

*International Banking Statistics of India: December 2011 and March 2012**

The article presents analysis of international liabilities and assets of banks in India, classified under Locational Banking Statistics (LBS) and consolidated international/foreign claims under Consolidated Banking Statistics (CBS), collected as per the reporting system of the Bank for International Settlements (BIS), for the quarters ended December 2011 and March 2012. The analysis of international liabilities/assets, based on LBS, has been undertaken by instrument, country and sector of customer/borrower, currency and country of incorporation of reporting bank; and the consolidated international claims, based on CBS, according to country and sector of borrower and residual maturity. Further, a comparison of international/foreign claims of BIS reporting banks vis-à-vis Indian Banks has been presented. The article also gives the details of international/foreign claims derived from on-balance sheet items, viz., loans and deposits, holdings of securities as well as off-balance sheet items, viz., derivatives, guarantees and credit commitments on ultimate risk basis.

Highlights

Locational Banking Statistics – International Liabilities

- The international liabilities (in ` terms) of banks in India, at end-March 2012 grew by 8.6 per cent over the position a year ago and by 8.2 per cent over the previous quarter.
- Foreign currency borrowings, NRO and NRE deposits contributed to high growth in the international liabilities. The share of equities of banks held by non-residents in the total liabilities, however, declined in the last two quarters.

- At end-March 2012, the annual increase in the international liabilities emanated from increase in the exposure towards various countries primarily, the USA, UK, Hong Kong and Singapore.
- The share of the international liabilities towards the non-bank sector was marginally lower at 73.3 per cent as compared with 74.0 per cent a year ago.

Locational Banking Statistics – International Assets

- At end-March 2012, the international assets (in ` terms) of banks in India registered a substantial growth of 21.6 per cent over the position a year ago and an increase of 7.9 per cent over the previous quarter.
- The high annual growth in international assets at end-March 2012 can be ascribed to each of the items under the major component 'Loans and Deposits'.
- The share of the non-bank sector in total international assets declined to 62.3 per cent at end-March 2012 from 66.5 per cent a year ago.
- At end-March 2012, the share of the international assets denominated in US Dollar increased further to 81.3 per cent from 79.2 per cent a year ago.

Consolidated Banking Statistics

- The annual growth in consolidated international claims (in ` terms) of banks based on country of immediate risk, as at end-March 2012, was 14.0 per cent as compared to the annual growth of 5.9 per cent a year ago.
- Major part of consolidated international claims of Indian banks on immediate risk basis, at end-March 2012, continued to be of short-term nature (less than one year) and accounted for 65.2 per cent of total claims as compared with 62.5 per cent a year ago.

* Prepared in the Banking Statistics Division of the Department of Statistics and Information Management. The previous article on the subject at end-September 2011 was published in March 2012 issue of the RBI Bulletin.

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

Other than India, central banks from 43 other countries report aggregate LBS to BIS while central banks from 30 countries report aggregate CBS under the BIS reporting system of IBS. The data are published as a part of the BIS Quarterly Review. This article presents brief analysis of the LBS as well as CBS for India for the quarters ended December 2011 and March 2012. It also presents data on comparative position of CBS of India *vis-à-vis* other countries based on data published by BIS¹.

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 to the article.

II. Data Coverage and Methodology²

The analysis is based on the data as on December 31, 2011 and March 31, 2012 reported by 87 and 89 banks, respectively. These banks are authorised to conduct business in foreign exchange through their branches, designated as authorised dealers. These banks include 55 Indian banks and 32 foreign banks (34 banks for March 2012, incorporated in 22 countries). Out of the 55 Indian banks, 26 are public sector banks (including IDBI Ltd.), 18 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 RBI. 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 (BEFC, 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 classification of international liabilities as per LBS as at end of December 2011 and March 2012 covered under IBS, in US Dollar terms, into items included and not included under external debt statistics.

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

Table 1: International Liabilities of Banks in India

(US \$ Million)

Categories/Items	Amount Outstanding as at end					
	Dec 2010	Mar 2011	Jun 2011	Sep 2011	Dec 2011	Mar 2012
I. Items included under External Debt Statistics +	76,547	78,512	80,596	80,966	74,293	84,014
1. Foreign Currency Non-Resident Bank [FCNR(B)] Schemes	16,776	17,359	17,802	17,345	16,607	15,999
2. Non-Resident External (NRE) Rupee A/Cs	27,605	27,184	27,274	26,605	26,148	32,307
3. Foreign Currency Borrowings (includes Inter-bank borrowings and external commercial borrowings of banks) other than through ADRs, GDRs, Bonds, etc.	19,612	21,397	22,358	24,150	18,932	21,860
4. Bonds	1,319	921	1,121	1,117	1,103	1,002
5. Floating Rate Notes (FRNs)	–	–	–	–	–	–
6. Foreign Institutional Investors' (FII) A/Cs	2,373	2,336	2,457	2,050	1,697	2,150
7. Other Own issues of Intl. Debt Securities	103	105	105	104	103	116
8. Non-Resident Ordinary(NRO) Rupee Deposits	8,759	9,210	9,479	9,595	9,703	10,581
II. Items not included under External Debt Statistics	68	69	74	82	72	77
1. Embassy A/Cs	68	68	74	82	72	77
2. ESCROW A/Cs	0	0	0	0	0	0
III. Non-Debt Liabilities (not included in External Debt due to definitional aspects)	30,577	31,092	30,160	22,967	18,407	22,512
1. American Depository Receipts (ADRs) and Global Depository Receipts (GDRs)	7,973	7,781	7,689	5,349	4,068	5,390
2. Equities of banks held by NRIs	16,187	16,405	16,076	11,795	8,631	10,648
3. Capital of foreign banks/ branches in India and certain other items in transition	6,417	6,906	6,396	5,823	5,708	6,474
IV. FC Liabilities to Residents (not included in External Debt due to definitional aspects) +	5,987	6,450	6,683	5,013	5,035	5,074
1. Exchange Earners' Foreign Currency (EEFC) A/Cs	4,288	4,799	5,072	3,535	3,568	4,114
2. Resident Foreign Currency (RFC) Deposits	345	348	359	358	313	302
3. Inter-Bank Foreign Currency Deposits and other Foreign Currency Deposits of Residents	1,354	1,303	1,253	1,120	1,155	658
V. Other Items of International Liabilities (not included in External Debt due to definitional aspects)	857	808	823	819	731	816
1. Balances in VOSTRO A/Cs of non-resident banks and exchange houses (including term deposits)	857	808	823	819	731	816
VI. Total International Liabilities (I+II+III+IV+V)	1,14,036	1,16,931	1,18,338	1,09,846	98,538	1,12,494

+ : 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 2010, Mar 2011, Jun 2011, Sep 2011, Dec 2011 and Mar 2012 were ` 44.7050, ` 44.5950, ` 44.7000, ` 48.9750, ` 53.1050 and ` 50.3213 per US Dollar, respectively.

3. Data have been revised for previous quarters

IV. Results

IV.1 Locational Banking Statistics

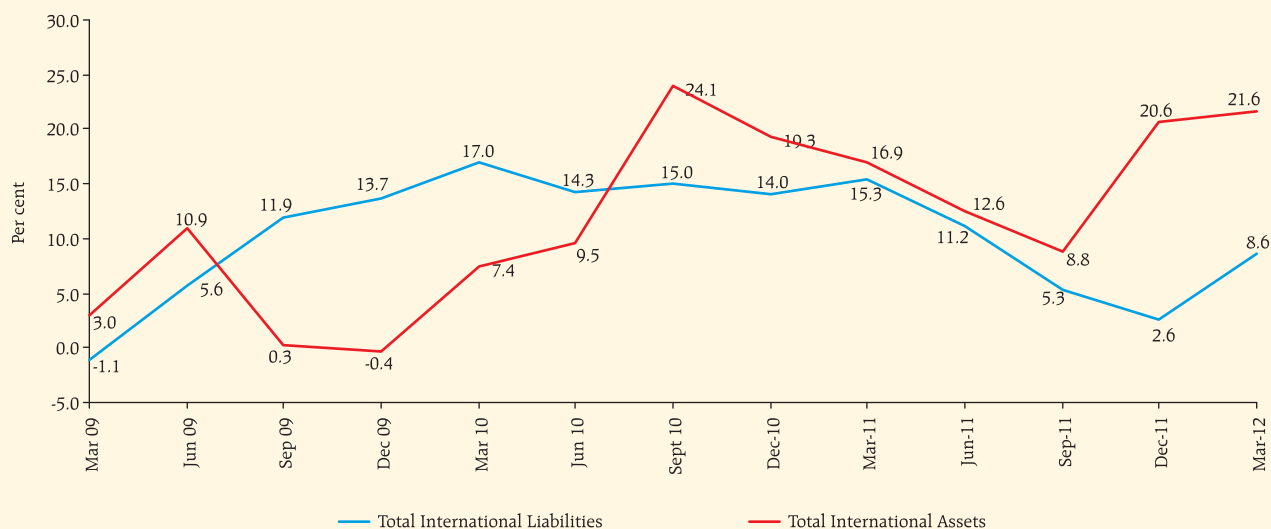
The LBS provides component/instrument wise, country-wise (residence of transacting unit and the country of incorporation of reporting bank), sector-wise, major currency-wise classification of liabilities and assets of banks in India. These are based on data reported by branches of banks, which are conducting

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

The international assets at end-March 2012 increased by ` 623.15 billion to ` 3,503.79 billion from ` 2,880.64 billion a year ago. The assets were at ` 3,248.85 billion at end-December 2011. The annual

Chart 1: International Assets and Liabilities of Banks in India - Annual Growth



growth in the international assets of the commercial banks in India, since December 2010 quarter has been medium to high remaining above 8 per cent and reached 21.6 per cent as at end-March 2012 (Statement I and Chart 1).

At end March 2012, the international liabilities grew by `446.29 billion to `5,660.83 billion from `5,214.54 billion a year ago. At end-December 2011, the liabilities stood at `5,232.89 billion. During the period, the annual growth in international liabilities has remained low to medium varying between 2.6 per cent

to 15.3 per cent. International liabilities of the commercial banks have been 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 components contributing to the annual growth in the international liabilities as at end-March

Chart 2: Major Components of International Liabilities of Banks In India (in Per cent)

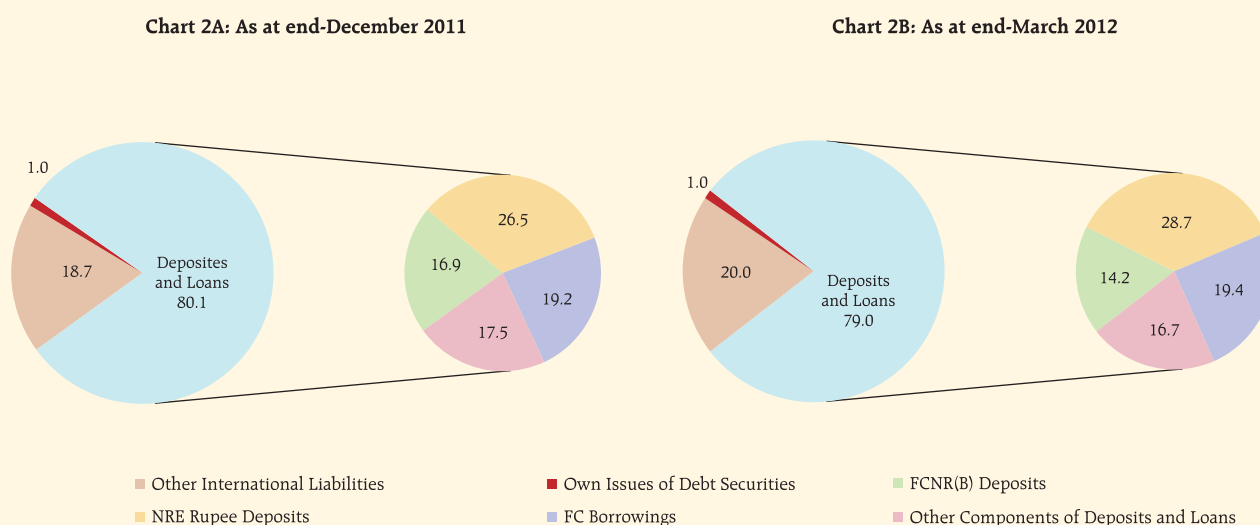
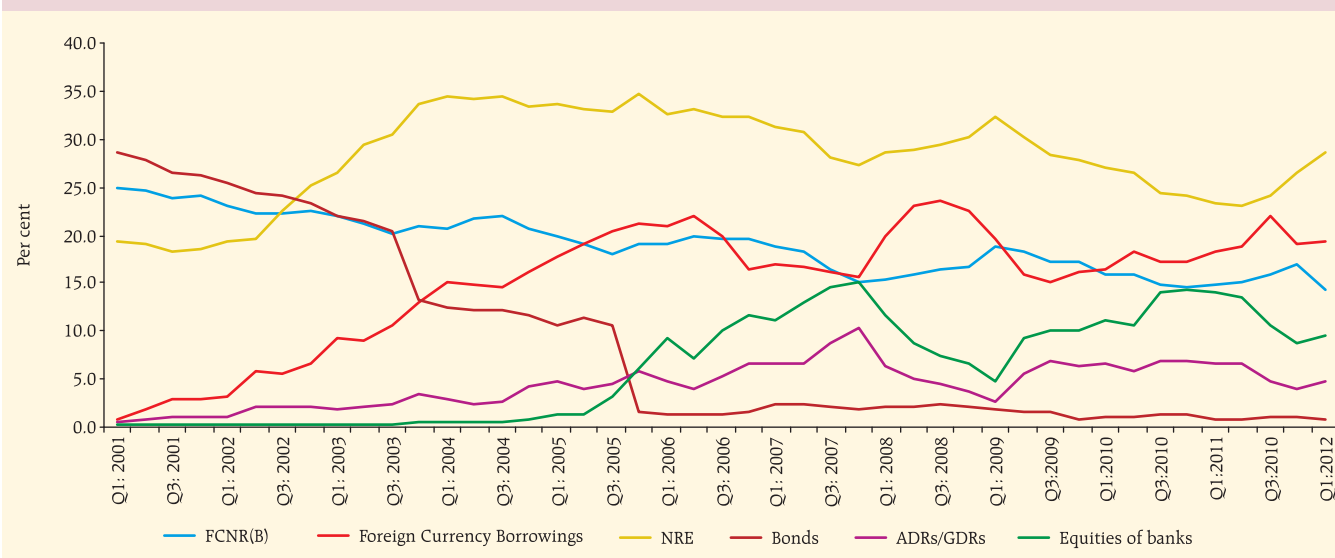


Chart 3: Major Components of International Liabilities



2012 were non-resident deposits (NRE and NRO), foreign currency borrowings of banks and own issues of debt securities including bonds and other securities. The components ADRs/GDRs and equities of banks held by non-residents registered a substantial decline over the previous year.

The shares of NRE and NRO deposits rose to 28.7 per cent and 9.4 per cent from the respective shares of 23.2 per cent and 7.9 per cent, a year ago. Resultantly, the share of the major component

'Deposits and Loans' climbed to 79.0 per cent from 72.5 per cent during the period. The share of 'Other International Liabilities' declined to 20.0 per cent from 26.6 per cent a year ago (Chart 2 and Chart 3).

IV.1.C Components and Composition of International Assets

The high annual growth in international assets at end of March 2012 can be ascribed to each of the items under the major component 'Loans and Deposits'. Among others, the component 'capital

Chart 4: Major Components of International Assets of Banks In India (in Per cent)

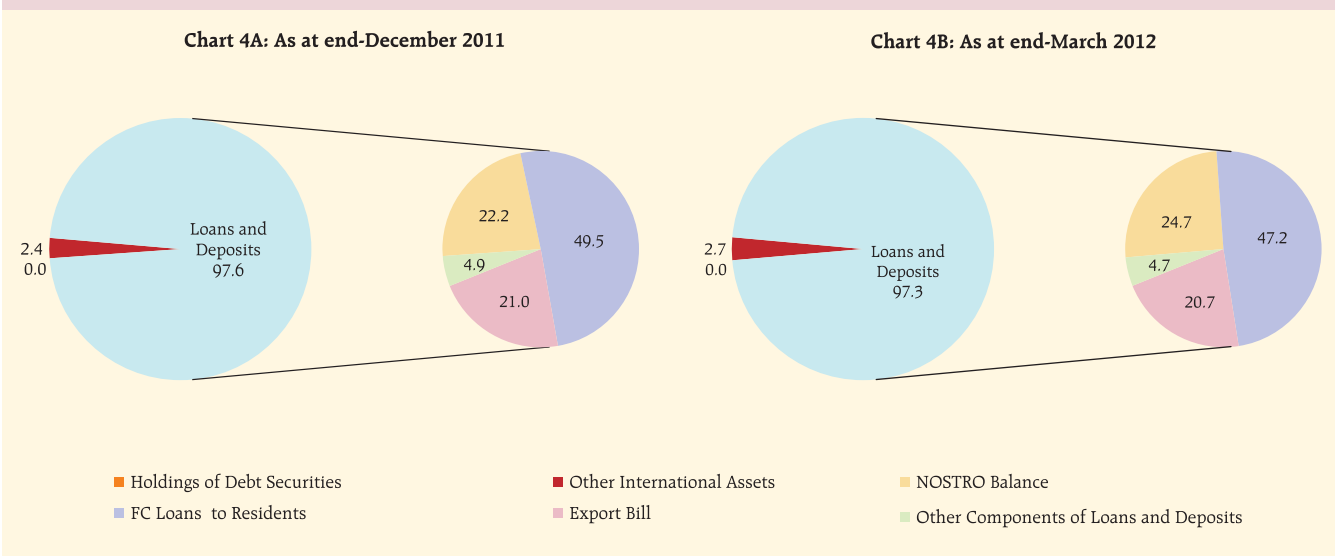
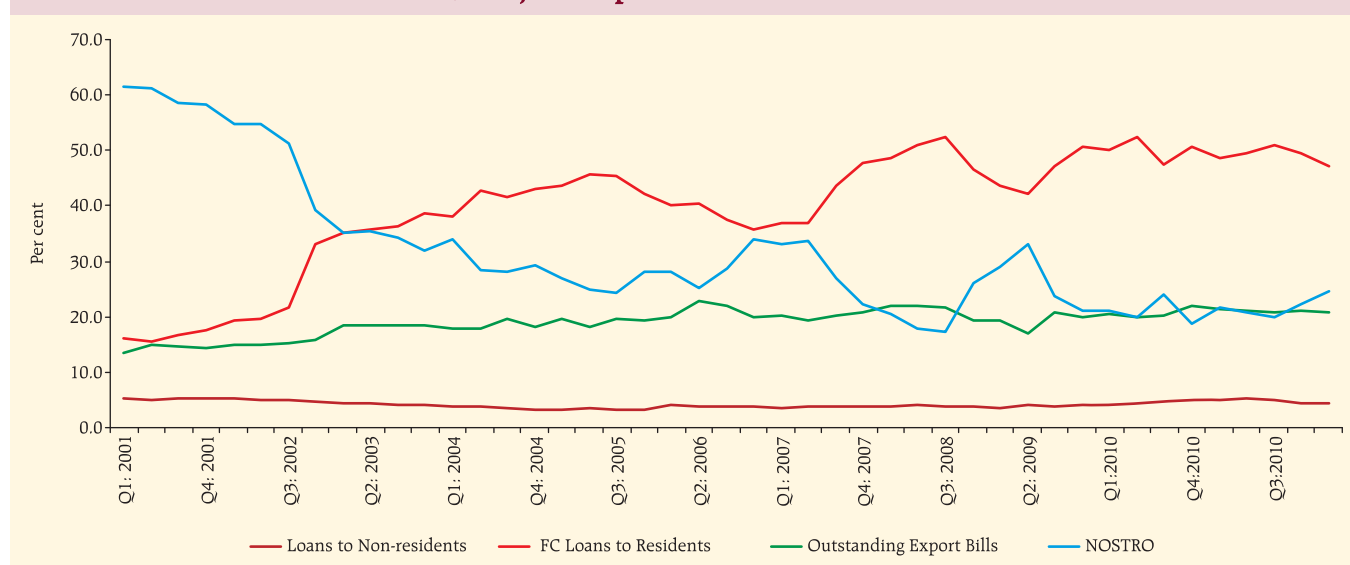


Chart 5: Major Components of International Assets



supplied to and receivable profit' recorded a growth of 3.9 per cent over the year while all other components declined.

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 2010. As at end-March 2012, under the category 'Loans and Deposits' the share of the NOSTRO balances increased over the previous year

and shares of loans to non-residents and residents declined marginally (Chart 4 and Chart 5).

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

Indian Rupee (54.1 per cent) continued to be the currency with the highest share in international liabilities as at end-March 2012 with US Dollar (35.7 per cent) being the next major currency (Chart 6). While, the share of non-bank sector in total international

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

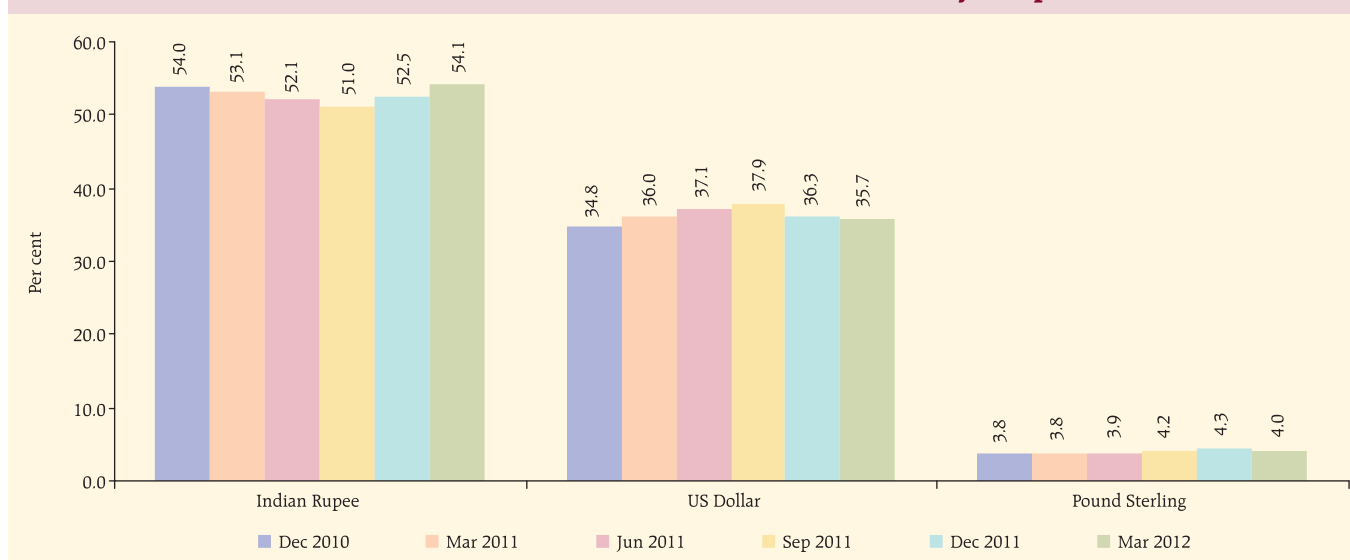
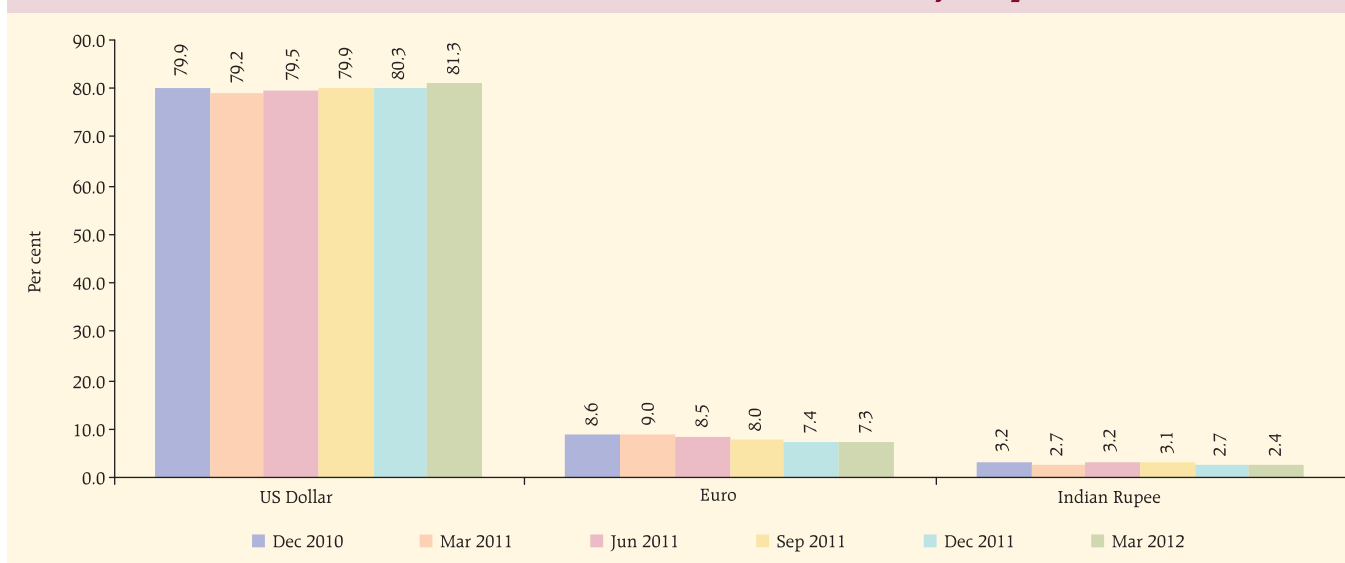


Chart 7: International Assets of Banks in India – Currency Composition

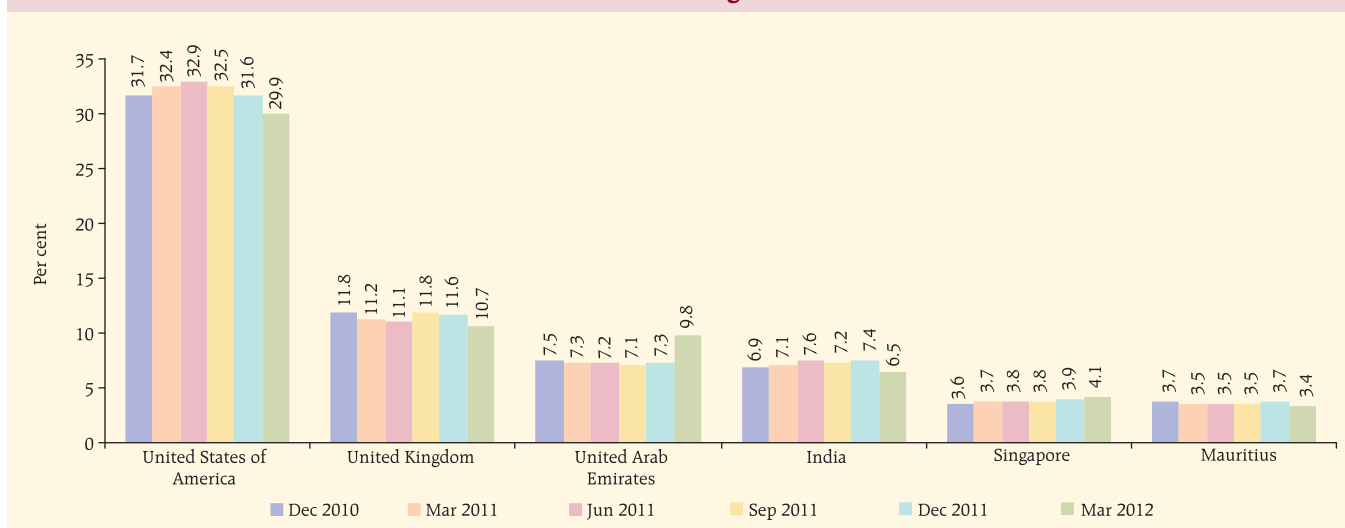
liabilities was at 73.3 per cent at end-March 2012, the share of the sector in international liabilities denominated in Indian Rupee was higher at 85.7 per cent (Statement II).

At end-March 2012, the share of the international assets denominated in US Dollar increased to 81.3 per cent from 79.2 per cent a year ago. The share of the next major currency, Euro, declined to 7.3 per cent from 9.0 per cent during the period (Chart 7). The share of the non-bank sector in total international assets

declined to 62.3 per cent at end-March 2012 from 66.5 per cent a year ago.

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

At end-March 2012, the share of international liabilities towards transacting units (bank and non-bank sectors) from USA declined to 29.9 per cent from 32.4 per cent a year ago (Statement III, Chart 8). While

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

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

Items	Amount Outstanding # as at end											
	Dec 2010		Mar 2011		Jun 2011		Sep 2011		Dec 2011		Mar 2012	
International Liabilities	Billion +	US \$ Billion	Billion +	US \$ Billion	Billion +	US \$ Billion	Billion +	US \$ Billion	Billion +	US \$ Billion	Billion +	US \$ Billion
Liabilities to residents and non-residents denominated in foreign currencies	2,342.80 (46.0)	52.41 (46.0)	2,447.45 (46.9)	54.88 (46.9)	2,531.29 (47.9)	56.63 (47.9)	2,637.00 (49.0)	53.84 (49.0)	2,483.29 (47.5)	46.76 (47.5)	2,601.14 (45.9)	51.69 (45.9)
Liabilities to non-residents denominated in Indian Rupees	2,755.17 (54.0)	61.63 (54.0)	2,767.09 (53.1)	62.05 (53.1)	2,758.53 (52.1)	61.71 (52.1)	2,742.72 (51.0)	56.00 (51.0)	2,749.60 (52.5)	51.78 (52.5)	3,059.69 (54.1)	60.80 (54.1)
Total International Liabilities +	5,097.97 (100.0)	114.04 (100.0)	5,214.54 (100.0)	116.93 (100.0)	5,289.82 (100.0)	118.34 (100.0)	5,379.72 (100.0)	109.85 (100.0)	5,232.89 (100.0)	98.54 (100.0)	5,660.83 (100.0)	112.49 (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.)	2,607.28 (96.8)	58.32 (96.8)	2,802.94 (97.3)	62.85 (97.3)	2,758.54 (96.8)	61.71 (96.8)	2,901.23 (96.9)	59.24 (96.9)	3,160.67 (97.3)	59.52 (97.3)	3,421.24 (97.6)	67.99 (97.6)
Assets in Indian Rupees with Non-residents (includes Rupee loans to non-residents out of non-resident deposits)	85.72 (3.2)	1.92 (3.2)	77.70 (2.7)	1.74 (2.7)	90.86 (3.2)	2.03 (3.2)	93.94 (3.1)	1.92 (3.1)	88.18 (2.7)	1.66 (2.7)	82.55 (2.4)	1.64 (2.4)
Total International Assets	2,693.00 (100.0)	60.24 (100.0)	2,880.64 (100.0)	64.60 (100.0)	2,849.40 (100.0)	63.74 (100.0)	2,995.17 (100.0)	61.16 (100.0)	3,248.85 (100.0)	61.18 (100.0)	3,503.79 (100.0)	69.63 (100.0)

+ The FEDAI revaluation rate for Rupee-US Dollar exchange as at end- Dec 2010, Mar 2011, Jun 2011, Dec 2011 and March 2012 were ` 44.7050, ` 44.5950, ` 44.7000, ` 48.9750, ` 53.1050 and ` 50.3213 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.

the shares of transacting units of UK and Germany in the total international liabilities also declined during the period, the share of UAE increased to 9.8 per cent from 7.3 per cent. The increase in the share in the international liabilities towards UAE is seen to emanate from NRE deposits (Statement IV).

At end-March 2012, the shares of the international claims against USA, UK, Hong Kong and UAE have recorded an increase over the position a year ago. On the other hand, the share of international assets towards India (mainly the foreign currency loans to residents) declined (Statement III and Chart 9).

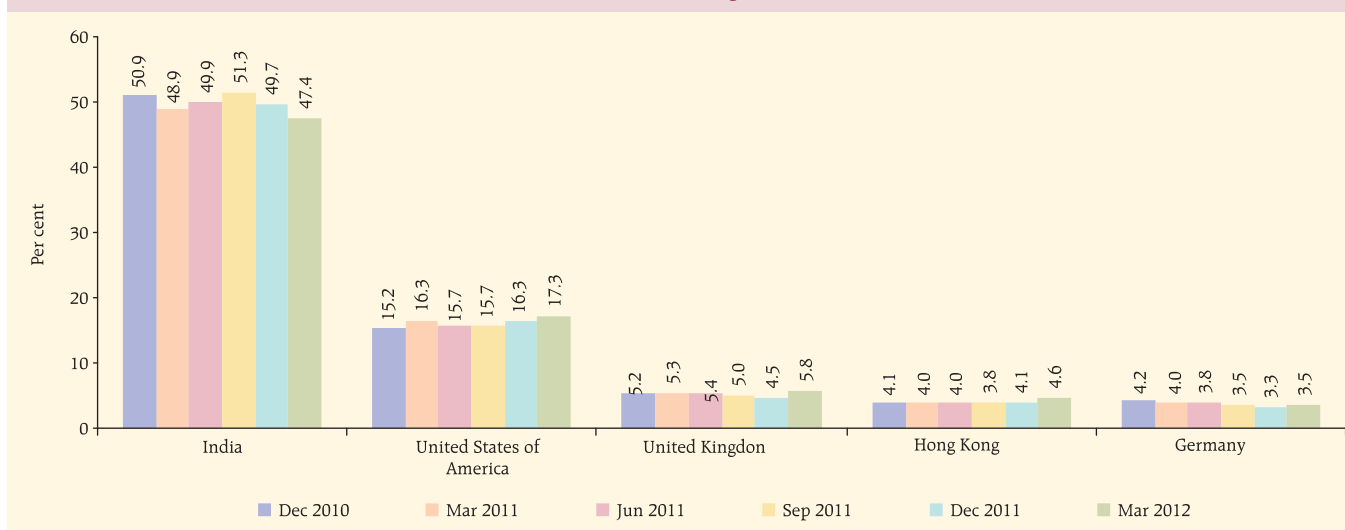
The increase in the international assets towards USA and Hong Kong were on account of the increase in the NOSTRO balances and outstanding export bills against those countries, while the increase towards

UAE was on account of outstanding export bills (Statement V).

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

At end-March 2012, the banks incorporated in India accounted for a share of 76.7 per cent of international liabilities. The share was higher at 77.4 per cent a year ago. Among the banks incorporated in countries other than India, UK had the highest share in international liabilities at 9.1 per cent while those from USA had a share of 7.4 per cent (Statement VI).

The share of the banks incorporated in India in the international assets, as at end-March 2012 (Statement VI) was lower at 69.6 per cent compared with 73.7 per cent a year ago. Among other countries, the share of the banks incorporated in UK was the

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

highest at 12.4 per cent followed by the share of the banks incorporated in USA at 9.3 per cent.

IV.2 Consolidated Banking Statistics (CBS)

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

There are four reports comprising the consolidated banking statistics on immediate risk basis. The first report is sum of the consolidated banking statistics for (i) domestic banks, (ii) inside (reporting) area foreign banks and (iii) outside (reporting) area foreign banks and the remaining three reports recount the above three components (i), (ii) and (iii), separately. The data presented in this section and Statement VII are based on the first combined report *i.e.* based on data reported by all banks functioning in India as well as foreign branches of Indian banks.

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-March 2012, at `2,809.26 billion recorded an increase of `116.75 billion (4.3 per cent) over the previous quarter and an increase of `345.13 billion (14.0 per cent) over the position a year ago (Statement VII).

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

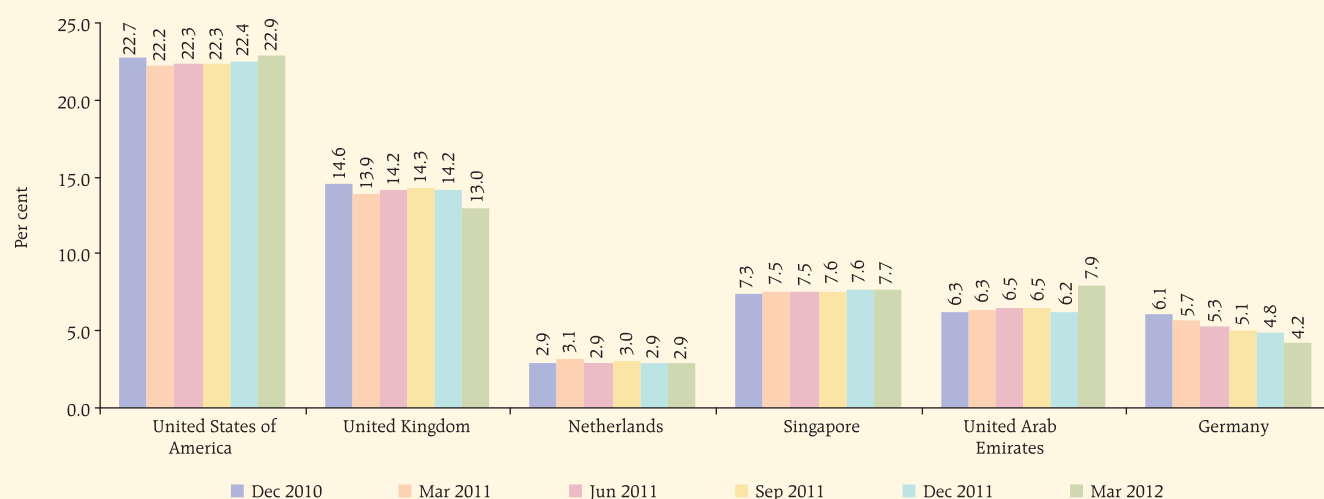
Consolidated international claims of banks, classified according to country of immediate risk, revealed that at end-March 2012, reporting banks' claims on USA accounted for the largest share (22.9 per cent), followed by UK (13.0 per cent), Singapore (7.7 per cent) and Germany (4.2 per cent), respectively (Chart 10 and Table 3).

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

As at end-March 2012, the share of the banking sector in the international claims was higher at 45.8 per cent as compared with 44.3 per cent a year ago while there was a decline in the share towards the non-bank private sector during the period.

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

As at end-March 2012, the reporting banks continued to prefer short-term lending/investments over the long term portfolio. The maturity composition

Chart 10: Consolidated international Claims of Banks on countries other than India on Immediate country Risk Basis

of the international claims remained almost unchanged since December 2010 with the shares of the long-term and short-term claims to the total international claims at end-March 2012 being at 32.9 per cent and 65.2 per cent, respectively.

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-March 2012, increased to

Table 3: Consolidated International Claims of Banks in India on Countries other than India (On Immediate Country Risk Basis)

Country	Amount Outstanding as at end											
	Dec 2010		Mar 2011		Jun 2011		Sep 2011		Dec 2011		Mar 2012	
	Billion +	US \$ Billion	Billion +	US \$ Billion	Billion +	US \$ Billion	Billion +	US \$ Billion	Billion +	US \$ Billion	Billion +	US \$ Billion
Total Consolidated International Claims (excluding claims on India)	2,316.82	51.82	2,464.13	55.26	2,480.51	55.49	2,495.21	50.95	2,692.51	50.70	2,809.26	55.83
<i>of which:</i>												
United States of America #	526.17 (22.7)	11.77 (22.7)	548.18 (22.2)	12.29 (22.2)	553.34 (22.3)	12.38 (22.3)	557.28 (22.3)	11.38 (22.3)	604.37 (22.4)	11.38 (22.4)	642.68 (22.9)	12.77 (22.9)
United Kingdom@	337.19 (14.6)	7.54 (14.6)	343.70 (13.9)	7.71 (13.9)	351.08 (14.2)	7.85 (14.2)	355.67 (14.3)	7.26 (14.3)	382.40 (14.2)	7.20 (14.2)	364.49 (13.0)	7.24 (13.0)
Netherlands	67.37 (2.9)	1.51 (2.9)	77.00 (3.1)	1.73 (3.1)	72.81 (2.9)	1.63 (2.9)	75.11 (3.0)	1.53 (3.0)	77.48 (2.9)	1.46 (2.9)	82.15 (2.9)	1.63 (2.9)
Singapore	170.23 (7.3)	3.81 (7.3)	185.46 (7.5)	4.16 (7.5)	186.44 (7.5)	4.17 (7.5)	189.15 (7.6)	3.86 (7.6)	205.05 (7.6)	3.86 (7.6)	215.76 (7.7)	4.29 (7.7)
United Arab Emirates	145.51 (6.3)	3.25 (6.3)	154.98 (6.3)	3.48 (6.3)	160.33 (6.5)	3.59 (6.5)	161.32 (6.5)	3.29 (6.5)	167.52 (6.2)	3.15 (6.2)	221.38 (7.9)	4.40 (7.9)
Germany	141.24 (6.1)	3.16 (6.1)	141.64 (5.7)	3.18 (5.7)	130.37 (5.3)	2.92 (5.3)	127.00 (5.1)	2.59 (5.1)	130.45 (4.8)	2.46 (4.8)	118.11 (4.2)	2.35 (4.2)

+ The FEDAI revaluation rate for Rupee-US Dollar exchange as at end-Dec 2010, Mar 2011, Jun 2011, Sep 2011, Dec 2011 & Mar 2012 were ` 44.7050, ` 44.5950, ` 44.7000, ` 48.9750, ` 53.1050 and ` 50.3213 per US Dollar, respectively.

@ excluding Guernsey, Isle of Man and Jersey.

includes Midway Island and Wake Islands.

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

2. Data have been revised for previous quarters.

₹ 2,441.55 billion (11.7 per cent) from ₹ 2,186.22 billion a year ago (Table 4). Consolidated foreign claims of Indian banks on ultimate risk basis against Germany have declined (by 16.1 per cent) over the previous year.

The consolidated claims/exposure of Indian banks, on countries other than India, arising out of derivatives increased to ₹ 198.47 billion at end-March 2012 from ₹ 172.90 billion a year ago (Table 4). The claims, arising out of guarantees registered an increase to ₹ 650.87 billion at end-March 2012 from ₹ 612.57 billion a year ago. The consolidated claims of India, on countries

other than India, arising out of credit commitments increased to ₹ 61.34 billion from ₹ 55.65 billion at end-March 2011.

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 2011 and end-March 2012 has been presented in Tables 5, 6, 7 and 8 covering three aspects, viz., (i) consolidated international/foreign claims of banks in the

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

(₹ Billion)

Total Foreign Claims							Contingent Claims/Exposures Arising from Guarantees						
Country of Ultimate Risk	Dec 2010	Mar 2011	Jun 2011	Sep 2011	Dec 2011	Mar 2012	Country of Ultimate Risk	Dec 2010	Mar 2011	Jun 2011	Sep 2011	Dec 2011	Mar 2012
Total	1,992.50	2,186.22	2,170.13	2,183.37	2,300.13	2,441.55	Total	566.84	612.57	650.68	690.91	623.00	650.87
<i>of which:</i>							<i>of which:</i>						
United States of America #	434.36 (21.8)	456.99 (20.9)	470.48 (21.7)	469.93 (21.5)	501.89 (21.8)	529.95 (21.7)	United States of America #	103.43 (18.2)	112.96 (18.4)	111.26 (17.1)	149.08 (21.6)	111.36 (17.9)	108.16 (16.6)
United Kingdom @	251.04 (12.6)	248.40 (11.4)	234.64 (10.8)	253.29 (11.6)	265.38 (11.5)	288.30 (11.8)	Singapore	71.37 (12.6)	72.85 (11.9)	85.19 (13.1)	115.61 (16.7)	105.26 (16.9)	111.94 (17.2)
Germany	142.17 (7.1)	138.09 (6.3)	125.50 (5.8)	120.52 (5.5)	121.96 (5.3)	115.82 (4.7)	Hong Kong	51.61 (9.1)	48.19 (7.9)	39.90 (6.1)	52.76 (7.6)	50.60 (8.1)	54.66 (8.4)
Hong Kong	125.32 (6.3)	136.66 (6.3)	142.20 (6.6)	155.82 (7.1)	157.94 (6.9)	173.32 (7.1)	United Kingdom @	49.09 (8.7)	56.97 (9.3)	72.80 (11.2)	66.90 (9.7)	57.85 (9.3)	63.00 (9.7)
United Arab Emirates	111.86 (5.6)	130.04 (5.9)	134.35 (6.2)	135.57 (6.2)	132.92 (5.8)	156.71 (6.4)	China	46.50 (8.2)	51.01 (8.3)	39.46 (6.1)	28.93 (4.2)	27.62 (4.4)	30.40 (4.7)
Canada	115.10 (5.8)	118.12 (5.4)	117.15 (5.4)	126.19 (5.8)	132.40 (5.8)	146.86 (6.0)	United Arab Emirates	31.82 (5.6)	39.05 (6.4)	33.27 (5.1)	38.14 (5.5)	34.32 (5.5)	42.26 (6.5)
Contingent Claims/Exposures Arising from Derivatives							Contingent Claims/Exposures Arising from Credit Commitments						
Country of Ultimate Risk	Dec 2010	Mar 2011	Jun 2011	Sep 2011	Dec 2011	Mar 2012	Country of Ultimate Risk	Dec 2010	Mar 2011	Jun 2011	Sep 2011	Dec 2011	Mar 2012
Total	175.74	172.90	219.33	193.34	189.84	198.47	Total	55.59	55.65	49.54	54.23	54.96	61.34
<i>of which:</i>							<i>of which:</i>						
United Kingdom @	45.98 (26.2)	45.70 (26.4)	45.90 (20.9)	52.37 (27.1)	54.22 (28.6)	60.24 (30.4)	Bangladesh	10.11 (18.2)	26.62 (47.8)	29.25 (59.0)	25.23 (46.5)	32.77 (59.6)	34.71 (56.6)
United States of America #	32.31 (18.4)	26.88 (15.5)	43.91 (20.0)	36.95 (19.1)	40.72 (21.4)	44.72 (22.5)	Canada	1.69 (3.0)	1.42 (2.6)	1.14 (2.3)	0.26 (0.5)	2.24 (4.1)	3.44 (5.6)
France	25.24 (14.4)	25.81 (14.9)	41.54 (18.9)	33.07 (17.1)	30.25 (15.9)	31.83 (16.0)	South Korea	– –	3.86 (6.9)	3.68 (7.4)	5.49 (10.1)	1.89 (3.4)	4.08 (6.7)
Germany	11.55 (6.6)	25.79 (14.9)	36.85 (16.8)	19.93 (10.3)	15.02 (7.9)	14.74 (7.4)	Hong Kong	4.63 (8.3)	3.14 (5.6)	2.67 (5.4)	3.96 (7.3)	3.26 (5.9)	5.63 (9.2)
Switzerland (Including BIS)	6.68 (3.8)	6.68 (3.9)	5.99 (2.7)	5.28 (2.7)	5.70 (3.0)	4.86 (2.4)	United States of America #	16.71 (30.1)	2.36 (4.2)	1.22 (2.5)	8.80 (16.2)	2.69 (4.9)	3.99 (6.5)

@: 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 2010	Dec 2011	Mar 2011	Mar 2012	Dec 2010	Dec 2011	Mar 2011	Mar 2012	Dec 2010	Dec 2011	Mar 2011	Mar 2012	
(a) Total Foreign Claims (b+c)	30,361.2 (100.0)	30,370.7 (100.0)	31,913.6 (100.0)	31,528.5 (100.0)	299.5 (100.0)	309.5 (100.0)	319.1 (100.0)	319.5 (100.0)	53.5 (100.0)	54.6 (100.0)	59.1 (100.0)	60.3 (100.0)	
(b) Local Claims in Local Currencies	10,619.2 (35.0)	11,287.1 (37.2)	11,306.2 (35.4)	11,700.9 (37.1)	96.1 (32.1)	88.7 (28.7)	100.4 (31.5)	97.4 (30.5)	5.1 (9.6)	5.3 (9.6)	5.4 (9.2)	6.0 (10.0)	
(c) Total International Claim	19,742.0 (65.0)	19,083.7 (62.8)	20,607.4 (64.6)	19,827.6 (62.9)	203.5 (67.9)	220.7 (71.3)	218.8 (68.5)	222.1 (69.5)	48.4 (90.4)	49.4 (90.4)	53.7 (90.8)	54.3 (90.0)	
<i>of which:</i>													
Maturity	Short Term *	10,096.9 (51.1)	9,701.7 (50.8)	10,640.0 (51.6)	10,116.9 (51.0)	126.1 (62.0)	136.8 (62.0)	136.1 (62.2)	135.0 (60.8)	29.5 (60.9)	30.7 (62.3)	32.9 (61.3)	34.9 (64.3)
	Long Term **	6,620.9 (33.5)	6,380.0 (33.4)	6,755.0 (32.8)	6,630.4 (33.4)	52.9 (26.0)	63.3 (28.7)	58.2 (26.6)	62.2 (28.0)	17.9 (36.9)	17.6 (35.6)	19.6 (36.5)	18.3 (33.8)
Sector \$	Bank	8,224.7 (41.7)	7,706.1 (40.4)	8,399.5 (40.8)	7,960.0 (40.1)	74.1 (36.4)	81.5 (36.9)	84.7 (38.7)	77.7 (35.0)	21.2 (43.7)	21.6 (43.6)	23.9 (44.5)	25.0 (46.1)
	Non-Bank Public	2,610.8 (13.2)	2,532.0 (13.3)	2,801.2 (13.6)	2,740.3 (13.8)	7.3 (3.6)	11.5 (5.2)	9.0 (4.1)	11.2 (5.0)	0.1 (0.3)	0.3 (0.6)	0.2 (0.4)	0.4 (0.7)
	Non-Bank Private	8,620.6 (43.7)	8,594.8 (45.0)	9,102.8 (44.2)	8,879.3 (44.8)	116.5 (57.3)	116.7 (52.9)	119.2 (54.5)	121.5 (54.7)	27.1 (56.0)	27.5 (55.7)	29.6 (55.1)	28.9 (53.3)

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

** Claims with a residual maturity of over one year (excluding unallocated maturity). \$ Excluding unallocated sector.

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

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

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

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 2010	Dec 2011	Mar 2011	Mar 2012
Total International Claims	15,423.3	14,608.7	20,607.4	19,827.6
<i>Of Which :</i>				
Germany	2,456.7 (15.9)	2,198.9 (15.1)	2,530.9 (12.3)	2,267.0 (11.4)
Japan	2,320.9 (15.0)	2,401.2 (16.4)	2,409.1 (11.7)	2,486.0 (12.5)
United States	1,905.4 (12.4)	1,980.6 (13.6)	2,047.2 (9.9)	2,068.5 (10.4)
United Kingdom	1,874.9 (12.2)	1,858.5 (12.7)	1,958.9 (9.5)	2,018.6 (10.2)
France	1,672.8 (10.8)	1,328.8 (9.1)	1,802.1 (8.7)	1,383.4 (7.0)
Switzerland	1,001.1 (6.5)	931.4 (6.4)	1,045.1 (5.1)	965.8 (4.9)
Netherlands	617.6 (4.0)	573.9 (3.9)	673.3 (3.3)	617.5 (3.1)
India #	48.4 (0.3)	49.4 (0.3)	53.7 (0.3)	54.3 (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' claims 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 2010	Dec 2011	Mar 2011	Mar 2012	Dec 2010	Dec 2011	Mar 2011	Mar 2012	Dec 2010	Dec 2011	Mar 2011	Mar 2012
(a) Total Foreign Claims		24,932.2	24,820.4	26,374.2	25,791.0	265.0	276.1	281.8	283.6	44.6	43.3	49.0	48.5
<i>of which:</i>													
Sector	Banks	5,638.0 (22.6)	5,233.4 (21.1)	5,907.4 (24.4)	5,263.4 (20.4)	62.4 (23.5)	75.4 (27.3)	75.1 (26.6)	74.0 (26.1)	20.5 (46.1)	18.2 (42.0)	22.5 (45.9)	21.8 (45.0)
	Non-Bank Public	4,728.9 (19.0)	5,142.4 (20.7)	5,255.3 (19.9)	5,563.5 (21.6)	29.2 (11.0)	31.5 (11.4)	28.5 (10.1)	35.5 (12.5)	1.1 (2.5)	1.0 (2.4)	1.1 (2.2)	1.1 (2.3)
	Non-Bank Private	14,322.2 (57.4)	14,271.3 (57.5)	14,957.3 (56.7)	14,783.5 (57.3)	173.3 (65.4)	169.1 (61.2)	178.1 (63.2)	173.9 (61.3)	22.9 (51.4)	24.1 (55.6)	25.4 (51.9)	25.6 (52.7)
(b) Other Exposures													
Derivatives		3,737.2	4,170.4	3,383.6	3,930.8	14.4	25.2	14.9	14.7	3.9	3.6	3.9	3.9
Guarantees		7,084.1	9,317.4	7,850.2	9,145.2	33.7	37.2	36.6	38.9	12.7	11.7	13.7	12.9
Credit Commitments		3,499.4	3,421.7	3,708.0	3,572.5	35.9	50.2	44.6	44.3	1.2	1.0	1.2	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, twenty four 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)

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.

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

(US \$ Billion)

Country of Incorporation	International Claims on India			
	Dec 2010	Dec 2011	Mar 2011	Mar 2012
Total International Claim	160.0	165.6	218.8	222.1
<i>Of Which:</i>				
United States	40.5 (25.3)	41.6 (25.1)	42.1 (19.3)	40.7 (18.3)
United Kingdom	37.0 (23.2)	38.2 (23.1)	40.1 (18.3)	37.0 (16.6)
Japan	18.3 (11.4)	21.4 (12.9)	19.5 (8.9)	21.0 (9.4)
France	13.1 (8.2)	10.6 (6.4)	0.0 (0.0)	9.2 (4.2)
Germany	15.6 (9.8)	14.3 (8.7)	16.5 (7.6)	12.7 (5.7)
Switzerland	8.1 (5.0)	6.0 (3.6)	7.4 (3.4)	7.6 (3.4)

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

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

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

(` Billion)

Liability/Asset Category	INTERNATIONAL LIABILITIES					
	Amount Outstanding as at end of					
	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012
1. Deposits and Loans	3,667.46 (71.9)	3,782.21 (72.5)	3,886.88 (73.5)	4,195.15 (78.0)	4,191.34 (80.1)	4,471.71 (79.0)
(a) Foreign Currency Non-resident Bank [FCNR(B)] scheme	749.97 (14.7)	774.13 (14.8)	795.75 (15.0)	849.45 (15.8)	881.91 (16.9)	805.09 (14.2)
(b) Resident Foreign Currency (RFC) A/Cs	15.41 (0.3)	15.54 (0.3)	16.03 (0.3)	17.55 (0.3)	16.60 (0.3)	15.22 (0.3)
(c) Exchange Earners Foreign Currency (EEFC) A/Cs	191.69 (3.8)	214.01 (4.1)	226.72 (4.3)	173.11 (3.2)	189.48 (3.6)	207.01 (3.7)
(d) Other foreign currency deposits (including Inter-bank Foreign Currency deposits)	60.55 (1.2)	58.09 (1.1)	56.00 (1.1)	54.84 (1.0)	61.31 (1.2)	33.11 (0.6)
(e) Foreign Currency Borrowing (Inter-bank borrowing in India and from abroad, external commercial borrowings of banks)	876.75 (17.2)	954.19 (18.3)	999.53 (18.9)	1,182.76 (22.0)	1,005.39 (19.2)	1,100.03 (19.4)
(f) VOSTRO balances and balances in exchange houses and in term deposits	38.29 (0.8)	36.04 (0.7)	36.80 (0.7)	40.09 (0.7)	38.82 (0.7)	41.05 (0.7)
(g) Non-Resident External Rupee(NRE)Accounts	1,234.09 (24.2)	1,212.29 (23.2)	1,219.16 (23.0)	1,302.97 (24.2)	1,388.57 (26.5)	1,625.71 (28.7)
(h) Non-Resident Ordinary (NRO) Rupee Accounts	391.59 (7.7)	410.72 (7.9)	423.70 (8.0)	469.92 (8.7)	515.29 (9.8)	532.44 (9.4)
(i) Embassy Accounts	3.02 (0.1)	3.05 (0.1)	3.32 (0.1)	4.04 (0.1)	3.85 (0.1)	3.88 (0.1)
(j) Foreign Institutional Investors' (FII) Accounts	106.09 (2.1)	104.16 (2.0)	109.85 (2.1)	100.41 (1.9)	90.11 (1.7)	108.17 (1.9)
(k) ESCROW A/Cs	0.01 (0.0)	0.01 (0.0)	0.00 (0.0)	0.00 (0.0)	0.00 (0.0)	0.00 (0.0)
2. Own Issues of International Securities	63.56 (1.2)	45.75 (0.9)	54.77 (1.0)	59.79 (1.1)	64.04 (1.2)	56.26 (1.0)
(a) Bonds	58.95 (1.2)	41.08 (0.8)	50.09 (0.9)	54.70 (1.0)	58.60 (1.1)	50.42 (0.9)
(b) Other Own Issues of International Debt Securities	4.61 (0.1)	4.67 (0.1)	4.68 (0.1)	5.10 (0.1)	5.45 (0.1)	5.84 (0.1)
3. Other International Liabilities	1,366.96 (26.8)	1,386.58 (26.6)	1,348.18 (25.5)	1,124.78 (20.9)	977.50 (18.7)	1,132.86 (20.0)
(a) ADRs/GDRs	356.45 (7.0)	346.99 (6.7)	343.68 (6.5)	261.95 (4.9)	216.05 (4.1)	271.22 (4.8)
(b) Equities of banks held by non-residents	723.66 (14.2)	731.59 (14.0)	718.58 (13.6)	577.64 (10.7)	458.33 (8.8)	535.84 (9.5)
(c) Capital/remittable profits of foreign banks in India and other unclassified international liabilities	286.85 (5.6)	307.99 (5.9)	285.91 (5.4)	285.20 (5.3)	303.12 (5.8)	325.79 (5.8)
Total International Liabilities +	5,097.97 (100.0)	5,214.54 (100.0)	5,289.82 (100.0)	5,379.72 (100.0)	5,232.89 (100.0)	5,660.83 (100.0)

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

(` Billion)

Liability/Asset Category	INTERNATIONAL ASSETS					
	Amount Outstanding as at end of					
	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012
1. Loans and Deposits	2,602.93 (96.7)	2,787.41 (96.8)	2,759.23 (96.8)	2,905.58 (97.0)	3,169.58 (97.6)	3,409.72 (97.3)
(a) Loans to Non-residents (includes Rupee loans and Foreign Currency (FC) loans out of non-resident deposits)	136.73 (5.1)	144.14 (5.0)	147.40 (5.2)	150.11 (5.0)	147.57 (4.5)	155.81 (4.4)
(b) FC Loans to Residents (incl.loans out of FCNR(B) deposits, PCFCs, FC lending to & FC Deposits with banks in India, etc.)	1,365.45 (50.7)	1,400.83 (48.6)	1,414.02 (49.6)	1,529.49 (51.1)	1,607.50 (49.5)	1,652.11 (47.2)
(c) Outstanding Export Bills drawn on non-residents by residents	588.67 (21.9)	613.21 (21.3)	604.49 (21.2)	626.46 (20.9)	682.87 (21.0)	725.30 (20.7)
(d) Foreign Currency/TTs, etc., in hand	5.15 (0.2)	4.88 (0.2)	4.69 (0.2)	6.01 (0.2)	11.21 (0.3)	11.67 (0.3)
(e) NOSTRO balances including balances in Term Deposits with non-resident banks (includes FCNR funds held abroad)	506.94 (18.8)	624.34 (21.7)	588.62 (20.7)	593.51 (19.8)	720.43 (22.2)	864.83 (24.7)
2. Holdings of Debt Securities	1.76 (0.1)	1.76 (0.1)	0.50 (0.0)	0.00 (0.0)	0.00 (0.0)	0.00 (0.0)
(a) Investment in Foreign Government Securities (including Treasury Bills)	0.38 (0.0)	0.38 (0.0)	– –	– –	– –	– –
(b) Investment in Other Debt Securities	1.38 (0.1)	1.38 (0.0)	0.50 (0.0)	0.00 (0.0)	0.00 (0.0)	0.00 (0.0)
3. Other International Assets	88.31 (3.3)	91.47 (3.2)	89.68 (3.1)	89.59 (3.0)	79.27 (2.4)	94.08 (2.7)
(a) Investments in Equities Abroad	22.70 (0.8)	23.10 (0.8)	23.11 (0.8)	23.50 (0.8)	25.41 (0.8)	23.07 (0.7)
(b) Capital supplied to and receivable profits from foreign branches of Indian banks and other unclassified intl.assets	65.60 (2.4)	68.37 (2.4)	66.56 (2.3)	66.09 (2.2)	53.85 (1.7)	71.01 (2.0)
Total International Assets +	2,693.00 (100.0)	2,880.64 (100.0)	2,849.40 (100.0)	2,995.17 (100.0)	3,248.85 (100.0)	3,503.79 (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.

'–' 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 Breakup of International Liabilities/Assets of Banks
(Based on LBS Statements)**

(` Billion)

Currency	INTERNATIONAL LIABILITIES											
	All Sector						Non-Bank Sector					
	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012
Swiss Franc	12.03 (0.2)	11.71 (0.2)	10.81 (0.2)	9.89 (0.2)	9.16 (0.2)	8.71 (0.2)	0.66 (0.0)	0.75 (0.0)	0.76 (0.0)	0.32 (0.0)	0.36 (0.0)	0.36 (0.0)
EURO	209.16 (4.1)	213.22 (4.1)	214.20 (4.0)	217.26 (4.0)	216.67 (4.1)	209.90 (3.7)	135.96 (3.6)	137.58 (3.6)	140.18 (3.6)	145.75 (3.7)	153.31 (4.0)	149.24 (3.6)
Pound Sterling	194.92 (3.8)	196.90 (3.8)	205.08 (3.9)	226.40 (4.2)	224.13 (4.3)	226.75 (4.0)	163.80 (4.3)	165.00 (4.3)	177.17 (4.6)	195.04 (5.0)	195.57 (5.1)	201.29 (4.8)
Indian Rupee	2,755.17 (54.0)	2,767.09 (53.1)	2,758.53 (52.1)	2,742.72 (51.0)	2,749.60 (52.5)	3,059.69 (54.1)	2,380.21 (62.2)	2,375.62 (61.6)	2,332.37 (60.4)	2,317.18 (59.6)	2,329.94 (60.2)	2,622.91 (63.2)
Japanese Yen	71.54 (1.4)	65.41 (1.3)	54.53 (1.0)	56.76 (1.1)	49.95 (1.0)	49.39 (0.9)	1.82 (0.0)	3.99 (0.1)	5.50 (0.1)	7.07 (0.2)	8.09 (0.2)	7.00 (0.2)
Other Foreign Currencies	81.92 (1.6)	81.27 (1.6)	85.99 (1.6)	87.89 (1.6)	81.96 (1.6)	83.90 (1.5)	25.42 (0.7)	28.93 (0.7)	38.10 (1.0)	45.38 (1.2)	44.65 (1.2)	45.07 (1.1)
US Dollar	1,773.23 (34.8)	1,878.95 (36.0)	1,960.67 (37.1)	2,038.80 (37.9)	1,901.42 (36.3)	2,022.50 (35.7)	1,118.53 (29.2)	1,146.96 (29.7)	1,170.51 (30.3)	1,179.93 (30.3)	1,135.57 (29.4)	1,125.14 (27.1)
Total	5,097.97 (100.0)	5,214.54 (100.0)	5,289.82 (100.0)	5,379.72 (100.0)	5,232.89 (100.0)	5,660.83 (100.0)	3,826.39 (100.0)	3,858.82 (100.0)	3,864.59 (100.0)	3,890.68 (100.0)	3,867.49 (100.0)	4,151.03 (100.0)
Currency	INTERNATIONAL ASSETS											
	All Sector						Non-Bank Sector					
	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012
Swiss Franc	14.04 (0.5)	14.45 (0.5)	9.96 (0.3)	9.52 (0.3)	8.98 (0.3)	10.61 (0.3)	1.99 (0.1)	2.08 (0.1)	2.05 (0.1)	3.61 (0.2)	3.33 (0.2)	2.52 (0.1)
EURO	232.69 (8.6)	260.49 (9.0)	241.31 (8.5)	239.80 (8.0)	240.24 (7.4)	254.95 (7.3)	76.45 (4.1)	90.30 (4.7)	93.63 (4.9)	95.60 (4.7)	92.43 (4.4)	95.24 (4.4)
Pound Sterling	88.89 (3.3)	103.41 (3.6)	108.63 (3.8)	110.40 (3.7)	116.24 (3.6)	118.84 (3.4)	24.62 (1.3)	27.85 (1.5)	28.05 (1.5)	32.51 (1.6)	34.73 (1.6)	37.77 (1.7)
Indian Rupee	85.72 (3.2)	77.70 (2.7)	90.86 (3.2)	93.93 (3.1)	88.18 (2.7)	82.56 (2.4)	80.60 (4.3)	72.45 (3.8)	88.92 (4.7)	88.08 (4.3)	86.79 (4.1)	81.38 (3.7)
Japanese Yen	34.46 (1.3)	38.18 (1.3)	35.63 (1.3)	34.87 (1.2)	39.59 (1.2)	42.68 (1.2)	21.26 (1.1)	19.51 (1.0)	19.04 (1.0)	19.62 (1.0)	25.73 (1.2)	22.57 (1.0)
Other Foreign Currencies	84.86 (3.2)	103.52 (3.6)	98.05 (3.4)	113.71 (3.8)	148.10 (4.6)	146.41 (4.2)	24.95 (1.3)	30.03 (1.6)	28.61 (1.5)	40.34 (2.0)	45.43 (2.1)	44.11 (2.0)
US Dollar	2,152.35 (79.9)	2,282.90 (79.2)	2,264.97 (79.5)	2,392.93 (79.9)	2,607.52 (80.3)	2,847.76 (81.3)	1,634.40 (87.7)	1,672.00 (87.3)	1,650.87 (86.4)	1,762.93 (86.3)	1,827.78 (86.4)	1,899.48 (87.0)
Total	2,693.00 (100.0)	2,880.64 (100.0)	2,849.40 (100.0)	2,995.17 (100.0)	3,248.85 (100.0)	3,503.79 (100.0)	1,864.27 (100.0)	1,914.22 (100.0)	1,911.17 (100.0)	2,042.68 (100.0)	2,116.22 (100.0)	2,183.06 (100.0)

- Note:** 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

(` Billion)

Country	INTERNATIONAL LIABILITIES											
	All Currencies						Foreign Currencies					
	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012
Total of Which	5,097.97 (100.0)	5,214.54 (100.0)	5,289.82 (100.0)	5,379.72 (100.0)	5,232.89 (100.0)	5,660.83 (100.0)	2,342.80 (100.0)	2,447.45 (100.0)	2,531.29 (100.0)	2,637.00 (100.0)	2,483.29 (100.0)	2,601.14 (100.0)
Bahrain	94.96 (1.9)	96.97 (1.9)	97.60 (1.8)	97.52 (1.8)	93.97 (1.8)	101.45 (1.8)	72.44 (3.1)	77.00 (3.1)	75.04 (3.0)	74.95 (2.8)	71.72 (2.9)	76.84 (3.0)
Canada	68.18 (1.3)	67.79 (1.3)	68.13 (1.3)	70.43 (1.3)	68.84 (1.3)	71.85 (1.3)	25.35 (1.1)	25.73 (1.1)	23.13 (0.9)	25.10 (1.0)	22.70 (0.9)	24.43 (0.9)
France	97.65 (1.9)	105.15 (2.0)	96.88 (1.8)	101.91 (1.9)	93.88 (1.8)	108.57 (1.9)	34.33 (1.5)	42.82 (1.7)	41.01 (1.6)	46.32 (1.8)	38.70 (1.6)	43.33 (1.7)
Germany (Includes ECB)	170.10 (3.3)	171.63 (3.3)	167.74 (3.2)	167.40 (3.1)	147.44 (2.8)	149.08 (2.6)	140.73 (6.0)	144.45 (5.9)	143.00 (5.6)	142.09 (5.4)	131.62 (5.3)	134.32 (5.2)
Hong Kong	142.72 (2.8)	134.63 (2.6)	138.71 (2.6)	144.58 (2.7)	146.87 (2.8)	215.24 (3.8)	68.34 (2.9)	60.50 (2.5)	67.15 (2.7)	69.53 (2.6)	71.69 (2.9)	140.07 (5.4)
India	350.60 (6.9)	372.43 (7.1)	400.18 (7.6)	385.89 (7.2)	388.03 (7.4)	369.84 (6.5)	350.60 (15.0)	372.43 (15.2)	400.18 (15.8)	385.89 (14.6)	388.03 (15.6)	369.84 (14.2)
Kuwait	66.27 (1.3)	63.72 (1.2)	64.78 (1.2)	66.49 (1.2)	70.25 (1.3)	80.27 (1.4)	12.28 (0.5)	11.85 (0.5)	12.86 (0.5)	14.38 (0.5)	14.47 (0.6)	14.96 (0.6)
Mauritius	188.18 (3.7)	181.77 (3.5)	183.89 (3.5)	187.85 (3.5)	191.37 (3.7)	195.20 (3.4)	9.72 (0.4)	14.79 (0.6)	20.37 (0.8)	19.29 (0.7)	19.29 (0.8)	21.52 (0.8)
No Specific Country (Country Unknown)	320.83 (6.3)	338.04 (6.5)	346.46 (6.5)	348.00 (6.5)	350.20 (6.7)	385.60 (6.8)	12.84 (0.5)	9.57 (0.4)	18.52 (0.7)	19.95 (0.8)	21.69 (0.9)	18.25 (0.7)
Saudi Arabia	104.73 (2.1)	116.51 (2.2)	103.40 (2.0)	104.90 (1.9)	104.67 (2.0)	129.65 (2.3)	17.96 (0.8)	18.91 (0.8)	13.27 (0.5)	14.11 (0.5)	13.61 (0.5)	13.32 (0.5)
Singapore	183.83 (3.6)	193.21 (3.7)	198.86 (3.8)	204.24 (3.8)	203.89 (3.9)	230.04 (4.1)	106.06 (4.5)	112.22 (4.6)	113.48 (4.5)	119.19 (4.5)	115.21 (4.6)	138.04 (5.3)
United Arab Emirates	381.86 (7.5)	379.64 (7.3)	383.08 (7.2)	381.01 (7.1)	381.73 (7.3)	556.40 (9.8)	116.23 (5.0)	110.25 (4.5)	119.11 (4.7)	129.12 (4.9)	130.91 (5.3)	160.89 (6.2)
United Kingdom @	600.12 (11.8)	584.30 (11.2)	586.96 (11.1)	635.92 (11.8)	608.97 (11.6)	605.38 (10.7)	371.27 (15.8)	346.46 (14.2)	352.69 (13.9)	405.27 (15.4)	376.41 (15.2)	376.02 (14.5)
United States #	1,615.83 (31.7)	1,692.04 (32.4)	1,737.82 (32.9)	1,747.86 (32.5)	1,651.01 (31.6)	1,693.16 (29.9)	709.84 (30.3)	783.21 (32.0)	811.90 (32.1)	840.35 (31.9)	751.57 (30.3)	757.77 (29.1)

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.)

(` Billion)

Country	INTERNATIONAL ASSETS											
	All Currencies						Foreign Currencies					
	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012
Total	2,693.00	2,880.64	2,849.40	2,995.17	3,248.85	3,503.79	2,607.28	2,802.94	2,758.54	2,901.23	3,160.67	3,421.24
<i>Of Which</i>	<i>(100.0)</i>	<i>(100.0)</i>	<i>(100.0)</i>	<i>(100.0)</i>	<i>(100.0)</i>	<i>(100.0)</i>	<i>(100.0)</i>	<i>(100.0)</i>	<i>(100.0)</i>	<i>(100.0)</i>	<i>(100.0)</i>	<i>(100.0)</i>
Belgium	22.93 (0.9)	22.60 (0.8)	15.85 (0.6)	14.88 (0.5)	18.95 (0.6)	18.62 (0.5)	22.80 (0.9)	22.44 (0.8)	15.68 (0.6)	14.80 (0.5)	18.82 (0.6)	18.53 (0.5)
Canada	23.04 (0.9)	31.49 (1.1)	31.49 (1.1)	33.82 (1.1)	37.62 (1.2)	39.93 (1.1)	22.18 (0.9)	30.20 (1.1)	30.36 (1.1)	32.71 (1.1)	36.34 (1.1)	38.69 (1.1)
China	21.75 (0.8)	27.10 (0.9)	25.60 (0.9)	24.63 (0.8)	38.84 (1.2)	48.28 (1.4)	21.56 (0.8)	26.88 (1.0)	25.36 (0.9)	24.39 (0.8)	38.59 (1.2)	47.98 (1.4)
France	37.59 (1.4)	39.22 (1.4)	38.13 (1.3)	37.18 (1.2)	42.67 (1.3)	42.00 (1.2)	37.41 (1.4)	39.00 (1.4)	37.94 (1.4)	37.09 (1.3)	42.50 (1.3)	41.82 (1.2)
Germany (Includes ECB)	112.07 (4.2)	115.28 (4.0)	109.02 (3.8)	103.87 (3.5)	108.50 (3.3)	122.57 (3.5)	110.34 (4.2)	113.49 (4.0)	107.35 (3.9)	102.23 (3.5)	106.88 (3.4)	121.23 (3.5)
Hong Kong	110.60 (4.1)	116.15 (4.0)	113.55 (4.0)	113.61 (3.8)	133.46 (4.1)	162.69 (4.6)	109.49 (4.2)	115.23 (4.1)	112.75 (4.1)	111.46 (3.8)	132.66 (4.2)	161.82 (4.7)
India	1,371.53 (50.9)	1,408.41 (48.9)	1,421.46 (49.9)	1,536.46 (51.3)	1,613.41 (49.7)	1,662.10 (47.4)	1,371.53 (52.6)	1,408.41 (50.2)	1,421.46 (51.5)	1,536.46 (53.0)	1,613.41 (51.0)	1,662.10 (48.6)
Japan	16.98 (0.6)	26.66 (0.9)	24.97 (0.9)	22.23 (0.7)	22.73 (0.7)	26.32 (0.8)	16.74 (0.6)	26.39 (0.9)	24.71 (0.9)	21.98 (0.8)	22.50 (0.7)	26.08 (0.8)
No Specific Country (Country Unknown)	22.53 (0.8)	32.13 (1.1)	33.54 (1.2)	36.47 (1.2)	54.75 (1.7)	52.75 (1.5)	6.88 (0.3)	14.38 (0.5)	18.05 (0.7)	19.30 (0.7)	35.22 (1.1)	36.63 (1.1)
Singapore	83.03 (3.1)	85.02 (3.0)	79.99 (2.8)	91.12 (3.0)	112.84 (3.5)	116.15 (3.3)	80.20 (3.1)	82.52 (2.9)	76.95 (2.8)	88.25 (3.0)	110.55 (3.5)	113.64 (3.3)
Switzerland (Includes BIS)	15.45 (0.6)	20.69 (0.7)	21.11 (0.7)	18.94 (0.6)	18.26 (0.6)	23.53 (0.7)	15.24 (0.6)	20.44 (0.7)	20.88 (0.8)	18.73 (0.6)	18.01 (0.6)	23.23 (0.7)
United Arab Emirates	98.56 (3.7)	98.57 (3.4)	102.41 (3.6)	102.99 (3.4)	115.09 (3.5)	133.90 (3.8)	86.14 (3.3)	86.88 (3.1)	86.08 (3.1)	87.01 (3.0)	99.32 (3.1)	120.96 (3.5)
United Kingdom @	140.80 (5.2)	153.21 (5.3)	154.64 (5.4)	149.26 (5.0)	146.43 (4.5)	201.84 (5.8)	133.85 (5.1)	148.21 (5.3)	148.31 (5.4)	143.17 (4.9)	141.01 (4.5)	195.30 (5.7)
United States #	409.89 (15.2)	470.46 (16.3)	448.68 (15.7)	469.49 (15.7)	530.46 (16.3)	605.79 (17.3)	378.50 (14.5)	448.86 (16.0)	418.00 (15.2)	437.56 (15.1)	505.99 (16.0)	582.65 (5.7)

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

'-' nil/negligible.

Note: 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 Breakup of Major Components of International Liabilities of Banks
(Based on LBS Statements)**

(` Billion)

Country	Major Components	Q4:2010		Q1:2011		Q2:2011		Q3:2011		Q4:2011		Q1:2012	
Australia	FCNR(B)	6.34	(0.8)	6.96	(0.9)	6.84	(0.9)	8.13	(1.0)	8.27	(0.9)	8.24	(1.0)
	Borrowings	3.55	(0.4)	6.82	(0.7)	0.93	(0.1)	0.45	(0.0)	1.03	(0.1)	0.31	(0.0)
	NRE Deposits	8.36	(0.7)	7.65	(0.6)	6.82	(0.6)	7.79	(0.6)	13.63	(1.0)	13.67	(0.8)
	Total	42.45	(0.8)	47.72	(0.9)	41.02	(0.8)	41.31	(0.8)	41.28	(0.8)	41.35	(0.7)
Bahrain	FCNR(B)	55.81	(7.4)	56.37	(7.3)	58.49	(7.4)	58.46	(6.9)	58.60	(6.6)	54.85	(6.8)
	Borrowings	15.22	(1.7)	17.06	(1.8)	16.33	(1.6)	16.06	(1.4)	12.95	(1.3)	21.92	(2.0)
	NRE Deposits	18.26	(1.5)	15.27	(1.3)	17.77	(1.5)	18.36	(1.4)	17.68	(1.3)	18.27	(1.1)
	Total	94.96	(1.9)	96.97	(1.9)	97.60	(1.8)	97.52	(1.8)	93.97	(1.8)	101.45	(1.8)
Belgium	FCNR(B)	2.00	(0.3)	0.57	(0.1)	0.68	(0.1)	0.62	(0.1)	0.74	(0.1)	0.65	(0.1)
	Borrowings	14.20	(1.6)	19.85	(2.1)	25.73	(2.6)	25.62	(2.2)	24.64	(2.5)	24.83	(2.3)
	NRE Deposits	1.03	(0.1)	0.95	(0.1)	1.00	(0.1)	1.10	(0.1)	1.23	(0.1)	1.66	(0.1)
	Total	20.41	(0.4)	25.18	(0.5)	31.60	(0.6)	31.61	(0.6)	30.84	(0.6)	30.80	(0.5)
Canada	FCNR(B)	9.40	(1.3)	10.03	(1.3)	8.75	(1.1)	12.19	(1.4)	11.74	(1.3)	14.15	(1.8)
	Borrowings	12.37	(1.4)	11.97	(1.3)	10.24	(1.0)	10.49	(0.9)	8.62	(0.9)	7.48	(0.7)
	NRE Deposits	17.17	(1.4)	15.01	(1.2)	15.32	(1.3)	15.52	(1.2)	15.65	(1.1)	18.89	(1.2)
	Total	68.18	(1.3)	67.79	(1.3)	68.13	(1.3)	70.43	(1.3)	68.84	(1.3)	71.85	(1.3)
China	FCNR(B)	51.71	(6.9)	52.02	(6.7)	51.13	(6.4)	50.54	(5.9)	49.90	(5.7)	45.56	(5.7)
	Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
	NRE Deposits	1.87	(0.2)	1.82	(0.2)	1.53	(0.1)	2.29	(0.2)	2.50	(0.2)	3.06	(0.2)
	Total	55.16	(1.1)	55.55	(1.1)	54.48	(1.0)	54.90	(1.0)	54.36	(1.0)	50.93	(0.9)
France	FCNR(B)	1.72	(0.2)	1.74	(0.2)	1.77	(0.2)	2.76	(0.3)	2.55	(0.3)	4.35	(0.5)
	Borrowings	26.63	(3.0)	34.47	(3.6)	33.40	(3.3)	39.14	(3.3)	31.07	(3.1)	33.82	(3.1)
	NRE Deposits	5.83	(0.5)	5.51	(0.5)	4.16	(0.3)	8.81	(0.7)	4.27	(0.3)	5.22	(0.3)
	Total	97.65	(1.9)	105.15	(2.0)	96.88	(1.8)	101.91	(1.9)	93.88	(1.8)	108.57	(1.9)
Germany (Includes ECB)	FCNR(B)	64.03	(8.5)	73.98	(9.6)	77.12	(9.7)	78.51	(9.2)	80.94	(9.2)	66.62	(8.3)
	Borrowings	59.53	(6.8)	54.87	(5.8)	55.23	(5.5)	54.60	(4.6)	42.10	(4.2)	61.38	(5.6)
	NRE Deposits	7.63	(0.6)	6.19	(0.5)	6.84	(0.6)	9.93	(0.8)	11.08	(0.8)	8.97	(0.6)
	Total	170.10	(3.3)	171.63	(3.3)	167.74	(3.2)	167.40	(3.1)	147.44	(2.8)	149.08	(2.6)
Hong Kong	FCNR(B)	12.77	(1.7)	13.06	(1.7)	12.54	(1.6)	14.17	(1.7)	17.74	(2.0)	15.90	(2.0)
	Borrowings	44.38	(5.1)	37.03	(3.9)	44.93	(4.5)	47.96	(4.1)	48.44	(4.8)	72.88	(6.6)
	NRE Deposits	15.13	(1.2)	13.83	(1.1)	12.11	(1.0)	15.49	(1.2)	25.47	(1.8)	22.56	(1.4)
	Total	142.72	(2.8)	134.63	(2.6)	138.71	(2.6)	144.58	(2.7)	146.87	(2.8)	215.24	(3.8)
India	FCNR(B)	-	-	-	-	-	-	-	-	-	-	-	-
	Borrowings	107.75	(12.3)	105.87	(11.1)	121.29	(12.1)	157.52	(13.3)	138.84	(13.8)	129.92	(11.8)
	NRE Deposits	-	-	-	-	-	-	-	-	-	-	-	-
	Total	350.60	(6.9)	372.43	(7.1)	400.18	(7.6)	385.89	(7.2)	388.03	(7.4)	369.84	(6.5)
Japan	FCNR(B)	5.89	(0.8)	6.85	(0.9)	6.61	(0.8)	6.88	(0.8)	6.88	(0.8)	2.65	(0.3)
	Borrowings	26.88	(3.1)	22.20	(2.3)	17.43	(1.7)	20.49	(1.7)	16.06	(1.6)	18.13	(1.6)
	NRE Deposits	5.06	(0.4)	4.48	(0.4)	4.06	(0.3)	4.24	(0.3)	4.16	(0.3)	5.81	(0.4)
	Total	64.35	(1.3)	59.78	(1.1)	53.56	(1.0)	55.82	(1.0)	51.35	(1.0)	61.99	(1.1)
Kenya	FCNR(B)	9.08	(1.2)	8.79	(1.1)	8.94	(1.1)	10.13	(1.2)	9.78	(1.1)	7.85	(1.0)
	Borrowings	0.54	(0.1)	1.24	(0.1)	1.22	(0.1)	1.05	(0.1)	2.00	(0.2)	1.13	(0.1)
	NRE Deposits	8.76	(0.7)	9.22	(0.8)	8.07	(0.7)	8.43	(0.6)	8.45	(0.6)	10.92	(0.7)
	Total	20.79	(0.4)	21.49	(0.4)	20.20	(0.4)	21.82	(0.4)	23.22	(0.4)	22.34	(0.4)
Kuwait	FCNR(B)	11.78	(1.6)	11.54	(1.5)	12.51	(1.6)	13.96	(1.6)	13.68	(1.6)	13.20	(1.6)
	Borrowings	0.02	(0.0)	0.01	(0.0)	-	-	-	-	0.27	(0.0)	1.39	(0.1)
	NRE Deposits	42.47	(3.4)	38.64	(3.2)	38.66	(3.2)	37.78	(2.9)	39.16	(2.8)	48.52	(3.0)
	Total	66.27	(1.3)	63.72	(1.2)	64.78	(1.2)	66.49	(1.2)	70.25	(1.3)	80.27	(1.4)
Luxembourg	FCNR(B)	0.08	(0.0)	0.08	(0.0)	0.08	(0.0)	0.08	(0.0)	0.08	(0.0)	0.09	(0.0)
	Borrowings	0.90	(0.1)	0.89	(0.1)	0.59	(0.1)	-	-	0.36	(0.0)	0.66	(0.1)
	NRE Deposits	0.05	(0.0)	0.05	(0.0)	0.03	(0.0)	3.40	(0.3)	15.74	(1.1)	0.11	(0.0)
	Total	34.55	(0.7)	26.28	(0.5)	26.79	(0.5)	26.58	(0.5)	29.12	(0.6)	27.30	(0.5)

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

(` Billion)

Country	Major Components	Q4:2010		Q1:2011		Q2:2011		Q3:2011		Q4:2011		Q1:2012	
Mauritius	FCNR(B)	0.82	(0.1)	0.83	(0.1)	1.08	(0.1)	2.34	(0.3)	1.08	(0.1)	4.88	(0.6)
	Borrowings	6.13	(0.7)	12.26	(1.3)	12.43	(1.2)	12.48	(1.1)	12.36	(1.2)	8.09	(0.7)
	NRE Deposits	0.73	(0.1)	0.63	(0.1)	12.08	(1.0)	1.27	(0.1)	1.33	(0.1)	1.26	(0.1)
	Total	188.18	(3.7)	181.77	(3.5)	183.89	(3.5)	187.85	(3.5)	191.37	(3.7)	195.20	(3.4)
Netherlands	FCNR(B)	1.67	(0.2)	1.52	(0.2)	1.55	(0.2)	2.69	(0.3)	2.86	(0.3)	1.86	(0.2)
	Borrowings	10.23	(1.2)	20.34	(2.1)	9.18	(0.9)	9.92	(0.8)	8.82	(0.9)	7.42	(0.7)
	NRE Deposits	2.56	(0.2)	2.10	(0.2)	2.61	(0.2)	2.12	(0.2)	4.31	(0.3)	2.73	(0.2)
	Total	28.66	(0.6)	37.28	(0.7)	31.70	(0.6)	33.34	(0.6)	31.89	(0.6)	33.64	(0.6)
No Specific Country (Country Unknown)	FCNR(B)	6.65	(0.9)	8.25	(1.1)	17.15	(2.2)	18.88	(2.2)	20.74	(2.4)	17.63	(2.2)
	Borrowings	0.08	(0.0)	0.39	(0.0)	0.16	(0.0)	0.16	(0.0)	-	-	-	-
	NRE Deposits	78.49	(6.4)	65.14	(5.4)	95.54	(7.8)	284.59	(21.8)	249.93	(18.0)	309.69	(19.0)
	Total	320.83	(6.3)	338.04	(6.5)	346.46	(6.5)	348.00	(6.5)	350.20	(6.7)	385.60	(6.8)
Oman	FCNR(B)	5.25	(0.7)	6.18	(0.8)	6.94	(0.9)	7.71	(0.9)	8.05	(0.9)	7.60	(0.9)
	Borrowings	0.38	(0.0)	1.35	(0.1)	2.75	(0.3)	2.91	(0.2)	3.05	(0.3)	5.15	(0.5)
	NRE Deposits	34.76	(2.8)	26.47	(2.2)	26.95	(2.2)	26.18	(2.0)	25.92	(1.9)	36.03	(2.2)
	Total	49.61	(1.0)	44.34	(0.9)	46.42	(0.9)	48.10	(0.9)	49.28	(0.9)	61.25	(1.1)
Qatar	FCNR(B)	3.74	(0.5)	4.25	(0.5)	5.66	(0.7)	5.44	(0.6)	5.70	(0.6)	4.85	(0.6)
	Borrowings	2.26	(0.3)	2.26	(0.2)	2.28	(0.2)	3.09	(0.3)	1.89	(0.2)	2.28	(0.2)
	NRE Deposits	29.81	(2.4)	26.11	(2.2)	25.52	(2.1)	25.33	(1.9)	24.11	(1.7)	34.67	(2.1)
	Total	42.94	(0.8)	40.59	(0.8)	41.13	(0.8)	41.77	(0.8)	41.05	(0.8)	51.27	(0.9)
Saudi Arabia	FCNR(B)	16.35	(2.2)	17.41	(2.2)	13.17	(1.7)	13.99	(1.6)	13.55	(1.5)	13.14	(1.6)
	Borrowings	1.47	(0.2)	1.45	(0.2)	0.05	(0.0)	0.03	(0.0)	-	-	-	-
	NRE Deposits	71.51	(5.8)	81.20	(6.7)	76.79	(6.3)	75.35	(5.8)	71.53	(5.2)	98.94	(6.1)
	Total	104.73	(2.1)	116.51	(2.2)	103.40	(2.0)	104.90	(1.9)	104.67	(2.0)	129.65	(2.3)
Singapore	FCNR(B)	18.60	(2.5)	18.73	(2.4)	17.32	(2.2)	15.65	(1.8)	21.46	(2.4)	23.11	(2.9)
	Borrowings	77.95	(8.9)	75.64	(7.9)	84.90	(8.5)	93.52	(7.9)	78.39	(7.8)	93.02	(8.5)
	NRE Deposits	28.45	(2.3)	26.91	(2.2)	24.61	(2.0)	30.01	(2.3)	40.55	(2.9)	37.96	(2.3)
	Total	183.83	(3.6)	193.21	(3.7)	198.86	(3.8)	204.24	(3.8)	203.89	(3.9)	230.04	(4.1)
Switzerland (Includes BIS)	FCNR(B)	1.92	(0.3)	1.90	(0.2)	1.92	(0.2)	2.57	(0.3)	3.90	(0.4)	3.66	(0.5)
	Borrowings	11.17	(1.3)	15.57	(1.6)	19.06	(1.9)	18.90	(1.6)	13.20	(1.3)	11.65	(1.1)
	NRE Deposits	3.82	(0.3)	3.42	(0.3)	3.55	(0.3)	3.78	(0.3)	4.20	(0.3)	3.65	(0.2)
	Total	43.23	(0.8)	59.55	(1.1)	60.91	(1.2)	61.53	(1.1)	59.73	(1.1)	58.14	(1.0)
United Arab Emirates	FCNR(B)	97.01	(12.9)	95.14	(12.3)	97.80	(12.3)	103.43	(12.2)	103.44	(11.7)	98.68	(12.3)
	Borrowings	15.71	(1.8)	13.39	(1.4)	18.93	(1.9)	23.43	(2.0)	26.09	(2.6)	61.13	(5.6)
	NRE Deposits	171.93	(13.9)	172.88	(14.3)	162.91	(13.4)	152.18	(11.7)	145.47	(10.5)	274.54	(16.9)
	Total	381.86	(7.5)	379.64	(7.3)	383.08	(7.2)	381.01	(7.1)	381.73	(7.3)	556.40	(9.8)
United Kingdom @	FCNR(B)	160.24	(21.4)	150.20	(19.4)	148.36	(18.6)	169.14	(19.9)	171.25	(19.4)	146.65	(18.2)
	Borrowings	140.28	(16.0)	146.77	(15.4)	147.21	(14.7)	181.56	(15.4)	157.69	(15.7)	177.32	(16.1)
	NRE Deposits	105.75	(8.6)	115.25	(9.5)	114.09	(9.4)	91.67	(7.0)	92.46	(6.7)	123.41	(7.6)
	Total	600.12	(11.8)	584.30	(11.2)	586.96	(11.1)	635.92	(11.8)	608.97	(11.6)	605.38	(10.7)
United States #	FCNR(B)	144.91	(19.3)	165.37	(21.4)	168.01	(21.1)	172.82	(20.3)	188.20	(21.3)	176.62	(21.9)
	Borrowings	263.93	(30.1)	319.98	(33.5)	344.43	(34.5)	429.91	(36.3)	348.80	(34.7)	328.54	(29.9)
	NRE Deposits	470.57	(38.1)	478.08	(39.4)	466.28	(38.2)	376.02	(28.9)	461.15	(33.2)	432.88	(26.6)
	Total	1,615.83	(31.7)	1,692.04	(32.4)	1,737.82	(32.9)	1,747.86	(32.5)	1,651.01	(31.6)	1,693.16	(29.9)
Total	FCNR(B)	749.97	(100.0)	774.13	(100.0)	795.75	(100.0)	849.45	(100.0)	881.91	(100.0)	805.09	(100.0)
	Borrowings	876.75	(100.0)	954.19	(100.0)	999.53	(100.0)	1,182.76	(100.0)	1,005.39	(100.0)	1,100.03	(100.0)
	NRE Deposits	1,234.09	(100.0)	1,212.29	(100.0)	1,219.16	(100.0)	1,302.97	(100.0)	1,388.57	(100.0)	1,625.71	(100.0)
	Total	5,097.97	(100.0)	5,214.54	(100.0)	5,289.82	(100.0)	5,379.72	(100.0)	5,232.89	(100.0)	5,660.83	(100.0)

@ excluding Guernsey, Isle of Man and Jersey. # includes Midway Island and Wake Islands. '-' nil/negligible.

Note : 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 V: Country-wise Breakup of Major Components of International Assets of Banks
(Based on LBS Statements)**

(` Billion)

Country	Major Components	Q4:2010		Q1:2011		Q2:2011		Q3:2011		Q4:2011		Q1:2012	
Australia	Export Bills	2.77	(0.5)	2.89	(0.5)	2.93	(0.5)	3.06	(0.5)	2.02	(0.3)	2.19	(0.3)
	NOSTRO	3.07	(0.6)	3.05	(0.5)	2.80	(0.5)	6.80	(1.1)	5.71	(0.8)	4.66	(0.5)
	Total	7.13	(0.3)	7.35	(0.3)	7.73	(0.3)	11.58	(0.4)	9.49	(0.3)	8.24	(0.2)
Bahrain	Export Bills	1.68	(0.3)	2.40	(0.4)	2.21	(0.4)	3.17	(0.5)	2.74	(0.4)	3.78	(0.5)
	NOSTRO	1.52	(0.3)	2.35	(0.4)	2.42	(0.4)	1.94	(0.3)	4.46	(0.6)	1.77	(0.2)
	Total	9.05	(0.3)	10.63	(0.4)	10.36	(0.4)	10.92	(0.4)	14.99	(0.5)	14.69	(0.4)
Bangladesh	Export Bills	8.86	(1.5)	13.74	(2.2)	15.87	(2.6)	16.24	(2.6)	16.13	(2.4)	13.43	(1.9)
	NOSTRO	0.20	(0.0)	0.21	(0.0)	0.17	(0.0)	0.14	(0.0)	0.12	(0.0)	0.31	(0.0)
	Total	9.10	(0.3)	14.00	(0.5)	16.09	(0.6)	16.88	(0.6)	16.33	(0.5)	13.83	(0.4)
Belgium	Export Bills	12.31	(2.1)	14.22	(2.3)	14.30	(2.4)	12.35	(2.0)	13.69	(2.0)	14.86	(2.0)
	NOSTRO	9.51	(1.9)	7.26	(1.2)	0.45	(0.1)	1.49	(0.3)	4.24	(0.6)	2.49	(0.3)
	Total	22.93	(0.9)	22.60	(0.8)	15.85	(0.6)	14.88	(0.5)	18.95	(0.6)	18.62	(0.5)
Canada	Export Bills	4.65	(0.8)	4.89	(0.8)	5.58	(0.9)	5.50	(0.9)	5.98	(0.9)	9.18	(1.3)
	NOSTRO	3.09	(0.6)	10.83	(1.7)	11.49	(2.0)	12.66	(2.1)	15.75	(2.2)	15.08	(1.7)
	Total	23.04	(0.9)	31.49	(1.1)	31.49	(1.1)	33.82	(1.1)	37.62	(1.2)	39.93	(1.1)
China	Export Bills	17.04	(2.9)	22.16	(3.6)	20.79	(3.4)	15.74	(2.5)	26.24	(3.8)	35.98	(5.0)
	NOSTRO	-	-	-	-	-	-	-	-	-	-	-	-
	Total	21.75	(0.8)	27.10	(0.9)	25.60	(0.9)	24.63	(0.8)	38.84	(1.2)	48.28	(1.4)
France	Export Bills	7.11	(1.2)	9.38	(1.5)	11.96	(2.0)	8.77	(1.4)	11.14	(1.6)	10.08	(1.4)
	NOSTRO	30.12	(5.9)	26.84	(4.3)	25.80	(4.4)	26.04	(4.4)	31.37	(4.4)	31.71	(3.7)
	Total	37.59	(1.4)	39.22	(1.4)	38.13	(1.3)	37.18	(1.2)	42.67	(1.3)	42.00	(1.2)
Germany (Includes ECB)	Export Bills	13.59	(2.3)	17.35	(2.8)	15.98	(2.6)	12.03	(1.9)	12.07	(1.8)	11.17	(1.5)
	NOSTRO	91.24	(18.0)	87.03	(13.9)	86.16	(14.6)	84.13	(14.2)	82.66	(11.5)	90.54	(10.5)
	Total	112.07	(4.2)	115.28	(4.0)	109.02	(3.8)	103.87	(3.5)	108.50	(3.3)	122.57	(3.5)
Hong Kong	Export Bills	38.75	(6.6)	39.39	(6.4)	39.34	(6.5)	41.48	(6.6)	47.90	(7.0)	46.86	(6.5)
	NOSTRO	62.29	(12.3)	63.77	(10.2)	65.46	(11.1)	64.34	(10.8)	68.34	(9.5)	101.40	(11.7)
	Total	110.60	(4.1)	116.15	(4.0)	113.55	(4.0)	113.61	(3.8)	133.46	(4.1)	162.69	(4.6)
India	Export Bills	-	-	-	-	-	-	-	-	-	-	-	-
	NOSTRO	-	-	-	-	-	-	-	-	-	-	-	-
	Total	1,371.53	(50.9)	1,408.41	(48.9)	1,421.46	(49.9)	1,536.46	(51.3)	1,613.41	(49.7)	1,662.10	(47.4)
Italy	Export Bills	10.53	(1.8)	10.42	(1.7)	10.81	(1.8)	9.93	(1.6)	11.99	(1.8)	10.91	(1.5)
	NOSTRO	0.87	(0.2)	1.15	(0.2)	0.93	(0.2)	2.01	(0.3)	1.85	(0.3)	1.95	(0.2)
	Total	12.11	(0.4)	12.03	(0.4)	12.15	(0.4)	12.33	(0.4)	14.17	(0.4)	13.22	(0.4)
Japan	Export Bills	3.77	(0.6)	4.51	(0.7)	3.90	(0.6)	3.17	(0.5)	3.97	(0.6)	5.59	(0.8)
	NOSTRO	10.55	(2.1)	16.73	(2.7)	13.67	(2.3)	12.30	(2.1)	15.62	(2.2)	16.99	(2.0)
	Total	16.98	(0.6)	26.66	(0.9)	24.97	(0.9)	22.23	(0.7)	22.73	(0.7)	26.32	(0.8)
Mexico	Export Bills	0.89	(0.2)	2.13	(0.3)	1.48	(0.2)	1.86	(0.3)	0.65	(0.1)	0.85	(0.1)
	NOSTRO	4.48	(0.9)	5.35	(0.9)	1.08	(0.2)	0.68	(0.1)	0.68	(0.1)	-	-
	Total	12.79	(0.5)	13.89	(0.5)	9.59	(0.3)	7.26	(0.2)	5.10	(0.2)	4.26	(0.1)
Netherlands	Export Bills	5.41	(0.9)	7.37	(1.2)	6.05	(1.0)	6.53	(1.0)	5.52	(0.8)	6.87	(0.9)
	NOSTRO	12.80	(2.5)	14.77	(2.4)	11.64	(2.0)	12.15	(2.0)	12.72	(1.8)	8.98	(1.0)
	Total	18.45	(0.7)	23.13	(0.8)	19.28	(0.7)	19.82	(0.7)	18.41	(0.6)	16.27	(0.5)

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 International Banking Statistics of India:
 December 2011 and March 2012

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

(₹ Billion)

Country	Major Components	Q4:2010		Q1:2011		Q2:2011		Q3:2011		Q4:2011		Q1:2012	
No Specific Country (Country Unknown)	Export Bills	4.98	(0.8)	10.43	(1.7)	17.98	(3.0)	19.81	(3.2)	24.85	(3.6)	37.91	(5.2)
	NOSTRO	0.21	(0.0)	2.49	(0.4)	2.18	(0.4)	1.72	(0.3)	12.27	(1.7)	1.04	(0.1)
	Total	22.53	(0.8)	32.13	(1.1)	33.54	(1.2)	36.47	(1.2)	54.75	(1.7)	52.75	(1.5)
Saudi Arabia	Export Bills	3.43	(0.6)	5.74	(0.9)	5.35	(0.9)	6.32	(1.0)	7.47	(1.1)	8.23	(1.1)
	NOSTRO	0.92	(0.2)	0.12	(0.0)	0.11	(0.0)	0.14	(0.0)	3.83	(0.5)	6.77	(0.8)
	Total	6.95	(0.3)	8.79	(0.3)	8.87	(0.3)	9.94	(0.3)	15.07	(0.5)	18.68	(0.5)
Singapore	Export Bills	32.11	(5.5)	31.03	(5.1)	29.61	(4.9)	40.30	(6.4)	45.80	(6.7)	50.06	(6.9)
	NOSTRO	34.11	(6.7)	42.27	(6.8)	35.68	(6.1)	37.28	(6.3)	55.95	(7.8)	54.42	(6.3)
	Total	83.03	(3.1)	85.02	(3.0)	79.99	(2.8)	91.12	(3.0)	112.84	(3.5)	116.15	(3.3)
Sri Lanka	Export Bills	6.64	(1.1)	6.27	(1.0)	6.45	(1.1)	10.69	(1.7)	8.45	(1.2)	7.61	(1.0)
	NOSTRO	1.58	(0.3)	1.75	(0.3)	1.72	(0.3)	0.37	(0.1)	0.31	(0.0)	0.37	(0.0)
	Total	14.01	(0.5)	13.57	(0.5)	13.40	(0.5)	17.16	(0.6)	14.68	(0.5)	13.54	(0.4)
Switzerland (Includes BIS)	Export Bills	13.20	(2.2)	15.82	(2.6)	18.25	(3.0)	15.67	(2.5)	16.12	(2.4)	18.36	(2.5)
	NOSTRO	1.64	(0.3)	2.14	(0.3)	2.31	(0.4)	1.80	(0.3)	1.89	(0.3)	4.78	(0.6)
	Total	15.45	(0.6)	20.69	(0.7)	21.11	(0.7)	18.94	(0.6)	18.26	(0.6)	23.53	(0.7)
United Arab Emirates	Export Bills	73.37	(12.5)	70.81	(11.5)	75.89	(12.6)	77.42	(12.4)	81.16	(11.9)	100.75	(13.9)
	NOSTRO	6.04	(1.2)	10.32	(1.7)	7.14	(1.2)	6.35	(1.1)	16.13	(2.2)	15.08	(1.7)
	Total	98.56	(3.7)	98.57	(3.4)	102.41	(3.6)	102.99	(3.4)	115.09	(3.5)	133.90	(3.8)
United Kingdom @	Export Bills	43.15	(7.3)	38.94	(6.4)	28.74	(4.8)	30.48	(4.9)	32.17	(4.7)	37.03	(5.1)
	NOSTRO	59.27	(11.7)	78.94	(12.6)	87.21	(14.8)	85.75	(14.4)	84.77	(11.8)	123.40	(14.3)
	Total	140.80	(5.2)	153.21	(5.3)	154.64	(5.4)	149.26	(5.0)	146.43	(4.5)	201.84	(5.8)
United States #	Export Bills	202.05	(34.3)	193.81	(31.6)	177.34	(29.3)	190.39	(30.4)	205.61	(30.1)	201.97	(27.8)
	NOSTRO	159.01	(31.4)	229.55	(36.8)	215.37	(36.6)	219.47	(37.0)	278.13	(38.6)	352.00	(40.7)
	Total	409.89	(15.2)	470.46	(16.3)	448.68	(15.7)	469.49	(15.7)	530.46	(16.3)	605.79	(17.3)
Total	Export Bills	588.67	(100.0)	613.21	(100.0)	604.49	(100.0)	626.46	(100.0)	682.87	(100.0)	725.30	(100.0)
	NOSTRO	506.94	(100.0)	624.34	(100.0)	588.62	(100.0)	593.51	(100.0)	720.43	(100.0)	864.83	(100.0)
	Total	2,693.00	(100.0)	2,880.64	(100.0)	2,849.40	(100.0)	2,995.17	(100.0)	3,248.85	(100.0)	3,503.79	(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

(` Billion)

Country	INTERNATIONAL LIABILITIES											
	Total: All Sectors						Position vis-à-vis Banks					
	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012
Bahrain	3.96 (0.1)	4.35 (0.1)	4.28 (0.1)	5.74 (0.1)	8.00 (0.2)	7.80 (0.1)	1.04 (0.1)	1.05 (0.1)	1.03 (0.1)	0.85 (0.1)	3.90 (0.3)	3.35 (0.2)
Bangladesh	0.70 (0.0)	0.89 (0.0)	0.87 (0.0)	0.82 (0.0)	0.71 (0.0)	0.80 (0.0)	0.61 (0.0)	0.80 (0.1)	0.78 (0.1)	0.73 (0.0)	0.61 (0.0)	0.71 (0.0)
Belgium	6.78 (0.1)	7.84 (0.2)	9.23 (0.2)	10.55 (0.2)	10.90 (0.2)	10.27 (0.2)	6.29 (0.5)	7.46 (0.6)	8.76 (0.6)	9.98 (0.7)	10.27 (0.8)	9.83 (0.7)
Canada	50.09 (1.0)	54.64 (1.0)	54.77 (1.0)	65.14 (1.2)	70.36 (1.3)	64.07 (1.1)	47.71 (3.8)	51.96 (3.8)	52.25 (3.7)	55.16 (3.7)	49.26 (3.6)	61.05 (4.0)
France	50.2 (1.0)	58.43 (1.1)	52.53 (1.0)	61.42 (1.1)	61.50 (1.2)	60.66 (1.1)	43.11 (3.4)	50.28 (3.7)	40.45 (2.8)	43.10 (2.9)	36.41 (2.7)	42.73 (2.8)
Germany (Includes ECB)	78.00 (1.5)	89.46 (1.7)	85.88 (1.6)	74.25 (1.4)	60.32 (1.2)	73.41 (1.3)	15.42 (1.2)	15.61 (1.2)	12.89 (0.9)	12.86 (0.9)	2.42 (0.2)	3.91 (0.3)
India	3,971.23 (77.9)	4,034.64 (77.4)	4,082.49 (77.2)	4,058.07 (75.4)	3,940.68 (75.3)	4,339.92 (76.7)	763.21 (60.0)	816.52 (60.2)	853.07 (59.9)	898.19 (60.3)	818.55 (59.9)	941.83 (62.4)
Japan	15.88 (0.3)	16.17 (0.3)	15.93 (0.3)	19.60 (0.4)	28.37 (0.5)	34.63 (0.6)	15.24 (1.2)	15.52 (1.1)	15.21 (1.1)	19.05 (1.3)	27.49 (2.0)	21.28 (1.4)
Netherlands	24.09 (0.5)	23.89 (0.5)	22.58 (0.4)	24.11 (0.4)	24.05 (0.5)	30.88 (0.5)	5.83 (0.5)	5.80 (0.4)	4.81 (0.3)	4.93 (0.3)	6.26 (0.5)	13.84 (0.9)
Oman	2.86 (0.1)	2.88 (0.1)	2.94 (0.1)	3.08 (0.1)	3.29 (0.1)	3.15 (0.1)	1.21 (0.1)	1.23 (0.1)	1.36 (0.1)	1.33 (0.1)	1.66 (0.1)	1.60 (0.1)
Russia	1.10 (0.0)	2.47 (0.0)	2.43 (0.0)	2.33 (0.0)	1.04 (0.0)	1.04 (0.0)	1.10 (0.1)	1.07 (0.1)	1.06 (0.1)	1.05 (0.1)	1.04 (0.1)	1.04 (0.1)
Singapore	41.87 (0.8)	41.68 (0.8)	41.51 (0.8)	41.29 (0.8)	35.35 (0.7)	30.05 (0.5)	41.37 (3.3)	40.68 (3.0)	40.5 (2.8)	40.32 (2.7)	34.75 (2.5)	29.48 (2.0)
South Africa	5.84 (0.1)	5.26 (0.1)	6.40 (0.1)	6.61 (0.1)	6.48 (0.1)	6.40 (0.1)	5.84 (0.5)	5.23 (0.4)	6.38 (0.4)	6.58 (0.4)	6.47 (0.5)	6.39 (0.4)
South Korea	3.82 (0.1)	4.52 (0.1)	3.78 (0.1)	4.58 (0.1)	4.72 (0.1)	4.87 (0.1)	3.54 (0.3)	4.21 (0.3)	3.54 (0.2)	4.18 (0.3)	4.31 (0.3)	4.53 (0.3)
Sri Lanka	1.35 (0.0)	1.41 (0.0)	1.53 (0.0)	1.55 (0.0)	2.41 (0.0)	2.24 (0.0)	0.98 (0.1)	1.06 (0.1)	1.13 (0.1)	1.17 (0.1)	2.00 (0.1)	1.80 (0.1)
Switzerland (Includes BIS)	15.02 (0.3)	31.6 (0.6)	32.17 (0.6)	33.80 (0.6)	35.46 (0.7)	35.66 (0.6)	14.97 (1.2)	31.44 (2.3)	32.07 (2.3)	33.62 (2.3)	35.37 (2.6)	35.53 (2.4)
Chinese Taipei	1.11 (0.0)	1.13 (0.0)	1.12 (0.0)	1.11 (0.0)	1.10 (0.0)	1.70 (0.0)	1.11 (0.1)	1.11 (0.1)	1.12 (0.1)	1.10 (0.1)	1.10 (0.1)	1.69 (0.1)
Thailand	1.51 (0.0)	1.53 (0.0)	1.57 (0.0)	1.56 (0.0)	1.69 (0.0)	1.82 (0.0)	0.36 (0.0)	0.36 (0.0)	0.36 (0.0)	0.36 (0.0)	0.36 (0.0)	0.36 (0.0)
United Arab Emirates	4.97 (0.1)	4.66 (0.1)	4.97 (0.1)	5.02 (0.1)	6.54 (0.1)	7.00 (0.1)	1.63 (0.1)	1.39 (0.1)	1.35 (0.1)	1.26 (0.1)	2.64 (0.2)	2.69 (0.2)
United Kingdom @	496.73 (9.7)	501.3 (9.6)	509.66 (9.6)	583.33 (10.8)	545.84 (10.4)	517.54 (9.1)	141.12 (11.1)	141.02 (10.4)	168.01 (11.8)	179.13 (12.0)	151.35 (11.1)	137.59 (9.1)
United States #	319.80 (6.3)	324.69 (6.2)	352 (6.7)	371.97 (6.9)	378.05 (7.2)	420.51 (7.4)	159.05 (12.5)	161.13 (11.9)	178.27 (12.5)	171.29 (11.5)	163.65 (12.0)	182.67 (12.1)
Total	5,097.97 (100.0)	5,214.54 (100.0)	5,289.82 (100.0)	5,379.72 (100.0)	5,232.89 (100.0)	5,660.83 (100.0)	1,271.58 (100.0)	1,355.72 (100.0)	1,425.23 (100.0)	1,489.04 (100.0)	1,365.40 (100.0)	1,509.80 (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.)

(` Billion)

Country	INTERNATIONAL ASSETS											
	Total: All Sectors						Position vis-à-vis Banks					
	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012	Q4:2010	Q1:2011	Q2:2011	Q3:2011	Q4:2011	Q1:2012
Bahrain	3.83 (0.1)	4.01 (0.1)	4.29 (0.2)	4.46 (0.1)	4.16 (0.1)	5.05 (0.1)	0.66 (0.1)	0.71 (0.1)	0.76 (0.1)	0.77 (0.1)	0.39 (0.0)	1.06 (0.1)
Bangladesh	0.12 (0.0)	0.41 (0.0)	0.40 (0.0)	0.46 (0.0)	0.41 (0.0)	0.47 (0.0)	0.11 (0.0)	0.12 (0.0)	0.09 (0.0)	0.11 (0.0)	0.10 (0.0)	0.11 (0.0)
Belgium	5.10 (0.2)	6.28 (0.2)	6.87 (0.2)	8.00 (0.3)	8.53 (0.3)	8.90 (0.3)	1.59 (0.2)	2.33 (0.2)	2.73 (0.3)	3.22 (0.3)	3.38 (0.3)	3.58 (0.3)
Canada	14.26 (0.5)	19.18 (0.7)	20.41 (0.7)	23.63 (0.8)	27.18 (0.8)	20.55 (0.6)	0.32 (0.0)	0.82 (0.1)	0.91 (0.1)	0.82 (0.1)	1.49 (0.1)	0.46 (0.0)
France	16.80 (0.6)	21.26 (0.7)	20.70 (0.7)	15.87 (0.5)	31.14 (1.0)	42.12 (1.2)	2.59 (0.3)	2.91 (0.3)	2.15 (0.2)	2.36 (0.2)	17.17 (1.5)	27.84 (2.1)
Germany(Includes ECB)	25.89 (1.0)	27.49 (1.0)	30.18 (1.1)	31.96 (1.1)	38.81 (1.2)	45.17 (1.3)	8.05 (1.0)	8.33 (0.9)	9.05 (1.0)	7.53 (0.8)	7.98 (0.7)	9.60 (0.7)
India	1,982.62 (73.6)	2,122.78 (73.7)	2,099.63 (73.7)	2,199.47 (73.4)	2,328.51 (71.7)	2,437.54 (69.6)	612.91 (74.0)	712.69 (73.7)	667.71 (71.2)	672.57 (70.6)	770.80 (68.1)	937.77 (71.0)
Japan	15.46 (0.6)	16.51 (0.6)	18.15 (0.6)	23.20 (0.8)	30.68 (0.9)	35.69 (1.0)	11.93 (1.4)	12.15 (1.3)	13.27 (1.4)	14.62 (1.5)	13.38 (1.2)	15.02 (1.1)
Mauritius	0.40 (0.0)	0.40 (0.0)	0.39 (0.0)	0.40 (0.0)	0.34 (0.0)	0.34 (0.0)	0.37 (0.0)	0.37 (0.0)	0.36 (0.0)	0.37 (0.0)	0.34 (0.0)	0.34 (0.0)
Netherlands	32.95 (1.2)	34.03 (1.2)	33.62 (1.2)	35.50 (1.2)	36.48 (1.1)	37.39 (1.1)	6.25 (0.8)	2.30 (0.2)	3.14 (0.3)	4.37 (0.5)	6.05 (0.5)	7.15 (0.5)
Oman	0.04 (0.0)	0.04 (0.0)	0.04 (0.0)	0.04 (0.0)	0.05 (0.0)	0.05 (0.0)	0.03 (0.0)	0.03 (0.0)	0.03 (0.0)	0.02 (0.0)	0.03 (0.0)	0.03 (0.0)
Russia	0.12 (0.0)	0.15 (0.0)	0.14 (0.0)	0.49 (0.0)	0.39 (0.0)	0.15 (0.0)	0.10 (0.0)	0.10 (0.0)	0.10 (0.0)	0.11 (0.0)	0.12 (0.0)	0.11 (0.0)
Singapore	74.73 (2.8)	76.82 (2.7)	76.38 (2.7)	71.01 (2.4)	89.73 (2.8)	98.62 (2.8)	36.73 (4.4)	37.62 (3.9)	37.31 (4.0)	36.8 (3.9)	48.51 (4.3)	58.98 (4.5)
South Africa	0.59 (0.0)	0.86 (0.0)	0.84 (0.0)	0.93 (0.0)	0.91 (0.0)	0.99 (0.0)	0.20 (0.0)	0.26 (0.0)	0.27 (0.0)	0.24 (0.0)	0.21 (0.0)	0.03 (0.0)
South Korea	0.39 (0.0)	0.76 (0.0)	0.19 (0.0)	0.23 (0.0)	0.44 (0.0)	0.52 (0.0)	0.27 (0.0)	0.12 (0.0)	0.04 (0.0)	0.03 (0.0)	0.21 (0.0)	0.21 (0.0)
Sri Lanka	0.15 (0.0)	0.17 (0.0)	0.16 (0.0)	0.46 (0.0)	0.44 (0.0)	0.45 (0.0)	0.02 (0.0)	0.02 (0.0)	0.01 (0.0)	0.23 (0.0)	0.24 (0.0)	0.25 (0.0)
Switzerland (Includes BIS)	0.07 (0.0)	0.52 (0.0)	0.98 (0.0)	1.43 (0.0)	2.50 (0.1)	2.78 (0.1)	0.02 (0.0)	0.03 (0.0)	0.19 (0.0)	0.20 (0.0)	0.21 (0.0)	0.38 (0.0)
'Chinese Taipei	0.16 (0.0)	0.14 (0.0)	0.16 (0.0)	0.06 (0.0)	0.01 (0.0)	0.09 (0.0)	0.01 (0.0)	0.01 (0.0)	0.01 (0.0)	0.02 (0.0)	0.01 (0.0)	0.01 (0.0)
Thailand	0.14 (0.0)	0.18 (0.0)	0.32 (0.0)	0.30 (0.0)	0.29 (0.0)	0.36 (0.0)	0.14 (0.0)	0.18 (0.0)	0.32 (0.0)	0.30 (0.0)	0.29 (0.0)	0.36 (0.0)
United Arab Emirates	1.38 (0.1)	1.07 (0.0)	1.29 (0.0)	1.80 (0.1)	1.24 (0.0)	1.78 (0.1)	0.96 (0.1)	0.64 (0.1)	0.77 (0.1)	0.94 (0.1)	0.47 (0.0)	1.19 (0.1)
United Kingdom @ *	356.38 (13.2)	355.89 (12.4)	357.23 (12.5)	378.87 (12.6)	385.09 (11.9)	434.74 (12.4)	95.39 (11.2)	97.10 (10.1)	94.40 (10.0)	95.03 (10.0)	110.42 (9.7)	188.27 (14.3)
United States #	161.39 (6.0)	191.70 (6.7)	177.03 (6.2)	193.92 (6.5)	257.10 (7.9)	325.14 (9.3)	52.46 (6.3)	90.31 (9.3)	103.80 (11.1)	110.68 (11.6)	149.48 (13.2)	66.73 (5.1)
Total	2,693.00 (100.0)	2,880.64 (100.0)	2,849.40 (100.0)	2,995.17 (100.0)	3,248.85 (100.0)	3,503.79 (100.0)	828.74 (100.0)	966.42 (100.0)	938.23 (100.0)	952.48 (100.0)	1,132.63 (100.0)	1,320.74 (100.0)

@ excluding Guernsey, Isle of Man and Jersey. # includes Midway Island and Wake Islands. '-' nil/negligible.

* : The data are not comparable with past data due to change in Nationality of reporting banks.

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.

5. Total (International assets/liabilities) from Q3:2011 also includes some data for recently opened branches by the countries which do not appear in the table.

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

(` Billion)

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-2010	2,316.82	1,437.71	829.10	50.02	999.39	5.91	1,311.53
	Mar-2011	2,464.13	1,538.93	872.47	52.73	1,091.42	8.70	1,364.01
	Jun-2011	2,480.51	1,535.55	879.26	65.70	1,065.15	6.19	1,409.17
	Sep-2011	2,495.21	1,547.46	880.52	67.23	1,068.05	8.81	1,418.35
	Dec-2011	2,692.51	1,703.27	934.58	54.65	1,166.56	16.22	1,509.72
	Mar-2012	2,809.26	1,831.96	923.69	53.61	1,285.75	18.63	1,504.88
Australia	Dec-2010	19.56	7.51	12.05	–	10.80	0.06	8.71
	Mar-2011	22.85	7.88	14.97	–	14.02	0.01	8.83
	Jun-2011	26.05	7.14	18.91	–	16.84	0.06	9.15
	Sep-2011	34.92	14.65	20.27	–	17.91	0.06	16.95
	Dec-2011	42.44	19.66	22.78	–	19.78	0.06	22.60
	Mar-2012	45.78	24.13	21.65	–	20.21	0.08	25.49
Bahamas	Dec-2010	11.07	11.06	0.01	–	3.13	–	7.94
	Mar-2011	10.67	10.65	0.02	–	6.72	–	3.95
	Jun-2011	10.35	10.34	0.02	–	6.27	–	4.08
	Sep-2011	8.94	8.94	0.01	–	6.44	–	2.51
	Dec-2011	12.46	12.30	0.16	–	11.50	–	0.96
	Mar-2012	14.17	14.16	0.01	–	14.16	–	0.01
Bahrain	Dec-2010	45.58	13.41	32.17	–	38.58	–	7.01
	Mar-2011	45.37	12.85	32.52	–	38.07	–	7.29
	Jun-2011	44.09	11.83	32.26	–	36.86	–	7.23
	Sep-2011	46.04	13.46	32.59	–	37.18	–	8.86
	Dec-2011	48.50	14.19	34.18	0.13	41.73	–	6.77
	Mar-2012	56.10	19.40	36.71	–	51.49	–	4.62
Bangladesh	Dec-2010	10.25	10.15	0.10	–	1.46	–	8.79
	Mar-2011	17.41	17.17	0.24	–	3.88	–	13.53
	Jun-2011	17.33	16.82	0.51	–	2.03	–	15.31
	Sep-2011	17.37	17.23	0.14	–	1.69	–	15.68
	Dec-2011	16.97	16.41	0.56	–	1.76	–	15.21
	Mar-2012	14.26	14.16	0.09	–	1.54	–	12.71
Belgium	Dec-2010	50.96	45.25	5.69	0.01	17.95	–	33.01
	Mar-2011	53.71	48.54	5.16	0.01	23.66	–	30.05
	Jun-2011	58.68	54.10	4.56	0.01	20.98	–	37.70
	Sep-2011	49.63	44.89	4.72	0.02	12.92	–	36.71
	Dec-2011	54.32	51.34	2.90	0.08	19.20	–	35.11
	Mar-2012	61.54	59.99	1.53	0.01	20.17	–	41.37
Canada	Dec-2010	66.44	7.57	31.32	27.55	43.59	0.01	22.85
	Mar-2011	68.22	8.80	31.28	28.14	44.93	–	23.29
	Jun-2011	66.95	8.78	31.93	26.24	45.89	–	21.06
	Sep-2011	68.56	8.43	31.89	28.25	46.15	0.01	22.41
	Dec-2011	65.26	7.47	32.64	25.15	44.67	0.01	20.58
	Mar-2012	65.23	8.88	30.82	25.53	42.79	0.01	22.44
Cayman Islands	Dec-2010	30.77	13.61	17.16	–	9.79	–	20.98
	Mar-2011	33.34	16.62	16.72	–	9.59	–	23.75
	Jun-2011	35.79	19.32	16.47	–	9.81	–	25.98
	Sep-2011	33.81	17.10	16.71	–	9.32	–	24.49
	Dec-2011	41.80	20.00	21.80	–	14.77	–	27.03
	Mar-2012	41.03	19.77	21.26	–	13.34	–	27.69

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.)

(` Billion)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short Term	Long Term	Unallocated	Bank	Non-Bank Public	Non-Bank Private
China	Dec-2010	20.80	19.23	1.57	–	0.55	–	20.24
	Mar-2011	22.09	19.93	2.16	–	1.23	–	20.86
	Jun-2011	20.34	18.00	2.34	–	1.60	–	18.74
	Sep-2011	24.97	22.39	2.58	–	0.83	–	24.14
	Dec-2011	37.05	34.30	2.76	–	0.11	–	36.94
	Mar-2012	46.05	44.77	1.27	–	–	–	46.04
Cyprus	Dec-2010	13.97	2.15	11.82	–	3.88	–	10.09
	Mar-2011	16.36	3.22	13.14	–	6.92	–	9.43
	Jun-2011	13.24	2.96	10.28	–	2.92	–	10.32
	Sep-2011	12.62	3.60	9.01	–	2.72	–	9.90
	Dec-2011	11.34	2.84	8.50	–	3.46	–	7.88
	Mar-2012	13.77	2.89	10.88	–	4.36	–	9.41
Egypt	Dec-2010	13.76	4.76	9.00	–	0.47	–	13.29
	Mar-2011	15.52	4.22	11.30	–	0.46	–	15.05
	Jun-2011	14.63	3.68	10.95	–	–	–	14.63
	Sep-2011	14.09	2.24	11.85	–	–	–	14.09
	Dec-2011	16.99	4.90	12.09	–	–	–	16.99
	Mar-2012	16.08	2.11	13.97	–	–	–	16.08
France	Dec-2010	43.68	36.86	6.81	–	31.87	–	11.81
	Mar-2011	44.16	37.23	6.90	0.03	32.40	–	11.76
	Jun-2011	45.66	37.90	7.77	–	29.04	–	16.62
	Sep-2011	41.00	34.02	6.99	–	27.43	–	13.57
	Dec-2011	48.86	41.66	7.20	–	32.82	–	16.04
	Mar-2012	43.80	39.45	4.35	–	31.42	–	12.38
Germany (Includes ECB)	Dec-2010	141.24	118.67	22.57	–	105.71	0.84	34.68
	Mar-2011	141.64	118.98	22.66	–	106.35	0.46	34.83
	Jun-2011	130.37	108.79	21.57	–	95.19	0.63	34.55
	Sep-2011	127.00	105.39	21.61	0.01	92.02	1.54	33.45
	Dec-2011	130.45	107.08	23.37	–	90.45	4.48	35.52
	Mar-2012	118.11	91.31	26.80	–	75.83	5.57	36.71
Hong Kong	Dec-2010	175.28	160.59	14.69	–	114.63	–	60.66
	Mar-2011	183.76	164.95	18.81	–	122.39	–	61.38
	Jun-2011	189.58	164.35	19.47	5.76	127.55	–	62.04
	Sep-2011	201.34	173.37	20.60	7.36	137.23	–	64.11
	Dec-2011	205.61	185.13	18.50	1.98	132.74	–	72.86
	Mar-2012	219.63	198.63	21.00	–	133.39	–	86.24
Indonesia	Dec-2010	13.65	6.04	7.62	–	1.52	–	12.14
	Mar-2011	12.83	5.54	7.29	–	2.10	–	10.73
	Jun-2011	10.58	4.62	5.96	–	1.78	–	8.80
	Sep-2011	8.28	3.09	5.16	0.03	0.95	–	7.34
	Dec-2011	8.12	4.14	3.98	–	0.01	–	8.11
	Mar-2012	6.77	2.68	4.10	–	0.04	–	6.73
Ireland	Dec-2010	13.37	1.57	11.81	–	5.53	–	7.84
	Mar-2011	15.11	2.38	12.73	–	6.77	–	8.34
	Jun-2011	12.68	2.09	10.59	–	6.95	–	5.73
	Sep-2011	12.00	1.82	10.17	–	6.48	–	5.52
	Dec-2011	11.05	2.10	8.95	–	6.06	–	4.99
	Mar-2012	8.86	1.43	7.43	–	4.80	–	4.06

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.)

(' Billion)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short Term	Long Term	Unallocated	Bank	Non-Bank Public	Non-Bank Private
Israel	Dec-2010	6.87	6.49	0.38	–	–	–	6.87
	Mar-2011	6.87	6.36	0.51	–	–	–	6.87
	Jun-2011	6.77	6.42	0.35	–	–	–	6.77
	Sep-2011	7.43	6.15	1.28	–	–	0.02	7.41
	Dec-2011	7.41	6.25	1.16	–	–	0.02	7.39
	Mar-2012	7.20	6.13	1.07	–	–	–	7.20
Italy	Dec-2010	18.56	10.46	8.10	–	7.44	–	11.13
	Mar-2011	16.43	9.99	6.45	–	6.82	–	9.61
	Jun-2011	11.46	9.44	2.02	–	1.08	–	10.37
	Sep-2011	13.16	11.17	1.99	–	2.71	–	10.45
	Dec-2011	13.45	10.79	2.66	–	2.02	–	11.43
	Mar-2012	13.84	13.37	0.47	–	2.13	–	11.71
Japan	Dec-2010	21.03	16.78	4.26	–	15.53	–	5.51
	Mar-2011	19.15	15.98	3.17	–	14.45	–	4.70
	Jun-2011	20.41	16.08	4.34	–	16.14	–	4.27
	Sep-2011	23.10	19.33	3.77	–	19.53	–	3.56
	Dec-2011	25.76	21.66	4.11	–	21.14	–	4.62
	Mar-2012	22.73	17.95	4.78	–	16.94	–	5.79
Jersey	Dec-2010	21.18	2.17	19.01	–	0.82	–	20.35
	Mar-2011	25.95	5.50	20.46	–	5.47	–	20.48
	Jun-2011	25.12	4.52	20.60	–	5.87	–	19.25
	Sep-2011	20.51	0.75	19.77	–	6.36	–	14.16
	Dec-2011	26.94	4.52	22.42	–	11.96	–	14.99
	Mar-2012	33.35	25.29	8.06	–	14.61	–	18.74
Luxembourg	Dec-2010	12.94	5.31	7.63	–	0.63	–	12.31
	Mar-2011	12.41	4.64	7.76	–	–	–	12.41
	Jun-2011	9.88	2.48	7.40	–	–	–	9.87
	Sep-2011	8.26	1.82	6.44	–	–	–	8.26
	Dec-2011	7.69	2.10	5.59	–	–	–	7.69
	Mar-2012	6.67	2.05	4.62	–	–	–	6.67
Mauritius	Dec-2010	47.50	8.33	39.17	–	1.42	–	46.08
	Mar-2011	52.78	13.36	39.42	–	3.62	–	49.16
	Jun-2011	56.26	13.47	42.79	–	8.54	–	47.73
	Sep-2011	57.00	11.25	45.74	–	7.86	–	49.13
	Dec-2011	62.78	13.24	49.53	0.01	8.57	–	54.21
	Mar-2012	67.30	14.28	53.01	0.01	17.11	–	50.19
Netherlands	Dec-2010	67.37	28.47	38.90	–	17.09	–	50.29
	Mar-2011	77.00	31.76	45.24	–	20.82	–	56.18
	Jun-2011	72.81	27.62	45.19	–	15.93	–	56.87
	Sep-2011	75.11	29.37	45.74	–	14.96	–	60.15
	Dec-2011	77.48	33.68	43.80	–	13.49	–	63.99
	Mar-2012	82.15	32.35	49.80	–	12.87	–	69.28
No Specific Country (Country Unknown)	Dec-2010	9.99	5.57	4.42	–	0.50	0.02	9.47
	Mar-2011	18.48	13.75	4.74	–	2.99	0.02	15.48
	Jun-2011	25.55	20.93	4.62	–	2.68	0.02	22.86
	Sep-2011	26.97	22.65	4.32	–	1.72	–	25.25
	Dec-2011	30.54	26.53	4.01	–	1.37	–	29.17
	Mar-2012	43.64	41.13	2.51	–	1.04	–	42.59

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.)

(` Billion)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short Term	Long Term	Unallocated	Bank	Non-Bank Public	Non-Bank Private
Oman	Dec-2010	4.30	1.88	2.41	–	0.19	–	4.11
	Mar-2011	7.33	4.62	2.71	–	0.08	–	7.25
	Jun-2011	9.33	4.70	4.63	–	0.01	–	9.32
	Sep-2011	9.20	4.98	4.22	–	0.01	–	9.19
	Dec-2011	8.92	3.77	5.16	–	0.03	–	8.90
	Mar-2012	10.69	5.67	5.03	–	0.02	–	10.67
Qatar	Dec-2010	6.81	1.30	5.51	–	0.04	–	6.77
	Mar-2011	7.30	2.46	4.84	–	0.11	–	7.19
	Jun-2011	7.24	2.23	5.01	–	0.04	–	7.20
	Sep-2011	7.98	2.65	5.33	–	0.02	–	7.96
	Dec-2011	8.63	2.46	6.17	–	0.09	–	8.54
	Mar-2012	9.88	3.04	6.84	–	5.04	–	4.85
Russia	Dec-2010	50.64	27.04	22.49	1.12	37.99	–	12.65
	Mar-2011	52.52	26.78	24.63	1.11	41.62	–	10.91
	Jun-2011	56.50	28.83	25.44	2.23	45.36	–	11.14
	Sep-2011	55.18	27.90	24.83	2.45	44.73	–	10.45
	Dec-2011	52.28	25.80	24.16	2.31	40.06	–	12.22
	Mar-2012	43.00	16.08	24.69	2.23	34.94	–	8.06
Saudi Arabia	Dec-2010	7.49	4.96	2.53	–	0.90	–	6.59
	Mar-2011	12.05	9.43	2.62	–	0.24	–	11.80
	Jun-2011	9.58	6.48	3.10	–	0.09	–	9.49
	Sep-2011	10.87	7.82	3.05	–	0.14	–	10.73
	Dec-2011	16.68	12.96	3.73	–	3.83	–	12.85
	Mar-2012	19.90	16.86	3.04	–	6.71	–	13.20
Singapore	Dec-2010	170.23	94.37	75.86	–	49.40	–	120.83
	Mar-2011	185.46	104.88	80.58	–	58.15	–	127.31
	Jun-2011	186.44	104.82	81.62	–	62.89	–	123.55
	Sep-2011	189.15	105.45	83.19	0.51	69.91	–	119.24
	Dec-2011	205.05	116.60	88.33	0.12	74.69	–	130.36
	Mar-2012	215.76	126.67	88.55	0.54	69.62	–	146.14
South Africa	Dec-2010	8.98	4.35	4.63	–	2.89	–	6.09
	Mar-2011	10.08	4.85	5.22	–	3.28	–	6.80
	Jun-2011	9.20	4.52	4.68	–	3.16	–	6.04
	Sep-2011	8.97	5.22	3.74	–	2.81	–	6.16
	Dec-2011	9.61	6.70	2.91	–	2.95	–	6.65
	Mar-2012	10.46	7.97	2.49	–	4.14	–	6.32
Sri Lanka	Dec-2010	13.95	9.33	3.04	1.57	2.19	3.19	8.57
	Mar-2011	21.12	15.47	4.09	1.56	6.52	6.52	8.08
	Jun-2011	21.55	17.06	3.00	1.48	6.64	4.17	10.74
	Sep-2011	23.88	18.16	4.21	1.51	6.80	4.09	12.99
	Dec-2011	26.16	18.07	6.61	1.48	8.55	6.39	11.21
	Mar-2012	28.27	20.00	6.82	1.45	10.10	6.63	11.54
Switzerland (Includes BIS)	Dec-2010	22.59	18.56	4.03	–	2.26	–	20.33
	Mar-2011	27.47	21.28	6.19	–	8.69	–	18.77
	Jun-2011	29.99	23.45	6.55	–	8.97	–	21.02
	Sep-2011	31.55	24.42	7.13	–	8.46	0.01	23.09
	Dec-2011	37.08	28.23	8.84	–	9.85	–	27.22
	Mar-2012	39.32	30.82	8.50	–	11.09	–	28.23

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.)

(' Billion)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short Term	Long Term	Unallocated	Bank	Non-Bank Public	Non-Bank Private
United Arab Emirates	Dec-2010	145.51	89.59	55.75	0.17	17.94	–	127.57
	Mar-2011	154.98	98.51	56.30	0.17	29.92	–	125.06
	Jun-2011	160.33	103.46	56.86	0.01	34.14	–	126.19
	Sep-2011	161.32	104.75	56.47	0.09	32.04	–	129.27
	Dec-2011	167.52	113.22	54.30	–	32.91	–	134.61
	Mar-2012	221.38	159.57	61.03	0.78	49.63	–	171.75
United Kingdom @	Dec-2010	337.19	171.54	146.11	19.54	182.98	0.31	153.90
	Mar-2011	343.70	174.67	148.24	20.79	188.37	0.15	155.18
	Jun-2011	351.08	175.05	147.74	28.29	172.04	0.27	178.77
	Sep-2011	355.67	181.71	147.61	26.35	173.38	0.26	182.03
	Dec-2011	382.40	194.35	164.74	23.31	196.98	0.38	185.04
	Mar-2012	364.49	182.02	159.45	23.02	231.11	1.01	132.38
United States #	Dec-2010	526.17	368.17	157.94	0.06	233.45	1.48	291.25
	Mar-2011	548.18	378.31	169.58	0.29	245.22	1.48	301.47
	Jun-2011	553.34	378.17	175.12	0.05	250.59	0.99	301.76
	Sep-2011	557.28	381.77	175.42	0.09	255.16	2.76	299.37
	Dec-2011	604.37	425.48	178.88	0.02	299.31	4.82	300.24
	Mar-2012	642.68	451.87	190.80	0.02	360.01	5.28	277.40

@ excluding Guernsey, Isle of Man and Jersey. # includes Midway Island and Wake Islands. '-' nil/negligible.

Notes: 1. Totals may not tally due to rounding off.

2. Residual maturity 'Unallocated' comprises maturity not applicable (e.g., for equities) and maturity information not available.

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.

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 reports 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

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 2008

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 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 includes international transactions with any of their own affiliates (branches, subsidiaries, joint ventures) located either inside or outside the reporting area. The basic organising

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

ANNEX A(Contd.)

statistics call for maturity 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.

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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

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		
Domestic (Indian) Banks	X	140	35	30	175	205
Inside Area Banks	Y	55	–	–	55	55
Outside Area Banks	Z	110	–	–	110	110

X1 = 140 (= 2+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

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

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	
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

ANNEX A(Contd.)

RISK TRANSEFER	COUNTRY		
	IN	GB	US
OUTWARD RISK (O)*	–	C4 + E4 95	F4 15
INWARD RISK (I)#	–	B4 + F4 45	E4 45
NETRISK (I - O)	–	-50	30

IN - INDIA, US - UNITED STATES, GB - UNITED KINGDOM, 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

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

In India, with the growing liberalisation 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 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.

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.

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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:

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

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)	1. <i>Vis-à-vis</i> countries
LBS-2	International Loans and Deposits	2. Currency (<i>i.e.</i> , Domestic currency-INR, five major Foreign Currencies [USD, EUR, JPY, GBP & CHF) and
LBS-3	Holdings of debt securities	3. Sectors (All & Non-bank).
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)	1. <i>Vis-à-vis</i> countries
LBS-6	International Deposits and Loans	2. Currency (<i>i.e.</i> , Domestic currency-INR, five major Foreign Currencies [USD, EUR, JPY, GBP & CHF) and
LBS-7	Own Issues of Debt Securities	3. Sectors (All & Non-bank).
LBS-8	International Other Liabilities	
IBLN : 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)	1. Total
LBS-10	Non-residents in Domestic Currency (<i>i.e.</i> , INR for India)	2. Positions <i>vis-à-vis</i> banks
LBS-11	Total Non-residents in Foreign Currencies	3. Related Offices
LBS-12	Non-residents in US Dollars	4. Official Monetary Authorities
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)	1. Maturity (Residual)
Table-B	Domestic banks	2. Sectors (bank, non-bank public and non-bank private)
Table-C	Inside area Consolidated offices	3. Local Currency Positions of Local banks' foreign affiliates with local residents (claims and liabilities)
Table-D	Outside area offices + Inside Area Unconsolidated offices	4. Local claims of domestic banks' foreign offices in foreign currencies*
Table-E*	Inside Area Unconsolidated foreign Offices	5. Outward, inward and net risk transfers
Note: * - Reported from December 2010 quarter		
Consolidated Banking Statistics – on Ultimate Risk Basis		
Consolidated Foreign Claims		
Table-B	Domestic banks	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