

*International Banking Statistics of India: September 30, 2009**

The article presents analysis of international liabilities and assets of banks in India, classified under Locational Banking Statistics (LBS) and consolidated international/foreign claims under Consolidated Banking Statistics (CBS), collected as per the reporting system of the Bank for International Settlements (BIS), for the quarter ended September 2009. These data are compared with those as at the end of previous quarters and a year ago. The analysis of international liabilities/assets, based on LBS, has been undertaken by type of instrument, country and sector of customer/borrower, currency and country of incorporation of reporting bank; and the consolidated international claims, based on CBS, according to country and sector of borrower and residual maturity. Further, a broad comparison of international/foreign claims of BIS reporting banks vis-à-vis Indian banks has also been covered. Besides, the article details international/foreign claims derived from on-balance sheet items, viz., loans and deposits, holdings of securities as well as off-balance sheet items, viz., derivatives, guarantees and credit commitments on ultimate risk basis.

Highlights

Locational Banking Statistics – International Liabilities

- The international liabilities (in Rupees) of banks in India, at end-September 2009

* Prepared in the Banking Statistics Division of the Department of Statistics and Information Management. The previous article on the subject as at end of June 2009 was published in February 2010 issue of the Bulletin.

grew by 11.9 per cent over the position a year ago and by 6.7 per cent over the previous quarter.

- The investment in the American Depository Receipts (ADRs)/Global Depository Receipts (GDRs) and equities of the banking sector by non-residents registered a substantial growth over previous quarter as well as previous year.
- For the quarter ended September 2009, currency composition of the international liabilities revealed that the Indian Rupee continued to be the dominating currency.
- The share of the international liabilities towards the non-bank sector increased gradually to 76.2 per cent from 68.3 per cent a year ago.

Locational Banking Statistics – International Assets

- At end-September 2009, the international assets (in Rupees) of banks in India grew marginally by 0.3 per cent over the position a year ago, while the assets declined by 4.0 per cent over the previous quarter.
- The outstanding export bills drawn on non-residents registered a substantial increase of 16.4 per cent over the previous quarter, pushing their share in the total international assets to 20.7 per cent from 17.0 per cent in the previous quarter.
- For the quarter, the share of the non-bank sector in the international assets increased to 65.1 per cent from 55.6 per cent for the previous quarter. The corresponding share was 72.9 per cent a year ago.

- At end-September 2009, almost all (98.7 per cent) assets denominated in Indian Rupee were towards non-bank sector.

Consolidated Banking Statistics

- The annual growth in consolidated international claims (in Rupees) of banks based on country of immediate risk, at end-September 2009, was 23.5 per cent compared to 13.0 per cent registered a year ago.
- Consolidated international claims of Indian banks on immediate risk basis, at end-September 2009, continued to be of short-term nature (less than one year) and accounted for 61.0 per cent of total claims compared to 63.1 per cent a year ago.

I. Introduction

International Banking Statistics (IBS) is defined as banks' on-balance sheet liabilities and assets *vis-à-vis* non-residents in any currency or unit of account along with such liabilities and assets *vis-à-vis* residents in foreign currencies or units of account. IBS comprises of Locational Banking Statistics (LBS) and Consolidated Banking Statistics (CBS). The LBS are designed to provide comprehensive and consistent quarterly data on international banking business conducted inside the Bank for International Settlements (BIS) reporting area. The purpose of CBS is to provide comprehensive and consistent quarterly data on banks' financial claims on other countries on immediate borrower basis for providing a measure of country transfer risk and on an ultimate risk basis for assessing country risk exposures of national banking system. LBS provides the assets and liabilities by instrument/components, currency, sector,

country of residence of counter-party/transacting unit and nationality of reporting banks, while CBS provides data on international/foreign claims as per residual maturity and sector of borrower along with the exposures by country of immediate borrower and on the reallocation of claims (*i.e.* risk transfers) to the country of ultimate risk. The BIS reporting system of IBS was revised since March 2005, *inter alia*, covering the claims of domestic reporting banks arising from derivatives, guarantees and credit commitments.

Other than India, central banks from 42 other countries report aggregate LBS to BIS while central banks from 30 countries report aggregate CBS under the BIS reporting system of IBS. The data are published as a part of the BIS Quarterly Review. This article presents brief analysis of the LBS as well as CBS for India for the quarter ending September 2009. It also presents data on comparative position of CBS of India *vis-à-vis* other countries based on data published by the BIS¹.

II. Data Coverage and Methodology²

The analysis is based on the data as on September 30, 2009 reported by 88 banks. These banks are authorised to conduct business in foreign exchange through their branches, designated as authorised dealers. These banks include 58 Indian banks and 30

foreign banks (incorporated in 22 countries). Out of the 58 Indian banks, 27 are public sector banks (including IDBI Ltd.), 20 are private sector banks and 11 are co-operative banks. These banks receive data from their branches, which in turn are consolidated at bank level and submitted to the Reserve Bank. The details such as asset or liability category, actual currency (24 major currencies and domestic currency), country of transacting unit, sector of the transacting unit, country of ultimate risk, sector of ultimate risk, *etc.*, are reported.

III. Comparison of External Debt Statistics and International Liabilities

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

Table 1 presents a classification of the international liabilities as at the end of September 2009 covered under IBS, in US dollar terms, into items included and not included under external debt statistics.

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 published in September 2009 issue on the subject.

² The methodology of compilation of LBS/CBS and explanation to various terms used in IBS has been provided in the Annex to the article published in September 2009 issue on the subject.

Table 1: International Liabilities of Banks in India

(US\$ million)			
Categories/Items	Amount Outstanding as at end		
	September 2008	June 2009	September 2009
I. Items included under External Debt Statistics +	65,376	64,034	65,309
1. Foreign Currency Non-Resident Bank [FCNR(B)] Schemes	13,812	15,936	15,879
2. Non-Resident External (NRE) Rupee A/Cs	24,778	26,200	26,096
3. Foreign Currency Borrowings (includes Inter-bank borrowings and external commercial borrowings of banks) other than through ADRs, GDRs, Bonds, etc.	20,048	13,763	13,913
4. Bonds	1,966	1,343	1,361
5. Floating Rate Notes (FRNs)	–	–	–
6. Foreign Institutional Investors' (FII) A/Cs	2,261	2,050	2,407
7. Other Own issues of Intl. Debt Securities	186	0	105
8. Non-Resident Ordinary(NRO) Rupee Deposits	2,326	4,740	5,548
II. Items not included under External Debt Statistics	51	26	25
1. Embassy A/Cs	51	23	23
2. ESCROW A/Cs	0	3	3
III. Non-Debt Liabilities (not included in External Debt due to definitional aspects)	15,544	18,352	21,209
1. American Depository Receipts(ADRs) and Global Depository Receipts (GDRs)	3,763	4,809	6,452
2. Equities of banks held by NRIs	6,313	8,048	9,300
3. Capital of foreign banks/branches in India and certain other items in transition	5,468	5,494	5,457
IV. FC Liabilities to Residents (not included in External Debt due to definitional aspects) +	3,055	3,995	4,932
1. Exchange Earners' Foreign Currency (EEFC) A/Cs	2,378	3,273	3,981
2. Resident Foreign Currency (RFC) Deposits	215	216	308
3. Inter-Bank Foreign Currency Deposits and other Foreign Currency Deposits of Residents	461	506	642
V. Other Items of International Liabilities (not included in External Debt due to definitional aspects)	370	441	397
1. Balances in Vostro A/Cs of non-resident banks and exchange houses (including term deposits)	440	441	811
VI. Total International Liabilities (I+II+III+IV+V)	84,471	86,849	92,286

+ 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-September 2008, June 2009 and September 2009 were Rs.46.9650, Rs.47.9050 and Rs.48.1050 per US Dollar, respectively.
3. Data for previous quarters have been revised.

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. Data presented in this section are based on data reported by branches of banks, which are conducting business in India, *viz.*, the

branches of Indian banks and branches of foreign banks in India.

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

As at end-September 2009, the international assets increased by Rs.617 crore (0.3 per cent) over the position a year ago while those declined over the previous quarter by Rs.9,290 crore (4.0 per cent) (Statement I). The international liabilities recorded an increase of Rs.47,224 crore (11.9 per cent) over the position a year ago and an increase of Rs.27,893 (6.7 per cent) over the previous quarter.

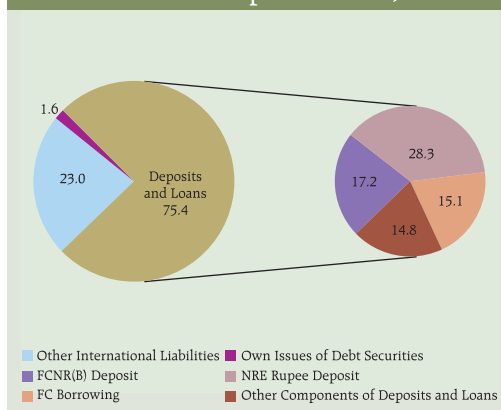
IV.1.B Components and Composition of International Liabilities

For the quarter, the major component 'Other International Liabilities' comprising mainly 'ADRs/GDRs and equities of banks' held by non-residents contributed to the substantial rise in the international liabilities. The investment in the ADRs/GDRs and equities of the banking sector by non-residents grew by 75.6 per cent and 50.9

Chart 1: International Liabilities and Assets of Banks in India

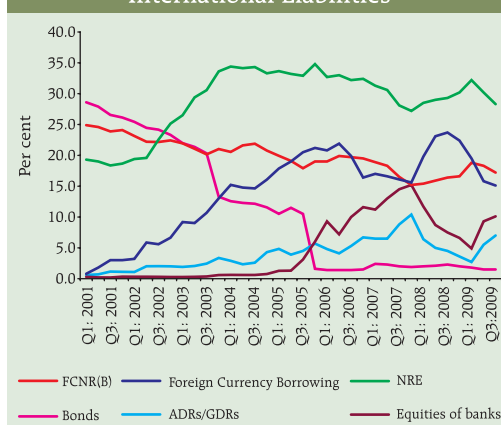


Chart 2: Major Components of International Liabilities of Banks in India (in per cent) as at end-September 2009



per cent, respectively, over the year (Statement I). The corresponding growth rates over the previous quarters were 34.7 per cent and 16.0 per cent. Consequently, the share of the major component 'Other International Liabilities' in the total international liabilities increased to 23.0 per cent from 21.1 per cent during the period (Chart 2 and 3). Correspondingly, the share of the major component 'Deposits and Loans' declined to 75.4 per cent from 77.3 per cent during the same period.

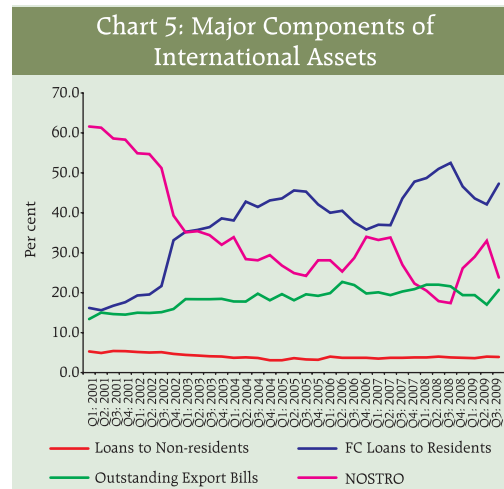
Chart 3: Major Components of International Liabilities



IV.1.C Components and Composition of International Assets

At end-September 2009, the outstanding export bills drawn on non-residents registered a substantial growth of 16.4 per cent over the previous quarter, raising its share in the total international assets to 20.7 per cent from 17.0 per cent in the previous quarter. The foreign currency loans to residents, which had declining trend until last quarter since September 2008, registered an increase of 7.8 per cent over the previous quarter.

The composition of the international assets in terms of the shares by the three major components (*viz.* 'Loans and Deposits', 'Holdings of Debt Securities' and 'Other International Assets') in the total international assets remained more or less same since September 2008 [Statement I]. The share of the 'Nostro balances' had an upward trend until previous quarter, while it declined sharply from 33.0 per cent to 23.8 per cent over the previous quarter (Chart 4 and 5). The component 'foreign



currency loans to residents' continued to be the dominating component of the international assets.

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

As at end-September 2009, the share of the international liabilities towards the non-bank sector increased gradually to 76.2 per cent from 68.3 per cent a year ago (Statement II). As regards the currency composition of the international liabilities,

Chart 4: Major Components of International Assets of Banks in India (in per cent) as at end-September 2009

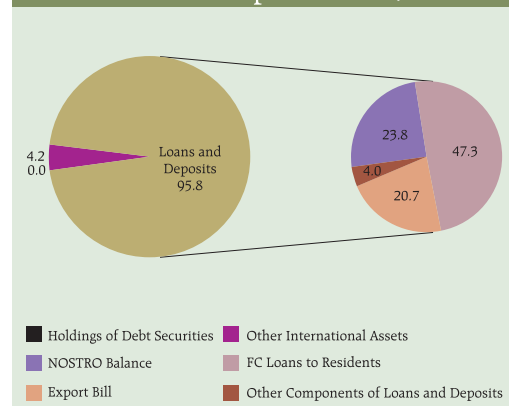
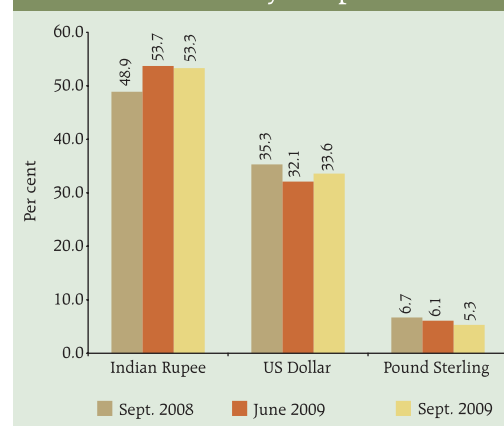


Chart 6: International Liabilities of Banks in India - Currency Composition



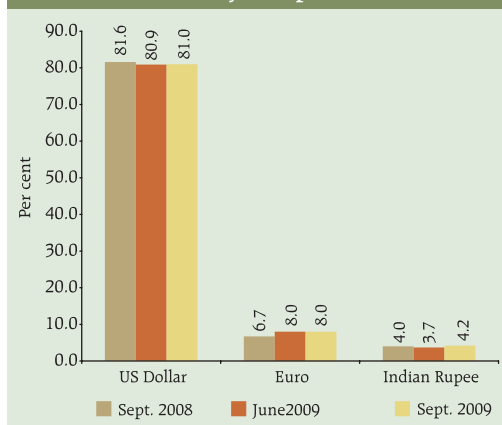
the Indian Rupee continued to be the dominating currency and at end-September 2009, the share of the currency in the international liabilities was higher than the corresponding share a year ago (Chart 6).

The sector and currency-wise composition of total international liabilities at end-September 2009 showed that as high as 86.1 per cent and 84.1 per cent of liabilities denominated in Indian Rupees and Pound Sterling, respectively, were towards non-bank sector. The share of the liabilities denominated in US Dollar towards non-bank sector rose to 66.6 per cent as at end-September 2009 from 64.3 per cent in the previous quarter (Statement II).

The share of non-bank sector in the international assets, at end-September 2009, increased to 65.1 per cent (Statement II) from 55.6 per cent in the previous quarter. The corresponding share was as high as 72.9 per cent a year ago. In terms of the currency composition of international assets for all sectors, the US Dollar continued to be the major currency with a share of 81.0 per cent, distantly followed by Euro (8.0 per cent). The international assets denominated in Indian Rupee had a share of 4.2 per cent in the total international assets (Chart 7, Statement II).

Sector and currency-wise composition of total assets showed that as at end-September 2009, almost all (98.7 per cent) the assets denominated in Indian Rupee are towards non-bank sector. For the international assets denominated in Swiss Franc, Euro, Japanese Yen and US Dollar, the share of the non-bank sector substantially

Chart 7: International Assets of Banks in India
Currency Composition



increased as compared to the corresponding shares in the previous quarter.

IV.1.E Composition by Country of Residence of Transaction Units

Statement III presents the classification of liabilities and assets according to country of residence of transacting units denominated in domestic as well foreign currencies. At end-September 2009, the international liabilities towards transacting units (bank and non-bank sectors) from the USA had the highest share of 31.3 per cent followed by the UK (12.3 per cent). The share towards transacting units in India was at 6.6 per cent (Chart 8).

The country-wise breakup of major components of the international liabilities revealed that at end-September 2009, the FCNR(B) deposits by the transacting units from the USA, the UK and the UAE declined over the previous quarter while the NRE deposits by the transacting units from the USA registered a substantial increase over the previous quarter (Statement IV).

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

Items	(in Rs. crore)					
	Amount Outstanding # as at end					
	September 2008		June 2009		September 2009	
	Rs. Crore+	US\$ million	Rs. Crore+	US\$ million	Rs. Crore+	US\$ million
International Liabilities						
Liabilities to residents and non-residents denominated in foreign currencies	2,02,914 (51.1)	43,205 (51.1)	1,92,557 (46.3)	40,196 (46.3)	2,07,204 (46.7)	43,073 (46.7)
Liabilities to non-residents denominated in Indian Rupees	1,93,803 (48.9)	41,265 (48.9)	2,23,491 (53.7)	46,653 (53.7)	2,36,737 (53.3)	49,213 (53.3)
Total International Liabilities	3,96,717 (100.0)	84,471 (100.0)	4,16,048 (100.0)	86,849 (100.0)	4,43,941 (100.0)	92,286 (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.)	2,12,352 (96.0)	45,215 (96.0)	2,22,577 (96.3)	46,462 (96.3)	2,12,604 (95.8)	44,196 (95.8)
Assets in Indian Rupees with Non-residents (includes Rupee loans to non-residents out of non-resident deposits)	8,894 (4.0)	1,894 (4.0)	8,576 (3.7)	1,790 (3.7)	9,259 (4.2)	1,925 (4.2)
Total International Assets	2,21,246 (100.0)	47,109 (100.0)	2,31,153 (100.0)	48,252 (100.0)	2,21,863 (100.0)	46,121 (100.0)

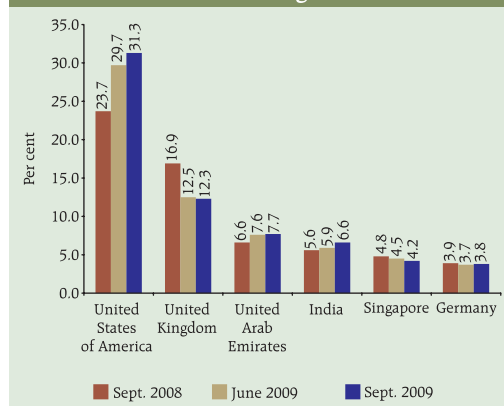
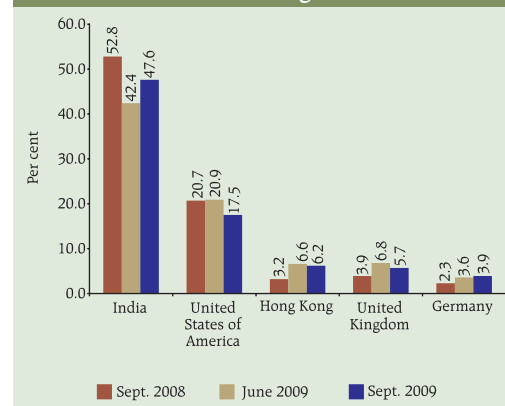
+ 1 crore= 10 million. The FEDAI revaluation rate for Rupee-US Dollar exchange as at end-September 2008, June 2009 and September 2009 were Rs.46.9650, Rs.47.9050 and Rs.48.1050 per US Dollar, respectively.

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 for previous quarters have been revised.

For the quarter under reference, of the total international assets of the banking sector, 65.1 per cent were concentrated in

the two countries, viz., India (47.6 per cent) and the USA (17.5 per cent) (Chart 9, Statement III). Among the major

Chart 8: International Liabilities of Banks in India According to Country of Residence of Transacting Units**Chart 9: International Assets of Banks in India According to Country of Residence of Transacting Units**

components of the international assets, the decline in the Nostro balances at end-September 2009 (Statement V), over the previous quarter, was primarily towards the banks from the USA, the UK, France, Singapore, Belgium and Japan.

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

The classification of international liabilities of banks according to their country of incorporation is presented in Statement VI. Among the banks incorporated in countries other than India, at end-September 2009, the USA had the highest share in international liabilities at 7.1 per cent while those from Hong Kong and the UK had shares of 6.5 per cent and 4.4 per cent, respectively. The banks incorporated in India accounted for the highest share at 75.4 per cent against a share of 72.3 per cent a year ago.

For the quarter, the share of the banks incorporated in India in the international assets (Statement VI) was marginally higher at 71.8 per cent compared to 71.2 per cent a year ago. The share of the banks incorporated in the UK depicted an increasing trend till last quarter, registering a decline to 9.8 per cent from 10.4 per cent over the previous quarter.

IV.2 Consolidated Banking Statistics (CBS)

The CBS provides country-wise (immediate country risk exposure), residual-maturity-wise and sector-wise classification of international claims (on-balance-sheet) of banks on countries other than India. It

also provides consolidated country risk exposure on an ultimate risk basis and international claims arising out of derivatives, guarantees and credit commitments.

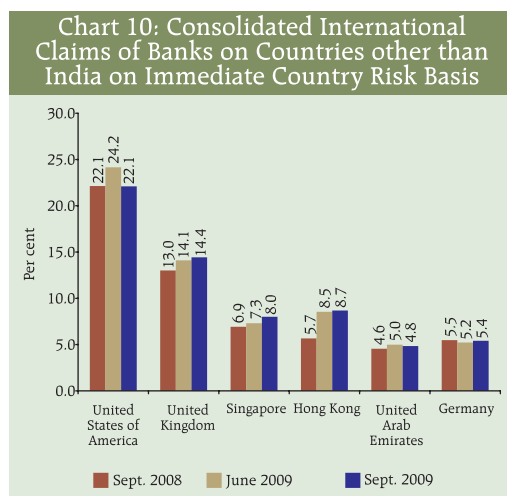
There are four reports comprising the consolidated banking statistics on immediate risk basis. The first report is a sum of the consolidated banking statistics for (i) domestic banks, (ii) inside (reporting) area foreign banks and (iii) outside (reporting) area foreign banks and the remaining three reports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

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

Consolidated international claims of banks, based on immediate risk basis, on countries other than India at end-September 2009, recorded a decline of Rs.12,344 crore (5.3 per cent) to Rs.2,19,212 crore over the previous quarter and an increase of Rs.41,652 crore (23.5 per cent) over the position a year ago (Statement VII).

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

Consolidated international claims of banks, classified according to country of immediate risk, revealed that at end-



September 2009, reporting banks' claims on the USA accounted for the largest share (22.1 per cent), followed by the UK (14.4 per cent), Hong Kong (8.7 per cent) and Singapore (8.0 per cent) (Chart 10 and Table 3).

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

Sectoral classification of consolidated international claims of banks on other countries, on immediate country risk basis is presented in Statement VII. At end-September 2009, the share of the banking sector in the international claims increased to 41.0 per cent from 36.3 per cent a year ago. A corresponding decline was observed in the share towards the non-bank private sector.

The sectoral classification of the consolidated international claims of banks against the USA and the UK depicted a shift in the sectoral composition, against these countries for the international claims; the share of the banking sector was increasing during September 2008 to June 2009 but registered a decline for the September 2009 quarter.

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

Country	Amount Outstanding as at end					
	September 2008		June 2009		September 2009	
	Rs. Crore+	US\$ million	Rs. Crore+	US\$ million	Rs. Crore+	US\$ million
Total Consolidated International Claims (excluding claims on India)	1,77,560	37,807	2,31,556	48,336	2,19,212	45,569
<i>of which:</i>						
United States of America #	39,294 (22.1)	8,367 (22.1)	55,931 (24.2)	11,675 (24.2)	48,446 (22.1)	10,071 (22.1)
United Kingdom@	23,109 (13.0)	4,920 (13.0)	32,648 (14.1)	6,815 (14.1)	31,622 (14.4)	6,574 (14.4)
Singapore	12,303 (6.9)	2,620 (6.9)	16,919 (7.3)	3,532 (7.3)	17,546 (8.0)	3,647 (8.0)
Hong Kong	10,056 (5.7)	2,141 (5.7)	19,784 (8.5)	4,130 (8.5)	19,032 (8.7)	3,956 (8.7)
United Arab Emirates	8,082 (4.6)	1,721 (4.6)	11,567 (5.0)	2,415 (5.0)	10,605 (4.8)	2,205 (4.8)
Germany	9,742 (5.5)	2,074 (5.5)	12,089 (5.2)	2,524 (5.2)	11,862 (5.4)	2,466 (5.4)

+ 1 crore = 10 million. The FEDAI revaluation rate for Rupee-US Dollar exchange as at end-September 2008, June 2009, and September 2009 were Rs.46.9650, Rs 47.9050 and Rs.48.1050 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 for previous quarters have been revised.

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

As evidenced by the data as at end-September 2009, the reporting banks continued to prefer short-term lending/investments over the long term portfolio. However, the share of the long-term claims to the total international claims was higher at 36.8 per cent as against 35.1 per cent a year ago and it was at 35.7 per cent for the previous quarter. The details of consolidated international claims of banks according to residual maturity and country

of immediate risk are provided in Statement VII.

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

Consolidated foreign claims of domestic banks (international claims of Indian banks plus local claims in local currency of foreign offices of Indian banks) on ultimate risk basis, as at end-September 2009, has seen a rise to Rs.1,88,205 crore (4.4 per cent) from Rs.1,80,210 crore a year ago (Table 4). Consolidated foreign claims of Indian banks

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

(Rs. crore)							
Total Foreign Claims				Contingent Claims/Exposures Arising from Guarantees			
Country of Ultimate Risk	Consolidated Claims			Country of Ultimate Risk	Consolidated Claims		
	end-Sept. 2008	end-June 2009	end-Sept. 2009		end-Sept. 2008	end-June 2009	end-Sept. 2009
Total	1,80,210	2,03,178	1,88,205	Total	43,412	44,753	42,127
<i>of which:</i>				<i>of which:</i>			
United States of America #	35,439 (19.7)	51,623 (25.4)	38,911 (20.7)	United States of America #	6,606 (15.2)	7,685 (17.2)	6,964 (16.5)
United Kingdom @	24,860 (13.8)	22,673 (11.2)	25,190 (13.4)	China	3,021 (7.0)	6,135 (13.7)	5,652 (13.4)
Singapore	12,504 (6.9)	14,311 (7.0)	13,351 (7.1)	United Arab Emirates	2,657 (6.1)	4,315 (9.6)	3,337 (7.9)
Canada	11,494 (6.4)	12,180 (6.0)	11,558 (6.1)	Japan	2,325 (5.4)	1,729 (3.9)	2,002 (4.8)
Hong Kong	6,491 (3.6)	15,347 (7.6)	13,217 (7.0)	United Kingdom @	2,116 (4.9)	2,445 (5.5)	2,469 (5.9)
Contingent Claims/Exposures Arising from Derivatives				Contingent Claims/Exposures Arising from Credit Commitments			
Country of Ultimate Risk	Consolidated Claim			Country of Ultimate Risk	Consolidated Claim		
	end-Sept. 2008	end-June 2009	end-Sept. 2009		end-Sept. 2008	end-June 2009	end-Sept. 2009
Total	18,182	16,167	15,696	Total	6,482	4,717	5,126
<i>of which:</i>				<i>of which:</i>			
United Kingdom @	4,169 (22.9)	3,841 (23.8)	3,363 (21.4)	Bangladesh	1,122 (17.3)	1,747 (37.0)	1,470 (28.7)
United States of America #	2,975 (16.4)	3,001 (18.6)	2,237 (14.3)	United States of America #	3,719 (57.4)	730 (15.5)	1,419 (27.7)
France	2,745 (15.1)	1,905 (11.8)	3,121 (19.9)	Singapore	412 (6.4)	691 (15.5)	532 (10.4)
Canada	408 (2.2)	319 (2.0)	666 (4.2)	Switzerland	6 (0.1)	4 (0.1)	304 (5.9)
Switzerland	1,127 (6.2)	1,290 (8.0)	1,215 (7.7)	Hong Kong	218 (3.4)	498 (10.6)	260 (5.1)

@ excluding Guernsey, Isle of Man and Jersey. # includes Midway Island and Wake Islands.
Note: Figures in brackets represent percentages to total.

for the quarter, against the top 5 countries in terms of their share in the consolidated foreign claims, remained almost same over the levels as at end-September 2008 except against Hong Kong, which registered a substantial increase in the share from 3.6 per cent to 7.0 per cent.

The consolidated claims/exposure of Indian banks, on countries other than India, arising out of derivatives, as at end-September 2009, declined to Rs.15,696 crore from Rs.18,182 crore a year ago. The claims, arising out of guarantees, as at end-September 2009 registered a decline to Rs.42,127 crore from Rs.43,412 crore over

the level a year ago. For the reference quarter, the consolidated claims of India, on countries other than India, arising out of credit commitments have witnessed a decline over the position a year ago, but registered an increase over the previous quarter.

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

A comparative position of CBS of India and the CBS of BIS reporting countries as at end-September 2009 and end-September 2008 has been presented in various tables (Table 5, 6, 7 and 8) covering three aspects,

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 #		
	Sept. 2008	Sept. 2009	Sept. 2008	Sept.2009	Sept. 2008	Sept. 2009	
(a) Total Foreign Claims (b+c)	33,994.0 (100.0)	31,542.5 (100.0)	222.6 (100.0)	228.4 (100.0)	43.3 (100.0)	50.1 (100.0)	
(b) Local Claims in Local Currencies	11,410.9 (33.6)	10,759.5 (34.1)	76.3 (34.3)	79.9 (35.0)	5.5 (12.7)	4.5 (9.0)	
(c) Total International Claim	22,583.1 (66.4)	20,783.0 (65.9)	146.3 (65.7)	148.5 (65.0)	37.8 (87.3)	45.6 (91.0)	
<i>of which:</i>							
Maturity	Short-Term *	11,915.7 (52.8)	10,169.0 (48.9)	82.8 (56.6)	77.6 (52.3)	23.9 (63.1)	27.8 (61.0)
	Long-Term **	7,195.6 (31.9)	7,402.8 (35.6)	43.9 (30.0)	49.8 (33.6)	13.3 (35.1)	16.8 (36.8)
Sector@	Bank	10,241.9 (45.4)	8,754.8 (42.1)	50.5 (34.5)	45.4 (30.6)	13.7 (36.3)	18.7 (41.0)
	Non-Bank Public	2,292.2 (10.2)	2,792.6 (13.4)	7.1 (4.9)	6.6 (4.5)	0.3 (0.8)	0.2 (0.3)
	Non-Bank	9,756.0 (43.2)	8,984.3 (43.2)	84.5 (57.8)	91.9 (61.9)	23.8 (62.8)	26.7 (58.6)

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 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).

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	
	September 2008	September 2009
Total International Claims	17,750.8	16,501.7
<i>of which :</i>		
Germany	3,557.0 (20.0)	2,852.8 (17.3)
Japan	1,970.7 (11.1)	2,061.9 (12.5)
France	2,070.8 (11.7)	1,995.3 (12.1)
United States	961.2 (5.4)	1,755.4 (10.6)
United Kingdom	2,037.2 (11.5)	1,747.7 (10.6)
Switzerland	1,313.5 (7.4)	1,048.6 (6.4)
Netherlands	1,043.6 (5.9)	894.3 (5.4)
India #	37.9 (0.2)	45.6 (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)

viz., (i) consolidated international/foreign claims of banks in the BIS reporting countries on all other countries, (ii) consolidated international/foreign claims of banks in the BIS reporting countries on India and (iii) international/foreign claims of Indian

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 #		
	Sept. 2008	Sept. 2009	Sept. 2008	Sept. 2009	Sept. 2008	Sept. 2009	
(a) Total Foreign Claims	28,220.7	26,239.3	205.0	203.7	38.4	39.1	
<i>of which:</i>							
Sector	Banks	7,754.8 (27.5)	6,338.7 (24.2)	49.5 (24.2)	39.6 (19.4)	17.6 (45.9)	17.5 (44.7)
	Non-Bank Public	4,107.8 (14.6)	4,798.1 (18.3)	16.2 (7.9)	26.7 (13.1)	0.7 (1.9)	0.6 (1.5)
	Non-Bank Private	16,128.6 (57.2)	14,876.6 (56.7)	138.7 (67.7)	137.2 (67.3)	20.0 (52.2)	21.1 (53.8)
(b) Other Exposures							
Derivatives	4,839.4	4,623.6	28.5	14.5	3.9	3.3	
Guarantees	8,227.7	8,849.8	26.2	25.0	9.2	8.8	
Credit Commitments	4,493.5	3,801.5	16.4	17.9	1.4	1.1	

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 30 countries submitting CBS on immediate risk basis, 24 countries submitted CBS on ultimate risk basis to the BIS.

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

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

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

(US\$ billion)		
Country of Incorporation	International Claims on India	
	September 2008	September 2009
Total International Claims	120.2	119.0
<i>of which:</i>		
United States of America	21.1 (17.5)	31.1 (26.1)
United Kingdom	22.3 (18.5)	21.7 (18.2)
Japan	11.4 (9.5)	11.6 (9.8)
Germany	15.5 (12.9)	11.4 (9.6)
France	7.7 (6.4)	10.2 (8.5)
The Netherlands	11.5 (9.6)	8.8 (7.4)
Switzerland	5.5 (4.6)	5.1 (4.3)
Chinese Taipei	4.2 (3.5)	4.3 (3.6)

Note: 1. The data on international claims on India of banks incorporated in Canada and Ireland are masked by the BIS.
2. Figures in brackets represent percentages to total international claims.

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

Banks on countries other than India. The data published by the BIS relate to the consolidated total international/foreign claims of all BIS reporting countries on other

countries. Further, the claims of India denote claims of Indian Banks' branches/offices, operating in India and abroad, on countries other than India.

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

(Rs. crore)

Liability/Asset Category	International Liabilities				
	Amount Outstanding as at end of				
	Q3:2008	Q4:2008	Q1:2009	Q2:2009	Q3:2009
1. Deposits and Loans	3,13,589	3,18,994	3,23,205	3,21,689	3,34,858
	(79.0)	(81.1)	(83.6)	(77.3)	(75.4)
(a) Foreign Currency Non-resident Bank [FCNR(B)] Scheme	64,868 (16.4)	65,357 (16.6)	72,783 (18.8)	76,341 (18.3)	76,388 (17.2)
(b) Resident Foreign Currency (RFC) A/cs	1,010 (0.3)	1,084 (0.3)	947 (0.2)	1,036 (0.2)	1,484 (0.3)
(c) Exchange Earners Foreign Currency (EEFC) A/cs	11,170 (2.8)	15,112 (3.8)	15,914 (4.1)	15,677 (3.8)	19,150 (4.3)
(d) Other foreign currency deposits (including Inter-bank foreign currency deposits)	2,166 (0.5)	2,261 (0.6)	1,648 (0.4)	2,424 (0.6)	3,089 (0.7)
(e) Foreign Currency Borrowings (Inter-bank borrowing in India and from abroad, external commercial borrowings of banks)	94,155 (23.7)	88,189 (22.4)	75,398 (19.5)	65,934 (15.8)	66,927 (15.1)
(f) Vostro balances and balances in exchange houses and in term deposits	2,066 (0.5)	1,954 (0.5)	2,012 (0.5)	2,112 (0.5)	3,899 (0.9)
(g) Non-resident External Rupee(NRE) A/cs	1,16,368 (29.3)	1,18,899 (30.2)	1,24,488 (32.2)	1,25,513 (30.2)	1,25,536 (28.3)
(h) Non-Resident Ordinary (NRO) Rupee A/cs	10,926 (2.8)	16,929 (4.3)	20,686 (5.4)	22,707 (5.5)	26,687 (6.0)
(i) Embassy A/cs	239 (0.1)	218 (0.1)	116 (0.0)	110 (0.0)	109 (0.0)
(j) Foreign Institutional Investors' (FII) A/cs	10,619 (2.7)	8,991 (2.3)	9,211 (2.4)	9,822 (2.4)	11,577 (2.6)
(k) ESCROW A/cs	2 (0.0)	1 (0.0)	1 (0.0)	14 (0.0)	13 (0.0)
2. Own Issues of International Securities	10,127	8,058	6,864	6,446	7,055
	(2.6)	(2.0)	(1.8)	(1.5)	(1.6)
(a) Bonds	9,231 (2.3)	8,040 (2.0)	6,849 (1.8)	6,436 (1.5)	6,549 (1.5)
(b) Floating Rate Notes (FRN)	25 (0.0)	19 (0.0)	14 (0.0)	11 (0.0)	–
(c) Other Own Issues of International Debt Securities	872 (0.2)	–	–	–	506 (0.1)
3. Other International Liabilities	73,001	66,210	56,540	87,913	1,02,028
	(18.4)	(16.8)	(14.6)	(21.1)	(23.0)
(a) ADRs/GDRs	17,673 (4.5)	14,298 (3.6)	10,357 (2.7)	23,038 (5.5)	31,038 (7.0)
(b) Equities of banks held by non-residents	29,648 (7.5)	26,066 (6.6)	18,932 (4.9)	38,555 (9.3)	44,736 (10.1)
(c) Capital/remittable profits of foreign banks	25,681 (6.5)	25,846 (6.6)	27,251 (7.0)	26,321 (6.3)	26,253 (5.9)
Total International Liabilities +	3,96,717	3,93,263	3,86,608	4,16,048	4,43,941
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

(Rs. crore)

Liability/Asset Category	International Assets				
	Amount Outstanding as at end of				
	Q3:2008	Q4:2008	Q1:2009	Q2:2009	Q3:2009
1. Loans and Deposits	2,11,606	2,17,310	2,19,547	2,22,220	2,12,481
	(95.6)	(95.9)	(95.7)	(96.1)	(95.8)
(a) Loans to Non-residents (includes Rupee loans and Foreign Currency (FC) loans out of non-resident deposits)	8,324 (3.8)	8,387 (3.7)	8,341 (3.6)	9,132 (4.0)	8,613 (3.9)
(b) FC Loans to Residents (incl. loans out of FCNR(B) deposits, PCFCs, FC lending to & FC Deposits with banks in India, etc.)	1,16,257 (52.5)	1,05,582 (46.6)	99,973 (43.6)	97,337 (42.1)	1,04,950 (47.3)
(c) Outstanding Export Bills drawn on non-residents by residents	47,872 (21.6)	44,041 (19.4)	44,564 (19.4)	39,391 (17.0)	45,861 (20.7)
(d) Foreign Currency /TTs, etc., in hand	571 (0.3)	159 (0.1)	172 (0.1)	161 (0.1)	148 (0.1)
(e) Nostro balances including balances in Term Deposits with non-resident banks (includes FCNR funds held abroad)	38,581 (17.4)	59,140 (26.1)	66,496 (29.0)	76,199 (33.0)	52,909 (23.8)
2. Holdings of Debt Securities	152	84	76	70	59
	(0.1)	(0.0)	(0.0)	(0.0)	(0.0)
(a) Investment in Foreign Government Securities (including Treasury Bills)	70 (0.0)	61 (0.0)	54 (0.0)	48 (0.0)	38 (0.0)
(b) Investment in Other Debt Securities	81 (0.0)	23 (0.0)	22 (0.0)	22 (0.0)	21 (0.0)
3. Other International Assets	9,489	9,137	9,733	8,863	9,323
	(4.3)	(4.0)	(4.2)	(3.8)	(4.2)
(a) Investments in Equities Abroad	1,579 (0.7)	1,585 (0.7)	1,556 (0.7)	1,544 (0.7)	1,669 (0.8)
(b) Capital supplied to and receivable profits from foreign branches of Indian banks and other unclassified intl. assets	7,910 (3.6)	7,552 (3.3)	8,177 (3.6)	7,319 (3.2)	7,653 (3.4)
Total International Assets +	2,21,246	2,26,530	2,29,356	2,31,153	2,21,863
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

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

2. Totals may not tally due to rounding off.

3. Data for previous quarters have been revised.

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)**

(Rs. crore)

Currency	International Liabilities									
	All Sector					Non-Bank Sector				
	Q3: 2008	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009	Q3: 2008	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009
Swiss Franc	567 (0.1)	594 (0.2)	792 (0.2)	814 (0.2)	786 (0.2)	21 (0.0)	59 (0.0)	34 (0.0)	34 (0.0)	114 (0.0)
Euro	16,399 (4.1)	16,802 (4.3)	16,695 (4.3)	17,097 (4.1)	19,250 (4.3)	12,425 (4.6)	11,944 (4.4)	12,774 (4.6)	12,756 (4.0)	13,662 (4.0)
Pound Sterling	26,445 (6.7)	21,831 (5.6)	22,584 (5.8)	25,531 (6.1)	23,628 (5.3)	16,934 (6.3)	17,681 (6.5)	18,819 (6.8)	21,883 (6.9)	19,873 (5.9)
Indian Rupee	1,93,803 (48.9)	1,96,188 (49.9)	2,00,437 (51.8)	2,23,491 (53.7)	2,36,737 (53.3)	1,66,437 (61.5)	1,67,458 (61.4)	1,70,943 (61.6)	1,92,544 (61.1)	2,03,887 (60.3)
Japanese Yen	15,473 (3.9)	17,451 (4.4)	12,541 (3.2)	9,060 (2.2)	8,592 (1.9)	1,213 (0.4)	1,178 (0.4)	651 (0.2)	229 (0.1)	70 (0.0)
Other Foreign Currencies	4,181 (1.1)	4,341 (1.1)	5,451 (1.4)	6,328 (1.5)	5,904 (1.3)	1,073 (0.4)	983 (0.4)	1,337 (0.5)	1,693 (0.5)	1,413 (0.4)
US Dollar	139,850 (35.3)	136,056 (34.6)	128,109 (33.1)	133,727 (32.1)	149,045 (33.6)	72,714 (26.8)	73,307 (26.9)	73,005 (26.3)	85,952 (27.3)	99,254 (29.3)
Total	3,96,717 (100.0)	3,93,263 (100.0)	3,86,608 (100.0)	4,16,048 (100.0)	4,43,941 (100.0)	2,70,817 (100.0)	2,72,609 (100.0)	2,77,562 (100.0)	3,15,090 (100.0)	3,38,271 (100.0)
International Assets										
Swiss Franc	1,693 (0.8)	1,555 (0.7)	1,212 (0.5)	758 (0.3)	527 (0.2)	1,368 (0.8)	1,043 (0.7)	889 (0.6)	282 (0.2)	299 (0.2)
Euro	14,891 (6.7)	13,650 (6.0)	13,999 (6.1)	18,553 (8.0)	17,703 (8.0)	9,755 (6.0)	8,776 (6.2)	6,634 (4.8)	5,857 (4.6)	6,675 (4.6)
Pound Sterling	5,258 (2.4)	5,690 (2.5)	5,712 (2.5)	5,578 (2.4)	5,828 (2.6)	1,442 (0.9)	1,147 (0.8)	1,349 (1.0)	1,794 (1.4)	1,937 (1.3)
Indian Rupee	8,894 (4.0)	8,572 (3.8)	7,680 (3.3)	8,577 (3.7)	9,259 (4.2)	8,812 (5.5)	8,529 (6.0)	7,606 (5.5)	8,495 (6.6)	9,140 (6.3)
Japanese Yen	3,179 (1.4)	3,049 (1.3)	4,156 (1.8)	3,974 (1.7)	3,650 (1.6)	1,818 (1.1)	1,753 (1.2)	2,999 (2.2)	2,358 (1.8)	2,860 (2.0)
Other Foreign Currencies	6,826 (3.1)	7,167 (3.2)	6,737 (2.9)	6,719 (2.9)	5,209 (2.3)	1,130 (0.7)	839 (0.6)	1,110 (0.8)	1,230 (1.0)	1,083 (0.7)
US Dollar	180,504 (81.6)	186,848 (82.5)	189,860 (82.8)	186,994 (80.9)	179,688 (81.0)	136,969 (84.9)	120,292 (84.5)	117,424 (85.1)	108,523 (84.4)	122,469 (84.8)
Total	2,21,246 (100.0)	2,26,530 (100.0)	2,29,356 (100.0)	2,31,153 (100.0)	2,21,863 (100.0)	1,61,294 (100.0)	1,42,378 (100.0)	1,38,011 (100.0)	1,28,538 (100.0)	1,44,463 (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 for previous quarters have been revised.
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 Quarter

(Rs. crore)

Country	International Liabilities									
	All Currencies					Foreign Currencies				
	Q3: 2008	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009	Q3: 2008	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009
Total	3,96,717	3,93,263	3,86,608	4,16,048	4,43,941	2,02,914	1,97,074	1,86,171	1,92,557	2,07,204
<i>of Which</i>	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
Bahrain	8,423 (2.1)	8,059 (2.0)	9,260 (2.4)	9,157 (2.2)	8,535 (1.9)	6,093 (3.0)	5,874 (3.0)	6,446 (3.5)	6,324 (3.3)	6,320 (3.1)
Canada	4,523 (1.1)	4,079 (1.0)	4,847 (1.3)	5,727 (1.4)	6,142 (1.4)	1,625 (0.8)	1,598 (0.8)	1,493 (0.8)	2,055 (1.1)	2,445 (1.2)
China	5,152 (1.3)	5,076 (1.3)	5,697 (1.5)	5,562 (1.3)	5,973 (1.3)	4,799 (2.4)	4,874 (2.5)	5,533 (3.0)	5,376 (2.8)	5,799 (2.8)
France	7,831 (2.0)	6,452 (1.6)	6,116 (1.6)	6,771 (1.6)	8,445 (1.9)	5,167 (2.5)	4,007 (2.0)	2,609 (1.4)	2,368 (1.2)	3,351 (1.6)
Germany (includes ECB)	15,227 (3.8)	15,221 (3.9)	16,819 (4.4)	16,865 (4.1)	15,967 (3.6)	10,725 (5.3)	10,622 (5.4)	11,665 (6.3)	11,963 (6.2)	12,417 (6.0)
Hong Kong	12,638 (3.2)	14,153 (3.6)	11,682 (3.0)	11,316 (2.7)	11,778 (2.7)	6,328 (3.1)	7,933 (4.0)	5,245 (2.8)	4,590 (2.4)	5,340 (2.6)
India	22,282 (5.6)	26,711 (6.8)	24,725 (6.4)	24,583 (5.9)	29,246 (6.6)	22,282 (11.0)	26,711 (13.6)	24,725 (13.3)	24,583 (12.8)	29,246 (14.1)
Kuwait	6,609 (1.7)	6,348 (1.6)	7,213 (1.9)	7,224 (1.7)	7,981 (1.8)	1,537 (0.8)	1,745 (0.9)	1,868 (1.0)	1,489 (0.8)	2,066 (1.0)
Mauritius	15,507 (3.9)	11,565 (2.9)	9,970 (2.6)	15,256 (3.7)	16,671 (3.8)	1,855 (0.9)	1,745 (0.9)	2,143 (1.2)	283 (0.1)	417 (0.2)
No Specific Country (country Unknown)	23,764 (6.0)	15,329 (3.9)	12,626 (3.3)	16,621 (4.0)	16,003 (3.6)	1,893 (0.9)	1,629 (0.8)	1,550 (0.8)	1,820 (0.9)	2,100 (1.0)
Saudi Arabia	9,668 (2.4)	11,930 (3.0)	11,853 (3.1)	13,080 (3.1)	10,740 (2.4)	1,676 (0.8)	1,660 (0.8)	1,694 (0.9)	1,596 (0.8)	1,641 (0.8)
Singapore	19,032 (4.8)	19,789 (5.0)	19,753 (5.1)	18,745 (4.5)	18,540 (4.2)	13,536 (6.7)	13,865 (7.0)	13,932 (7.5)	12,480 (6.5)	11,934 (5.8)
United Arab Emirates	26,229 (6.6)	31,018 (7.9)	29,417 (7.6)	31,818 (7.6)	34,219 (7.7)	5,238 (2.6)	5,503 (2.8)	6,406 (3.4)	7,022 (3.6)	7,124 (3.4)
United Kingdom @	67,195 (16.9)	57,665 (14.7)	50,419 (13.0)	51,894 (12.5)	54,601 (12.3)	46,593 (23.0)	36,350 (18.4)	33,409 (17.9)	33,392 (17.3)	36,388 (17.6)
United States of America#	94,012 (23.7)	1,02,571 (26.1)	1,09,933 (28.4)	1,23,434 (29.7)	1,38,981 (31.3)	46,998 (23.2)	48,174 (24.4)	45,955 (24.7)	56,818 (29.5)	58,531 (28.2)

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 Quarter (Concl'd.)

(Rs. crore)

Country	International Assets									
	All Currencies					Foreign Currencies				
	Q3: 2008	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009	Q3: 2008	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009
Total	2,21,246	2,26,530	2,29,356	2,31,153	2,21,863	2,12,352	2,17,958	2,21,676	2,22,577	2,12,604
of Which	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
Belgium	1,705 (0.8)	1,871 (0.8)	2,013 (0.9)	2,976 (1.3)	2,560 (1.2)	1,684 (0.8)	1,864 (0.9)	2,005 (0.9)	2,930 (1.3)	2,452 (1.2)
Canada	1,481 (0.7)	1,432 (0.6)	1,974 (0.9)	1,813 (0.8)	1,809 (0.8)	1,312 (0.6)	1,256 (0.6)	1,806 (0.8)	1,676 (0.8)	1,630 (0.8)
China	1,410 (0.6)	1,444 (0.6)	1,476 (0.6)	1,650 (0.7)	2,236 (1.0)	1,396 (0.7)	1,433 (0.7)	1,463 (0.7)	1,636 (0.7)	2,218 (1.0)
France	1,662 (0.8)	1,640 (0.7)	3,168 (1.4)	4,432 (1.9)	2,570 (1.2)	1,531 (0.7)	1,627 (0.7)	3,119 (1.4)	4,378 (2.0)	2,517 (1.2)
Germany (includes ECB)	5,157 (2.3)	4,517 (2.0)	5,779 (2.5)	8,274 (3.6)	8,588 (3.9)	5,024 (2.4)	4,442 (2.0)	5,675 (2.6)	8,176 (3.7)	8,466 (4.0)
Hong Kong	7,057 (3.2)	14,915 (6.6)	16,176 (7.1)	15,223 (6.6)	13,801 (6.2)	6,971 (3.3)	14,841 (6.8)	16,107 (7.3)	15,010 (6.7)	13,581 (6.4)
India	1,16,711 (52.8)	1,06,062 (46.8)	1,00,480 (43.8)	97,894 (42.4)	1,05,498 (47.6)	1,16,711 (55.0)	1,06,062 (48.7)	1,00,480 (45.3)	97,894 (44.0)	1,05,498 (49.6)
Italy	1,355 (0.6)	1,234 (0.5)	1,397 (0.6)	1,092 (0.5)	1,225 (0.6)	1,339 (0.6)	1,224 (0.6)	1,389 (0.6)	1,081 (0.5)	1,218 (0.6)
Japan	1,773 (0.8)	1,862 (0.8)	2,793 (1.2)	2,961 (1.3)	1,977 (0.9)	1,744 (0.8)	1,834 (0.8)	2,766 (1.2)	2,930 (1.3)	1,948 (0.9)
The Netherlands	806 (0.4)	651 (0.3)	1,111 (0.5)	1,472 (0.6)	1,559 (0.7)	798 (0.4)	644 (0.3)	1,104 (0.5)	1,452 (0.7)	1,537 (0.7)
No Specific Country (Country Unknown)	1,333 (0.6)	1,127 (0.5)	962 (0.4)	1,566 (0.7)	1,702 (0.8)	616 (0.3)	433 (0.2)	316 (0.1)	728 (0.3)	501 (0.2)
Singapore	4,647 (2.1)	4,179 (1.8)	3,800 (1.7)	4,567 (2.0)	4,266 (1.9)	4,221 (2.0)	3,861 (1.8)	3,517 (1.6)	4,263 (1.9)	3,979 (1.9)
United Arab Emirates	5,306 (2.4)	5,024 (2.2)	5,225 (2.3)	5,827 (2.5)	6,113 (2.8)	4,246 (2.0)	4,219 (1.9)	4,440 (2.0)	4,714 (2.1)	4,683 (2.2)
United Kingdom@	8,693 (3.9)	11,190 (4.9)	14,430 (6.3)	15,821 (6.8)	12,542 (5.7)	8,027 (3.8)	10,536 (4.8)	13,806 (6.2)	15,170 (6.8)	11,780 (5.5)
United States of America#	45,689 (20.7)	52,053 (23.0)	52,685 (23.0)	48,258 (20.9)	38,843 (17.5)	41,469 (19.5)	48,521 (22.3)	48,781 (22.0)	44,531 (20.0)	35,591 (16.7)

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

- 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 for previous quarters have been revised.
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)

		(Rs. crore)									
Country	Major Components	Q3: 2008		Q4: 2008		Q1: 2009		Q2: 2009		Q3: 2009	
Australia	FCNR(B)	331	(0.5)	289	(0.4)	552	(0.8)	596	(0.8)	417	(0.5)
	Borrowings	294	(0.3)	144	(0.2)	443	(0.6)	507	(0.8)	212	(0.3)
	NRE Deposits	890	(0.8)	710	(0.6)	781	(0.6)	799	(0.6)	775	(0.6)
	Total	1,955	(0.5)	1,637	(0.4)	2,294	(0.6)	2,637	(0.6)	2,430	(0.5)
Bahrain	FCNR(B)	5,526	(8.5)	5,579	(8.5)	6,273	(8.6)	6,147	(8.1)	6,139	(8.0)
	Borrowings	556	(0.6)	220	(0.2)	100	(0.1)	117	(0.2)	116	(0.2)
	NRE Deposits	2,116	(1.8)	1,721	(1.4)	2,241	(1.8)	2,359	(1.9)	1,800	(1.4)
	Total	8,423	(2.1)	8,059	(2.0)	9,260	(2.4)	9,157	(2.2)	8,535	(1.9)
Belgium	FCNR(B)	67	(0.1)	89	(0.1)	105	(0.1)	71	(0.1)	80	(0.1)
	Borrowings	1,831	(1.9)	3,036	(3.4)	1,179	(1.6)	1,201	(1.8)	1,182	(1.8)
	NRE Deposits	100	(0.1)	168	(0.1)	246	(0.2)	246	(0.2)	217	(0.2)
	Total	2,271	(0.6)	3,588	(0.9)	1,822	(0.5)	1,846	(0.4)	1,820	(0.4)
Canada	FCNR(B)	1,025	(1.6)	974	(1.5)	950	(1.3)	897	(1.2)	1,109	(1.5)
	Borrowings	471	(0.5)	441	(0.5)	306	(0.4)	463	(0.7)	615	(0.9)
	NRE Deposits	1,724	(1.5)	1,171	(1.0)	1,753	(1.4)	1,851	(1.5)	1,680	(1.3)
	Total	4,523	(1.1)	4,079	(1.0)	4,847	(1.3)	5,727	(1.4)	6,142	(1.4)
China	FCNR(B)	4,766	(7.3)	4,874	(7.5)	5,506	(7.6)	5,359	(7.0)	5,374	(7.0)
	Borrowings	—	—	—	—	25	(0.0)	—	—	298	(0.4)
	NRE Deposits	221	(0.2)	113	(0.1)	120	(0.1)	129	(0.1)	112	(0.1)
	Total	5,152	(1.3)	5,076	(1.3)	5,697	(1.5)	5,562	(1.3)	5,973	(1.3)
France	FCNR(B)	168	(0.3)	203	(0.3)	265	(0.4)	238	(0.3)	277	(0.4)
	Borrowings	4,354	(4.6)	3,340	(3.8)	2,078	(2.8)	1,803	(2.7)	2,203	(3.3)
	NRE Deposits	431	(0.4)	344	(0.3)	416	(0.3)	385	(0.3)	439	(0.3)
	Total	7,831	(2.0)	6,452	(1.6)	6,116	(1.6)	6,771	(1.6)	8,445	(1.9)
Germany (includes ECB)	FCNR(B)	6,741	(10.4)	7,000	(10.7)	7,651	(10.5)	7,428	(9.7)	7,463	(9.8)
	Borrowings	3,605	(3.8)	3,283	(3.7)	3,675	(4.9)	3,958	(6.0)	4,094	(6.1)
	NRE Deposits	949	(0.8)	1,055	(0.9)	1,865	(1.5)	1,873	(1.5)	880	(0.7)
	Total	15,227	(3.8)	15,221	(3.9)	16,819	(4.4)	16,865	(4.1)	15,967	(3.6)
Hong Kong	FCNR(B)	807	(1.2)	904	(1.4)	886	(1.2)	1,271	(1.7)	1,055	(1.4)
	Borrowings	2,320	(2.5)	3,817	(4.3)	2,683	(3.6)	1,358	(2.1)	2,113	(3.2)
	NRE Deposits	1,187	(1.0)	1,203	(1.0)	1,315	(1.1)	1,395	(1.1)	939	(0.7)
	Total	12,638	(3.2)	14,153	(3.6)	11,682	(3.0)	11,316	(2.7)	11,778	(2.7)
India	FCNR(B)	—	—	—	—	—	—	—	—	—	—
	Borrowings	8,773	(9.3)	8,944	(10.1)	7,486	(9.9)	7,134	(10.8)	7,805	(11.7)
	NRE Deposits	—	—	—	—	—	—	—	—	—	—
	Total	22,282	(5.6)	26,711	(6.8)	24,725	(6.4)	24,583	(5.9)	29,246	(6.6)
Japan	FCNR(B)	172	(0.3)	370	(0.6)	259	(0.4)	498	(0.7)	450	(0.6)
	Borrowings	1,412	(1.5)	1,521	(1.7)	1,419	(1.9)	1,371	(2.1)	1,407	(2.1)
	NRE Deposits	570	(0.5)	587	(0.5)	671	(0.5)	751	(0.6)	625	(0.5)
	Total	4,357	(1.1)	4,481	(1.1)	4,361	(1.1)	5,112	(1.2)	5,077	(1.1)
Kenya	FCNR(B)	1,101	(1.7)	916	(1.4)	848	(1.2)	819	(1.1)	712	(0.9)
	Borrowings	71	(0.1)	43	(0.0)	56	(0.1)	53	(0.1)	53	(0.1)
	NRE Deposits	1,079	(0.9)	950	(0.8)	1,167	(0.9)	1,136	(0.9)	1,104	(0.9)
	Total	2,317	(0.6)	1,999	(0.5)	2,387	(0.6)	2,329	(0.6)	2,159	(0.5)
Kuwait	FCNR(B)	1,508	(2.3)	1,692	(2.6)	1,712	(2.4)	1,448	(1.9)	2,008	(2.6)
	Borrowings	4	(0.0)	2	(0.0)	109	(0.1)	0	(0.0)	5	(0.0)
	NRE Deposits	4,709	(4.0)	4,101	(3.4)	4,588	(3.7)	5,177	(4.1)	4,990	(4.0)
	Total	6,609	(1.7)	6,348	(1.6)	7,213	(1.9)	7,224	(1.7)	7,981	(1.8)
Mauritius	FCNR(B)	17	(0.0)	15	(0.0)	35	(0.0)	32	(0.0)	31	(0.0)
	Borrowings	1,711	(1.8)	1,624	(1.8)	2,028	(2.7)	129	(0.2)	108	(0.2)
	NRE Deposits	32	(0.0)	31	(0.0)	237	(0.2)	169	(0.1)	63	(0.1)
	Total	15,507	(3.9)	11,565	(2.9)	9,970	(2.6)	15,256	(3.7)	16,671	(3.8)
Netherlands	FCNR(B)	243	(0.4)	175	(0.3)	175	(0.2)	185	(0.2)	186	(0.2)
	Borrowings	5,950	(6.3)	4,496	(5.1)	2,319	(3.1)	117	(0.2)	1,388	(2.1)
	NRE Deposits	204	(0.2)	164	(0.1)	269	(0.2)	234	(0.2)	364	(0.3)
	Total	11,315	(2.9)	9,989	(2.5)	6,851	(1.8)	3,925	(0.9)	5,186	(1.2)

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

(Rs. crore)						
Country	Major Components	Q3: 2008	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009
No Specific Country (Country unknown)	FCNR(B)	1,312 (2.0)	1,291 (2.0)	1,230 (1.7)	1,252 (1.6)	1,226 (1.6)
	Borrowings	— —	— —	— —	3 (0.0)	2 (0.0)
	NRE Deposits	12,215 (10.5)	5,519 (4.6)	6,005 (4.8)	6,139 (4.9)	4,340 (3.5)
	Total	23,764 (6.0)	15,329 (3.9)	12,626 (3.3)	16,621 (4.0)	16,003 (3.6)
Oman	FCNR(B)	608 (0.9)	638 (1.0)	658 (0.9)	630 (0.8)	611 (0.8)
	Borrowings	31 (0.0)	15 (0.0)	26 (0.0)	19 (0.0)	31 (0.0)
	NRE Deposits	2,998 (2.6)	3,999 (3.4)	3,783 (3.0)	3,896 (3.1)	3,676 (2.9)
	Total	3,946 (1.0)	5,059 (1.3)	4,927 (1.3)	5,174 (1.2)	4,935 (1.1)
Qatar	FCNR(B)	405 (0.6)	377 (0.6)	362 (0.5)	406 (0.5)	425 (0.6)
	Borrowings	1 (0.0)	— —	— —	— —	2 (0.0)
	NRE Deposits	2,568 (2.2)	2,267 (1.9)	2,572 (2.1)	2,839 (2.3)	2,674 (2.1)
	Total	3,208 (0.8)	2,979 (0.8)	3,588 (0.9)	3,902 (0.9)	3,688 (0.8)
Saudi Arabia	FCNR(B)	1,648 (2.5)	1,638 (2.5)	1,573 (2.2)	1,474 (1.9)	1,531 (2.0)
	Borrowings	17 (0.0)	3 (0.0)	103 (0.1)	108 (0.2)	94 (0.1)
	NRE Deposits	7,621 (6.5)	9,555 (8.0)	9,376 (7.5)	10,165 (8.1)	8,138 (6.5)
	Total	9,668 (2.4)	11,930 (3.0)	11,853 (3.1)	13,080 (3.1)	10,740 (2.4)
Singapore	FCNR(B)	620 (1.0)	626 (1.0)	739 (1.0)	1217 (1.6)	2,338 (3.1)
	Borrowings	9,942 (10.6)	11,821 (13.4)	12,085 (16.0)	10,326 (15.7)	8,487 (12.7)
	NRE Deposits	2,330 (2.0)	2,199 (1.8)	2,398 (1.9)	2,548 (2.0)	2,324 (1.9)
	Total	19,032 (4.8)	19,789 (5.0)	19,753 (5.1)	18,745 (4.5)	18,540 (4.2)
Spain (Incl. Balearic Is, Canary Is. and Ceuta & Melilla)	FCNR(B)	451 (0.7)	325 (0.5)	470 (0.6)	564 (0.7)	508 (0.7)
	Borrowings	13 (0.0)	6 (0.0)	— —	17 (0.0)	32 (0.0)
	NRE Deposits	788 (0.7)	691 (0.6)	827 (0.7)	827 (0.7)	824 (0.7)
	Total	2,166 (0.5)	1,836 (0.5)	1,509 (0.4)	1,721 (0.4)	1,715 (0.4)
Switzerland (includes BIS)	FCNR(B)	112 (0.2)	145 (0.2)	350 (0.5)	121 (0.2)	127 (0.2)
	Borrowings	534 (0.6)	523 (0.6)	724 (1.0)	779 (1.2)	672 (1.0)
	NRE Deposits	366 (0.3)	396 (0.3)	420 (0.3)	493 (0.4)	372 (0.3)
	Total	1,709 (0.4)	1,570 (0.4)	2,230 (0.6)	2,032 (0.5)	2,620 (0.6)
United Arab Emirates	FCNR(B)	4,915 (7.6)	5,358 (8.2)	5,853 (8.0)	6,772 (8.9)	6,621 (8.7)
	Borrowings	191 (0.2)	2 (0.0)	397 (0.5)	96 (0.1)	208 (0.3)
	NRE Deposits	18,402 (15.8)	22,007 (18.5)	18,799 (15.1)	19,943 (15.9)	20,486 (16.3)
	Total	26,229 (6.6)	31,018 (7.9)	29,417 (7.6)	31,818 (7.6)	34,219 (7.7)
United Kingdom @	FCNR(B)	14,379 (22.2)	14,766 (22.6)	16,396 (22.5)	18,000 (23.6)	17,884 (23.4)
	Borrowings	30,151 (32.0)	19,663 (22.3)	15,739 (20.9)	13,462 (20.4)	15,399 (23.0)
	NRE Deposits	11,076 (9.5)	12,920 (10.9)	8,691 (7.0)	9,066 (7.2)	8,087 (6.4)
	Total	67,195 (16.9)	57,665 (14.7)	50,419 (13.0)	51,894 (12.5)	54,601 (12.3)
United States of America#	FCNR(B)	11,284 (17.4)	10,733 (16.4)	14,494 (19.9)	15,026 (19.7)	14,041 (18.4)
	Borrowings	18,695 (19.9)	21,742 (24.7)	18,587 (24.7)	19,310 (29.3)	16,843 (25.2)
	NRE Deposits	35,028 (30.1)	38,221 (32.1)	45,797 (36.8)	43,052 (34.3)	50,939 (40.6)
	Total	94,012 (23.7)	1,02,571 (26.1)	1,09,933 (28.4)	1,23,434 (29.7)	1,38,981 (31.3)
Total	FCNR(B)	64,868 (100.0)	65,357 (100.0)	72,783 (100.0)	76,341 (100.0)	76,388 (100.0)
	Borrowings	94,155 (100.0)	88,189 (100.0)	75,398 (100.0)	65,934 (100.0)	66,927 (100.0)
	NRE Deposits	1,16,368 (100.0)	1,18,899 (100.0)	1,24,488 (100.0)	1,25,513 (100.0)	1,25,536 (100.0)
	Total	3,96,717 (100.0)	3,93,263 (100.0)	3,86,608 (100.0)	4,16,048 (100.0)	4,43,941 (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 for previous quarters have been revised.
4. 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)**

(Rs. crore)						
Country	Major Components	Q3: 2008	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009
Australia	Export Bill	368 (0.8)	203 (0.5)	203 (0.5)	343 (0.9)	445 (1.0)
	Nostro	429 (1.1)	504 (0.9)	684 (1.0)	594 (0.8)	349 (0.7)
	Total	870 (0.4)	768 (0.3)	947 (0.4)	1,007 (0.4)	867 (0.4)
Bahrain	Export Bill	80 (0.2)	55 (0.1)	191 (0.4)	158 (0.4)	226 (0.5)
	Nostro	397 (1.0)	668 (1.1)	923 (1.4)	876 (1.1)	403 (0.8)
	Total	890 (0.4)	1,123 (0.5)	1,508 (0.7)	1,414 (0.6)	1,003 (0.5)
Belgium	Export Bill	993 (2.1)	1,268 (2.9)	1,228 (2.8)	922 (2.3)	941 (2.1)
	Nostro	419 (1.1)	332 (0.6)	518 (0.8)	1,804 (2.4)	1,092 (2.1)
	Total	1,705 (0.8)	1,871 (0.8)	2,013 (0.9)	2,976 (1.3)	2,560 (1.2)
Canada	Export Bill	402 (0.8)	382 (0.9)	315 (0.7)	293 (0.7)	379 (0.8)
	Nostro	423 (1.1)	537 (0.9)	514 (0.8)	402 (0.5)	266 (0.5)
	Total	1,481 (0.7)	1,432 (0.6)	1,974 (0.9)	1,813 (0.8)	1,809 (0.8)
China	Export Bill	1,098 (2.3)	761 (1.7)	749 (1.7)	826 (2.1)	1,555 (3.4)
	Nostro	—	—	—	—	—
	Total	1,410 (0.6)	1,444 (0.6)	1,476 (0.6)	1,650 (0.7)	2,236 (1.0)
France	Export Bill	1,046 (2.2)	1,010 (2.3)	874 (2.0)	719 (1.8)	789 (1.7)
	Nostro	445 (1.2)	472 (0.8)	2,128 (3.2)	3,486 (4.6)	1,621 (3.1)
	Total	1,662 (0.8)	1,640 (0.7)	3,168 (1.4)	4,432 (1.9)	2,570 (1.2)
Germany (Includes ECB)	Export Bill	1,373 (2.9)	1,269 (2.9)	1,360 (3.1)	993 (2.5)	1,429 (3.1)
	Nostro	2,695 (7.0)	2,614 (4.4)	3,757 (5.6)	6,662 (8.7)	6,565 (12.4)
	Total	5,157 (2.3)	4,517 (2.0)	5,779 (2.5)	8,274 (3.6)	8,588 (3.9)
Hong Kong	Export Bill	3,010 (6.3)	3,478 (7.9)	4,392 (9.9)	4,762 (12.1)	4,817 (10.5)
	Nostro	2,872 (7.4)	10,262 (17.4)	10,545 (15.9)	9,128 (12.0)	7,844 (14.8)
	Total	7,057 (3.2)	14,915 (6.6)	16,176 (7.1)	15,223 (6.6)	13,801 (6.2)
India	Export Bill	—	—	—	—	—
	Nostro	—	—	—	—	—
	Total	1,16,711 (52.8)	1,06,062 (46.8)	1,00,480 (43.8)	97,894 (42.4)	1,05,498 (47.6)
Italy	Export Bill	1,248 (2.6)	1,128 (2.6)	1,291 (2.9)	943 (2.4)	1,097 (2.4)
	Nostro	64 (0.2)	68 (0.1)	69 (0.1)	110 (0.1)	94 (0.2)
	Total	1,355 (0.6)	1,234 (0.5)	1,397 (0.6)	1,092 (0.5)	1,225 (0.6)
Japan	Export Bill	310 (0.6)	443 (1.0)	1,547 (3.5)	1,191 (3.0)	1,059 (2.3)
	Nostro	1,061 (2.8)	1,087 (1.8)	941 (1.4)	1,439 (1.9)	614 (1.2)
	Total	1,773 (0.8)	1,862 (0.8)	2,793 (1.2)	2,961 (1.3)	1,977 (0.9)
Netherlands	Export Bill	694 (1.4)	581 (1.3)	573 (1.3)	355 (0.9)	633 (1.4)
	Nostro	98 (0.3)	52 (0.1)	524 (0.8)	1,063 (1.4)	908 (1.7)
	Total	806 (0.4)	651 (0.3)	1,111 (0.5)	1,472 (0.6)	1,559 (0.7)

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

(Rs. crore)						
Country	Major Components	Q3: 2008	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009
No Specific Country (Country unknown)	Export Bill	511 (1.1)	330 (0.7)	315 (0.7)	263 (0.7)	422 (0.9)
	Nostro	— —	— 199	(0.3) —		
	Total	1,333 (0.6)	1,127 (0.5)	962 (0.4)	1,566 (0.7)	1,702 (0.8)
Singapore	Export Bill	1,401 (2.9)	1,118 (2.5)	1,080 (2.4)	1,092 (2.8)	1,529 (3.3)
	Nostro	1,796 (4.7)	1,672 (2.8)	1,682 (2.5)	2,392 (3.1)	1,255 (2.4)
	Total	4,647 (2.1)	4,179 (1.8)	3,800 (1.7)	4,567 (2.0)	4,266 (1.9)
Sri Lanka	Export Bill	584 (1.2)	348 (0.8)	225 (0.5)	193 (0.5)	202 (0.4)
	Nostro	46 (0.1)	76 (0.1)	58 (0.1)	79 (0.1)	43 (0.1)
	Total	1,047 (0.5)	885 (0.4)	799 (0.3)	858 (0.4)	983 (0.4)
United Arab Emirates	Export Bill	3,667 (7.7)	3,412 (7.7)	3,403 (7.6)	4,040 (10.3)	4,356 (9.5)
	Nostro	83 (0.2)	109 (0.2)	410 (0.6)	423 (0.6)	469 (0.9)
	Total	5,306 (2.4)	5,024 (2.2)	5,225 (2.3)	5,827 (2.5)	6,113 (2.8)
United Kingdom@	Export Bill	2,434 (5.1)	2,002 (4.5)	2,171 (4.9)	2,128 (5.4)	2,509 (5.5)
	Nostro	4,049 (10.5)	6,938 (11.7)	9,469 (14.2)	11,643 (15.3)	8,153 (15.4)
	Total	8,693 (3.9)	11,190 (4.9)	14,430 (6.3)	15,821 (6.8)	12,542 (5.7)
United States of America#	Export Bill	19,618 (41.0)	16,637 (37.8)	16,395 (36.8)	12,219 (31.0)	13,868 (30.2)
	Nostro	22,244 (57.7)	31,691 (53.6)	32,360 (48.7)	32,333 (42.4)	21,637 (40.9)
	Total	45,689 (20.7)	52,053 (23.0)	52,685 (23.0)	48,258 (20.9)	38,843 (17.5)
Total	Export Bill	47,872 (100.0)	44,041 (100.0)	44,564 (100.0)	39,391 (100.0)	45,861 (100.0)
	Nostro	38,581 (100.0)	59,140 (100.0)	66,496 (100.0)	76,199 (100.0)	52,909 (100.0)
	Total	2,21,246 (100.0)	2,26,530 (100.0)	2,29,356 (100.0)	2,31,153 (100.0)	2,21,863 (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 for previous quarters have been revised.
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 Quarter

(Rs. crore)

Country	International Liabilities									
	Total: All Sectors					Position <i>vis-a-vis</i> Banks				
	Q3: 2008	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009	Q3: 2008	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009
Bahrain	322 (0.1)	301 (0.1)	341 (0.1)	286 (0.1)	302 (0.1)	68 (0.1)	59 (0.0)	59 (0.1)	59 (0.1)	59 (0.1)
Bangladesh	64 (0.0)	52 (0.0)	74 (0.0)	88 (0.0)	83 (0.0)	62 (0.0)	49 (0.0)	71 (0.1)	87 (0.1)	81 (0.1)
Belgium	993 (0.3)	1,023 (0.3)	887 (0.2)	720 (0.2)	639 (0.1)	948 (0.8)	968 (0.8)	816 (0.7)	666 (0.7)	581 (0.5)
Canada	3,535 (0.9)	3,835 (1.0)	3,485 (0.9)	3,488 (0.8)	3,465 (0.8)	3,427 (2.7)	3,609 (3.0)	3,350 (3.1)	3,345 (3.3)	3,316 (3.1)
France	5,546 (1.4)	4,821 (1.2)	5,653 (1.5)	5,122 (1.2)	5,678 (1.3)	4,437 (3.5)	3,831 (3.2)	4,419 (4.1)	3,937 (3.9)	4,809 (4.6)
Germany (includes ECB)	8,492 (2.1)	9,461 (2.4)	9,963 (2.6)	9,206 (2.2)	7,763 (1.7)	3,637 (2.9)	3,541 (2.9)	3,341 (3.1)	2,922 (2.9)	2,339 (2.2)
Hong Kong	28,620 (7.2)	26,822 (6.8)	26,357 (6.8)	25,110 (6.0)	28,861 (6.5)	11,734 (9.3)	10,920 (9.1)	9,106 (8.4)	6,250 (6.2)	7,962 (7.5)
India	2,86,876 (72.3)	2,81,267 (71.5)	2,74,230 (70.9)	3,08,573 (74.2)	3,34,885 (75.4)	61,065 (48.5)	57,534 (47.7)	49,977 (45.8)	52,303 (51.8)	54,508 (51.6)
Japan	1,399 (0.4)	1,368 (0.3)	1,417 (0.4)	1,206 (0.3)	1,209 (0.3)	1,324 (1.1)	1,311 (1.1)	1,340 (1.2)	1,174 (1.2)	1,146 (1.1)
Mauritius	110 (0.0)	83 (0.0)	104 (0.0)	104 (0.0)	108 (0.0)	83 (0.1)	71 (0.1)	74 (0.1)	74 (0.1)	78 (0.1)
Netherlands	11,286 (2.8)	10,691 (2.7)	7,082 (1.8)	4,422 (1.1)	4,511 (1.0)	10,008 (7.9)	8,499 (7.0)	5,432 (5.0)	2,388 (2.4)	2,007 (1.9)
Oman	206 (0.1)	201 (0.1)	218 (0.1)	207 (0.0)	187 (0.0)	33 (0.0)	20 (0.0)	42 (0.0)	37 (0.0)	48 (0.0)
Russia	–	–	–	131 (0.0)	108 (0.0)	–	–	–	111 (0.1)	108 (0.1)
Singapore	3,870 (1.0)	3,989 (1.0)	3,650 (0.9)	3,598 (0.9)	3,287 (0.7)	3,857 (3.1)	3,976 (3.3)	3,638 (3.3)	3,585 (3.6)	3,287 (3.1)
South Africa	–	–	–	138 (0.0)	164 (0.0)	–	–	–	138 (0.1)	164 (0.2)
South Korea	213 (0.1)	202 (0.1)	228 (0.1)	190 (0.0)	191 (0.0)	206 (0.2)	195 (0.2)	203 (0.2)	169 (0.2)	169 (0.2)
Sri Lanka	90 (0.0)	101 (0.0)	83 (0.0)	78 (0.0)	84 (0.0)	52 (0.0)	46 (0.0)	55 (0.1)	51 (0.1)	50 (0.0)
Switzerland (Includes BIS)	–	–	259 (0.1)	253 (0.1)	723 (0.2)	–	–	259 (0.2)	253 (0.3)	723 (0.7)
Taiwan, China	110 (0.0)	110 (0.0)	110 (0.0)	112 (0.0)	110 (0.0)	110 (0.1)	110 (0.1)	110 (0.1)	110 (0.1)	110 (0.1)
Thailand	127 (0.0)	139 (0.0)	141 (0.0)	142 (0.0)	141 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)
United Arab Emirates	416 (0.1)	412 (0.1)	399 (0.1)	411 (0.1)	429 (0.1)	86 (0.1)	88 (0.1)	82 (0.1)	83 (0.1)	84 (0.1)
United Kingdom@	20,290 (5.1)	20,986 (5.3)	20,718 (5.4)	19,833 (4.8)	19,312 (4.4)	12,724 (10.1)	12,050 (10.0)	11,510 (10.6)	10,272 (10.2)	9,869 (9.3)
United States of America#	24,078 (6.1)	27,327 (6.9)	31,134 (8.1)	32,558 (7.8)	31,701 (7.1)	11,931 (9.5)	13,667 (11.3)	15,052 (13.8)	12,835 (12.7)	14,136 (13.4)
Total	3,96,717 (100.0)	3,93,263 (100.0)	3,86,608 (100.0)	4,16,048 (100.0)	4,43,941 (100.0)	1,25,901 (100.0)	1,20,653 (100.0)	1,09,046 (100.0)	1,00,958 (100.0)	1,05,670 (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 Quarter (Concl'd.)

(Rs. crore)										
Country	International Assets									
	Total: All Sectors					Position <i>vis-a-vis</i> Banks				
	Q3: 2008	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009	Q3: 2008	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009
Bahrain	230 (0.1)	327 (0.1)	379 (0.2)	361 (0.2)	382 (0.2)	15 (0.0)	23 (0.0)	70 (0.1)	49 (0.0)	53 (0.1)
Bangladesh	16 (0.0)	10 (0.0)	35 (0.0)	20 (0.0)	24 (0.0)	12 (0.0)	8 (0.0)	28 (0.0)	15 (0.0)	20 (0.0)
Belgium	763 (0.3)	810 (0.4)	666 (0.3)	514 (0.2)	477 (0.2)	164 (0.3)	186 (0.2)	167 (0.2)	36 (0.0)	46 (0.1)
Canada	3,154 (1.4)	1,391 (0.6)	1,159 (0.5)	848 (0.4)	838 (0.4)	49 (0.1)	32 (0.0)	52 (0.1)	68 (0.1)	26 (0.0)
France	1,257 (0.6)	948 (0.4)	2,366 (1.0)	2,693 (1.2)	2,530 (1.1)	340 (0.6)	228 (0.3)	1,626 (1.8)	2,085 (2.0)	2,104 (2.7)
Germany (includes ECB)	1,967 (0.9)	1,472 (0.6)	1,570 (0.7)	1,008 (0.4)	1,154 (0.5)	242 (0.4)	332 (0.4)	295 (0.3)	451 (0.4)	216 (0.3)
Hong Kong	6,590 (3.0)	11,196 (4.9)	12,863 (5.6)	7,848 (3.4)	6,817 (3.1)	7 (0.0)	5,735 (6.8)	7,123 (7.8)	3,343 (3.3)	1,779 (2.3)
India	1,57,586 (71.2)	1,60,197 (70.7)	1,62,004 (70.6)	1,66,149 (71.9)	1,59,301 (71.8)	47,812 (79.8)	60,357 (71.7)	63,963 (70.0)	73,231 (71.4)	51,590 (66.7)
Japan	1,572 (0.7)	1,573 (0.7)	1,113 (0.5)	809 (0.3)	634 (0.3)	367 (0.6)	358 (0.4)	438 (0.5)	476 (0.5)	503 (0.6)
Mauritius	15 (0.0)	10 (0.0)	9 (0.0)	27 (0.0)	27 (0.0)	1 (0.0)	1 (0.0)	6 (0.0)	24 (0.0)	24 (0.0)
Netherlands	8,888 (4.0)	6,935 (3.1)	5,881 (2.6)	5,552 (2.4)	4,458 (2.0)	111 (0.2)	116 (0.1)	134 (0.1)	1,258 (1.2)	38 (0.0)
Oman	3 (0.0)	29 (0.0)	27 (0.0)	1 (0.0)	2 (0.0)	2 (0.0)	4 (0.0)	1 (0.0)	1 (0.0)	1 (0.0)
Russia	–	–	–	21 (0.0)	74 (0.0)	–	–	–	21 (0.0)	74 (0.1)
Singapore	5,698 (2.6)	4,893 (2.2)	5,919 (2.6)	5,848 (2.5)	5,283 (2.4)	3,497 (5.8)	2,974 (3.5)	3,626 (4.0)	3,590 (3.5)	3,181 (4.1)
South Korea	38 (0.0)	68 (0.0)	160 (0.1)	179 (0.1)	167 (0.1)	23 (0.0)	58 (0.1)	123 (0.1)	163 (0.2)	155 (0.2)
Sri Lanka	13 (0.0)	69 (0.0)	68 (0.0)	57 (0.0)	63 (0.0)	7 (0.0)	7 (0.0)	4 (0.0)	3 (0.0)	10 (0.0)
Switzerland (Includes BIS)	–	–	–	5 (0.0)	5 (0.0)	–	–	–	–	–
Taiwan, China	5 (0.0)	2 (0.0)	17 (0.0)	7 (0.0)	10 (0.0)	0 (0.0)	1 (0.0)	14 (0.0)	3 (0.0)	0 (0.0)
Thailand	7 (0.0)	11 (0.0)	12 (0.0)	11 (0.0)	10 (0.0)	7 (0.0)	11 (0.0)	12 (0.0)	11 (0.0)	10 (0.0)
United Arab Emirates	138 (0.1)	49 (0.0)	34 (0.0)	40 (0.0)	67 (0.0)	42 (0.1)	28 (0.0)	21 (0.0)	23 (0.0)	51 (0.1)
United Kingdom@	21,829 (9.9)	21,638 (9.6)	21,824 (9.5)	24,147 (10.4)	21,807 (9.8)	6,219 (10.4)	7,828 (9.3)	7,709 (8.4)	8,790 (8.6)	7,457 (9.6)
United States of America#	11,477 (5.2)	14,904 (6.6)	13,247 (5.8)	15,008 (6.5)	17,732 (8.0)	1,033 (1.7)	5,862 (7.0)	5,934 (6.5)	8,976 (8.7)	10,058 (13.0)
Total	2,21,246 (100.0)	2,26,530 (100.0)	2,29,356 (100.0)	2,31,153 (100.0)	2,21,863 (100.0)	59,952 (100.0)	84,152 (100.0)	91,345 (100.0)	1,02,615 (100.0)	77,400 (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. Data for previous quarters have been revised.

4. Q1, Q2, Q3 and Q4 denote quarters ended March, June, September and December, respectively.

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

(Rs. crore)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Un-allocated	Bank	Non-Bank Public	Non-Bank Private
Total International Claims	Sep-2008	1,77,560	1,12,092	62,370	3,098	64,497	1,509	1,11,554
	Dec-2008	1,91,118	116,029	72,088	3,000	75,135	732	1,15,251
	Mar-2009	2,24,665	140,290	79,828	4,548	1,02,223	656	1,21,786
	Jun-2009	2,31,556	144,319	82,699	4,537	1,10,573	804	1,20,179
	Sep-2009	2,19,212	133,688	80,578	4,947	89,957	726	1,28,529
Australia	Sep-2008	2,251	729	1,506	17	1,593	2	656
	Dec-2008	1,999	531	1,469	—	1,470	—	529
	Mar-2009	1,917	764	1,154	—	1,384	1	532
	Jun-2009	2,281	1,039	1,242	—	1,437	3	842
	Sep-2009	2,020	857	1,163	—	1,126	7	887
Bahamas	Sep-2008	832	812	20	—	127	—	705
	Dec-2008	726	717	9	—	49	—	677
	Mar-2009	999	835	164	—	195	—	804
	Jun-2009	1,124	1,003	121	—	440	—	684
	Sep-2009	915	792	122	—	182	—	733
Bahrain	Sep-2008	3,318	1,519	1,799	—	2,958	—	360
	Dec-2008	3,302	1,557	1,745	—	2,995	—	307
	Mar-2009	3,561	1,969	1,592	—	3,021	—	539
	Jun-2009	4,603	2,059	2,521	22	4,150	—	453
	Sep-2009	4,894	1,985	2,576	333	4,340	—	554
Belgium	Sep-2008	3,649	3,180	469	—	454	—	3,195
	Dec-2008	3,433	3,013	419	—	463	—	2,970
	Mar-2009	3,835	3,208	627	—	1,137	—	2,697
	Jun-2009	4,014	3,331	684	—	1,902	—	2,112
	Sep-2009	4,218	3,431	787	—	1,710	—	2,508
Canada	Sep-2008	5,772	1,805	3,220	747	2,586	76	3,110
	Dec-2008	5,636	1,443	3,205	989	3,124	1	2,511
	Mar-2009	6,348	1,547	3,325	1,476	3,823	2	2,523
	Jun-2009	6,316	1,363	3,256	1,697	3,870	1	2,445
	Sep-2009	6,400	887	3,267	2,246	3,944	2	2,454
Cayman Islands	Sep-2008	1,495	1,042	452	—	92	—	1,403
	Dec-2008	1,660	1,083	577	—	90	—	1,570
	Mar-2009	2,230	1,164	1,066	—	161	—	2,070
	Jun-2009	2,792	1,384	1,408	—	262	—	2,529
	Sep-2009	2,421	1,359	1,062	—	—	—	2,421
China	Sep-2008	1,390	1,149	241	—	122	—	1,268
	Dec-2008	1,419	1,275	144	—	—	—	1,419
	Mar-2009	1,418	1,278	140	—	1	—	1,417
	Jun-2009	1,460	1,338	122	—	1	—	1,459
	Sep-2009	2,030	1,895	135	—	1	—	2,028
Cyprus	Sep-2008	1,862	924	939	—	298	—	1,564
	Dec-2008	2,565	1,038	1,527	—	1,027	—	1,539
	Mar-2009	2,513	1,104	1,409	—	985	—	1,528
	Jun-2009	2,615	1,323	1,292	—	960	—	1,655
	Sep-2009	1,884	624	1,260	—	149	—	1,735
Denmark	Sep-2008	1,373	1,042	331	—	1,263	—	111
	Dec-2008	1,305	866	439	—	1,112	—	193
	Mar-2009	1,461	1,014	447	—	1,271	—	190
	Jun-2009	1,333	893	441	—	1,164	—	169
	Sep-2009	865	484	381	—	720	—	145

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.)

(Rs. crore)								
Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Un-allocated	Bank	Non-Bank Public	Non-Bank Private
Egypt	Sep-2008	151	135	16	–	–	–	151
	Dec-2008	94	94	1	–	–	–	94
	Mar-2009	590	194	397	–	–	–	590
	Jun-2009	716	223	494	–	–	–	716
	Sep-2009	816	299	517	–	–	–	816
France	Sep-2008	4,519	3,079	1,440	–	2,451	554	1,514
	Dec-2008	4,126	2,675	1,451	–	2,742	–	1,383
	Mar-2009	4,393	2,949	1,444	–	3,134	–	1,259
	Jun-2009	5,427	4,164	1,263	–	4,298	–	1,130
	Sep-2009	4,009	2,862	1,147	–	2,377	–	1,631
Germany (includes ECB)	Sep-2008	9,742	7,778	1,888	76	4,348	459	4,935
	Dec-2008	9,565	7,838	1,727	–	4,756	80	4,730
	Mar-2009	9,869	8,380	1,488	–	5,295	107	4,467
	Jun-2009	12,089	10,334	1,755	–	7,815	110	4,164
	Sep-2009	11,862	10,168	1,695	–	8,030	32	3,800
Hong Kong	Sep-2008	10,056	8,868	1,188	–	5,664	–	4,392
	Dec-2008	14,779	13,364	1,414	–	9,605	–	5,174
	Mar-2009	19,031	17,018	2,013	–	13,857	–	5,174
	Jun-2009	19,784	17,581	2,203	–	13,751	19	6,014
	Sep-2009	19,032	17,800	1,232	–	13,480	–	5,552
Indonesia	Sep-2008	1,258	826	432	–	50	–	1,209
	Dec-2008	1,416	887	529	–	22	–	1,393
	Mar-2009	1,645	914	730	–	119	–	1,525
	Jun-2009	1,371	630	741	–	172	–	1,198
	Sep-2009	1,443	714	729	–	33	–	1,410
Ireland	Sep-2008	1,328	644	684	–	616	–	713
	Dec-2008	1,253	491	762	–	775	–	478
	Mar-2009	1,135	340	795	–	730	–	405
	Jun-2009	1,875	826	1,049	–	1,619	–	256
	Sep-2009	1,836	769	1,067	–	1,388	–	448
Israel	Sep-2008	522	470	52	–	–	–	522
	Dec-2008	873	858	15	–	–	–	873
	Mar-2009	875	823	52	–	–	–	875
	Jun-2009	840	791	49	–	–	–	840
	Sep-2009	782	729	54	–	–	–	782
Italy	Sep-2008	2,351	1,363	988	–	1,140	–	1,211
	Dec-2008	2,240	1,294	946	–	1,140	–	1,100
	Mar-2009	2,857	1,961	896	–	1,599	–	1,258
	Jun-2009	2,438	1,577	861	–	1,489	–	949
	Sep-2009	2,158	1,224	934	–	1,058	–	1,100
Japan	Sep-2008	1,900	1,594	305	–	1,217	2	681
	Dec-2008	2,139	1,720	419	–	1,702	–	437
	Mar-2009	2,233	1,629	604	–	1,573	1	660
	Jun-2009	2,302	1,795	507	–	1,473	–	829
	Sep-2009	2,778	2,199	579	–	1,337	–	1,441
Jersey	Sep-2008	173	116	57	–	173	–	–
	Dec-2008	230	171	60	–	230	–	–
	Mar-2009	913	153	760	–	153	–	760
	Jun-2009	1,213	239	973	–	272	–	940
	Sep-2009	1,769	836	932	–	278	–	1,491

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.)

(Rs. crore)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Un-allocated	Bank	Non-Bank Public	Non-Bank Private
Kuwait	Sep-2008	454	135	319	–	42	–	412
	Dec-2008	419	105	314	–	37	–	382
	Mar-2009	460	125	335	–	50	–	410
	Jun-2009	768	542	226	–	42	–	726
	Sep-2009	1,244	1,094	149	–	72	–	1,172
Luxembourg	Sep-2008	5,451	3,488	1,963	–	1,564	–	3,886
	Dec-2008	4,383	2,891	1,492	–	1,340	–	3,043
	Mar-2009	4,391	2,380	2,011	–	1,153	–	3,238
	Jun-2009	3,828	2,124	1,704	–	1,003	–	2,824
	Sep-2009	2,880	1,823	1,057	–	853	–	2,028
Maldives	Sep-2008	835	834	1	–	–	–	835
	Dec-2008	1,476	1,476	1	–	–	–	1,476
	Mar-2009	3,990	3,989	1	–	–	–	3,990
	Jun-2009	2,114	2,113	1	–	–	–	2,114
	Sep-2009	1,884	1,883	1	–	–	–	1,884
Malta	Sep-2008	6	6	–	–	–	–	6
	Dec-2008	6	6	–	–	–	–	6
	Mar-2009	814	452	362	–	–	–	814
	Jun-2009	769	426	343	–	–	–	769
	Sep-2009	694	434	260	–	–	–	694
Mauritius	Sep-2008	1,068	377	690	–	313	–	754
	Dec-2008	1,022	192	831	–	278	–	745
	Mar-2009	2,079	401	1,676	2	339	–	1,740
	Jun-2009	2,499	655	1,842	2	495	–	2,004
	Sep-2009	3,255	1,184	2,071	–	367	–	2,888
Netherlands	Sep-2008	5,409	1,856	3,554	–	781	33	4,595
	Dec-2008	5,073	1,518	3,555	–	989	32	4,053
	Mar-2009	6,092	1,845	4,247	–	1,133	–	4,959
	Jun-2009	6,586	2,062	4,525	–	1,542	–	5,044
	Sep-2009	6,263	1,876	4,387	–	1,522	–	4,741
No Specific Country (Country Unknown)	Sep-2008	2,043	1,233	810	–	140	–	1,903
	Dec-2008	1,430	481	949	–	447	–	983
	Mar-2009	1,543	535	1,008	–	487	–	1,056
	Jun-2009	1,053	518	535	–	199	–	854
	Sep-2009	1,009	529	480	–	–	–	1,009
Norway	Sep-2008	888	55	833	–	239	–	649
	Dec-2008	908	83	825	–	267	–	641
	Mar-2009	957	120	837	–	300	–	657
	Jun-2009	905	103	802	–	287	–	618
	Sep-2009	830	67	763	–	235	–	595
Russia	Sep-2008	6,460	3,896	2,447	117	3,800	–	2,660
	Dec-2008	6,170	3,763	2,285	122	3,428	–	2,742
	Mar-2009	5,340	3,031	2,182	127	2,780	–	2,560
	Jun-2009	5,189	3,003	2,067	120	2,598	–	2,591
	Sep-2009	4,925	2,520	2,284	120	2,367	–	2,557
Singapore	Sep-2008	12,303	6,148	6,156	–	4,158	–	8,145
	Dec-2008	14,454	6,861	7,261	332	4,656	–	9,799
	Mar-2009	15,762	7,620	7,837	306	4,408	–	11,354
	Jun-2009	16,919	8,232	8,687	–	5,735	–	11,184
	Sep-2009	17,546	8,944	8,601	–	5,616	–	11,930

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

(Rs. crore)								
Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Un-allocated	Bank	Non-Bank Public	Non-Bank Private
South Africa	Sep-2008	609	316	293	–	275	–	334
	Dec-2008	779	309	471	–	283	–	496
	Mar-2009	652	415	237	–	321	–	331
	Jun-2009	594	397	197	–	274	–	320
	Sep-2009	627	420	208	–	314	–	313
South Korea	Sep-2008	672	255	417	–	353	–	319
	Dec-2008	730	230	499	–	429	–	301
	Mar-2009	817	371	446	–	544	–	273
	Jun-2009	667	648	19	–	541	–	126
	Sep-2009	745	738	8	–	534	–	212
Spain (incl. Balearic Is, Canary Is. and Ceuta & Melilla)	Sep-2008	794	755	39	–	–	–	794
	Dec-2008	821	714	107	–	–	–	821
	Mar-2009	1,358	1,306	52	–	670	–	689
	Jun-2009	1,564	1,512	52	–	982	–	582
	Sep-2009	695	588	108	–	49	–	647
Sri Lanka	Sep-2008	2,240	1,825	414	–	652	181	1,407
	Dec-2008	2,281	1,916	318	47	596	328	1,357
	Mar-2009	2,305	1,859	350	96	499	396	1,410
	Jun-2009	1,428	1,087	201	140	45	432	951
	Sep-2009	1,454	1,038	234	182	67	419	969
Switzerland (includes BIS)	Sep-2008	1,313	911	403	–	684	2	628
	Dec-2008	1,597	812	785	–	850	–	746
	Mar-2009	1,672	827	845	–	819	–	853
	Jun-2009	1,451	630	821	–	607	–	844
	Sep-2009	1,630	843	787	–	594	–	1,035
United Arab Emirates	Sep-2008	8,082	4,977	3,105	–	1,316	1	6,765
	Dec-2008	9,660	5,296	4,364	–	984	–	8,675
	Mar-2009	11,309	6,447	4,862	–	2,319	–	8,989
	Jun-2009	11,567	6,115	5,452	–	2,176	–	9,391
	Sep-2009	10,605	5,423	5,181	–	1,420	–	9,184
United Kingdom @	Sep-2008	23,109	11,313	9,851	1,945	10,623	14	12,472
	Dec-2008	25,246	11,481	12,255	1,510	12,518	6	12,722
	Mar-2009	29,753	14,713	12,529	2,511	16,291	38	13,423
	Jun-2009	32,648	16,503	13,599	2,546	18,232	18	14,397
	Sep-2009	31,622	14,681	14,893	2,047	13,784	28	17,810
United States of America#	Sep-2008	39,294	27,703	11,410	181	10,857	153	28,283
	Dec-2008	43,986	28,502	15,484	–	13,159	268	30,560
	Mar-2009	55,734	37,993	17,711	31	27,629	94	28,011
	Jun-2009	55,931	38,148	17,773	10	27,619	213	28,099
	Sep-2009	48,446	31,740	16,689	17	20,020	238	28,188

@ Excluding Guernsey, Isle of Man and Jersey. # Includes Midway Island and Wake Islands.
'–' Nil/Negligible.

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