 (1.9)	16 (0.8)	789 (0.8)
France	1,861 (2.9)	343 (4.7)	171 (3.5)	223 (1.2)	1 (0.1)	2,599 (2.7)
Germany	2,743 (4.3)	144 (2.0)	192 (3.9)	349 (1.8)	35 (1.8)	3,463 (3.6)
Hong Kong	5,574 (8.8)	592 (8.2)	146 (3.0)	7,796 (41.3)	6 (0.3)	14,115 (14.7)
Indonesia	513 (0.8)	42 (0.6)	37 (0.8)	29 (0.2)	0 (0.0)	621 (0.6)
Ireland	738 (1.2)	0 (0.0)	.	55 (0.3)	0 (0.0)	793 (0.8)
Italy	2,750 (4.3)	118 (1.6)	49 (1.0)	145 (0.8)	170 (8.9)	3,231 (3.4)
Japan	1,680 (2.7)	45 (0.6)	79 (1.6)	148 (0.8)	17 (0.9)	1,969 (2.0)
Mauritius	568 (0.9)	235 (3.2)	261 (5.3)	325 (1.7)	73 (3.8)	1,461 (1.5)
Mexico	392 (0.6)	0 (0.0)	10 (0.2)	199 (1.1)	.	602 (0.6)

Netherlands	922	2	3	35	1	964
	(1.5)	(0.0)	(0.1)	(0.2)	(0.1)	(1.0)
Nigeria	798	4	3	748	.	1,551
	(1.3)	(0.1)	(0.1)	(4.0)	.	(1.6)
Oman	465	42	45	64	3	619
	(0.7)	(0.6)	(0.9)	(0.3)	(0.2)	(0.6)
Saudi Arabia	365	31	21	97	3	516
	(0.6)	(0.4)	(0.4)	(0.5)	(0.2)	(0.5)
Singapore	4,698	495	452	281	51	5,976
	(7.4)	(6.8)	(9.2)	(1.5)	(2.7)	(6.2)
South Africa	487	7	17	27	87	625
	(0.8)	(0.1)	(0.3)	(0.1)	(4.5)	(0.6)
South Korea	686	21	111	143	0	962
	(1.1)	(0.3)	(2.3)	(0.8)	(0.0)	(1.0)
Spain	501	3	1	27	1	534
	(0.8)	(0.0)	(0.0)	(0.1)	(0.1)	(0.6)
Sri Lanka	425	40	15	26	1	507
	(0.7)	(0.6)	(0.3)	(0.1)	(0.1)	(0.5)
Switzerland	445	6	24	90	1	567
	(0.7)	(0.1)	(0.5)	(0.5)	(0.1)	(0.6)
United Arab Emirates	1,062	29	22	138	14	1,265
	(1.7)	(0.4)	(0.5)	(0.7)	(0.7)	(1.3)
United Kingdom@	10,575	810	622	1,480	13	13,500
	(16.7)	(11.2)	(12.7)	(7.8)	(0.7)	(14.0)
United States of America	14,366	3,761	1,080	2,101	299	21,607
	(22.7)	(51.9)	(22.1)	(11.1)	(15.6)	(22.5)
No Specific country	3,776	245	844	1,951	944	7,756
	(6.0)	(3.4)	(17.3)	(10.3)	(49.2)	(8.1)
All Other Countries	4,109	103	104	778	75	5,176
	(6.5)	(1.4)	(2.1)	(4.1)	(3.9)	(5.4)
Total Consolidated International Claims (excluding claims on India)	63,285	7,245	4,887	18,895	1,919	96,231
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

'-' = NIL

: Please refer to paragraph nos. 15-17 in the text of the Article.

@ : Excluding Guernsey, Isle of Man and Jersey.

Notes :

1. "No Specific Country" means the country information has not been provided by the reporting bank branches.
2. Residual Maturity "Unallocated" comprises maturity not applicable (eg. for equities) and maturity information not available from reporting bank branches.
3. Figures in brackets represent percentages to total in the respective group (column).
4. Totals may not tally due to rounding off.

Statement - VIII : Sector Classification of Consolidated International Claims of Banks in All Currencies on Countries other than India (Based on CBS Statements) - September 30, 2002

(Amount outstanding in Rs. Crore)

Immediate Country Risk (#)	Bank	Non-Bank		Total
	(1)	(2)		(3)
		Public Sector	Private Sector	(1+2)
Austria	229	392	211	832
	(0.4)	(14.8)	(0.6)	(0.9)
Bahrain	306	0	206	512
	(0.6)	(0.0)	(0.5)	(0.5)
Belgium	378	377	803	1,557
	(0.7)	(14.2)	(2.1)	(1.6)

Brazil	171	0	437	609
	(0.3)	(0.0)	(1.1)	(0.6)
Canada	123	4	312	439
	(0.2)	(0.2)	(0.8)	(0.5)
Cayman Islands	504	0	10	514
	(0.9)	(0.0)	(0.0)	(0.5)
Denmark	382	1	406	789
	(0.7)	(0.0)	(1.1)	(0.8)
France	1,574	27	998	2,599
	(2.8)	(1.0)	(2.6)	(2.7)
Germany	2,785	56	622	3,463
	(5.0)	(2.1)	(1.6)	(3.6)
Hong Kong	10,686	462	2,967	14,115
	(19.3)	(17.4)	(7.7)	(14.7)
Indonesia	82	0	539	621
	(0.1)	(0.0)	(1.4)	(0.6)
Ireland	711	0	82	793
	(1.3)	(0.0)	(0.2)	(0.8)
Italy	944	1	2,286	3,231
	(1.7)	(0.0)	(6.0)	(3.4)
Japan	1,346	34	589	1,969
	(2.4)	(1.3)	(1.5)	(2.0)
Mauritius	424	0	1,037	1,461
	(0.8)	(0.0)	(2.7)	(1.5)
Mexico	213	0	389	602
	(0.4)	(0.0)	(1.0)	(0.6)
Netherlands	332	62	569	964
	(0.6)	(2.3)	(1.5)	(1.0)
Nigeria	1,266	8	277	1,551
	(2.3)	(0.3)	(0.7)	(1.6)
Oman	236	22	361	619
	(0.4)	(0.8)	(0.9)	(0.6)
Saudi Arabia	103	38	375	516
	(0.2)	(1.4)	(1.0)	(0.5)
Singapore	3,738	95	2,143	5,976
	(6.8)	(3.6)	(5.6)	(6.2)
South Africa	431	17	177	625
	(0.8)	(0.6)	(0.5)	(0.6)
South Korea	370	324	268	962
	(0.7)	(12.2)	(0.7)	(1.0)
Spain	230	11	293	534
	(0.4)	(0.4)	(0.8)	(0.6)
Sri Lanka	333	15	160	507
	(0.6)	(0.6)	(0.4)	(0.5)
Switzerland	233	4	330	567
	(0.4)	(0.2)	(0.9)	(0.6)
United Arab Emirates	72	18	1,175	1,265
	(0.1)	(0.7)	(3.1)	(1.3)
United Kingdom@	10,387	189	2,924	13,500
	(18.8)	(7.1)	(7.6)	(14.0)
United States of America	12,433	245	8,928	21,607
	(22.5)	(9.2)	(23.3)	(22.5)
No Specific country	2,696	79	4,934	7,759
	(4.9)	(3.0)	(12.9)	(8.1)
All Other Countries	1,512	175	3,537	5,173
	(2.7)	(6.6)	(9.2)	(5.4)

Total Consolidated International	55,230	2,656	38,345	96,231
Claims (excluding claims on India)	(100.0)	(100.0)	(100.0)	(100.0)

: Please refer to paragraph nos. 15-17 in the text of the Article

@ : excluding Guernsey, Isle of Man and Jersey.

Notes :

1. "No Specific Country" means the country information has not been provided by the reporting bank branches.

2. Figures in brackets represent percentages to total in the respective group (column).

3. Totals may not tally due to rounding off.