

*International Banking Statistics of India: December 31, 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 December 2009. The analysis of international liabilities/assets, based on LBS, has been undertaken by instrument, country and sector of customer/borrower, currency and country of incorporation of reporting bank; and the consolidated international claims, based on CBS, according to country and sector of borrower and residual maturity. Further, a broad comparison of international/foreign claims of BIS reporting banks vis-à-vis Indian banks has also been covered. Besides, the article details international/foreign claims derived from on-balance sheet items, viz., loans and deposits, holdings of securities as well as off-balance sheet items, viz., derivatives, guarantees and credit commitments on ultimate risk basis.

Highlights

Locational Banking Statistics – International Liabilities

- The international liabilities (in Rupees) of banks in India, at end-December 2009 increased by 13.7 per cent over the

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

position a year ago and by 0.8 per cent over the previous quarter.

- The investment in the ADRs/ GDRs and equities of the banking sector by non-residents registered a substantial growth over the position a year ago.
- For the quarter ended December 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 was higher at 75.9 per cent compared to 69.3 per cent a year ago.

Locational Banking Statistics – International Assets

- At end-December 2009, the international assets (in Rupees) of banks in India declined marginally by 0.4 per cent over the position a year ago, while the assets increased by 1.7 per cent over the previous quarter.
- The substantial decline in the nostro balances of the banks (19.7 per cent) over the previous year resulted in an overall decline in the international assets of the banks during the period.
- For the quarter, the share of the non-bank sector in the international assets increased to 67.8 per cent from 62.9 per cent for the previous year.
- At end-December 2009, almost all (98.4 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-December 2009, was 17.9 per cent compared to 24.6 per cent registered a year ago.
- Consolidated international claims of Indian banks on immediate risk basis, at end-December 2009, continued to be of short-term nature (less than one year) and accounted for 61.2 per cent of total claims compared to 60.7 per cent a year ago.

I. Introduction

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

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

Other than India, central banks from 43 other countries report aggregate LBS to BIS while central banks from 30 countries report aggregate CBS under the BIS reporting system of IBS. The data are published as a part of the BIS Quarterly Review. This article presents brief analysis of the LBS as well as CBS for India for the quarter ending December 2009. It also presents data on comparative position of CBS of India *vis-à-vis* other countries based on data published by BIS¹.

II. Data Coverage and Methodology

The analysis is based on the data as on December 31, 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. The banks received data from their branches, which in turn are consolidated at bank level and submitted to the Reserve Bank. The details such as asset or liability category, actual currency (24 major currencies and domestic currency), country of transacting unit, sector of the transacting unit, country of ultimate risk, sector of ultimate risk, *etc.*, are reported.

III. Comparison of External Debt Statistics and International Liabilities

The international liabilities of banks covered in IBS (as per BIS definition) and external debt accounted for by banking sector in India are not strictly comparable, since certain items of liabilities, like, American Depository Receipts (ADRs), Global Depository Receipts (GDRs), equity of banks held by non-residents, included in IBS, are not part of the external debt statistics. It may be construed that broadly international liabilities of banking sector in India (under IBS reporting) are the sum of external debt statistics (for banking sector in India), liabilities of banks in foreign currency towards residents (EEFC, RFC, Intra-bank 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 Asian Clearing Union (ACU) Dollar balance in vostro accounts.

Table 1 presents a classification of the international liabilities as at the end of December 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.

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

Table 1: International Liabilities of Banks in India

(US\$ million)			
Categories/Items	Amount Outstanding as at end		
	December 2008	September 2009	December 2009
I. Items included under External Debt Statistics +	62,904	65,309	68,447
1. Foreign Currency Non-Resident Bank [FCNR(B)] Schemes	13,418	15,879	16,673
2. Non-Resident External (NRE) Rupee A/cs	24,410	26,096	26,864
3. Foreign Currency Borrowings (includes Inter-bank borrowings and external commercial borrowings of banks) other than through ADRs, GDRs, Bonds, etc.	18,105	13,913	15,552
4. Bonds	1,651	1,361	909
5. Floating Rate Notes (FRNs)	–	–	–
6. Foreign Institutional Investors' (FII) A/cs	1,846	2,407	2,263
7. Other Own issues of Intl. Debt Securities	0	105	104
8. Non-Resident Ordinary(NRO) Rupee Deposits	3,475	5,548	6,081
II. Items not included under External Debt Statistics	45	25	45
1. Embassy A/cs	45	23	43
2. Escrow A/cs	–	3	2
III. Non-Debt Liabilities (not included in External Debt due to definitional aspects)	13,593	21,209	21,628
1. American Depository Receipts(ADRs) and Global Depository Receipts (GDRs)	2,935	6,452	6,115
2. Equities of banks held by NRIs	5,351	9,300	9,748
3. Capital of foreign banks/branches in India and certain other items in transition	5,306	5,457	5,765
IV. FC Liabilities to Residents (not included in External Debt due to definitional aspects) +	3,789	4,932	5,179
1. Exchange Earners' Foreign Currency (EEFC) A/cs	3,102	3,981	3,815
2. Resident Foreign Currency (RFC) Deposits	223	308	308
3. Inter-Bank Foreign Currency Deposits and other Foreign Currency Deposits of Residents	464	642	1,055
V. Other Items of International Liabilities (not included in External Debt due to definitional aspects)	370	811	397
1. Balances in vostro A/cs of non-resident banks and exchange houses (including term deposits)	401	811	835
VI. Total International Liabilities (I+II+III+IV+V)	80,736	92,286	96,134

+ 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 2008, Sept 2009, and Dec 2009 were ₹48.7100, ₹48.1050 and ₹46.5300 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. Data presented in this section are based on data reported by branches of banks, which are conducting business in India, *viz.*, the

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

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

As at end-December 2009, the international assets declined by ₹872 crore (0.4 per cent) over the position a year ago while those increased over the previous quarter by ₹3,795 crore (0.8 per cent) (Statement I). The international liabilities recorded an increase of ₹54,047 crore (13.7 per cent) over the position a year ago and an increase of ₹3,369 (1.7 per cent) over the previous quarter. International liabilities of the commercial banks are higher than their international assets, as a part of the international liabilities of the commercial banks forms the sources of accretion to the foreign currency assets of the Reserve Bank of India.

IV.1.B Components and Composition of International Liabilities

For the quarter, the major component 'Other International Liabilities' comprising

mainly of ADRs/GDRs and equities of banks held by non-residents along with other components, *viz.*, non-resident deposits (FCNR(B), NRE and NRO deposits) under the major component 'Deposits and Loans' primarily caused the substantial rise (Statement I) in the international liabilities over the previous year. The investment in the ADRs/GDRs and equities of the banking sector by non-residents grew by 99.0 per cent and 74.0 per cent respectively.

The share of the major component 'Other International Liabilities' in the total international liabilities increased to 22.5 per cent from 16.8 per cent a year ago (Chart 2 and 3) with a corresponding decline in the share of the major component 'Deposits and Loans' to 76.4 per cent from 81.1 per cent during the same period. The share of the foreign currency borrowings, which declined steadily during December 2008 to September 2009, increased as at end-December 2009.

Chart 1: International Liabilities and Assets of Banks in India

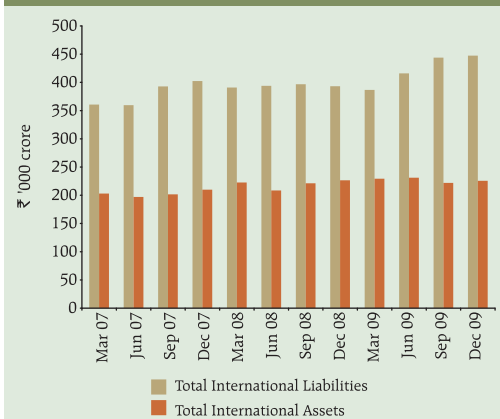


Chart 2: Major Components of International Liabilities of Banks in India (in per cent) as at end-December 2009

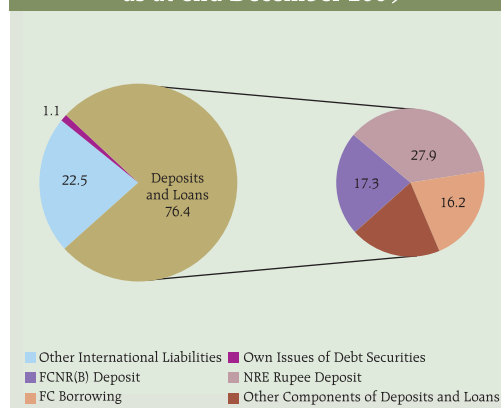
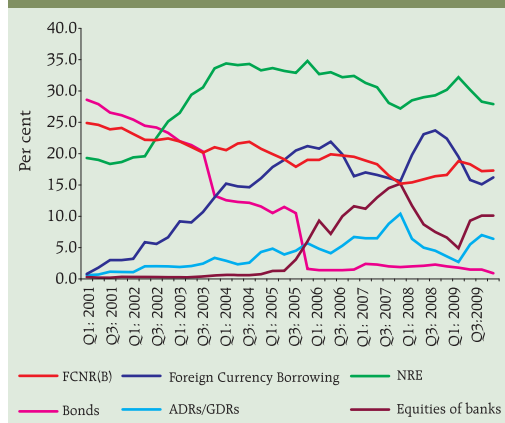


Chart 3: Major Components of International Liabilities

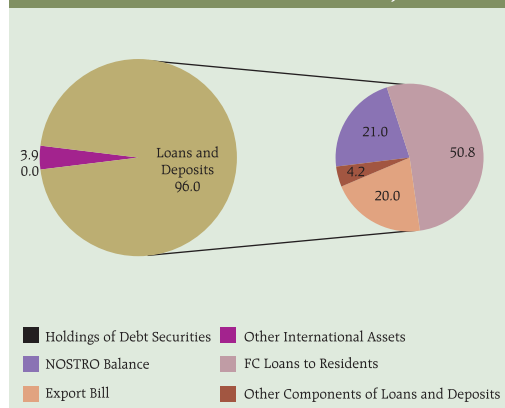


IV.1.C Components and Composition of International Assets

At end-December 2009, the substantial decline in the nostro balances of the banks (19.7 per cent) over the previous year resulted in the overall decline in the international assets of the banks during the period (Statement I). The increase in the loans to the non-residents at 12.0 per cent and residents (foreign currency loans) at 8.6 per cent during the year kept the overall decline in the international assets at a low level of 0.4 per cent.

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 December 2008 [Statement I]. The share of the 'Nostro balances' had an upward trend until June 2009 quarter, while it declined sharply from 33.0 per cent to 23.8 per cent for September 2009 and further to 21.0 per cent for the December 2009 quarter (Chart 4 and 5). The component 'foreign

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



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-December 2009, the share of the international liabilities towards the non-bank sector was higher at 75.9 per cent compared to 69.3 per cent a year ago (Statement II). As regards the currency composition of the international liabilities,

Chart 5: Major Components of International Assets

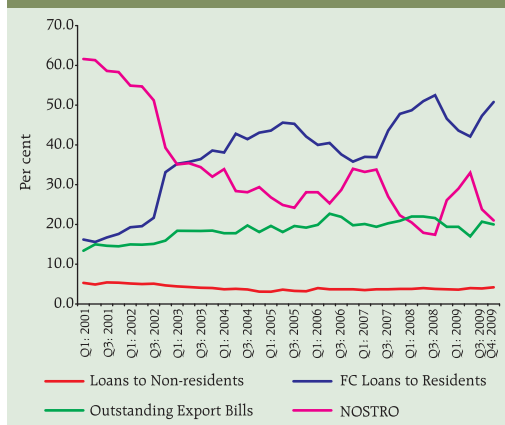
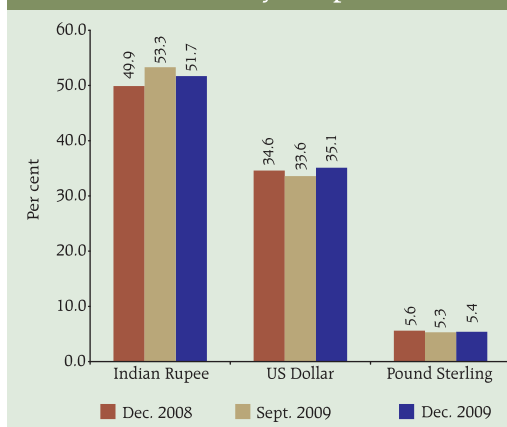


Chart 6: International Liabilities of Banks in India - Currency Composition



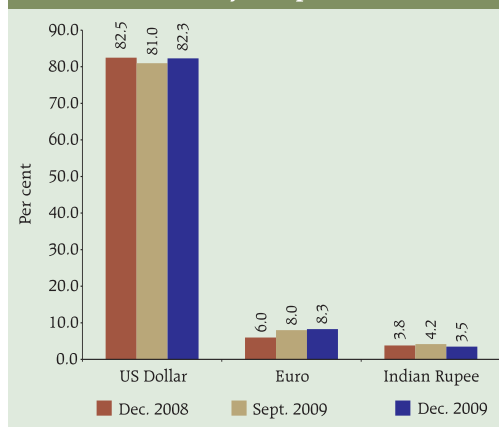
the Indian Rupee continued to be the dominating currency and at end-December 2009, the share of the currency in the international liabilities was higher than the corresponding share a year ago (Chart 6).

The share of the liabilities denominated in each currency, except Euro and Japanese Yen, towards non-bank sector recorded an increase over the corresponding share a year ago.

The share of non-bank sector in the international assets, at end-December 2009, increased to 67.8 per cent (Statement II) from 62.9 per cent a year ago. The corresponding share was at 65.1 per cent for the previous quarter. 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 82.3 per cent, distantly followed by Euro (8.3 per cent). The international assets denominated in Indian Rupee had a share of 3.5 per cent in the total international assets (Chart 7, Statement II).

Sector and currency-wise composition of total assets showed that as at end-December

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



2009, almost all (98.4 per cent) the assets denominated in Indian Rupee are towards non-bank sector. For the international assets denominated in Pound Sterling and US Dollar, the share of the non-bank sector substantially increased as compared to the corresponding share in the previous quarter, while in case of Euro, the share declined substantially during the period.

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 unit denominated in domestic as well as foreign currencies. At end-December 2009, the international liabilities towards transacting units (bank and non-bank sectors) from the US had the highest share of 31.4 per cent followed by the UK (12.2 per cent). The share towards transacting units in India was at 7.1 per cent.

The country-wise breakup of major components of the international liabilities (Statement IV) revealed that at end-December

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

(in ₹ crore)

Items	Amount Outstanding # as at end					
	December 2008		Septembe 2009		December 2009	
	₹ Crore+	US\$ million	₹ Crore+	US\$ million	₹ Crore+	US\$ million
International Liabilities						
Liabilities to residents and non-residents denominated in foreign currencies	1,97,074 (50.1)	40,459 (50.1)	2,07,204 (46.7)	43,073 (46.7)	2,15,990 (48.3)	46,420 (48.3)
Liabilities to non-residents denominated in Indian Rupees	1,96,189 (49.9)	40,277 (49.9)	2,36,737 (53.3)	49,213 (53.3)	2,31,320 (51.7)	49,714 (51.7)
Total International Liabilities +	3,93,263 (100.0)	80,736 (100.0)	4,43,941 (100.0)	92,286 (100.0)	4,47,310 (100.0)	96,134 (100.0)
International Assets						
Foreign Currency (FC) Assets (includes FC loans to residents and non-residents, Outstanding Export Bills, FC lending to banks in India, FC deposits with banks in India, Overseas FC Assets, Remittable profits of foreign branches of Indian banks, etc.)	2,17,958 (96.2)	44,746 (96.2)	2,12,604 (95.8)	44,196 (95.8)	2,17,695 (96.5)	46,786 (96.5)
Assets in Indian Rupees with Non-residents (includes Rupee loans to non-residents out of non-resident deposits)	8,572 (3.8)	1,760 (3.8)	9,259 (4.2)	1,925 (4.2)	7,963 (3.5)	1,711 (3.5)
Total International Assets	2,26,530 (100.0)	46,506 (100.0)	2,21,863 (100.0)	46,121 (100.0)	2,25,658 (100.0)	48,497 (100.0)

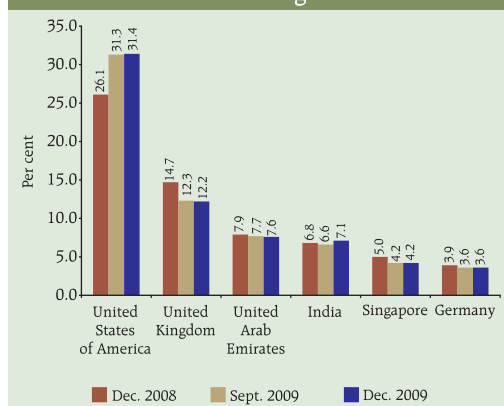
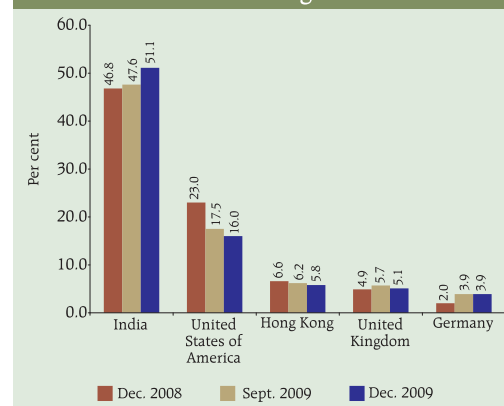
+ 1 crore= 10 million. The FEDAI revaluation rate for Rupee-US Dollar exchange as at end-Dec 2008, Sept 2009 and Dec 2009 were ₹48.7100, ₹48.1050 and ₹46.5300 per US Dollar, respectively .

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.

2009, the FCNR(B) deposits by the transacting units from the USA, the UK, the UAE and Singapore increased over the previous year

while the borrowings from the transacting units from the USA, the UK, Singapore and France registered a decline during the period.

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**

For the quarter under reference, of the total international assets of banking sector, 67.1 per cent were concentrated in the two countries, *viz.*, India (51.1 per cent) and the US (16.0 per cent) (Chart 9, Statement III). Among the major components of the international assets, the decline in the nostro balances at end-December 2009 (Statement V), over the previous quarter, was primarily towards the banks from the USA, the UK, France, 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-December 2009, the US had the highest share in international liabilities at 6.9 per cent while those from Hong Kong and the UK had shares of 6.7 per cent and 4.2 per cent, respectively. The banks incorporated in India accounted for the highest share at 75.5 per cent as against a share of 71.5 per cent a year ago.

For the quarter, the share of the banks incorporated in India in the international assets (Statement VI) was higher at 74.5 per cent compared to 70.7 per cent a year ago. Among other countries, the share of the banks incorporated in the UK was highest at 9.9 per cent followed the share of the banks incorporated in the US at 7.2 per cent.

IV.2 Consolidated Banking Statistics (CBS)

The CBS provides country-wise (immediate country risk exposure), residual maturity-wise and sector-wise classification

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

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

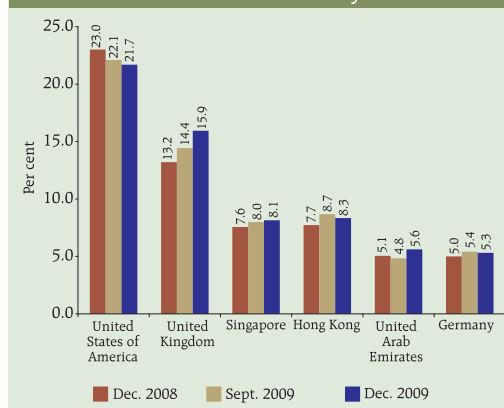
IV.2.A Overall Exposure/Claims on Immediate Risk Basis

Consolidated international claims of banks, based on immediate risk basis, on countries other than India at end-December 2009, recorded an increase of ₹6,066 crore (2.8 per cent) to ₹2,25,278 crore over the previous quarter and an increase of ₹34,160 crore (17.9 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-

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



December 2009, reporting banks' claims on the US accounted for the largest share (21.7 per cent), followed by the UK (15.9 per cent), Hong Kong (8.3 per cent) and Singapore (8.1 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-December 2009, the share of the banking sector in the international claims was marginally higher at 40.5 per cent compared to 39.3 per cent a year ago. A corresponding marginal decline was observed in the share towards the non-bank private sector.

Among the countries having shares more than 5 per cent in the total consolidated international claims, the sectoral composition of the consolidated international claims of banks against the USA and Germany depicted a shift towards the banking sector since December 2008, while the sectoral composition for other countries, viz., the UK,

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

Country	Amount Outstanding as at end					
	December 2008		September 2009		December 2009	
	₹ Crore+	US\$ million	₹ Crore+	US\$ million	₹ Crore+	US\$ million
Total Consolidated International Claims (excluding claims on India)	1,91,118	39,236	2,19,212	45,569	2,25,278	48,416
<i>of which:</i>						
United States of America #	43,986 (23.0)	9,030 (23.0)	48,446 (22.1)	10,071 (22.1)	48,874 (21.7)	10,504 (21.7)
United Kingdom@	25,246 (13.2)	5,183 (13.2)	31,622 (14.4)	6,574 (14.4)	35,919 (15.9)	7,720 (15.9)
Singapore	14,454 (7.6)	2,967 (7.6)	17,546 (8.0)	3,647 (8.0)	18,350 (8.1)	3,944 (8.1)
Hong Kong	14,779 (7.7)	3,034 (7.7)	19,032 (8.7)	3,956 (8.7)	18,785 (8.3)	4,037 (8.3)
United Arab Emirates	9,660 (5.1)	1,983 (5.1)	10,605 (4.8)	2,205 (4.8)	12,645 (5.6)	2,718 (5.6)
Germany	9,565 (5.0)	1,964 (5.0)	11,862 (5.4)	2,466 (5.4)	11,976 (5.3)	2,574 (5.3)

+ 1 crore = 10 million. The FEDAI revaluation rate for Rupee-US Dollar exchange as at end-Dec 2008, Sept 2009 and Dec 2009 were ₹ 48.7100, ₹ 48.1050 and ₹ 46.5300 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.

Singapore, Hong Kong and the UAE, the composition remained more or less same.

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

As evidenced by the data as at end-December 2009, the reporting banks continued to prefer short-term lending/investments over the long-term portfolio. The share of the long-term claims to the total international claims declined marginally to 36.5 per cent against 37.7 per cent a year ago. 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-December 2009, has seen a rise to ₹1,87,478 crore (3.8 per cent) from ₹1,80,585 crore a year ago (Table 4). Consolidated foreign claims of Indian banks, for the quarter, against the

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

(₹ crore)							
Total Foreign Claims				Contingent Claims/Exposures Arising from Guarantees			
Country of Ultimate Risk	Consolidated Claims			Country of Ultimate Risk	Consolidated Claims		
	Dec. 2008	Sept. 2009	Dec. 2009		Dec. 2008	Sept. 2009	Dec. 2009
Total	1,80,585	1,88,205	1,87,478	Total	45,920	42,127	42,994
<i>of which:</i>				<i>of which:</i>			
United States of America #	37,941 (21.0)	38,911 (20.7)	38,002 (20.3)	United States of America #	8,884 (19.3)	6,964 (16.5)	8,280 (19.3)
United Kingdom @	17,537 (9.7)	25,190 (13.4)	28,939 (15.4)	China	5,156 (11.2)	5,652 (13.4)	5,833 (13.6)
Singapore	14,725 (8.2)	13,351 (7.1)	10,435 (5.6)	United Arab Emirates	3,270 (7.1)	3,337 (7.9)	3,557 (8.3)
Canada	11,239 (6.2)	11,558 (6.1)	9,869 (5.3)	Singapore	1,702 (3.7)	4,104 (9.7)	5,062 (11.8)
Hong Kong	8,098 (4.5)	13,217 (7.0)	13,601 (7.3)	United Kingdom @	3,619 (7.9)	2,469 (5.9)	2,621 (6.1)
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		
	Dec. 2008	Sept. 2009	Dec. 2009		Dec. 2008	Sept. 2009	Dec. 2009
Total	19,001	15,696	16,820	Total	6,737	5,126	4,155
<i>of which:</i>				<i>of which:</i>			
United Kingdom @	4,887 (25.7)	3,363 (21.4)	3,676 (21.9)	Bangladesh	870 (12.9)	1,470 (28.7)	1,438 (34.6)
United States of America #	3,491 (18.4)	2,237 (14.3)	2,454 (14.6)	United States of America #	4,113 (61.1)	1,419 (27.7)	1,058 (25.5)
France	2,284 (12.0)	3,121 (19.9)	2,630 (15.6)	Singapore	458 (6.8)	532 (27.7)	422 (10.2)
Germany	1,135 (6.0)	646 (4.1)	3,086 (18.3)	Switzerland	7 (0.1)	304 (5.9)	229 (5.5)
Singapore	815 (4.3)	662 (4.2)	808 (4.8)	Sri Lanka	–	116 (2.3)	200 (4.8)

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

Note: Figures in brackets represent percentages to total.

UK and Hong Kong increased to 15.4 per cent and 7.3 per cent from 9.7 per cent and 4.5 per cent, respectively, as observed a year ago. The shares against other countries, *viz.*, the USA, Singapore and Canada declined during the period.

The consolidated claims/exposure of Indian banks, on countries other than India, arising out of derivatives, as at end-December 2009, declined to ₹16,820 crore from ₹19,001 crore a year ago. The claims, arising out of guarantees, as at end-December 2009 registered a decline to ₹42,994 crore from ₹45,920 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 has witnessed a decline over the position a year ago, as well as 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-December 2009 and end-December 2008 has been presented in various tables (Table 5, 6, 7 and 8) covering three aspects, *viz.*, (i) consolidated international/foreign claims of banks in the BIS reporting countries on all other countries,

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. 2008	Dec. 2009	Dec. 2008	Dec. 2009	Dec. 2008	Dec. 2009	
(a) Total Foreign Claims (b+c)	30,291.6 (100.0)	30,457.1 (100.0)	207.0 (100.0)	229.9 (100.0)	43.6 (100.0)	53.1 (100.0)	
(b) Local Claims in Local Currencies	10,177.5 (33.6)	10,535.2 (34.6)	73.9 (35.7)	80.6 (35.1)	4.4 (10.0)	4.7 (8.9)	
(c) Total International Claims	20,114.1 (66.4)	19,921.9 (65.4)	133.1 (64.3)	149.3 (64.9)	39.2 (90.0)	48.4 (91.1)	
<i>of which:</i>							
Maturity	Short-Term *	10,023.5 (49.8)	9,727.7 (48.8)	69.2 (52.0)	82.0 (55.0)	23.8 (60.7)	29.6 (61.2)
	Long-Term **	6,963.4 (34.6)	7,120.3 (35.7)	48.5 (36.4)	46.4 (31.1)	14.8 (37.7)	17.7 (36.5)
Sector\$	Bank	8,948.7 (44.5)	8,369.6 (42.0)	44.6 (33.5)	48.0 (32.1)	15.4 (39.3)	19.6 (40.5)
	Non-Bank Public	2,231.2 (11.1)	2,704.2 (13.6)	6.8 (5.1)	5.6 (3.7)	0.2 (0.4)	0.2 (0.3)
	Non-Bank Private	8,684.6 (43.2)	8,618.9 (43.3)	77.9 (58.5)	91.1 (61.1)	23.7 (60.3)	28.7 (59.2)
# : 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.							
* : 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	
	December 2008	December 2009
Total International Claims	15,675.2	15,658.5
<i>of which:</i>		
Germany	2,979.5 (19.0)	2,729.6 (17.4)
Japan	1,906.2 (12.2)	2,044.1 (13.1)
France	1,970.1 (12.6)	1,948.0 (12.4)
United States	871.0 (5.6)	1,678.4 (10.7)
United Kingdom	1,751.2 (11.2)	1,705.6 (10.9)
Switzerland	1,073.3 (6.8)	933.3 (6.0)
Netherlands	934.2 (6.0)	828.3 (5.3)
India #	37.3 (0.2)	48.4 (0.3)

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

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

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

- (ii) consolidated international/foreign claims of banks in the BIS reporting countries on India and (iii) international/foreign claims of Indian banks on countries other than India. The data published by the BIS relate to the consolidated total

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. 2008	Dec. 2009	Dec. 2008	Dec. 2009	Dec. 2008	Dec. 2009
(a) Total Foreign Claims		24,960.4	25,100.0	183.3	206.0	37.1	40.3
<i>of which:</i>							
Sector	Banks	6,424.2 (25.7)	5,823.7 (23.2)	39.5 (21.6)	41.2 (20.0)	17.3 (46.6)	18.2 (45.3)
	Non-Bank Public	3,992.3 (16.0)	4,684.5 (18.7)	16.3 (8.9)	28.0 (13.6)	0.7 (2.0)	0.7 (1.8)
	Non-Bank Private	14,296.8 (57.3)	14,381.5 (57.3)	127.3 (69.4)	136.5 (66.3)	19.3 (52.0)	21.3 (52.9)
(b) Other Exposures							
	Derivatives	7,153.6	3,999.2	25.8	12.8	3.9	3.6
	Guarantees	6,628.4	8,022.2	22.9	23.7	9.4	9.2
	Credit Commitments	3,990.4	3,746.3	16.0	19.8	1.4	0.9

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

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

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

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

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

(US\$ billion)		
Country of Incorporation	International Claims on India	
	December 2008	December 2009
Total International Claims	108.7	118.6
<i>of which:</i>		
United States of America	18.2 (16.7)	30.9 (26.0)
United Kingdom	18.9 (17.4)	20.6 (17.4)
Japan	11.0 (10.1)	12.7 (10.7)
Germany	15.8 (14.5)	11.7 (9.8)
France	7.5 (6.9)	10.6 (9.0)
Netherlands	10.8 (10.0)	8.5 (7.1)
Switzerland	4.5 (4.1)	5.5 (4.7)
Chinese Taipei	4.1 (3.8)	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)

international/foreign claims of all BIS reporting countries on other countries. Further, the claims of India denote claims

of Indian banks' branches/offices, operating in India and abroad, on countries other than India.

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

(₹ crore)

Liability/Asset Category	International Liabilities				
	Amount Outstanding as at end of				
	Q4:2008	Q1:2009	Q2:2009	Q3:2009	Q4:2009
1. Deposits and Loans	3,18,994	3,23,205	3,21,689	3,34,858	3,41,962
	(81.1)	(83.6)	(77.3)	(75.4)	(76.4)
(a) Foreign Currency Non-resident Bank [FCNR(B)] scheme	65,357 (16.6)	72,783 (18.8)	76,341 (18.3)	76,388 (17.2)	77,580 (17.3)
(b) Resident Foreign Currency (RFC) A/Cs	1,084 (0.3)	947 (0.2)	1,036 (0.2)	1,484 (0.3)	1,435 (0.3)
(c) Exchange Earners Foreign Currency (EEFC) A/Cs	15,112 (3.8)	15,914 (4.1)	15,677 (3.8)	19,150 (4.3)	17,752 (4.0)
(d) Other foreign currency deposits (including Inter-bank Foreign Currency deposits)	2,261 (0.6)	1,648 (0.4)	2,424 (0.6)	3,089 (0.7)	4,911 (1.1)
(e) Foreign Currency Borrowing (Inter-bank borrowing in India and from abroad, external commercial borrowings of banks)	88,189 (22.4)	75,398 (19.5)	65,934 (15.8)	66,927 (15.1)	72,363 (16.2)
(f) Vostro balances and balances in exchange houses and in term deposits	1,954 (0.5)	2,012 (0.5)	2,112 (0.5)	3,899 (0.9)	3,886 (0.9)
(g) Non-Resident External Rupee (NRE) Accounts	1,18,899 (30.2)	1,24,488 (32.2)	1,25,513 (30.2)	1,25,536 (28.3)	1,25,000 (27.9)
(h) Non-Resident Ordinary (NRO) Rupee Accounts	16,929 (4.3)	20,686 (5.4)	22,707 (5.5)	26,687 (6.0)	28,296 (6.3)
(i) Embassy accounts	218 (0.1)	116 (0.0)	110 (0.0)	109 (0.0)	199 (0.0)
(j) Foreign Institutional Investors' (FII) Accounts	8,991 (2.3)	9,211 (2.4)	9,822 (2.4)	11,577 (2.6)	10,531 (2.4)
(k) Escrow A/cs	1 (0.0)	1 (0.0)	14 (0.0)	13 (0.0)	11 (0.0)
2. Own Issues of International Securities	8,058	6,864	6,446	7,055	4,713
	(2.0)	(1.8)	(1.5)	(1.6)	(1.1)
(a) Bonds	8,040 (2.0)	6,849 (1.8)	6,436 (1.5)	6,549 (1.5)	4,228 (0.9)
(b) Floating Rate Notes (FRNs)	19 (0.0)	14 (0.0)	11 (0.0)	—	—
(c) Other Own Issues of International Debt Securities	0 (0.0)	0 (0.0)	—	506 (0.1)	485 (0.1)
3. Other International Liabilities	66,210	56,540	87,913	1,02,028	1,00,634
	(16.8)	(14.6)	(21.1)	(23.0)	(22.5)
(a) ADRs/GDRs	14,298 (3.6)	10,357 (2.7)	23,038 (5.5)	31,038 (7.0)	28,453 (6.4)
(b) Equities of banks held by non-residents	26,066 (6.6)	18,932 (4.9)	38,555 (9.3)	44,736 (10.1)	45,356 (10.1)
(c) Capital/remittable profits of foreign banks in India and other unclassified international liabilities	25,846 (6.6)	27,251 (7.0)	26,321 (6.3)	26,253 (5.9)	26,825 (6.0)
Total International Liabilities +	3,93,263	3,86,608	4,16,048	4,43,941	4,47,310
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)

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

(₹ crore)

Liability/Asset Category	International Assets				
	Amount Outstanding as at end of				
	Q4:2008	Q1:2009	Q2:2009	Q3:2009	Q4:2009
1. Loans and Deposits	2,17,310	2,19,547	2,22,220	2,12,481	2,16,690
	(95.9)	(95.7)	(96.1)	(95.8)	(96.0)
(a) Loans to Non-residents (includes Rupee loans and Foreign Currency (FC) loans out of non-resident deposits)	8,387	8,341	9,132	8,613	9,395
	(3.7)	(3.6)	(4.0)	(3.9)	(4.2)
(b) FC Loans to Residents (incl. loans out of FCNR(B) deposits, PCFCs, FC lending to & FC Deposits with banks in India, etc.,)	1,05,582	99,973	97,337	1,04,950	1,14,619
	(46.6)	(43.6)	(42.1)	(47.3)	(50.8)
(c) Outstanding Export Bills drawn on non-residents by residents	44,041	44,564	39,391	45,861	45,087
	(19.4)	(19.4)	(17.0)	(20.7)	(20.0)
(d) Foreign Currency/TTs, etc., in hand	159	172	161	148	117
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
(e) Nostro balances including balances in Term Deposits with non-resident banks (includes FCNR funds held abroad)	59,140	66,496	76,199	52,909	47,472
	(26.1)	(29.0)	(33.0)	(23.8)	(21.0)
2. Holdings of Debt Securities	84	76	70	59	59
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
(a) Investment in Foreign Government Securities (including Treasury Bills)	61	54	48	38	38
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
(b) Investment in Other Debt Securities	23	22	22	21	20
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
3. Other International Assets	9,137	9,733	8,863	9,323	8,909
	(4.0)	(4.2)	(3.8)	(4.2)	(3.9)
(a) Investments in Equities Abroad	1,585	1,556	1,544	1,669	1,194
	(0.7)	(0.7)	(0.7)	(0.8)	(0.5)
(b) Capital supplied to and receivable profits from foreign branches of Indian banks and other unclassified intl. assets	7,552	8,177	7,319	7,653	7,715
	(3.3)	(3.6)	(3.2)	(3.4)	(3.4)
Total International Assets +	2,26,530	2,29,356	2,31,153	2,21,863	2,25,658
	(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.

'-' 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)**

(₹ crore)

Currency	International Liabilities									
	All Sector					Non-Bank Sector				
	Q4:2008	Q1:2009	Q2:2009	Q3:2009	Q4:2009	Q4:2008	Q1:2009	Q2:2009	Q3:2009	Q4:2009
Swiss Franc	594 (0.2)	792 (0.2)	814 (0.2)	786 (0.2)	459 (0.1)	59 (0.0)	34 (0.0)	34 (0.0)	114 (0.0)	117 (0.0)
Euro	16,802 (4.3)	16,695 (4.3)	17,097 (4.1)	19,250 (4.3)	21,180 (4.7)	11,944 (4.4)	12,774 (4.6)	12,756 (4.0)	13,662 (4.0)	13,536 (4.0)
Pound Sterling	21,831 (5.6)	22,584 (5.8)	25,531 (6.1)	23,628 (5.3)	23,964 (5.4)	17,681 (6.5)	18,819 (6.8)	21,883 (6.9)	19,873 (5.9)	20,429 (6.0)
Indian Rupee	1,96,188 (49.9)	2,00,437 (51.8)	2,23,491 (53.7)	2,36,737 (53.3)	2,31,319 (51.7)	1,67,458 (61.4)	1,70,943 (61.6)	1,92,544 (61.1)	2,03,887 (60.3)	2,03,795 (60.0)
Japanese Yen	17,451 (4.4)	12,541 (3.2)	9,060 (2.2)	8,592 (1.9)	7,869 (1.8)	1,178 (0.4)	651 (0.2)	229 (0.1)	70 (0.0)	272 (0.1)
Other Foreign Currencies	4,341 (1.1)	5,451 (1.4)	6,328 (1.5)	5,904 (1.3)	5,673 (1.3)	983 (0.4)	1,337 (0.5)	1,693 (0.5)	1,413 (0.4)	1,788 (0.5)
US Dollar	1,36,056 (34.6)	1,28,109 (33.1)	1,33,727 (32.1)	1,49,045 (33.6)	1,56,846 (35.1)	73,307 (26.9)	73,005 (26.3)	85,952 (27.3)	99,254 (29.3)	99,609 (29.3)
Total	3,93,263 (100.0)	3,86,608 (100.0)	4,16,048 (100.0)	4,43,941 (100.0)	4,47,310 (100.0)	2,72,609 (100.0)	2,77,562 (100.0)	3,15,090 (100.0)	3,38,271 (100.0)	3,39,549 (100.0)
International Assets										
Swiss Franc	1,555 (0.7)	1,212 (0.5)	758 (0.3)	527 (0.2)	431 (0.2)	1,043 (0.7)	889 (0.6)	282 (0.2)	299 (0.2)	270 (0.2)
Euro	13,650 (6.0)	13,999 (6.1)	18,553 (8.0)	17,703 (8.0)	18,690 (8.3)	8,776 (6.2)	6,634 (4.8)	5,857 (4.6)	6,675 (4.6)	7,219 (4.7)
Pound Sterling	5,690 (2.5)	5,712 (2.5)	5,578 (2.4)	5,828 (2.6)	5,814 (2.6)	1,147 (0.8)	1,349 (1.0)	1,794 (1.4)	1,937 (1.3)	1,685 (1.1)
Indian Rupee	8,572 (3.8)	7,680 (3.3)	8,577 (3.7)	9,259 (4.2)	7,963 (3.5)	8,529 (6.0)	7,606 (5.5)	8,495 (6.6)	9,140 (6.3)	7,839 (5.1)
Japanese Yen	3,049 (1.3)	4,156 (1.8)	3,974 (1.7)	3,650 (1.6)	2,023 (0.9)	1,753 (1.2)	2,999 (2.2)	2,358 (1.8)	2,860 (2.0)	1,037 (0.7)
Other Foreign Currencies	7,167 (3.2)	6,737 (2.9)	6,719 (2.9)	5,209 (2.3)	4,936 (2.2)	839 (0.6)	1,110 (0.8)	1,230 (1.0)	1,083 (0.7)	812 (0.5)
US Dollar	1,86,848 (82.5)	1,89,860 (82.8)	1,86,994 (80.9)	1,79,688 (81.0)	1,85,801 (82.3)	1,20,292 (84.5)	1,17,424 (85.1)	1,08,523 (84.4)	1,22,469 (84.8)	1,34,216 (87.7)
Total	2,26,530 (100.0)	2,29,356 (100.0)	2,31,153 (100.0)	2,21,863 (100.0)	2,25,658 (100.0)	1,42,378 (100.0)	1,38,011 (100.0)	1,28,538 (100.0)	1,44,463 (100.0)	1,53,078 (100.0)

'-' 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 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 Quarter

(₹ crore)

Country	International Liabilities									
	All Currencies					Foreign Currencies				
	Q4:2008	Q1:2009	Q2:2009	Q3:2009	Q4:2009	Q4:2008	Q1:2009	Q2:2009	Q3:2009	Q4:2009
Total	3,93,263	3,86,608	4,16,048	4,43,941	4,47,310	1,97,074	1,86,171	1,92,557	2,07,204	2,15,990
<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>
Bahrain	8,059 (2.0)	9,260 (2.4)	9,157 (2.2)	8,535 (1.9)	7,876 (1.8)	5,874 (3.0)	6,446 (3.5)	6,324 (3.3)	6,320 (3.1)	5,510 (2.6)
Canada	4,079 (1.0)	4,847 (1.3)	5,727 (1.4)	6,142 (1.4)	6,013 (1.3)	1,598 (0.8)	1,493 (0.8)	2,055 (1.1)	2,445 (1.2)	2,272 (1.1)
China	5,076 (1.3)	5,697 (1.5)	5,562 (1.3)	5,973 (1.3)	6,205 (1.4)	4,874 (2.5)	5,533 (3.0)	5,376 (2.8)	5,799 (2.8)	5,951 (2.8)
France	6,452 (1.6)	6,116 (1.6)	6,771 (1.6)	8,445 (1.9)	9,233 (2.1)	4,007 (2.0)	2,609 (1.4)	2,368 (1.2)	3,351 (1.6)	3,843 (1.8)
Germany (includes ECB)	15,221 (3.9)	16,819 (4.4)	16,865 (4.1)	15,967 (3.6)	16,011 (3.6)	10,622 (5.4)	11,665 (6.3)	11,963 (6.2)	12,417 (6.0)	12,470 (5.8)
Hong Kong	14,153 (3.6)	11,682 (3.0)	11,316 (2.7)	11,778 (2.7)	13,455 (3.0)	7,933 (4.0)	5,245 (2.8)	4,590 (2.4)	5,340 (2.6)	7,780 (3.6)
India	26,711 (6.8)	24,725 (6.4)	24,583 (5.9)	29,246 (6.6)	31,644 (7.1)	26,711 (13.6)	24,725 (13.3)	24,583 (12.8)	29,246 (14.1)	31,644 (14.7)
Kuwait	6,348 (1.6)	7,213 (1.9)	7,224 (1.7)	7,981 (1.8)	7,496 (1.7)	1,745 (0.9)	1,868 (1.0)	1,489 (0.8)	2,066 (1.0)	1,855 (0.9)
Mauritius	11,565 (2.9)	9,970 (2.6)	15,256 (3.7)	16,671 (3.8)	14,878 (3.3)	1,745 (0.9)	2,143 (1.2)	283 (0.1)	417 (0.2)	290 (0.1)
No Specific Country (Country unknown)	15,329 (3.9)	12,626 (3.3)	16,621 (4.0)	16,003 (3.6)	16,261 (3.6)	1,629 (0.8)	1,550 (0.8)	1,820 (0.9)	2,100 (1.0)	1,611 (0.7)
Saudi Arabia	11,930 (3.0)	11,853 (3.1)	13,080 (3.1)	10,740 (2.4)	10,873 (2.4)	1,660 (0.8)	1,694 (0.9)	1,596 (0.8)	1,641 (0.8)	1,587 (0.7)
Singapore	19,789 (5.0)	19,753 (5.1)	18,745 (4.5)	18,540 (4.2)	18,711 (4.2)	13,865 (7.0)	13,932 (7.5)	12,480 (6.5)	11,934 (5.8)	11,939 (5.5)
United Arab Emirates	31,018 (7.9)	29,417 (7.6)	31,818 (7.6)	34,219 (7.7)	34,174 (7.6)	5,503 (2.8)	6,406 (3.4)	7,022 (3.6)	7,124 (3.4)	7,025 (3.3)
United Kingdom@	57,665 (14.7)	50,419 (13.0)	51,894 (12.5)	54,601 (12.3)	54,648 (12.2)	36,350 (18.4)	33,409 (17.9)	33,392 (17.3)	36,388 (17.6)	35,582 (16.5)
United States #	1,02,571 (26.1)	1,09,933 (28.4)	1,23,434 (29.7)	1,38,981 (31.3)	1,40,619 (31.4)	48,174 (24.4)	45,955 (24.7)	56,818 (29.5)	58,531 (28.2)	64,355 (29.8)

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.)

(₹ crore)

Country	International Assets									
	All Currencies					Foreign Currencies				
	Q4:2008	Q1:2009	Q2:2009	Q3:2009	Q4:2009	Q4:2008	Q1:2009	Q2:2009	Q3:2009	Q4:2009
Total	2,26,530	2,29,356	2,31,153	2,21,863	2,25,658	2,17,958	2,21,676	2,22,577	2,12,604	2,17,695
<i>of which</i>	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
Belgium	1,871 (0.8)	2,013 (0.9)	2,976 (1.3)	2,560 (1.2)	1,701 (0.8)	1,864 (0.9)	2,005 (0.9)	2,930 (1.3)	2,452 (1.2)	1,668 (0.8)
Canada	1,432 (0.6)	1,974 (0.9)	1,813 (0.8)	1,809 (0.8)	1,689 (0.7)	1,256 (0.6)	1,806 (0.8)	1,676 (0.8)	1,630 (0.8)	1,515 (0.7)
China	1,444 (0.6)	1,476 (0.6)	1,650 (0.7)	2,236 (1.0)	1,966 (0.9)	1,433 (0.7)	1,463 (0.7)	1,636 (0.7)	2,218 (1.0)	1,946 (0.9)
France	1,640 (0.7)	3,168 (1.4)	4,432 (1.9)	2,570 (1.2)	2,531 (1.1)	1,627 (0.7)	3,119 (1.4)	4,378 (2.0)	2,517 (1.2)	2,517 (1.2)
Germany (Includes ECB)	4,517 (2.0)	5,779 (2.5)	8,274 (3.6)	8,588 (3.9)	8,904 (3.9)	4,442 (2.0)	5,675 (2.6)	8,176 (3.7)	8,466 (4.0)	8,783 (4.0)
Hong Kong	14,915 (6.6)	16,176 (7.1)	15,223 (6.6)	13,801 (6.2)	13,172 (5.8)	14,841 (6.8)	16,107 (7.3)	15,010 (6.7)	13,581 (6.4)	13,027 (6.0)
India	1,06,062 (46.8)	1,00,480 (43.8)	97,894 (42.4)	1,05,498 (47.6)	1,15,216 (51.1)	1,06,062 (48.7)	1,00,480 (45.3)	97,894 (44.0)	1,05,498 (49.6)	1,15,216 (52.9)
Italy	1,234 (0.5)	1,397 (0.6)	1,092 (0.5)	1,225 (0.6)	1,271 (0.6)	1,224 (0.6)	1,389 (0.6)	1,081 (0.5)	1,218 (0.6)	1,262 (0.6)
Japan	1,862 (0.8)	2,793 (1.2)	2,961 (1.3)	1,977 (0.9)	1,284 (0.6)	1,834 (0.8)	2,766 (1.2)	2,930 (1.3)	1,948 (0.9)	1,257 (0.6)
Netherlands	651 (0.3)	1,111 (0.5)	1,472 (0.6)	1,559 (0.7)	1,297 (0.6)	644 (0.3)	1,104 (0.5)	1,452 (0.7)	1,537 (0.7)	1,283 (0.6)
No Specific Country (Country unknown)	1,127 (0.5)	962 (0.4)	1,566 (0.7)	1,702 (0.8)	1,651 (0.7)	433 (0.2)	316 (0.1)	728 (0.3)	501 (0.2)	526 (0.2)
Singapore	4,179 (1.8)	3,800 (1.7)	4,567 (2.0)	4,266 (1.9)	4,029 (1.8)	3,861 (1.8)	3,517 (1.6)	4,263 (1.9)	3,979 (1.9)	3,771 (1.7)
United Arab Emirates	5,024 (2.2)	5,225 (2.3)	5,827 (2.5)	6,113 (2.8)	6,324 (2.8)	4,219 (1.9)	4,440 (2.0)	4,714 (2.1)	4,683 (2.2)	5,158 (2.4)
United Kingdom@	11,190 (4.9)	14,430 (6.3)	15,821 (6.8)	12,542 (5.7)	11,563 (5.1)	10,536 (4.8)	13,806 (6.2)	15,170 (6.8)	11,780 (5.5)	10,892 (5.0)
United States #	52,053 (23.0)	52,685 (23.0)	48,258 (20.9)	38,843 (17.5)	36,157 (16.0)	48,521 (22.3)	48,781 (22.0)	44,531 (20.0)	35,591 (16.7)	33,075 (15.2)

@ 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 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)

(₹ crore)											
Country	Major Components	Q4: 2008		Q1: 2009		Q2: 2009		Q3: 2009		Q4: 2009	
Australia	FCNR(B)	289	(0.4)	552	(0.8)	596	(0.8)	417	(0.5)	439	(0.6)
	Borrowings	144	(0.2)	443	(0.6)	507	(0.8)	212	(0.3)	90	(0.1)
	NRE Deposits	710	(0.6)	781	(0.6)	799	(0.6)	775	(0.6)	827	(0.7)
	Total	1,637	(0.4)	2,294	(0.6)	2,637	(0.6)	2,430	(0.5)	2,537	(0.6)
Bahrain	FCNR(B)	5,579	(8.5)	6,273	(8.6)	6,147	(8.1)	6,139	(8.0)	5,434	(7.0)
	Borrowings	220	(0.2)	100	(0.1)	117	(0.2)	116	(0.2)	19	(0.0)
	NRE Deposits	1,721	(1.4)	2,241	(1.8)	2,359	(1.9)	1,800	(1.4)	1,899	(1.5)
	Total	8,059	(2.0)	9,260	(2.4)	9,157	(2.2)	8,535	(1.9)	7,876	(1.8)
Belgium	FCNR(B)	89	(0.1)	105	(0.1)	71	(0.1)	80	(0.1)	691	(0.9)
	Borrowings	3,036	(3.4)	1,179	(1.6)	1,201	(1.8)	1,182	(1.8)	456	(0.6)
	NRE Deposits	168	(0.1)	246	(0.2)	246	(0.2)	217	(0.2)	207	(0.2)
	Total	3,588	(0.9)	1,822	(0.5)	1,846	(0.4)	1,820	(0.4)	1,671	(0.4)
Canada	FCNR(B)	974	(1.5)	950	(1.3)	897	(1.2)	1,109	(1.5)	1,208	(1.6)
	Borrowings	441	(0.5)	306	(0.4)	463	(0.7)	615	(0.9)	440	(0.6)
	NRE Deposits	1,171	(1.0)	1,753	(1.4)	1,851	(1.5)	1,680	(1.3)	1,696	(1.4)
	Total	4,079	(1.0)	4,847	(1.3)	5,727	(1.4)	6,142	(1.4)	6,013	(1.3)
China	FCNR(B)	4,874	(7.5)	5,506	(7.6)	5,359	(7.0)	5,374	(7.0)	5,625	(7.3)
	Borrowings	—	—	25	(0.0)	—	—	298	(0.4)	223	(0.3)
	NRE Deposits	113	(0.1)	120	(0.1)	129	(0.1)	112	(0.1)	157	(0.1)
	Total	5,076	(1.3)	5,697	(1.5)	5,562	(1.3)	5,973	(1.3)	6,205	(1.4)
France	FCNR(B)	203	(0.3)	265	(0.4)	238	(0.3)	277	(0.4)	285	(0.4)
	Borrowings	3,340	(3.8)	2,078	(2.8)	1,803	(2.7)	2,203	(3.3)	2,653	(3.7)
	NRE Deposits	344	(0.3)	416	(0.3)	385	(0.3)	439	(0.3)	597	(0.5)
	Total	6,452	(1.6)	6,116	(1.6)	6,771	(1.6)	8,445	(1.9)	9,233	(2.1)
Germany (Includes ECB)	FCNR(B)	7,000	(10.7)	7,651	(10.5)	7,428	(9.7)	7,463	(9.8)	6,379	(8.2)
	Borrowings	3,283	(3.7)	3,675	(4.9)	3,958	(6.0)	4,094	(6.1)	5,229	(7.2)
	NRE Deposits	1,055	(0.9)	1,865	(1.5)	1,873	(1.5)	880	(0.7)	906	(0.7)
	Total	15,221	(3.9)	16,819	(4.4)	16,865	(4.1)	15,967	(3.6)	16,011	(3.6)
Hong Kong	FCNR(B)	904	(1.4)	886	(1.2)	1,271	(1.7)	1,055	(1.4)	907	(1.2)
	Borrowings	3,817	(4.3)	2,683	(3.6)	1,358	(2.1)	2,113	(3.2)	2,370	(3.3)
	NRE Deposits	1,203	(1.0)	1,315	(1.1)	1,395	(1.1)	939	(0.7)	3,380	(2.7)
	Total	14,153	(3.6)	11,682	(3.0)	11,316	(2.7)	11,778	(2.7)	13,455	(3.0)
India	FCNR(B)	—	—	—	—	—	—	—	—	—	—
	Borrowings	8,944	(10.1)	7,486	(9.9)	7,134	(10.8)	7,805	(11.7)	9,332	(12.9)
	NRE Deposits	—	—	—	—	—	—	—	—	—	—
	Total	26,711	(6.8)	24,725	(6.4)	24,583	(5.9)	29,246	(6.6)	31,644	(7.1)
Japan	FCNR(B)	370	(0.6)	259	(0.4)	498	(0.7)	450	(0.6)	498	(0.6)
	Borrowings	1,521	(1.7)	1,419	(1.9)	1,371	(2.1)	1,407	(2.1)	1,449	(2.0)
	NRE Deposits	587	(0.5)	671	(0.5)	751	(0.6)	625	(0.5)	675	(0.5)
	Total	4,481	(1.1)	4,361	(1.1)	5,112	(1.2)	5,077	(1.1)	5,618	(1.3)
Kenya	FCNR(B)	916	(1.4)	848	(1.2)	819	(1.1)	712	(0.9)	703	(0.9)
	Borrowings	43	(0.0)	56	(0.1)	53	(0.1)	53	(0.1)	98	(0.1)
	NRE Deposits	950	(0.8)	1,167	(0.9)	1,136	(0.9)	1,104	(0.9)	1,140	(0.9)
	Total	1,999	(0.5)	2,387	(0.6)	2,329	(0.6)	2,159	(0.5)	2,229	(0.5)
Kuwait	FCNR(B)	1,692	(2.6)	1,712	(2.4)	1,448	(1.9)	2,008	(2.6)	1,222	(1.6)
	Borrowings	2	(0.0)	109	(0.1)	—	(0.0)	5	(0.0)	2	(0.0)
	NRE Deposits	4,101	(3.4)	4,588	(3.7)	5,177	(4.1)	4,990	(4.0)	4,980	(4.0)
	Total	6,348	(1.6)	7,213	(1.9)	7,224	(1.7)	7,981	(1.8)	7,496	(1.7)
Luxembourg	FCNR(B)	5	(0.0)	21	(0.0)	21	(0.0)	7	(0.0)	7	(0.0)
	Borrowings	—	—	—	—	—	—	—	—	—	—
	NRE Deposits	4	(0.0)	4	(0.0)	4	(0.0)	5	(0.0)	6	(0.0)
	Total	1,138	(0.3)	1,528	(0.4)	2,871	(0.7)	2,810	(0.6)	1,720	(0.4)
Mauritius	FCNR(B)	15	(0.0)	35	(0.0)	32	(0.0)	31	(0.0)	32	(0.0)
	Borrowings	1,624	(1.8)	2,028	(2.7)	129	(0.2)	108	(0.2)	153	(0.2)
	NRE Deposits	31	(0.0)	237	(0.2)	169	(0.1)	63	(0.1)	58	(0.0)
	Total	11,565	(2.9)	9,970	(2.6)	15,256	(3.7)	16,671	(3.8)	14,878	(3.3)

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

		(₹ crore)									
Country	Major Components	Q4: 2008		Q1: 2009		Q2: 2009		Q3: 2009		Q4: 2009	
Netherlands	FCNR(B)	175	(0.3)	175	(0.2)	185	(0.2)	186	(0.2)	198	(0.3)
	Borrowings	4,496	(5.1)	2,319	(3.1)	117	(0.2)	1,388	(2.1)	954	(1.3)
	NRE Deposits	164	(0.1)	269	(0.2)	234	(0.2)	364	(0.3)	304	(0.2)
	Total	9,989	(2.5)	6,851	(1.8)	3,925	(0.9)	5,186	(1.2)	5,271	(1.2)
No Specific Country (Country unknown)	FCNR(B)	1,291	(2.0)	1,230	(1.7)	1,252	(1.6)	1,226	(1.6)	843	(1.1)
	Borrowings	—	—	—	—	3	(0.0)	2	(0.0)	2	(0.0)
	NRE Deposits	5,519	(4.6)	6,005	(4.8)	6,139	(4.9)	4,340	(3.5)	3,782	(3.0)
	Total	15,329	(3.9)	12,626	(3.3)	16,621	(4.0)	16,003	(3.6)	16,261	(3.6)
Oman	FCNR(B)	638	(1.0)	658	(0.9)	630	(0.8)	611	(0.8)	578	(0.7)
	Borrowings	15	(0.0)	26	(0.0)	19	(0.0)	31	(0.0)	20	(0.0)
	NRE Deposits	3,999	(3.4)	3,783	(3.0)	3,896	(3.1)	3,676	(2.9)	3,386	(2.7)
	Total	5,059	(1.3)	4,927	(1.3)	5,174	(1.2)	4,935	(1.1)	4,657	(1.0)
Qatar	FCNR(B)	377	(0.6)	362	(0.5)	406	(0.5)	425	(0.6)	396	(0.5)
	Borrowings	—	(0.0)	—	(0.0)	—	(0.0)	2	(0.0)	2	(0.0)
	NRE Deposits	2,267	(1.9)	2,572	(2.1)	2,839	(2.3)	2,674	(2.1)	2,511	(2.0)
	Total	2,979	(0.8)	3,588	(0.9)	3,902	(0.9)	3,688	(0.8)	3,464	(0.8)
Saudi Arabia	FCNR(B)	1,638	(2.5)	1,573	(2.2)	1,474	(1.9)	1,531	(2.0)	1,385	(1.8)
	Borrowings	3	(0.0)	103	(0.1)	108	(0.2)	94	(0.1)	194	(0.3)
	NRE Deposits	9,555	(8.0)	9,376	(7.5)	10,165	(8.1)	8,138	(6.5)	8,124	(6.5)
	Total	11,930	(3.0)	11,853	(3.1)	13,080	(3.1)	10,740	(2.4)	10,873	(2.4)
Singapore	FCNR(B)	626	(1.0)	739	(1.0)	1,217	(1.6)	2,338	(3.1)	2,229	(2.9)
	Borrowings	11,821	(13.4)	12,085	(16.0)	10,326	(15.7)	8,487	(12.7)	9,252	(12.8)
	NRE Deposits	2,199	(1.8)	2,398	(1.9)	2,548	(2.0)	2,324	(1.9)	2,350	(1.9)
	Total	19,789	(5.0)	19,753	(5.1)	18,745	(4.5)	18,540	(4.2)	18,711	(4.2)
Switzerland (Includes BIS)	FCNR(B)	145	(0.2)	350	(0.5)	121	(0.2)	127	(0.2)	144	(0.2)
	Borrowings	523	(0.6)	724	(1.0)	779	(1.2)	672	(1.0)	339	(0.5)
	NRE Deposits	396	(0.3)	420	(0.3)	493	(0.4)	372	(0.3)	364	(0.3)
	Total	1,570	(0.4)	2,230	(0.6)	2,032	(0.5)	2,620	(0.6)	2,202	(0.5)
United Arab Emirates	FCNR(B)	5,358	(8.2)	5,853	(8.0)	6,772	(8.9)	6,621	(8.7)	6,692	(8.6)
	Borrowings	2	(0.0)	397	(0.5)	96	(0.1)	208	(0.3)	108	(0.1)
	NRE Deposits	22,007	(18.5)	18,799	(15.1)	19,943	(15.9)	20,486	(16.3)	20,111	(16.1)
	Total	31,018	(7.9)	29,417	(7.6)	31,818	(7.6)	34,219	(7.7)	34,174	(7.6)
United Kingdom @	FCNR(B)	14,766	(22.6)	16,396	(22.5)	18,000	(23.6)	17,884	(23.4)	17,267	(22.3)
	Borrowings	19,663	(22.3)	15,739	(20.9)	13,462	(20.4)	15,399	(23.0)	15,226	(21.0)
	NRE Deposits	12,920	(10.9)	8,691	(7.0)	9,066	(7.2)	8,087	(6.4)	8,850	(7.1)
	Total	57,665	(14.7)	50,419	(13.0)	51,894	(12.5)	54,601	(12.3)	54,648	(12.2)
United States #	FCNR(B)	10,733	(16.4)	14,494	(19.9)	15,026	(19.7)	14,041	(18.4)	17,419	(22.5)
	Borrowings	21,742	(24.7)	18,587	(24.7)	19,310	(29.3)	16,843	(25.2)	21,009	(29.0)
	NRE Deposits	38,221	(32.1)	45,797	(36.8)	43,052	(34.3)	50,939	(40.6)	47,576	(38.1)
	Total	1,02,571	(26.1)	1,09,933	(28.4)	1,23,434	(29.7)	1,38,981	(31.3)	1,40,619	(31.4)
Total	FCNR(B)	65,357	(100.0)	72,783	(100.0)	76,341	(100.0)	76,388	(100.0)	77,580	(100.0)
	Borrowings	88,189	(100.0)	75,398	(100.0)	65,934	(100.0)	66,927	(100.0)	72,363	(100.0)
	NRE Deposits	1,18,899	(100.0)	1,24,488	(100.0)	1,25,513	(100.0)	1,25,536	(100.0)	1,25,000	(100.0)
	Total	3,93,263	(100.0)	3,86,608	(100.0)	4,16,048	(100.0)	4,43,941	(100.0)	4,47,310	(100.0)

@ Excluding Guernsey, Isle of Man and Jersey. # includes Midway Island and Wake Islands. '—': nil/negligible.

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

2. Totals may not tally due to rounding off.

3. Data have been revised for previous quarters.

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

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

(₹ crore)						
Country	Major Components	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009	Q4: 2009
Australia	Export Bill	203 (0.5)	203 (0.5)	343 (0.9)	445 (1.0)	432 (1.0)
	Nostro	504 (0.9)	684 (1.0)	594 (0.8)	349 (0.7)	254 (0.5)
	Total	768 (0.3)	947 (0.4)	1,007 (0.4)	867 (0.4)	753 (0.3)
Bahrain	Export Bill	55 (0.1)	191 (0.4)	158 (0.4)	226 (0.5)	169 (0.4)
	Nostro	668 (1.1)	923 (1.4)	876 (1.1)	403 (0.8)	264 (0.6)
	Total	1,123 (0.5)	1,508 (0.7)	1,414 (0.6)	1,003 (0.5)	1,009 (0.4)
Belgium	Export Bill	1,268 (2.9)	1,228 (2.8)	922 (2.3)	941 (2.1)	838 (1.9)
	Nostro	332 (0.6)	518 (0.8)	1,804 (2.4)	1,092 (2.1)	452 (1.0)
	Total	1,871 (0.8)	2,013 (0.9)	2,976 (1.3)	2,560 (1.2)	1,701 (0.8)
Canada	Export Bill	382 (0.9)	315 (0.7)	293 (0.7)	379 (0.8)	377 (0.8)
	Nostro	537 (0.9)	514 (0.8)	402 (0.5)	266 (0.5)	269 (0.6)
	Total	1,432 (0.6)	1,974 (0.9)	1,813 (0.8)	1,809 (0.8)	1,689 (0.7)
China	Export Bill	761 (1.7)	749 (1.7)	826 (2.1)	1,555 (3.4)	1,048 (2.3)
	Nostro	— (0.0)	— (0.0)	— (0.0)	— (0.0)	2 (0.0)
	Total	1,444 (0.6)	1,476 (0.6)	1,650 (0.7)	2,236 (1.0)	1,966 (0.9)
France	Export Bill	1,010 (2.3)	874 (2.0)	719 (1.8)	789 (1.7)	950 (2.1)
	Nostro	472 (0.8)	2,128 (3.2)	3,486 (4.6)	1,621 (3.1)	1,429 (3.0)
	Total	1,640 (0.7)	3,168 (1.4)	4,432 (1.9)	2,570 (1.2)	2,531 (1.1)
Germany (Includes ECB)	Export Bill	1,269 (2.9)	1,360 (3.1)	993 (2.5)	1,429 (3.1)	1,668 (3.7)
	Nostro	2,614 (4.4)	3,757 (5.6)	6,662 (8.7)	6,565 (12.4)	6,661 (14.0)
	Total	4,517 (2.0)	5,779 (2.5)	8,274 (3.6)	8,588 (3.9)	8,904 (3.9)
Hong Kong	Export Bill	3,478 (7.9)	4,392 (9.9)	4,762 (12.1)	4,817 (10.5)	4,105 (9.1)
	Nostro	10,262 (17.4)	10,545 (15.9)	9,128 (12.0)	7,844 (14.8)	7,423 (15.6)
	Total	14,915 (6.6)	16,176 (7.1)	15,223 (6.6)	13,801 (6.2)	13,172 (5.8)
India	Export Bill	— —	— —	— —	— —	— —
	Nostro	— —	— —	— —	— —	— —
	Total	1,06,062 (46.8)	1,00,480 (43.8)	97,894 (42.4)	1,05,498 (47.6)	1,15,216 (51.1)
Italy	Export Bill	1,128 (2.6)	1,291 (2.9)	943 (2.4)	1,097 (2.4)	1,146 (2.5)
	Nostro	68 (0.1)	69 (0.1)	110 (0.1)	94 (0.2)	90 (0.2)
	Total	1,234 (0.5)	1,397 (0.6)	1,092 (0.5)	1,225 (0.6)	1,271 (0.6)
Japan	Export Bill	443 (1.0)	1,547 (3.5)	1,191 (3.0)	1,059 (2.3)	474 (1.1)
	Nostro	1,087 (1.8)	941 (1.4)	1,439 (1.9)	614 (1.2)	512 (1.1)
	Total	1,862 (0.8)	2,793 (1.2)	2,961 (1.3)	1,977 (0.9)	1,284 (0.6)
Netherlands	Export Bill	581 (1.3)	573 (1.3)	355 (0.9)	633 (1.4)	516 (1.1)
	Nostro	52 (0.1)	524 (0.8)	1,063 (1.4)	908 (1.7)	725 (1.5)
	Total	651 (0.3)	1,111 (0.5)	1,472 (0.6)	1,559 (0.7)	1,297 (0.6)

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

(₹ crore)						
Country	Major Components	Q4: 2008	Q1: 2009	Q2: 2009	Q3: 2009	Q4: 2009
No Specific Country (Country unknown)	Export Bill	330 (0.7)	315 (0.7)	263 (0.7)	422 (0.9)	408 (0.9)
	Nostro	— —	— —	199 (0.3)	— —	— (0.0)
	Total	1,127 (0.5)	962 (0.4)	1,566 (0.7)	1,702 (0.8)	1,651 (0.7)
Singapore	Export Bill	1,118 (2.5)	1,080 (2.4)	1,092 (2.8)	1,529 (3.3)	1,529 (3.4)
	Nostro	1,672 (2.8)	1,682 (2.5)	2,392 (3.1)	1,255 (2.4)	1,319 (2.8)
	Total	4,179 (1.8)	3,800 (1.7)	4,567 (2.0)	4,266 (1.9)	4,029 (1.8)
United Arab Emirates	Export Bill	3,412 (7.7)	3,403 (7.6)	4,040 (10.3)	4,356 (9.5)	3,942 (8.7)
	Nostro	109 (0.2)	410 (0.6)	423 (0.6)	469 (0.9)	943 (2.0)
	Total	5,024 (2.2)	5,225 (2.3)	5,827 (2.5)	6,113 (2.8)	6,324 (2.8)
United Kingdom@	Export Bill	2,002 (4.5)	2,171 (4.9)	2,128 (5.4)	2,509 (5.5)	2,455 (5.4)
	Nostro	6,938 (11.7)	9,469 (14.2)	11,643 (15.3)	8,153 (15.4)	7,480 (15.8)
	Total	11,190 (4.9)	14,430 (6.3)	15,821 (6.8)	12,542 (5.7)	11,563 (5.1)
United States #	Export Bill	16,637 (37.8)	16,395 (36.8)	12,219 (31.0)	13,868 (30.2)	14,405 (31.9)
	Nostro	31,691 (53.6)	32,360 (48.7)	32,333 (42.4)	21,637 (40.9)	17,996 (37.9)
	Total	52,053 (23.0)	52,685 (23.0)	48,258 (20.9)	38,843 (17.5)	36,157 (16.0)
Total	Export Bill	44,041 (100.0)	44,564 (100.0)	39,391 (100.0)	45,861 (100.0)	45,087 (100.0)
	Nostro	59,140 (100.0)	66,496 (100.0)	76,199 (100.0)	52,909 (100.0)	47,472 (100.0)
	Total	2,26,530 (100.0)	2,29,356 (100.0)	2,31,153 (100.0)	2,21,863 (100.0)	2,25,658 (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 Quarter

(₹ crore)

Country	International Liabilities									
	Total: All Sectors					Position <i>vis-a-vis</i> Banks				
	Q4:2008	Q1:2009	Q2:2009	Q3:2009	Q4:2009	Q4:2008	Q1:2009	Q2:2009	Q3:2009	Q4:2009
Bahrain	301 (0.1)	341 (0.1)	286 (0.1)	302 (0.1)	339 (0.1)	59 (0.0)	59 (0.1)	59 (0.1)	59 (0.1)	62 (0.1)
Bangladesh	52 (0.0)	74 (0.0)	88 (0.0)	83 (0.0)	54 (0.0)	49 (0.0)	71 (0.1)	87 (0.1)	81 (0.1)	53 (0.0)
Belgium	1,023 (0.3)	887 (0.2)	720 (0.2)	639 (0.1)	595 (0.1)	968 (0.8)	816 (0.7)	666 (0.7)	581 (0.5)	543 (0.5)
Canada	3,835 (1.0)	3,485 (0.9)	3,488 (0.8)	3,465 (0.8)	3,401 (0.8)	3,609 (3.0)	3,350 (3.1)	3,345 (3.3)	3,316 (3.1)	3,273 (3.0)
France	4,821 (1.2)	5,653 (1.5)	5,122 (1.2)	5,678 (1.3)	7,080 (1.6)	3,831 (3.2)	4,419 (4.1)	3,937 (3.9)	4,809 (4.6)	6,243 (5.8)
Germany (Includes ECB)	9,461 (2.4)	9,963 (2.6)	9,206 (2.2)	7,763 (1.7)	7,027 (1.6)	3,541 (2.9)	3,341 (3.1)	2,922 (2.9)	2,339 (2.2)	2,267 (2.1)
Hong Kong	26,822 (6.8)	26,357 (6.8)	25,110 (6.0)	28,861 (6.5)	29,841 (6.7)	10,920 (9.1)	9,106 (8.4)	6,250 (6.2)	7,962 (7.5)	8,503 (7.9)
India	2,81,267 (71.5)	2,74,230 (70.9)	3,08,573 (74.2)	3,34,885 (75.4)	3,37,928 (75.5)	57,534 (47.7)	49,977 (45.8)	52,303 (51.8)	54,508 (51.6)	55,981 (51.9)
Japan	1,368 (0.3)	1,417 (0.4)	1,206 (0.3)	1,209 (0.3)	1,379 (0.3)	1,311 (1.1)	1,340 (1.2)	1,174 (1.2)	1,146 (1.1)	1,304 (1.2)
Mauritius	83 (0.0)	104 (0.0)	104 (0.0)	108 (0.0)	107 (0.0)	71 (0.1)	74 (0.1)	74 (0.1)	78 (0.1)	78 (0.1)
Netherlands	10,691 (2.7)	7,082 (1.8)	4,422 (1.1)	4,511 (1.0)	3,500 (0.8)	8,499 (7.0)	5,432 (5.0)	2,388 (2.4)	2,007 (1.9)	1,415 (1.3)
Oman	201 (0.1)	218 (0.1)	207 (0.0)	187 (0.0)	211 (0.0)	20 (0.0)	42 (0.0)	37 (0.0)	48 (0.0)	38 (0.0)
Russia	– –	– –	131 (0.0)	108 (0.0)	181 (0.0)	– –	– –	111 (0.1)	108 (0.1)	111 (0.1)
Singapore	3,989 (1.0)	3,650 (0.9)	3,598 (0.9)	3,287 (0.7)	4,277 (1.0)	3,976 (3.3)	3,638 (3.3)	3,585 (3.6)	3,287 (3.1)	4,277 (4.0)
South Africa	– –	– –	138 (0.0)	164 (0.0)	164 (0.0)	– –	– –	138 (0.1)	164 (0.2)	164 (0.2)
South Korea	202 (0.1)	228 (0.1)	190 (0.0)	191 (0.0)	188 (0.0)	195 (0.2)	203 (0.2)	169 (0.2)	169 (0.2)	169 (0.2)
Sri Lanka	101 (0.0)	83 (0.0)	78 (0.0)	84 (0.0)	106 (0.0)	46 (0.0)	55 (0.1)	51 (0.1)	50 (0.0)	62 (0.1)
Switzerland (Includes BIS)	– –	259 (0.1)	253 (0.1)	723 (0.2)	723 (0.2)	– –	259 (0.2)	253 (0.3)	723 (0.7)	721 (0.7)
Taiwan, China	110 (0.0)	110 (0.0)	112 (0.0)	110 (0.0)	112 (0.0)	110 (0.1)	110 (0.1)	110 (0.1)	110 (0.1)	112 (0.1)
Thailand	139 (0.0)	141 (0.0)	142 (0.0)	141 (0.0)	140 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)
United Arab Emirates	412 (0.1)	399 (0.1)	411 (0.1)	429 (0.1)	432 (0.1)	88 (0.1)	82 (0.1)	83 (0.1)	84 (0.1)	82 (0.1)
United Kingdom@	20,986 (5.3)	20,718 (5.4)	19,833 (4.8)	19,312 (4.4)	18,875 (4.2)	12,050 (10.0)	11,510 (10.6)	10,272 (10.2)	9,869 (9.3)	8,892 (8.3)
United States #	27,327 (6.9)	31,134 (8.1)	32,558 (7.8)	31,701 (7.1)	30,649 (6.9)	13,667 (11.3)	15,052 (13.8)	12,835 (12.7)	14,136 (13.4)	13,375 (12.4)
Total	3,93,263 (100.0)	3,86,608 (100.0)	4,16,048 (100.0)	4,43,941 (100.0)	4,47,310 (100.0)	1,20,653 (100.0)	1,09,046 (100.0)	1,00,958 (100.0)	1,05,670 (100.0)	1,07,761 (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.)

(₹ crore)										
Country	International Assets									
	Total: All Sectors					Position vis-a-vis Banks				
	Q4:2008	Q1:2009	Q2:2009	Q3:2009	Q4:2009	Q4:2008	Q1:2009	Q2:2009	Q3:2009	Q4:2009
Bahrain	327 (0.1)	379 (0.2)	361 (0.2)	382 (0.2)	344 (0.2)	23 (0.0)	70 (0.1)	49 (0.0)	53 (0.1)	15 (0.0)
Bangladesh	10 (0.0)	35 (0.0)	20 (0.0)	24 (0.0)	10 (0.0)	8 (0.0)	28 (0.0)	15 (0.0)	20 (0.0)	8 (0.0)
Belgium	810 (0.4)	666 (0.3)	514 (0.2)	477 (0.2)	403 (0.2)	186 (0.2)	167 (0.2)	36 (0.0)	46 (0.1)	67 (0.1)
Canada	1,391 (0.6)	1,159 (0.5)	848 (0.4)	838 (0.4)	619 (0.3)	32 (0.0)	52 (0.1)	68 (0.1)	26 (0.0)	23 (0.0)
France	948 (0.4)	2,366 (1.0)	2,693 (1.2)	2,530 (1.1)	1,251 (0.6)	228 (0.3)	1,626 (1.8)	2,085 (2.0)	2,104 (2.7)	324 (0.4)
Germany (Includes ECB)	1,472 (0.6)	1,570 (0.7)	1,008 (0.4)	1,154 (0.5)	1,559 (0.7)	332 (0.4)	295 (0.3)	451 (0.4)	216 (0.3)	634 (0.9)
Hong Kong	11,196 (4.9)	12,863 (5.6)	7,848 (3.4)	6,817 (3.1)	4,670 (2.1)	5,735 (6.8)	7,123 (7.8)	3,343 (3.3)	1,779 (2.3)	435 (0.6)
India	1,60,197 (70.7)	1,62,004 (70.6)	1,66,149 (71.9)	1,59,301 (71.8)	1,68,056 (74.5)	60,357 (71.7)	63,963 (70.0)	73,231 (71.4)	51,590 (66.7)	52,540 (72.4)
Japan	1,573 (0.7)	1,113 (0.5)	809 (0.3)	634 (0.3)	967 (0.4)	358 (0.4)	438 (0.5)	476 (0.5)	503 (0.6)	776 (1.1)
Mauritius	10 (0.0)	9 (0.0)	27 (0.0)	27 (0.0)	18 (0.0)	1 (0.0)	6 (0.0)	24 (0.0)	24 (0.0)	15 (0.0)
Netherlands	6,935 (3.1)	5,881 (2.6)	5,552 (2.4)	4,458 (2.0)	3,670 (1.6)	116 (0.1)	134 (0.1)	1,258 (1.2)	38 (0.0)	218 (0.3)
Oman	29 (0.0)	27 (0.0)	1 (0.0)	2 (0.0)	3 (0.0)	4 (0.0)	1 (0.0)	1 (0.0)	1 (0.0)	2 (0.0)
Russia	– (0.0)	– (0.0)	21 (0.0)	74 (0.0)	71 (0.0)	– (0.0)	– (0.0)	21 (0.0)	74 (0.1)	71 (0.1)
Singapore	4,893 (2.2)	5,919 (2.6)	5,848 (2.5)	5,283 (2.4)	5,330 (2.4)	2,974 (3.5)	3,626 (4.0)	3,590 (3.5)	3,181 (4.1)	3,223 (4.4)
South Korea	68 (0.0)	160 (0.1)	179 (0.1)	167 (0.1)	51 (0.0)	58 (0.1)	123 (0.1)	163 (0.2)	155 (0.2)	44 (0.1)
Sri Lanka	69 (0.0)	68 (0.0)	57 (0.0)	63 (0.0)	64 (0.0)	7 (0.0)	4 (0.0)	3 (0.0)	10 (0.0)	11 (0.0)
Switzerland (Includes BIS)	– (0.0)	0 (0.0)	5 (0.0)	5 (0.0)	7 (0.0)	– (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	2 (0.0)
Taiwan, China	2 (0.0)	17 (0.0)	7 (0.0)	10 (0.0)	3 (0.0)	1 (0.0)	14 (0.0)	3 (0.0)	0 (0.0)	0 (0.0)
Thailand	11 (0.0)	12 (0.0)	11 (0.0)	10 (0.0)	9 (0.0)	11 (0.0)	12 (0.0)	11 (0.0)	10 (0.0)	9 (0.0)
United Arab Emirates	49 (0.0)	34 (0.0)	40 (0.0)	67 (0.0)	79 (0.0)	28 (0.0)	21 (0.0)	23 (0.0)	51 (0.1)	59 (0.1)
United Kingdom@	21,638 (9.6)	21,824 (9.5)	24,147 (10.4)	21,807 (9.8)	22,257 (9.9)	7,828 (9.3)	7,709 (8.4)	8,790 (8.6)	7,457 (9.6)	7,479 (10.3)
United States #	14,904 (6.6)	13,247 (5.8)	15,008 (6.5)	17,732 (8.0)	16,215 (7.2)	5,862 (7.0)	5,934 (6.5)	8,976 (8.7)	10,058 (13.0)	6,618 (9.1)
Total	2,26,530 (100.0)	2,29,356 (100.0)	2,31,153 (100.0)	2,21,863 (100.0)	2,25,658 (100.0)	84,152 (100.0)	91,345 (100.0)	1,02,615 (100.0)	77,400 (100.0)	72,575 (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 have been revised for previous quarters.

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

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

(₹ crore)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Un-allocated	Bank	Non-Bank Public	Non-Bank Private
Total International Claims	Dec-2008	191,118	1,16,029	72,088	3,000	75,135	732	1,15,251
	Mar-2009	2,24,665	1,40,290	79,828	4,548	1,02,223	656	1,21,786
	Jun-2009	2,31,556	1,44,319	82,699	4,537	1,10,573	804	1,20,179
	Sep-2009	2,19,212	1,33,688	80,578	4,947	89,957	726	1,28,529
	Dec-2009	2,25,278	1,37,778	82,228	5,272	91,188	713	1,33,377
Australia	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
	Dec-2009	2,190	986	1,204	—	1,138	—	1,051
Bahamas	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
	Dec-2009	979	861	117	—	248	—	731
Bahrain	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
	Dec-2009	4,923	2,036	2,571	317	4,295	—	628
Belgium	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
	Dec-2009	4,740	4,077	663	—	2,395	—	2,345
Canada	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
	Dec-2009	6,211	694	3,279	2,238	3,747	1	2,462
Cayman Islands	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
	Dec-2009	2,611	1,472	1,138	—	146	—	2,465
China	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
	Dec-2009	1,543	1,463	80	—	4	—	1,539
Cyprus	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
	Dec-2009	1,814	518	1,296	—	140	—	1,674
Denmark	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
	Dec-2009	801	512	289	—	628	—	173

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

(₹ crore)								
Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Un-allocated	Bank	Non-Bank Public	Non-Bank Private
Egypt	Dec-2008	94	94	1	–	–	–	94
	Mar-2009	590	194	397	–	–	–	590
	Jun-2009	716	223	494	–	–	–	716
	Sep-2009	816	299	517	–	–	–	816
	Dec-2009	1,166	360	805	–	2	–	1,163
France	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
	Dec-2009	3,810	2,737	1,073	–	2,147	–	1,662
Germany (includes ECB)	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
	Dec-2009	11,976	10,378	1,598	–	8,169	24	3,783
Hong Kong	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
	Dec-2009	18,785	17,591	1,194	–	13,258	–	5,527
Indonesia	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
	Dec-2009	1,297	998	300	–	51	–	1,246
Ireland	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
	Dec-2009	1,815	690	1,125	–	1,294	–	521
Israel	Dec-2008	873	858	15	–	–	–	873
	Mar-2009	875	823	52	–	–	–	875
	Jun-2009	840	791	49	–	–	–	840
	Sep-2009	782	729	54	–	–	–	782
	Dec-2009	703	655	49	–	14	–	690
Italy	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
	Dec-2009	2,014	1,101	913	–	865	–	1,148
Japan	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
	Dec-2009	2,399	1,876	523	–	1,337	–	1,062
Jersey	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
	Dec-2009	1,537	443	1,094	–	443	–	1,094

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

(₹ crore)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Un-allocated	Bank	Non-Bank Public	Non-Bank Private
Luxembourg	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
	Dec-2009	2,415	1,553	863	–	699	–	1,716
Maldives	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	Dec-2009	1,849	1,849	1	–	–	–	1,849
	Dec-2008	6	6	–	–	–	–	6
	Mar-2009	814	452	362	–	–	–	814
	Jun-2009	769	426	343	–	–	–	769
	Sep-2009	694	434	260	–	–	–	694
Mauritius	Dec-2009	746	746	–	–	–	–	746
	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	Dec-2009	3,326	820	2,504	2	107	–	3,219
	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)	Dec-2009	6,640	2,214	4,426	–	1,235	–	5,404
	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	Dec-2009	959	495	464	–	–	–	959
	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	Dec-2009	901	284	617	–	161	–	740
	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
Saudi Arabia	Dec-2009	4,793	2,535	2,142	116	2,345	–	2,448
	Dec-2008	904	491	414	–	136	–	768
	Mar-2009	790	439	350	–	91	–	698
	Jun-2009	719	441	278	–	187	–	532
	Sep-2009	564	374	190	–	14	–	550
Singapore	Dec-2009	611	355	256	–	9	–	602
	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
Dec-2009	18,350	9,710	8,640	–	5,591	–	12,758	

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

(₹ crore)								
Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Un-allocated	Bank	Non-Bank Public	Non-Bank Private
Spain (incl. Balearic Is. Canary Is. and Ceuta & Melilla)	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	Dec-2009	831	753	79	–	139	–	692
	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
Switzerland (includes BIS)	Sep-2009	1,454	1,038	234	182	67	419	969
	Dec-2009	1,299	870	250	179	48	410	841
	Dec-2008	1,597	812	785	–	850	–	746
	Mar-2009	1,672	827	845	–	819	–	853
United Arab Emirates	Jun-2009	1,451	630	821	–	607	–	844
	Sep-2009	1,630	843	787	–	594	–	1,035
	Dec-2009	1,280	654	626	–	316	–	964
	Dec-2008	9,660	5,296	4,364	–	984	–	8,675
United Kingdom@	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
	Dec-2009	12,645	6,617	6,028	–	1,317	–	11,327
United States #	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 #	Dec-2009	35,919	17,151	16,365	2,403	16,857	29	19,033
	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
United States #	Sep-2009	48,446	31,740	16,689	17	20,020	238	28,188
	Dec-2009	48,874	32,062	16,795	17	19,633	241	29,000

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

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

Annex: BIS Reporting System and Methodology of Compilation of IBS

1. BIS Reporting System of International Banking Statistics

The BIS reporting system of IBS has two sets of statistics, *viz.*, (i) 'Locational Banking Statistics (LBS)' and (ii) 'Consolidated Banking Statistics (CBS)' both quarterly reviews. The LBS are designed to provide comprehensive and consistent quarterly data on international banking business conducted in the BIS reporting area. The purpose of the CBS is to 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 international banking business is defined as banks' on balance-sheet liabilities and assets *vis-à-vis* non-residents in any currency or unit of account *plus* similar liabilities and assets *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 from only a limited number of key international banking centres. In this way at least one side of most international banking relationships will be

captured. This procedure keeps the system manageable and produces accurate and up-to-date data. Additional countries are, therefore, asked to contribute to the LBS when their cross-border banking business becomes substantial. The countries currently making up the reporting area are listed in Box 1.

2.2 Reporting Area for Consolidated Banking Statistics:

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

Annex (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 ¹ (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)	

1: 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 ¹ (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)	

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

Source: BIS: International Banking Statistics December 2009.

standards of BIS by devising a new reporting system for International Banking Statistics (IBS) of India. The IBS is not the same as the external debt statistics, which are separately collected and disseminated (see the Box 2).

4. 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

Annex (Contd.)

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

In India, while the international banking statistics have been developed recently, there has been a closely related reporting system of external debt statistics. Besides, there are other periodic returns through which banks are reporting external assets and liabilities to the Reserve Bank of India. The existing systems are not as 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 relate to external debt of the **country as a whole** comprising banking and other sectors **whereas** international banking statistics relate 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.

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 counterparty, and by nationality of reporting banks.

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

Annex (Contd.)

'Inside Area 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 an ultimate risk and an immediate borrower 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. Claims between the Indian head office and its foreign branch in the US should be netted out. Besides, the foreign branches are also required to report their local assets and local liabilities in local currency.
- (ii) Banking offices in reporting countries whose head office is located in another reporting country (*i.e.*, inside area foreign banks, such as, Mumbai office of a US bank where US is a BIS reporting country) are required to provide non-consolidated data on claims on entities in their respective home country only (*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) and on an immediate borrower basis only. These data should, therefore, include any positions the banks have *vis-à-vis* their own affiliates or head offices in their home country.
- (iii) Banking offices in reporting countries whose head office is outside the reporting countries (*i.e.*, outside area foreign banks, such as, Mumbai office of a Thai bank where Thailand is not a BIS reporting country) are required to provide non-consolidated data on financial claims on non-residents, including their home country, on an immediate borrower basis only.

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

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

Annex (Contd.)

5. Terms Used in International Banking Statistics

- Cross Border positions** : It refers to the transactions (assets/liabilities) with non-residents in any currency.
- 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.
- 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.
- 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.

6. Explanation of the Methodology:

(a) *Compilation of LBS/CBS and Different Terms Used in IBS with the Help of an Example*

Reporting of IBS Data

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

IN - India LK - Sri Lanka, US - United States, XX - Not a Specific Country.

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

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

'—': Not required under IBS reporting.

Annex (Concl'd.)

Compilation of LBS/CBS

Locational Banking Statistics (LBS)

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

Consolidated Banking Statistics (CBS)

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

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

X1=140 (=A2+A3+A4+B2+B3+E2+E4+F2+F4) X2=35 (=F3) X3=30 (=E3)
Y1= 55 (=I3+J3) Z1=110 (=M2+M3+M4+N2+N3+N4)

'–' : Not required under CBS reporting.

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

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

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

IN - India, US - United States, GB - United 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.