

## *International Banking Statistics of India – September 30, 2008\**

*The article presents analysis of international liabilities and assets of banks in India, classified under Locational Banking Statistics (LBS) and consolidated international/foreign claims under Consolidated Banking Statistics (CBS), collected as per the reporting system of the Bank for International Settlements (BIS), for the quarter ended September 2008. These data are compared with those as at the end of the previous quarters and a year ago. 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 at the end of September 2007 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

#### *International Liabilities*

- The annual growth in the international liabilities (in Rupees), of banks in India, as at end-September 2008 was 1.0 per cent compared to a growth rate of 17.3 per cent a year ago.
- The international liabilities (in Rupees) of banks in India, as at end-September 2008 increased by 0.7 per cent over the previous quarter.

\* Prepared in the Banking Statistics Division of the Department of Statistics and Information Management. The previous article on the subject as at end of March and June 2008 was published in April 2009 issue of the Bulletin.

- The components contributing to the annual growth of the international liabilities are Foreign Currency Borrowings, EEFC, NRE, NRO and capital/ remittable profits of foreign banks in India.
- Composition of currency revealed that international liabilities, as at end of September 2008 in Indian Rupee had the major share (48.9 per cent), followed by the US dollar (35.3 per cent) and Pound Sterling (6.7 per cent).
- The share of liabilities denominated in the Indian Rupee has a declining trend since September 2007 while the share of liabilities denominated in US dollar, which declined till March 2008 quarter, increased for two subsequent quarters.
- The US dollar denominated assets continued to account for the maximum share (81.6 per cent), followed distantly by Euro (6.7 per cent), Indian Rupee (4.0 per cent), and Pound Sterling (2.4 per cent).
- As at end-September 2008, the assets denominated in Indian Rupee are largely (99.1 per cent) towards non-bank sector.

### *Consolidated Banking Statistics*

#### *International Assets*

- The year-on-year growth rate of international assets (in Rupees) of banks in India was lower at 9.8 per cent as at end-September 2008 as compared to 23.7 per cent recorded during the same period in the previous year.
- The international assets, as at the end of September 2008 registered an increase of 6.1 per cent over the position in the previous quarter.
- On an annual basis, the major component 'Loans and Deposits' registered an increase of 10.9 per cent, as at end-September 2008 while other major components *viz.* 'Holding of Debt Securities' and 'Other International Assets' declined by 77.3 per cent and 6.3 per cent, respectively during the same period.
- The growth, on year-on-year basis in the consolidated international claims (in Rupees) of banks based on immediate risk, as at end-September 2008, was 13.0 per cent as compared to 37.1 per cent during the same period in the previous year.
- Consolidated international claims of Indian banks on immediate risk basis were mostly of short-term nature (less than one year) and accounted for 63.1 per cent of total claims as at end-September 2008 compared to 69.2 per cent a year ago.
- As at end-September 2008, the international claims of banks in the BIS reporting countries on India stood at US \$ 146 billion, showing an increase of 21.7 per cent over the position a year ago, whereas the international claims of Indian banks on other countries (*i.e.*, India's assets) stood at US \$ 37.8 billion, for the quarter, which were lower by US \$ 1.9 billion over the position 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 in 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 provide the assets and liabilities by instrument/components, currency, sector, country of residence of counter-party / transacting unit and nationality of reporting banks, while CBS provide data on international claims as per residual maturity and sector of borrower along with the exposures by country of immediate borrower and on the reallocation of claims (*i.e.* risk transfers) to the country of ultimate risk. The BIS reporting system of IBS was revised since March 2005, *inter alia*, covering the claims of domestic reporting banks arising from derivatives, guarantees and credit commitments.

Other than India, central banks from 40 countries report aggregate LBS to BIS while central banks from 30 countries report aggregate CBS under the BIS reporting system of IBS. The data are published as a part of the BIS Quarterly Review. This article presents brief analysis of the LBS as well as CBS for India for the quarter ending September 2008. It also includes a section on comparative position of CBS of India *vis-à-*

*vis* other countries based on data published by the BIS<sup>1</sup>.

## II. Data Coverage and Methodology<sup>2</sup>

The analysis is based on the data as on September 30, 2008 reported by 85 banks. These banks are authorised to conduct business in foreign exchange through their branches, designated as authorised dealers. These banks include 57 Indian banks and 28 foreign banks (incorporated in 21 countries). Out of the 57 Indian banks, 27 are public sector banks (including IDBI Ltd.), 20 are private sector banks and 10 are co-operative banks. The banks received data from their branches, which in turn were consolidated at bank level and submitted to the RBI. The details such as asset / liability, 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 the BIS definition) and external debt accounted for by banking sector in India are not strictly comparable, since certain items of liabilities like

<sup>1</sup> 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 article published in October 2008 issue of the RBI Bulletin.

<sup>2</sup> The methodology of compilation of LBS/CBS and explanation to various terms used in IBS has been provided in the article on the subject published in October 2008.

American Depositary Receipts (ADRs), Global Depositary Receipts (GDRs), equity of banks held by non-residents, included in IBS, are not a 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

**Table 1: International Liabilities of Banks in India**

(US \$ million)			
Categories /Items	Amount Outstanding as at end		
	September 2007	June 2008	September 2008
<b>I. Items included under External Debt Statistics +</b>	<b>67,562</b>	<b>69,250</b>	<b>65,376</b>
1. Foreign Currency Non-Resident Bank [FCNR(B)] Schemes	16,238	14,577	13,812
2. Non-Resident External (NRE) Rupee A/Cs	27,719	26,563	24,778
3. Foreign Currency Borrowings (includes Inter-bank borrowings and external commercial borrowings of banks) other than through ADRs, GDRs, Bonds, etc.	15,865	21,097	20,048
4. Bonds	1,997	1,934	1,966
5. Floating Rate Notes (FRNs)	–	–	–
6. Foreign Institutional Investors' (FII) A/Cs	3,255	2,441	2,261
7. Other Own issues of Intl. Debt Securities	306	235	186
8. Non-Resident Ordinary(NRO) Rupee Deposits	2,182	2,402	2,326
<b>II. Items not included under External Debt Statistics</b>	<b>39</b>	<b>54</b>	<b>51</b>
1. Embassy A/Cs	39	53	51
2. ESCROW A/Cs	0	1	0
<b>III. Non-Debt Liabilities (not included in External Debt due to definitional aspects)</b>	<b>27,330</b>	<b>18,561</b>	<b>15,544</b>
1. American Depositary Receipts(ADRs) and Global Depositary Receipts (GDRs)	8,708	4,615	3,763
2. Equities of banks held by NRIs	14,301	7,991	6,313
3. Capital of foreign banks/branches in India and certain other items in transition	4,321	5,955	5,468
<b>IV. FC Liabilities to Residents (not included in External Debt due to definitional aspects) +</b>	<b>3,322</b>	<b>3,208</b>	<b>3,055</b>
1. Exchange Earners' Foreign Currency (EEFC) A/Cs	2,402	2,532	2,378
2. Resident Foreign Currency (RFC) Deposits	322	278	215
3. Inter-Bank Foreign Currency Deposits and other Foreign Currency Deposits of Residents	598	398	461
<b>V. Other Items of International Liabilities (not included in External Debt due to definitional aspects)</b>	<b>333</b>	<b>434</b>	<b>440</b>
1. Balances in VOSTRO A/Cs of non-resident banks and exchange houses (including term deposits)	333	434	440
<b>VI. Total International Liabilities (I+II+III+IV+V)</b>	<b>98,587</b>	<b>91,514</b>	<b>84,471</b>

+: Data as reported under IBS do not cover all branches and are not comparable with data reported by all bank branches under a different set of data.

**Notes:** 1. All figures are inclusive of accrued interest.  
2. The FEDAI revaluation rate for Rupee-US Dollar exchange as at end-September 2007, June 2008 and September 2008 were Rs.39.8450, Rs. 43.0350 and Rs.46.9650 per US Dollar, respectively.  
3. Data have been revised for previous quarters.

and ACU dollar balance in VOSTRO and Outstanding amounts of NRNR deposits.

Table 1 presents a classification of the international liabilities as at end of September 2008 covered under IBS, in US dollar terms, into items included and not included under external debt statistics.

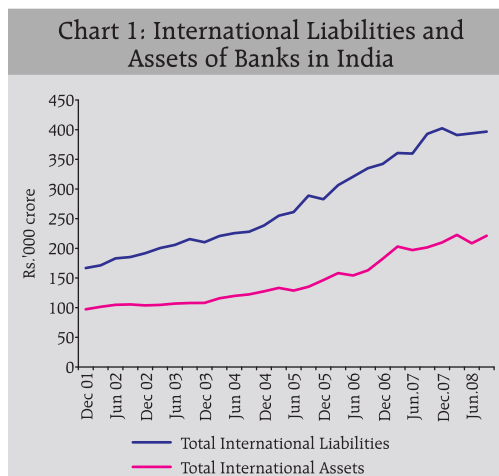
## IV. Results

### IV.1 Locational Banking Statistics

The LBS provide 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 claims of banks in India. Data presented in this section are based on data reported by branches of banks, which are conducting business in India, viz. the branches of Indian banks and branches of foreign banks in India.

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

As at end-September 2008, the international assets of banks in India increased by Rs. 12,730 crore (6.1 per cent) over the position in the previous quarter while the increase in the international liabilities was low at Rs. 2,885 crore (0.7 per cent) (Statement I). The year-on-year growth rates, for the same quarter, in the international assets and liabilities were 9.8 per cent (Rs. 19,697 crore) and 1.0 per cent (Rs. 3,896 crore). The lower growth of the international assets as compared to that in the international liabilities resulted in decline in the gap between these as compared to the levels of previous year and quarter.



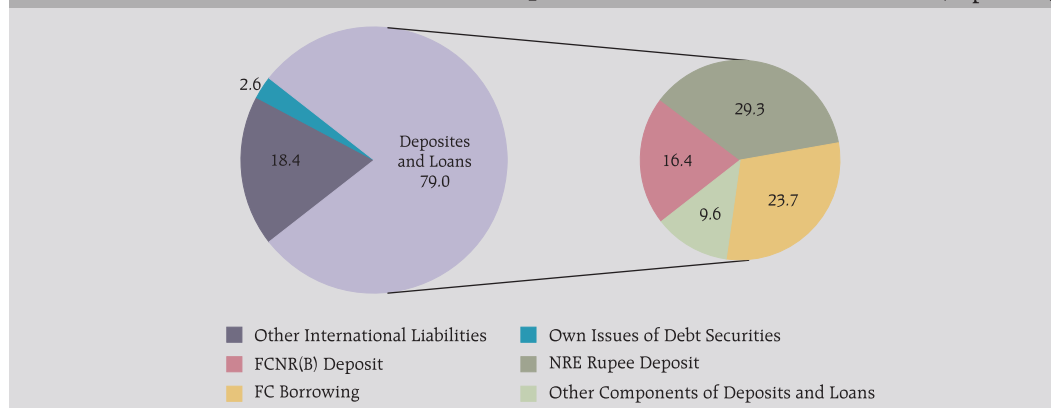
#### IV.1.B Components and Composition of International Liabilities

The increase in the international liabilities as at end of September 2008, with respect to its position a year ago, can be attributed to the rise in its major components 'Deposits and Loans' and 'Own Issues of International Securities' (Statement I). For the quarter, the growth rates in these components were 14.1 per cent and 10.4 per cent, respectively, over the levels a year ago while 'Other International Liabilities' registered a steep decline of 33.0 per cent over end-September 2007 level.

As at end-September 2008, the components, foreign currency borrowings, EEFC accounts, NRE, NRO and capital/remittable profits of foreign banks in India recorded a substantial growth and the components such as ADRs/GDRs and equities of banks held by non-residents recorded a sharp decline as compared to the position a year ago.

Major component-wise international liabilities of banks in India as at end-

Chart 2: Major Components of International Liabilities of Banks In India  
as at end-September 2008 (in per cent)



September 2008 are presented in Chart 2. The percentage share of 'Deposits and Loans' to the total international liabilities increased to 79.0 per cent as end-September 2008 from 69.9 per cent a year ago. Correspondingly, the share of 'Other International Liabilities' declined to 18.4 per cent as at end-September 2008 from 27.7 per cent as at end-September 2007.

By end-September 2008, the shares of equities of banks held by non-residents and

ADRs/GDRs declined sharply to half the level as at end-December 2007 (Statement I), while the share of the capital/remittable profits of foreign banks in India increased marginally during the period.

#### IV.1.C Components and Composition of International Assets

For the reference quarter, the year-on-year increase in the international assets may be accounted to the major component 'Deposits and Loans' while the other major

Chart 3: Major Components of International Liabilities (in per cent)

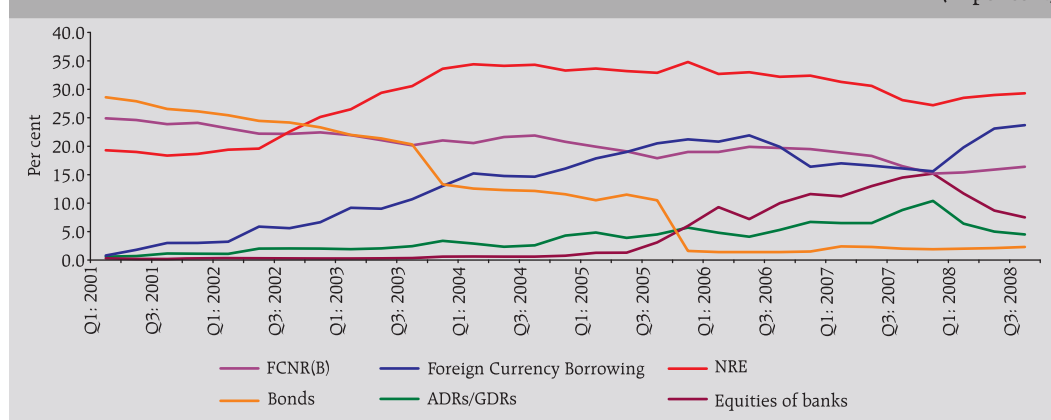
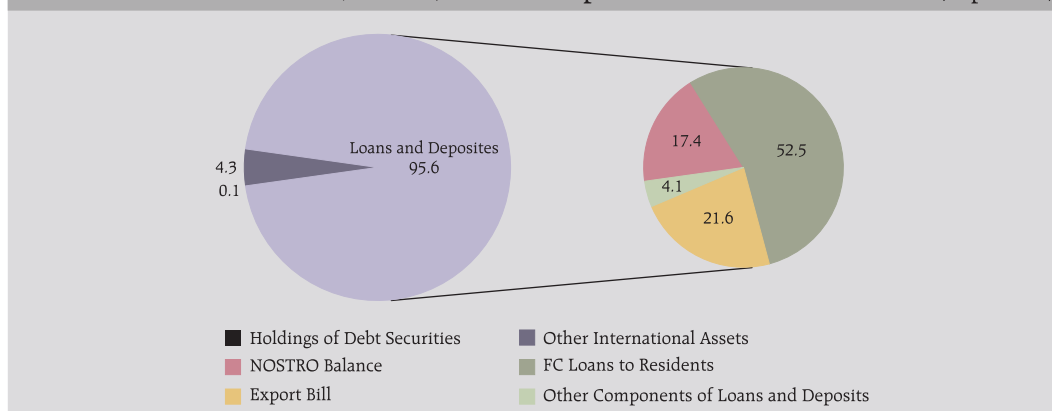


Chart 4: Major Components of International Assets of Banks In India  
(Per cent) as at end-September 2008 (in per cent)



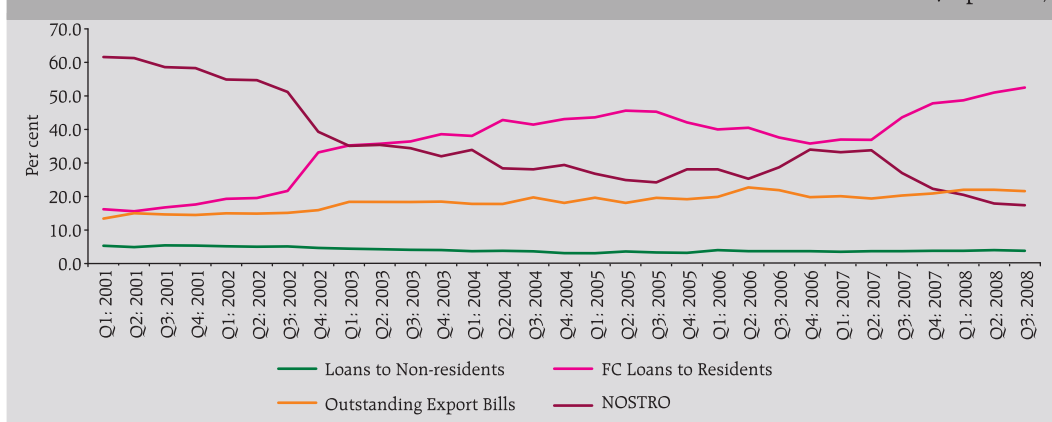
components, *viz.* 'Other International Liabilities' registered a decline (Statement I). The annual growth rates, at the quarter-end for these components were 10.9 per cent and -6.3 per cent, respectively.

As at end-September 2008, each of the components 'Loans to Non-residents', 'FC loans to Residents' and 'Outstanding Export Bills' registered an increase over the levels of previous quarter as well as previous year. For the quarter, the NOSTRO balances were substantially lower than the level a year ago,

although it registered an increase over the previous quarter.

The composition of the international assets in terms of the shares of the three major components in the total international assets remained more or less same since December 2007 [Statement I]. The share of the component 'FC Loans to Residents' increased to 52.5 per cent as at end-September 2008 from 43.6 per cent a year ago while the share of NOSTRO balances declined to 17.4 per cent from 27.0 per cent during the period.

Chart 5. Major Components of International Assets (in per cent)



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

From the previous year September 2007 onwards, the share of the international liabilities towards non-bank sector has shown a declining trend. The share has declined to 68.3 per cent from 77.2 per cent during the period (Statement II). In terms of the currency composition of the international liabilities, for the reference quarter, the share of liabilities denominated in Indian Rupee accounted for the maximum share (48.9 per cent) followed by US dollar (35.3 per cent) and Pound Sterling (6.7 per cent). The share of liabilities denominated in Indian Rupee has been declining since September 2007 quarter while the share of liabilities denominated in US dollar, which had declined till March 2008 quarter, increased for the subsequent two quarters.

The sector and currency wise composition of total international liabilities as at end of September 2008 showed that 85.9 per cent of liabilities denominated in Indian Rupee are towards non-bank sector,

while 75.8 per cent and 64.0 per cent liabilities denominated in Euro and Pound Sterling are towards non-bank sector, respectively.

In contrast to the declining share of non-bank sector in international liabilities, the share of non-bank sector in the international assets has an increasing trend during the period September 2007 to September 2008 (Statement II). As at end-September 2008, the share was 72.9 per cent compared to 63.5 per cent a year ago. With regard to currency composition of international assets for all sectors as at end-September 2008, the assets denominated in US dollar continued to account for the largest share (81.6 per cent), followed distantly by Euro (6.7 per cent), Indian Rupee (4.0 per cent) and Pound Sterling (2.4 per cent) (Chart 7, Statement II).

Sector and currency-wise classification of total assets showed that as at end of September 2008, the assets denominated in Indian Rupee are largely (99.1 per cent) towards non-bank sector while for the assets denominated in US dollar, Euro and Pound

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

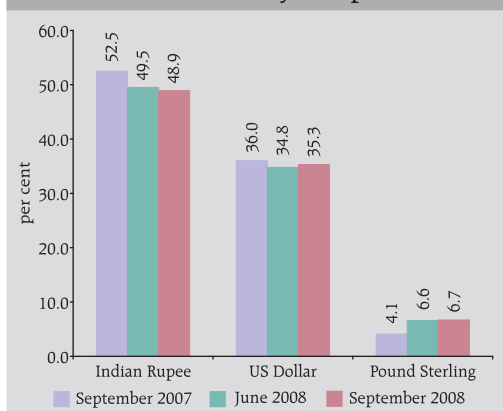
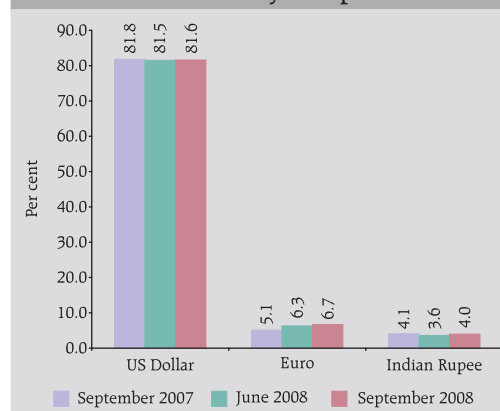


Chart 7: International Assets of Banks in India – Currency Composition





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

Items	(in Rs. crore)						Growth (in Rs.Crore) [absolute/ in %] over	
	Amount Outstanding # as at end						Prev Qtr	Prev Yr
	September 2007		June 2008		September 2008			
	Rs. Crore+	US \$ million	Rs. Crore+	US \$ million	Rs. Crore+	US \$ million		
<b>International Liabilities</b>								
Liabilities to residents and non-residents denominated in foreign currencies	186,763 (47.5)	46,872 (47.5)	198,767 (50.5)	46,187 (50.5)	202,914 (51.1)	43,205 (51.1)	4,147 2.1	16,151 8.6
Liabilities to non-residents denominated in Indian Rupees	206,058 (52.5)	51,715 (52.5)	195,065 (49.5)	45,327 (49.5)	193,803 (48.9)	41,265 (48.9)	-1,262 -0.6	-12,255 -5.9
<b>Total International Liabilities +</b>	<b>392,821 (100.0)</b>	<b>98,587 (2.0)</b>	<b>393,832 (100.0)</b>	<b>91,514 (100.0)</b>	<b>396,717 (100.0)</b>	<b>84,471 (100.0)</b>	<b>2,885 0.7</b>	<b>3,896 1.0</b>
<b>International Assets</b>								
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.)	193,320 (95.9)	48,518 (95.9)	200,975 (96.4)	46,700 (96.4)	212,352 (96.0)	45,215 (96.0)	11,377 5.7	19,032 9.8
Assets in Indian Rupees with Non- residents (includes Rupee loans to non- residents out of non-resident deposits)	8,229 (4.1)	2,065 (4.1)	7,541 (3.6)	1,752 (3.6)	8,894 (4.0)	1,894 (4.0)	1,353 17.9	665 8.1
<b>Total International Assets</b>	<b>201,549 (100.0)</b>	<b>50,583 (100.0)</b>	<b>208,516 (100.0)</b>	<b>48,453 (100.0)</b>	<b>221,246 (100.0)</b>	<b>47,109 (100.0)</b>	<b>12,730 6.1</b>	<b>19,697 9.8</b>

+ : 1 crore= 10 million. The FEDAI revaluation rate for Rupee-US Dollar exchange as at end-September 2007, June 2008 and September 2008 were Rs 39.8450, Rs.43.035 and Rs.46.9650 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.

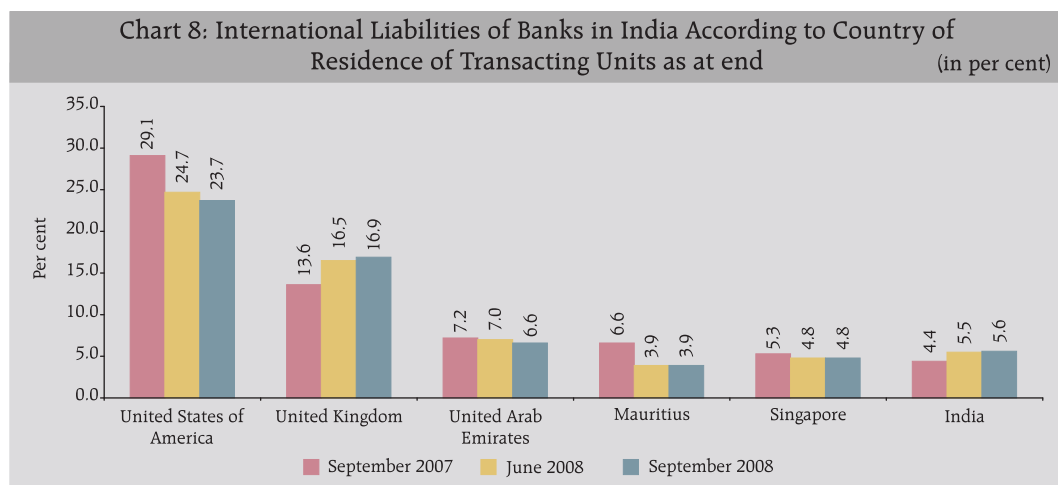
Sterling, 75.9 per cent, 65.5 per cent and 27.4 per cent, respectively, are towards non-bank sector.

#### *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 foreign currencies. As at end of September 2008, about 61.5 per cent of total international liabilities of banks were towards the transacting units (bank and non-bank sectors) of six countries, viz., the USA (23.7

per cent), the UK (16.9 per cent), UAE (6.6 per cent), India (5.6 per cent), Singapore (4.8 per cent) and Mauritius (3.9 per cent) (Chart 8). The share of international liabilities towards the USA had a decreasing trend since September 2007 while the shares towards India and the UK have increased marginally since the quarter ending December 2007.

During September 2007-September 2008, the shares of the FCNR(B) and NRE deposits emanating from the USA in the respective total deposits (towards all countries) have been almost stable around 17.0 per cent and 30.0 per cent, respectively (Statement IV).

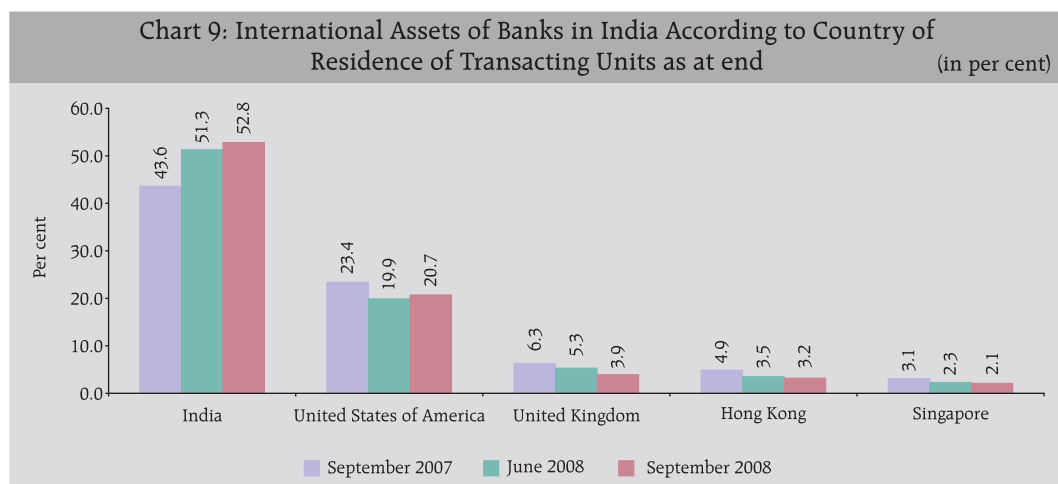


As at end-September 2008, of the total international assets of banks, 73.5 per cent were concentrated in the two countries, *viz.*, India (52.8 per cent) and the USA (20.7 per cent) (Chart 9, Statement III and Statement V). The share of the international assets towards the transacting units in India has been increasing slowly during the period September 2007 to September 2008 while the share towards the UK has declined during the same period, and the share towards the USA has increased as at end-

September 2008 after a continuous decline till the previous quarter.

#### *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, as at end of September 2008, Hong Kong had the highest share in international liabilities at 7.2 per



cent while those from the Netherlands, the USA and the UK had shares ranging between 2.8 per cent to 6.1 per cent. The Indian Banks accounted for the highest share at 72.3 per cent as at end-September 2008 as against a share of 80.3 per cent for the corresponding quarter of the previous year.

For the reference quarter, the share of the Indian banks in the international assets declined to 71.2 per cent from 79.2 per cent registered a year ago. The share of the banks in UK registered an increase to 9.9 per cent from 3.3 per cent during the same period (Statement VI).

#### *IV. 2 Consolidated Banking Statistics (CBS)*

The CBS provide 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 from 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 branches 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 as at end-September 2008, recorded an increase of Rs. 5,830 crore (3.4 per cent) to Rs.1,77,560 crore over the previous quarter and an increase of Rs. 20,359 crore (13.0 per cent) over the position a year ago (Statement VII).

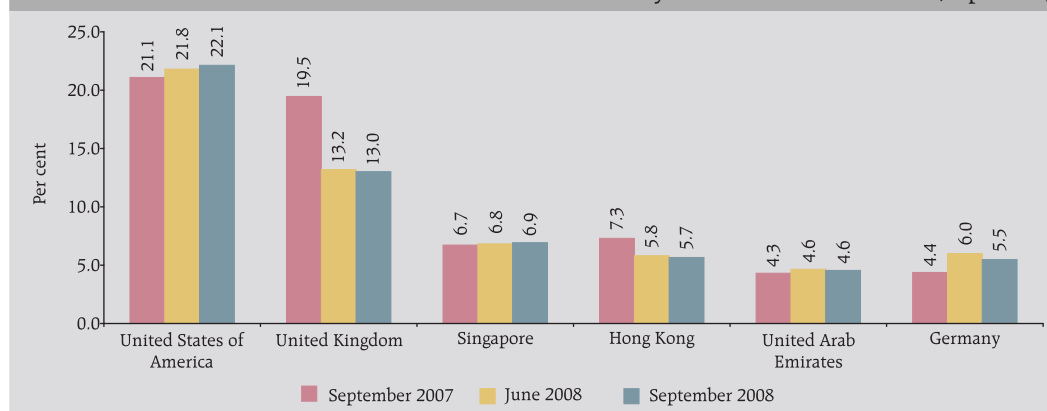
#### *IV.2.B Composition by Country of Residence of Transacting Unit – Immediate Risk*

Consolidated international claims of banks, classified according to country of immediate risk, revealed that as at end of September 2008 reporting banks' claims on the USA accounted for the largest share (22.1 per cent), followed by the UK (13.0 per cent), Singapore (6.9 per cent) and Hong Kong (5.7 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. As at end September 2008, the share of banking sector in the international claims declined by 5.9 percentage points to 36.3 per cent from 42.2 per cent witnessed a year ago with a corresponding increase in the share of non-bank private sector. For the quarter, the share of the banking sector in consolidated international claims on the

Chart 10: Consolidated international Claims of Banks on countries other than India on Immediate country Risk Basis (in per cent)



USA declined to 27.6 per cent from 37.1 per cent a year ago with a corresponding increase in the share of the non-bank private sector. During September 2007 to September 2008, a similar shift in the sectoral composition is observed for

Germany and Singapore. Such a shift, during the period, for these countries is on account of a large increase in the consolidated claims towards the non-bank private sector as compared to the increase in those towards banking sector.

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

Country	Amount Outstanding as at end					
	September 2007		June 2008		September 2008	
	Rs. Crore+	US \$ million	Rs. Crore+	US \$ million	Rs. Crore+	US \$ million
<b>Total Consolidated International Claims (excluding claims on India)</b>	<b>157,201</b>	<b>39,453</b>	<b>171,730</b>	<b>39,905</b>	<b>177,560</b>	<b>37,807</b>
<i>of which:</i>						
United States of America #	33,147 (21.1)	8,319 (21.1)	37,447 (21.8)	8,702 (21.8)	39,294 (22.1)	8,367 (22.1)
United Kingdom@	30,584 (19.5)	7,676 (19.5)	22,662 (13.2)	5,266 (13.2)	23,109 (13.0)	4,920 (13.0)
Singapore	10,561 (6.7)	2,651 (6.7)	11,714 (6.8)	2,722 (6.8)	12,303 (6.9)	2,620 (6.9)
Hong Kong	11,477 (7.3)	2,880 (7.3)	9,978 (5.8)	2,319 (5.8)	10,056 (5.7)	2,141 (5.7)
Germany	6,886 (4.4)	1,728 (4.4)	10,300 (6.0)	2,393 (6.0)	9,742 (5.5)	2,074 (5.5)
United Arab Emirates	6,773 (4.3)	1,700 (4.3)	7,977 (4.6)	1,854 (4.6)	8,082 (4.6)	1,721 (4.6)

+ : 1 crore= 10 million. The FEDAI revaluation rate for Rupee-US Dollar exchange as at end-September 2007, June 2008 and September 2008 were Rs 39.8450, Rs.43.035 and Rs.46.9650 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.

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

As evidenced by the data as at end-September 2008, the reporting banks continued to prefer short-term lending/investments over the long-term portfolio. However, the share of the long-term claims to the total international claims has increased to 35.1 per cent from 30.4 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-September 2008, has seen a rise to Rs. 180,210 crore from Rs. 147,179 crore a year ago (Table 4). Consolidated foreign claims of Indian banks, for the quarter, against the USA, Singapore, Canada and Germany witnessed

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

(Rs. crore)							
Total Foreign Claims				Contingent Claims/Exposures Arising from Guarantees			
Country of Ultimate Risk	Consolidated Claims as at end			Country of Ultimate Risk	Consolidated Claims as at end		
	September 2007	June 2008	September 2008		September 2007	June 2008	September 2008
<b>Total</b>	<b>147,179</b>	<b>163,958</b>	<b>180,210</b>	<b>Total</b>	<b>17,307</b>	<b>37,607</b>	<b>43,412</b>
<i>of which:</i>				<i>of which:</i>			
United States of America #	29,386 (20.0)	30128 (18.4)	35,439 (19.7)	United States of America #	6,513 (37.6)	3665 (9.7)	6,606 (15.2)
United Kingdom @	26,003 (17.7)	19538 (11.9)	24,860 (13.8)	Germany	924 (5.3)	3009 (8.0)	3,799 (8.8)
Singapore	11,042 (7.5)	12177 (7.4)	12,504 (6.9)	China	1,290 (7.5)	2317 (6.2)	3,021 (7.0)
Canada	5,555 (3.8)	10972 (6.7)	11,494 (6.4)	United Arab Emirates	1,731 (10.0)	3428 (9.1)	2,657 (6.1)
Germany	7,385 (5.0)	10461 (6.4)	10,087 (5.6)	France	257 (1.5)	2242 (6.0)	2,238 (5.2)
Contingent Claims/Exposures Arising from Derivatives				Contingent Claims/Exposures Arising from Credit Commitments			
Country of Ultimate Risk	Consolidated Claim as at end			Country of Ultimate Risk	Consolidated Claim as at end		
	September 2007	June 2008	September 2008		September 2007	June 2008	September 2008
<b>Total</b>	<b>14,174</b>	<b>16,926</b>	<b>18,182</b>	<b>Total</b>	<b>1,558</b>	<b>7,155</b>	<b>6,482</b>
<i>of which:</i>				<i>of which:</i>			
United Kingdom @	3,216 (22.7)	3,921 (23.2)	4,169 (22.9)	United States of America #	595 (38.2)	4,870 (68.1)	3,719 (57.4)
United States of America #	1,970 (13.9)	2,716 (16.0)	2,975 (16.4)	Bangladesh	11 (0.7)	652 (9.1)	1,122 (17.3)
France	2,340 (16.5)	2,063 (12.2)	2,745 (15.1)	Singapore	67 (4.3)	394 (5.5)	412 (6.4)
Germany	2,013 (14.2)	1,482 (8.8)	1,258 (6.9)	United Arab Emirates	178 (11.4)	11 (0.2)	243 (3.7)
Switzerland	868 (6.1)	1,112 (6.6)	1,127 (6.2)	Mauritius	56 (3.6)	213 (3.0)	239 (3.7)

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

Note: Figures in brackets represent percentages to total.

an increase over the levels as at end-September 2007, while that against the UK declined during the period.

The consolidated claims/exposure of Indian banks, on countries other than India, arising out of derivatives, as at end-September 2008, increased to Rs. 18,182 crore from Rs. 14,174 crore a year ago. The claims, arising out of guarantees, as at end-September 2008 registered a substantial increase over the previous quarter level as well as 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 previous quarter, however, the claims have substantial increase over the level as at end-September 2007. These movements can be attributed to the exposure towards the USA.

## V. Comparison of CBS of the Countries Reporting Data to BIS *vis-à-vis* CBS of India

A comparative position of CBS of India and the CBS of BIS reporting countries as at end-September 2008 and end-September 2007 has been presented in this section covering three aspects, *viz.*, (i) consolidated international/foreign claims of banks in the BIS reporting countries on all other countries, (ii) consolidated international/foreign claims of banks in the BIS reporting countries on India and (iii) international/foreign claims of Indian banks on countries other than India. It may be mentioned that the data published by the BIS relate to the consolidated total international/foreign claims of all BIS reporting countries on other countries. Further, the claims of India denote claims of Indian banks' branches/offices, operating in India and abroad, on countries other than India.

**Table 5: Claims of BIS Reporting Banks on India & other Countries and Indian Banks' claim on other Countries - Immediate Country 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 #	
	September 2007	September 2008	September 2007	September 2008	September 2007	September 2008
(a) Total International Claims	22,413.0 (68.0)	22,746.0 (66.7)	120.0 (63.2)	146.0 (65.5)	37.4 (86.8)	36.8 (87.0)
(b) Local Claims in Local Currencies	10,559.0 (32.0)	11,365.0 (33.3)	70.0 (36.8)	76.0 (34.1)	5.7 (13.2)	5.5 (13.0)
(c) Total Foreign Claims (a+b)	32,972.0 (100.0)	34,111.0 (100.0)	190.0 (100.0)	223.0 (100.0)	43.1 (100.0)	42.2 (100.0)

# : Claims of Indian Banks' branches/offices operating in India and abroad, on countries other than India; these data are taken from the data supplied to the BIS.  
**Note** : Figures in brackets represent percentages to total foreign claims.  
**Source** : BIS International Consolidated Banking Statistics (www.bis.org)

### V.A Total International/Foreign Claims- Immediate Risk Basis

As at end-September 2008, total foreign claims of banks in the BIS reporting countries on all other countries recorded a growth of 3.5 per cent over end-September 2007 (Table 5), while the total foreign claims of these banks on India increased by 17.4 per cent during the period. The total foreign claims of Indian banks on other countries declined to US \$ 42.2 billion (by -2.1 per cent) during the same period.

International claims of banks in the BIS reporting countries on India (*i.e.*, India's liability) increased to US \$ 146.0 billion as at end-September 2008 from US \$ 120.0

billion (21.7 per cent) a year ago, whereas the international claims of Indian banks on other countries (*i.e.*, India's assets) stood at US \$ 36.8 billion as at end-September 2008, which was lower by US \$ 0.6 billion over the position a year ago.

### V.B International Claims-by Residual Maturity and Sector

Maturity-wise classification of international claims of banks in the BIS reporting countries on all other countries, as at end-September 2008, revealed that the share of 'short-term' claims declined marginally while the 'long-term' claims increased compared to their respective shares a year ago (Table 6). The Indian banks

**Table 6: International Claims of BIS Reporting Banks vis-à-vis Indian Banks - by Maturity and Sector**

(US \$ billion)							
Maturity/Sector		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 #	
		September 2007	September 2008	September 2007	September 2008	September 2007	September 2008
<b>Total International Claim of which:</b>		22,413.0	22,746.0	120.0	146.0	37.4	36.8
<b>Maturity</b>	<b>Short Term *</b>	12,143.0 (54.2)	12,012.0 (52.8)	61.0 (50.8)	83.0 (56.8)	25.2 (67.3)	22.8 (62.1)
	<b>Long Term **</b>	6,671.0 (29.8)	7,269.0 (32.0)	37.0 (30.8)	44.0 (30.1)	12.2 (32.5)	13.3 (36.2)
<b>Sector \$</b>	<b>Bank</b>	10,327.0 (46.1)	10,320.0 (45.4)	35.0 (29.2)	51.0 (34.9)	14.9 (39.8)	13.5 (36.8)
	<b>Non-Bank Public</b>	2,344.0 (10.5)	2,307.0 (10.1)	6.2 (5.2)	7.0 (4.8)	0.1 (0.4)	0.3 (0.9)
	<b>Non-Bank Private</b>	9,505.0 (42.4)	9,800.0 (43.1)	75.0 (62.5)	85.0 (58.2)	22.4 (59.8)	22.9 (62.3)

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

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

\*\* : Claims with a 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)

showed preference to 'short-term' lending/ investment as at end-September 2008.

The short-term claims of banks in the BIS reporting countries on India increased by US \$ 22.0 billion for the reference quarter over the position a year ago compared to a decline of US \$ 2.4 billion in short-term claims of Indian banks on countries other than India during the corresponding period.

As at end-September 2008, the sector-wise composition of international claims of banks in the BIS reporting countries on all other countries was almost unchanged from the composition a year ago (Table 6). In respect of Indian banks' international claims on countries other than India, for the reference quarter, the share of non-bank public sector witnessed a substantial increase, while the share of banking sector declined.

Comparative position of sector-wise classification showed that as at end-September 2008, the share of claims of banks in the BIS reporting countries on India for the 'non-bank private' sector declined while the share registered an increase for the banking sector.

#### *V.C International Claims-by Country of Incorporation of Reporting Banks*

International claims of banks in the BIS reporting countries on all other countries classified according to the country of incorporation of the bank as at end-September 2008 and 2007 are presented in Table 7. As at end-September 2008, the

banks incorporated in Germany accounted for the highest share at 19.8 per cent, followed by banks incorporated in France (11.6 per cent), the UK (11.3 per cent), Japan (11.0 per cent), Switzerland (7.3 per cent) and Netherlands (5.8 per cent). For the reference quarter, however, the shares of banks incorporated in Switzerland and Netherlands declined compared to their respective shares a year ago. The Indian banks' share in total

**Table 7: International Claims of BIS Reporting Banks on all other Countries - by Country of Incorporation**

(US \$ billion)		
Country of Incorporation	International Claims on all other Countries	
	September 2007	September 2008
<b>Total International Claims</b>	<b>18,041.0</b>	<b>17,923.0</b>
<i>of which :</i>		
Germany	3,539.0 (19.6)	3,557.0 (19.8)
France	2,095.0 (11.6)	2,071.0 (11.6)
United Kingdom	1,912.0 (10.6)	2,025.0 (11.3)
Japan	1,839.0 (10.2)	1,970.0 (11.0)
Switzerland	1,466.0 (8.1)	1,314.0 (7.3)
Netherlands	1,307.0 (7.2)	1,044.0 (5.8)
United States	1,053.0 (5.8)	973.0 (5.4)
<b>India #</b>	<b>37.4 (0.2)</b>	<b>36.8 (0.2)</b>

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

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

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



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

(US \$ billion)

Country of Incorporation	International Claims on India	
	September 2007	September 2008
<b>Total International Claim</b>	<b>98.4</b>	<b>120.3</b>
<i>of which:</i>		
United States	24.3 (24.7)	21.1 (17.5)
United Kingdom	14.0 (14.2)	22.3 (18.5)
Germany	10.0 (10.2)	15.5 (12.9)
Netherlands	9.2 (9.3)	11.5 (9.6)
Japan	9.7 (9.9)	11.4 (9.5)
France	7.3 (7.4)	7.7 (6.4)

**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 claims remained at 0.2 per cent for the quarter.

Such claims of BIS reporting banks on India according to their country of incorporation (Table 8) revealed that the share of the international claims by banks incorporated in the USA declined to 17.5 per cent from 24.7 per cent a year ago while that by the banks incorporated in the UK increased to 18.5 per cent from 14.2 per cent during the period.

#### *V.D Foreign Claims: Ultimate Risk Basis*

Total foreign claims, on ultimate risk basis, of banks in the BIS reporting countries on all countries, as at end-September 2008, stood at US \$ 28,316 billion, of which 56.9 per cent claims were on non-bank private sector (Table 9). For the reference quarter, the foreign claims of banks in the BIS reporting countries on India stood at US \$ 205 billion as compared to US \$173 billion a year ago. As at end-September 2008, about 67.3 per cent claims of banks in the BIS reporting countries on India related to 'non-bank private' sector.

**Table 9: Consolidated Foreign Claims of BIS Reporting Banks on India & other Countries and Indian Banks' claim on other Countries: Ultimate Risk Basis**

(US \$ billion)

Claims	Claims of BIS Reporting Countries' Banks on all Countries including India##		Claims of BIS Reporting Countries' Banks on India		Claims of Indian Banks on countries other than India #		
	September 2007	September 2008	September 2007	September 2008	September 2007	September 2008	
<b>(a) Total Foreign Claims</b>	<b>27,496.0</b>	<b>28,316.0</b>	<b>173.0</b>	<b>205.0</b>	<b>37.2</b>	<b>38.4</b>	
<i>of which :</i>							
Sector	Banks	7,836.0 (28.5)	7,838.0 (27.7)	35.4 (20.5)	49.5 (24.1)	18.0 (48.4)	17.6 (45.8)
	Non-Bank Public	385.5 (1.4)	4,091.6 (14.4)	15.3 (8.8)	16.2 (7.9)	0.3 (0.8)	0.7 (1.8)
	Non-Bank Private	15,609.9 (56.8)	16,099.9 (56.9)	121.7 (70.3)	138.0 (67.3)	18.9 (50.8)	20.1 (52.3)
<b>(b) Other Exposures</b>							
Derivatives	3,076.9	4,831.4	12.8	28.5	3.6	3.9	
Guarantees	6,867.4	8,076.4	18.3	26.3	4.4	9.2	
Credit Commitments	4,637.7	4,481.3	13.0	16.5	0.4	1.4	

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

## : Out of thirty countries submitting CBS on immediate risk basis, twenty four countries submitted CBS on ultimate risk basis to the BIS

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

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

<b>Statement I: International Liabilities/Assets of Banks Classified According to Type (Based on LBS Statements)</b>					
(Rs. crore)					
Liability/Asset Category	International Liabilities				
	Amount Outstanding as at end of				
	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008
<b>1. Deposits and Loans</b>	<b>274,747</b>	<b>272,024</b>	<b>289,362</b>	<b>304,586</b>	<b>313,589</b>
	(69.9)	(67.6)	(74.0)	(77.3)	(79.0)
(a) Foreign Currency Non-resident Bank [FCNR(B)] scheme	64,701	61,181	60,340	62,730	64,868
	(16.5)	(15.2)	(15.4)	(15.9)	(16.4)
(b) Resident Foreign Currency (RFC) A/Cs	1,285	1,570	1,421	1,197	1,010
	(0.3)	(0.4)	(0.4)	(0.3)	(0.3)
(c) Exchange Earners Foreign Currency (EEFC) A/Cs	9,569	9,545	10,036	10,897	11,170
	(2.4)	(2.4)	(2.6)	(2.8)	(2.8)
(d) Other foreign currency deposits (including Inter-bank Foreign Currency deposits)	2,383	2,221	1,736	1,712	2,166
	(0.6)	(0.6)	(0.4)	(0.4)	(0.5)
(e) Foreign Currency Borrowing (Inter-bank borrowing in India and from abroad, external commercial borrowings of banks)	63,213	62,776	77,257	90,791	94,155
	(16.1)	(15.6)	(19.8)	(23.1)	(23.7)
(f) VOSTRO balances and balances in exchange houses and in term deposits	1,328	1,451	1,485	1,867	2,066
	(0.3)	(0.4)	(0.4)	(0.5)	(0.5)
(g) Non-Resident External Rupee(NRE) Accounts	110,445	109,400	111,301	114,316	116,368
	(28.1)	(27.2)	(28.5)	(29.0)	(29.3)
(h) Non-Resident Ordinary (NRO) Rupee Accounts	8,696	9,469	11,387	10,339	10,926
	(2.2)	(2.4)	(2.9)	(2.6)	(2.8)
(i) Embassy accounts	155	93	95	227	239
	(0.0)	(0.0)	(0.0)	(0.1)	(0.1)
(j) Foreign Institutional Investors' (FII) Accounts	12,971	14,308	14,290	10,505	10,619
	(3.3)	(3.6)	(3.7)	(2.7)	(2.7)
(k) ESCROW A/Cs	1	11	13	4	2
	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
<b>2. Own Issues of International Securities</b>	<b>9,176</b>	<b>9,016</b>	<b>9,166</b>	<b>9,369</b>	<b>10,127</b>
	(2.3)	(2.2)	(2.3)	(2.4)	(2.6)
(a) Bonds	7,958	7,770	7,980	8,322	9,231
	(2.0)	(1.9)	(2.0)	(2.1)	(2.3)
(b) Floating Rate Notes (FRNs)		48	48	35	25
		(0.0)	(0.0)	(0.0)	(0.0)
(c) Other Own Issues of International Debt Securities	1,218	1,198	1,138	1,013	872
	(0.3)	(0.3)	(0.3)	(0.3)	(0.2)
<b>3. Other International Liabilities</b>	<b>108,897</b>	<b>121,257</b>	<b>92,329</b>	<b>79,877</b>	<b>73,001</b>
	(27.7)	(30.1)	(23.6)	(20.3)	(18.4)
(a) ADRs/GDRs	34,696	41,733	25,111	19,861	17,673
	(8.8)	(10.4)	(6.4)	(5.0)	(4.5)
(b) Equities of banks held by non-residents	56,982	61,213	45,603	34,388	29,648
	(14.5)	(15.2)	(11.7)	(8.7)	(7.5)
(c) Capital/remittable profits of foreign banks in India and other unclassified international liabilities	17,219	18,311	21,615	25,628	25,681
	(4.4)	(4.6)	(5.5)	(6.5)	(6.5)
<b>Total International Liabilities +</b>	<b>392,821</b>	<b>402,297</b>	<b>390,857</b>	<b>393,832</b>	<b>396,717</b>
	<b>(100.0)</b>	<b>(100.0)</b>	<b>(100.0)</b>	<b>(100.0)</b>	<b>(100.0)</b>

<b>Statement I: International Liabilities/Assets of Banks Classified According to Type (Based on LBS Statements) (Concl'd.)</b>					
(Rs. crore)					
Liability/Asset Category	International Assets				
	Amount Outstanding as at end of				
	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008
<b>1. Loans and Deposits</b>	<b>190,753</b> <b>(94.6)</b>	<b>199,464</b> <b>(95.0)</b>	<b>212,126</b> <b>(95.2)</b>	<b>198,278</b> <b>(95.1)</b>	<b>211,606</b> <b>(95.6)</b>
(a) Loans to Non-residents (includes Rupee loans and Foreign Currency (FC) loans out of non-resident deposits)	7,402 (3.7)	7,896 (3.8)	8,565 (3.8)	8,321 (4.0)	8,324 (3.8)
(b) FC Loans to Residents (incl. loans out of FCNR(B) deposits, PCFCs, FC lending to & FC Deposits with banks in India, etc.,)	87,789 (43.6)	100,423 (47.8)	108,440 (48.7)	106,393 (51.0)	116,257 (52.5)
(c) Outstanding Export Bills drawn on non-residents by residents	40,852 (20.3)	43,899 (20.9)	49,011 (22.0)	45,951 (22.0)	47,872 (21.6)
(d) Foreign Currency /TTs, etc., in hand	293 (0.1)	382 (0.2)	358 (0.2)	361 (0.2)	571 (0.3)
(e) NOSTRO balances including balances in Term Deposits with non-resident banks (includes FCNR funds held abroad)	54,417 (27.0)	46,863 (22.3)	45,752 (20.5)	37,252 (17.9)	38,581 (17.4)
<b>2. Holdings of Debt Securities</b>	<b>670</b> <b>(0.3)</b>	<b>609</b> <b>(0.3)</b>	<b>334</b> <b>(0.1)</b>	<b>287</b> <b>(0.1)</b>	<b>152</b> <b>(0.1)</b>
(a) Investment in Foreign Government Securities (including Treasury Bills)	56 (0.0)	55 (0.0)	41 (0.0)	74 (0.0)	70 (0.0)
(b) Investment in Other Debt Securities	614 (0.3)	554 (0.3)	293 (0.1)	213 (0.1)	81 (0.0)
<b>3. Other International Assets</b>	<b>10,126</b> <b>(5.0)</b>	<b>9,864</b> <b>(4.7)</b>	<b>10,250</b> <b>(4.6)</b>	<b>9,951</b> <b>(4.8)</b>	<b>9,489</b> <b>(4.3)</b>
(a) Investments in Equities Abroad	1,425 (0.7)	1,421 (0.7)	1,432 (0.6)	1,480 (0.7)	1,579 (0.7)
(b) Capital supplied to and receivable profits from foreign branches of Indian banks and other unclassified intl. assets	8,701 (4.3)	8,443 (4.0)	8,818 (4.0)	8,471 (4.1)	7,910 (3.6)
<b>Total International Assets +</b>	<b>201,549</b> <b>(100.0)</b>	<b>209,937</b> <b>(100.0)</b>	<b>222,711</b> <b>(100.0)</b>	<b>208,516</b> <b>(100.0)</b>	<b>221,246</b> <b>(100.0)</b>

+ : 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)**

(Rs. crore)

Currency	International Liabilities									
	All Sector					Non-Bank Sector				
	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008
Swiss Franc	248 (0.1)	370 (0.1)	413 (0.1)	491 (0.1)	567 (0.1)	29 (0.0)	49 (0.0)	59 (0.0)	28 (0.0)	21 (0.0)
EURO	13,185 (3.4)	13,074 (3.2)	15,304 (3.9)	16,423 (4.2)	16,399 (4.1)	10,761 (3.5)	10,370 (3.3)	10,826 (3.8)	12,574 (4.6)	12,425 (4.6)
Pound Sterling	16,133 (4.1)	15,188 (3.8)	18,641 (4.8)	26,124 (6.6)	26,445 (6.7)	14,540 (4.8)	13,237 (4.2)	15,677 (5.5)	17,211 (6.3)	16,934 (6.3)
Indian Rupee	206,058 (52.5)	212,160 (52.7)	203,850 (52.2)	195,065 (49.5)	193,803 (48.9)	184,893 (61.0)	191,248 (61.0)	179,761 (63.0)	168,373 (61.9)	166,437 (61.5)
Japanese Yen	13,697 (3.5)	12,838 (3.2)	18,035 (4.6)	15,162 (3.8)	15,473 (3.9)	1,255 (0.4)	1,600 (0.5)	1,874 (0.7)	1,401 (0.5)	1,213 (0.4)
Other Foreign Currencies	2,085 (0.5)	2,372 (0.6)	2,288 (0.6)	3,367 (0.9)	4,181 (1.1)	510 (0.2)	561 (0.2)	658 (0.2)	1,041 (0.4)	1,073 (0.4)
US Dollar	141,416 (36.0)	146,295 (36.4)	132,328 (33.9)	137,201 (34.8)	139,850 (35.3)	91,266 (30.1)	96,443 (30.8)	76,447 (26.8)	71,365 (26.2)	72,714 (26.8)
<b>Total</b>	<b>392,821</b> <b>(100.0)</b>	<b>402,297</b> <b>(100.0)</b>	<b>390,857</b> <b>(100.0)</b>	<b>393,832</b> <b>(100.0)</b>	<b>396,717</b> <b>(100.0)</b>	<b>303,255</b> <b>(100.0)</b>	<b>313,507</b> <b>(100.0)</b>	<b>285,303</b> <b>(100.0)</b>	<b>271,993</b> <b>(100.0)</b>	<b>270,817</b> <b>(100.0)</b>
<b>International Assets</b>										
Swiss Franc	1,074 (0.5)	3,199 (1.5)	2,466 (1.1)	1,861 (0.9)	1,693 (0.8)	545 (0.4)	2,475 (1.7)	1,836 (1.2)	1,387 (0.9)	1,368 (0.8)
EURO	10,309 (5.1)	10,855 (5.2)	13,972 (6.3)	13,218 (6.3)	14,891 (6.7)	7,138 (5.6)	7,718 (5.4)	9,915 (6.3)	9,715 (6.4)	9,755 (6.0)
Pound Sterling	6,495 (3.2)	6,512 (3.1)	6,018 (2.7)	6,082 (2.9)	5,258 (2.4)	2,435 (1.9)	2,772 (2.1)	2,216 (1.5)	1,784 (1.3)	1,442 (0.9)
Indian Rupee	8,229 (4.1)	7,468 (3.6)	7,354 (3.3)	7,541 (3.6)	8,894 (4.0)	8,134 (6.4)	7,413 (5.2)	7,300 (4.7)	7,518 (5.0)	8,812 (5.5)
Japanese Yen	3,869 (1.9)	3,253 (1.5)	4,180 (1.9)	3,091 (1.5)	3,179 (1.4)	2,514 (2.0)	2,149 (1.5)	2,895 (1.9)	1,969 (1.3)	1,818 (1.1)
Other Foreign Currencies	6,789 (3.4)	6,320 (3.0)	7,976 (3.6)	6,691 (3.2)	6,826 (3.1)	579 (0.5)	428 (0.3)	1,222 (0.8)	945 (0.6)	1,130 (0.7)
US Dollar	164,784 (81.8)	172,330 (82.1)	180,743 (81.2)	170,032 (81.5)	180,504 (81.6)	106,703 (83.3)	119,360 (83.8)	130,926 (83.7)	127,366 (84.4)	136,969 (84.9)
<b>Total</b>	<b>201,549</b> <b>(100.0)</b>	<b>209,937</b> <b>(100.0)</b>	<b>222,711</b> <b>(100.0)</b>	<b>208,516</b> <b>(100.0)</b>	<b>221,246</b> <b>(100.0)</b>	<b>128,047</b> <b>(100.0)</b>	<b>142,314</b> <b>(100.0)</b>	<b>156,309</b> <b>(100.0)</b>	<b>150,683</b> <b>(100.0)</b>	<b>161,294</b> <b>(100.0)</b>

'-' : nil/negligible.

**Notes :** 1. Figures in brackets represent percentages to total in the respective group (column).

2. Totals may not tally due to rounding off.

3. 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										
(Rs. crore)										
Country	International Liabilities									
	All Currencies					Foreign Currencies				
	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008
<b>Total</b>	<b>392,821</b>	<b>402,297</b>	<b>390,857</b>	<b>393,832</b>	<b>396,717</b>	<b>186,763</b>	<b>190,137</b>	<b>187,008</b>	<b>198,767</b>	<b>202,914</b>
<i>of which:</i>	<b>(100.0)</b>	<b>(100.0)</b>	<b>(100.0)</b>	<b>(100.0)</b>	<b>(100.0)</b>	<b>(100.0)</b>	<b>(100.0)</b>	<b>(100.0)</b>	<b>(100.0)</b>	<b>(100.0)</b>
Bahrain	8,291 (2.1)	7,476 (1.9)	7,451 (1.9)	8,027 (2.0)	8,423 (2.1)	6,022 (3.2)	5,687 (3.0)	5,602 (3.0)	6,024 (3.0)	6,093 (3.0)
China	3,741 (1.0)	3,967 (1.0)	4,161 (1.1)	4,567 (1.2)	5,152 (1.3)	3,611 (1.9)	3,808 (2.0)	3,967 (2.1)	4,431 (2.2)	4,799 (2.4)
France	4,636 (1.2)	4,447 (1.1)	5,769 (1.5)	6,581 (1.7)	7,831 (2.0)	1,202 (0.6)	2,101 (1.1)	3,335 (1.8)	3,901 (2.0)	5,167 (2.5)
Germany	12,992 (3.3)	13,360 (3.3)	14,296 (3.7)	15,225 (3.9)	15,227 (3.8)	9,818 (5.3)	9,345 (4.9)	9,421 (5.0)	10,491 (5.3)	10,725 (5.3)
Hong Kong	9,714 (2.5)	9,455 (2.4)	9,738 (2.5)	10,264 (2.6)	12,638 (3.2)	5,043 (2.7)	4,973 (2.6)	5,145 (2.8)	5,714 (2.9)	6,328 (3.1)
India	17,212 (4.4)	16,386 (4.1)	16,929 (4.3)	21,583 (5.5)	22,282 (5.6)	17,212 (9.2)	16,386 (8.6)	16,929 (9.1)	21,583 (10.9)	22,282 (11.0)
Kuwait	6,067 (1.5)	7,078 (1.8)	6,708 (1.7)	6,966 (1.8)	6,609 (1.7)	1,661 (0.9)	1,964 (1.0)	1,525 (0.8)	1,708 (0.9)	1,537 (0.8)
Mauritius	26,070 (6.6)	26,075 (6.5)	21,040 (5.4)	15,336 (3.9)	15,507 (3.9)	1,055 (0.6)	1,170 (0.6)	1,560 (0.8)	1,453 (0.7)	1,855 (0.9)
Netherlands	7,004 (1.8)	8,175 (2.0)	11,641 (3.0)	12,250 (3.1)	11,315 (2.9)	3,396 (1.8)	4,544 (2.4)	6,330 (3.4)	7,196 (3.6)	6,440 (3.2)
No Specific Country	19,857 (5.1)	23,268 (5.8)	24,881 (6.4)	23,846 (6.1)	23,764 (6.0)	2,168 (1.2)	2,328 (1.2)	2,243 (1.2)	2,413 (1.2)	1,893 (0.9)
Saudi Arabia	9,392 (2.4)	9,902 (2.5)	9,481 (2.4)	9,640 (2.4)	9,668 (2.4)	1,286 (0.7)	1,513 (0.8)	1,550 (0.8)	1,626 (0.8)	1,676 (0.8)
Singapore	20,928 (5.3)	20,613 (5.1)	18,911 (4.8)	18,815 (4.8)	19,032 (4.8)	13,823 (7.4)	13,415 (7.1)	12,721 (6.8)	12,871 (6.5)	13,536 (6.7)
United Arab Emirates	28,346 (7.2)	27,497 (6.8)	24,664 (6.3)	27,374 (7.0)	26,229 (6.6)	7,746 (4.1)	7,033 (3.7)	4,270 (2.3)	4,485 (2.3)	5,238 (2.6)
United Kingdom@	53,605 (13.6)	54,350 (13.5)	56,417 (14.4)	64,851 (16.5)	67,195 (16.9)	30,576 (16.4)	32,039 (16.9)	38,287 (20.5)	44,827 (22.6)	46,593 (23.0)
United States#	114,471 (29.1)	117,783 (29.3)	107,453 (27.5)	97,205 (24.7)	94,012 (23.7)	61,225 (32.8)	64,344 (33.8)	53,595 (28.7)	48,913 (24.6)	46,998 (23.2)

**Statement III: International Liabilities/Assets of Banks Classified According to Country of Residence of Transacting Units (Based on LBS Statements) - Amount outstanding as at end (Concl'd.)**

(Rs. crore)

Country	International Assets									
	All Currencies					Foreign Currencies				
	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008
<b>Total</b>	<b>201,549</b>	<b>209,937</b>	<b>222,711</b>	<b>208,516</b>	<b>221,246</b>	<b>193,321</b>	<b>202,469</b>	<b>215,356</b>	<b>200,975</b>	<b>212,352</b>
<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>
Belgium	1,279 (0.6)	1,729 (0.8)	1,765 (0.8)	1,798 (0.9)	1,705 (0.8)	1,270 (0.7)	1,723 (0.9)	1,759 (0.8)	1,788 (0.9)	1,684 (0.8)
Canada	1,249 (0.6)	1,451 (0.7)	1,825 (0.8)	1,429 (0.7)	1,481 (0.7)	1,157 (0.6)	1,310 (0.6)	1,585 (0.7)	1,267 (0.6)	1,312 (0.6)
China	1,355 (0.7)	1,398 (0.7)	1,347 (0.6)	1,464 (0.7)	1,410 (0.6)	1,344 (0.7)	1,387 (0.7)	1,333 (0.6)	1,445 (0.7)	1,396 (0.7)
France	1,578 (0.8)	1,253 (0.6)	1,548 (0.7)	1,190 (0.6)	1,662 (0.8)	1,557 (0.8)	1,234 (0.6)	1,530 (0.7)	1,166 (0.6)	1,531 (0.7)
Germany	3,591 (1.8)	3,424 (1.6)	4,160 (1.9)	3,261 (1.6)	5,157 (2.3)	3,467 (1.8)	3,340 (1.6)	4,074 (1.9)	3,170 (1.6)	5,024 (2.4)
Hong Kong	9,857 (4.9)	7,444 (3.5)	6,784 (3.0)	7,305 (3.5)	7,057 (3.2)	9,775 (5.1)	7,360 (3.6)	6,720 (3.1)	7,228 (3.6)	6,971 (3.3)
India	87,930 (43.6)	100,572 (47.9)	108,614 (48.8)	106,894 (51.3)	116,711 (52.8)	87,930 (45.5)	100,572 (49.7)	108,614 (50.4)	106,894 (53.2)	116,711 (55.0)
Italy	1,519 (0.8)	1,459 (0.7)	1,577 (0.7)	1,426 (0.7)	1,355 (0.6)	1,505 (0.8)	1,449 (0.7)	1,568 (0.7)	1,412 (0.7)	1,339 (0.6)
Japan	2,238 (1.1)	1,675 (0.8)	1,837 (0.8)	1,634 (0.8)	1,773 (0.8)	2,200 (1.1)	1,641 (0.8)	1,805 (0.8)	1,599 (0.8)	1,744 (0.8)
No Specific Country	2,118 (1.1)	1,859 (0.9)	1,814 (0.8)	1,648 (0.8)	1,333 (0.6)	1,105 (0.6)	921 (0.5)	949 (0.4)	863 (0.4)	616 (0.3)
Singapore	6,269 (3.1)	6,055 (2.9)	5,689 (2.6)	4,785 (2.3)	4,647 (2.1)	6,004 (3.1)	5,791 (2.9)	5,421 (2.5)	4,469 (2.2)	4,221 (2.0)
Sri Lanka	1,530 (0.8)	1,309 (0.6)	1,124 (0.5)	990 (0.5)	1,047 (0.5)	1,516 (0.8)	1,297 (0.6)	1,112 (0.5)	976 (0.5)	1,031 (0.5)
United Arab Emirates	4,627 (2.3)	6,898 (3.3)	6,458 (2.9)	5,733 (2.7)	5,306 (2.4)	3,868 (2.0)	6,096 (3.0)	5,641 (2.6)	4,918 (2.4)	4,246 (2.0)
United Kingdom@	12,686 (6.3)	10,632 (5.1)	12,399 (5.6)	10,988 (5.3)	8,693 (3.9)	12,061 (6.2)	10,076 (5.0)	11,854 (5.5)	10,295 (5.1)	8,027 (3.8)
United States#	47,168 (23.4)	45,635 (21.7)	46,615 (20.9)	41,412 (19.9)	45,689 (20.7)	43,016 (22.3)	42,149 (20.8)	43,267 (20.1)	37,984 (18.9)	41,469 (19.5)

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

'-' : nil/negligible.

Note: 1. Figures in brackets represent percentages to total in the respective group (column).

2. Totals may not tally due to rounding off.

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

4. Data have been revised for previous quarters.

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

Statement IV: Country - wise Breakup of Major Component of International Liabilities of Banks (Based on LBS Statements)											
(Rs. crore)											
Country	Major Components	Q3: 2007		Q4: 2007		Q1: 2008		Q2: 2008		Q3: 2008	
Bahrain	FCNR(B)	4,590	(7.1)	4,644	(7.6)	4,742	(7.9)	5,194	(8.3)	5,526	(8.5)
	Borrowings	1,424	(2.3)	1,034	(1.6)	853	(1.1)	820	(0.9)	556	(0.6)
	NRE Deposits	2,109	(1.9)	1,651	(1.5)	1,663	(1.5)	1,830	(1.6)	2,116	(1.8)
	Total	8,291	(2.1)	7,476	(1.9)	7,451	(1.9)	8,027	(2.0)	8,423	(2.1)
Belgium	FCNR(B)	83	(0.1)	77	(0.1)	90	(0.1)	86	(0.1)	67	(0.1)
	Borrowings	444	(0.7)	457	(0.7)	1,872	(2.4)	1,795	(2.0)	1,831	(1.9)
	NRE Deposits	187	(0.2)	99	(0.1)	105	(0.1)	117	(0.1)	100	(0.1)
	Total	1,020	(0.3)	925	(0.2)	2,346	(0.6)	2,264	(0.6)	2,271	(0.6)
Canada	FCNR(B)	907	(1.4)	972	(1.6)	1,019	(1.7)	1,039	(1.7)	1,025	(1.6)
	Borrowings	96	(0.2)	251	(0.4)	586	(0.8)	557	(0.6)	471	(0.5)
	NRE Deposits	1,882	(1.7)	1,607	(1.5)	1,546	(1.4)	1,600	(1.4)	1,724	(1.5)
	Total	4,115	(1.0)	4,267	(1.1)	4,416	(1.1)	4,440	(1.1)	4,523	(1.1)
China	FCNR(B)	3,608	(5.6)	3,806	(6.2)	3,966	(6.6)	4,429	(7.1)	4,766	(7.3)
	Borrowings	—	—	—	—	—	—	—	—	—	—
	NRE Deposits	91	(0.1)	110	(0.1)	141	(0.1)	109	(0.1)	221	(0.2)
	Total	3,741	(1.0)	3,967	(1.0)	4,161	(1.1)	4,567	(1.2)	5,152	(1.3)
France	FCNR(B)	109	(0.2)	144	(0.2)	170	(0.3)	137	(0.2)	168	(0.3)
	Borrowings	870	(1.4)	978	(1.6)	2,601	(3.4)	3,263	(3.6)	4,354	(4.6)
	NRE Deposits	326	(0.3)	415	(0.4)	490	(0.4)	444	(0.4)	431	(0.4)
	Total	4,636	(1.2)	4,447	(1.1)	5,769	(1.5)	6,581	(1.7)	7,831	(2.0)
Germany (Includes ECB)	FCNR(B)	4,773	(7.4)	4,947	(8.1)	5,509	(9.1)	6,652	(10.6)	6,741	(10.4)
	Borrowings	4,472	(7.1)	3,919	(6.2)	3,526	(4.6)	3,502	(3.9)	3,605	(3.8)
	NRE Deposits	880	(0.8)	721	(0.7)	1,019	(0.9)	1,055	(0.9)	949	(0.8)
	Total	12,992	(3.3)	13,360	(3.3)	14,296	(3.7)	15,225	(3.9)	15,227	(3.8)
Hong Kong	FCNR(B)	870	(1.3)	779	(1.3)	954	(1.6)	966	(1.5)	807	(1.2)
	Borrowings	860	(1.4)	981	(1.6)	1,355	(1.8)	1,832	(2.0)	2,320	(2.5)
	NRE Deposits	1,158	(1.0)	966	(0.9)	1,037	(0.9)	901	(0.8)	1,187	(1.0)
	Total	9,714	(2.5)	9,455	(2.4)	9,738	(2.5)	10,264	(2.6)	12,638	(3.2)
India	FCNR(B)	—	—	—	—	—	—	—	—	—	—
	Borrowings	5,303	(8.4)	4,216	(6.7)	4,908	(6.4)	8,594	(9.5)	8,773	(9.3)
	NRE Deposits	—	—	—	—	—	—	—	—	—	—
	Total	17,212	(4.4)	16,386	(4.1)	16,929	(4.3)	21,583	(5.5)	22,282	(5.6)
Japan	FCNR(B)	446	(0.7)	370	(0.6)	288	(0.5)	175	(0.3)	172	(0.3)
	Borrowings	2,037	(3.2)	1,949	(3.1)	1,385	(1.8)	1,783	(2.0)	1,412	(1.5)
	NRE Deposits	631	(0.6)	788	(0.7)	699	(0.6)	758	(0.7)	570	(0.5)
	Total	4,965	(1.3)	5,945	(1.5)	4,784	(1.2)	5,518	(1.4)	4,357	(1.1)
Kenya	FCNR(B)	983	(1.5)	809	(1.3)	958	(1.6)	923	(1.5)	1,101	(1.7)
	Borrowings	25	(0.0)	19	(0.0)	37	(0.0)	178	(0.2)	71	(0.1)
	NRE Deposits	1,127	(1.0)	1,180	(1.1)	1,217	(1.1)	1,027	(0.9)	1,079	(0.9)
	Total	2,174	(0.6)	2,043	(0.5)	2,257	(0.6)	2,187	(0.6)	2,317	(0.6)
Kuwait	FCNR(B)	1,632	(2.5)	1,943	(3.2)	1,504	(2.5)	1,664	(2.7)	1,508	(2.3)
	Borrowings	2	(0.0)	3	(0.0)	2	(0.0)	21	(0.0)	4	(0.0)
	NRE Deposits	4,078	(3.7)	4,800	(4.4)	4,808	(4.3)	4,943	(4.3)	4,709	(4.0)
	Total	6,067	(1.5)	7,078	(1.8)	6,708	(1.7)	6,966	(1.8)	6,609	(1.7)
Mauritius	FCNR(B)	21	(0.0)	27	(0.0)	34	(0.1)	15	(0.0)	17	(0.0)
	Borrowings	1,023	(1.6)	1,090	(1.7)	1,498	(1.9)	1,435	(1.6)	1,711	(1.8)
	NRE Deposits	24	(0.0)	48	(0.0)	174	(0.2)	35	(0.0)	32	(0.0)
	Total	26,070	(6.6)	26,075	(6.5)	21,040	(5.4)	15,336	(3.9)	15,507	(3.9)
Netherlands	FCNR(B)	93	(0.1)	128	(0.2)	286	(0.5)	258	(0.4)	243	(0.4)
	Borrowings	3,296	(5.2)	4,308	(6.9)	5,885	(7.6)	6,778	(7.5)	5,950	(6.3)
	NRE Deposits	286	(0.3)	290	(0.3)	367	(0.3)	163	(0.1)	204	(0.2)
	Total	7,004	(1.8)	8,175	(2.0)	11,641	(3.0)	12,250	(3.1)	11,315	(2.9)

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

(Rs. crore)

Country	Major Components	Q3: 2007		Q4: 2007		Q1: 2008		Q2: 2008		Q3: 2008	
No Specific Country (Country unknown)	FCNR(B)	2,069	(3.2)	1,964	(3.2)	1,613	(2.7)	1,744	(2.8)	1,312	(2.0)
	Borrowings	52	(0.1)	271	(0.4)	42	(0.1)	52	(0.1)	-	
	NRE Deposits	8,978	(8.1)	11,201	(10.2)	12,209	(11.0)	12,984	(11.4)	12,215	(10.5)
	Total	19,857	(5.1)	23,268	(5.8)	24,881	(6.4)	23,846	(6.1)	23,764	(6.0)
Oman	FCNR(B)	1,157	(1.8)	1,038	(1.7)	614	(1.0)	675	(1.1)	608	(0.9)
	Borrowings	57	(0.1)	49	(0.1)	133	(0.2)	72	(0.1)	31	(0.0)
	NRE Deposits	2,977	(2.7)	2,821	(2.6)	2,736	(2.5)	2,899	(2.5)	2,998	(2.6)
	Total	4,405	(1.1)	4,094	(1.0)	3,747	(1.0)	3,866	(1.0)	3,946	(1.0)
Qatar	FCNR(B)	503	(0.8)	453	(0.7)	517	(0.9)	481	(0.8)	405	(0.6)
	Borrowings	-		-		1	(0.0)	16	(0.0)	1	(0.0)
	NRE Deposits	1,779	(1.6)	1,944	(1.8)	1,954	(1.8)	2,143	(1.9)	2,568	(2.2)
	Total	2,400	(0.6)	2,534	(0.6)	2,617	(0.7)	2,841	(0.7)	3,208	(0.8)
Saudi Arabia	FCNR(B)	1,275	(2.0)	1,499	(2.5)	1,537	(2.5)	1,612	(2.6)	1,648	(2.5)
	Borrowings	1	(0.0)	5	(0.0)	4	(0.0)	3	(0.0)	17	(0.0)
	NRE Deposits	7,623	(6.9)	7,965	(7.3)	7,474	(6.7)	7,653	(6.7)	7,621	(6.5)
	Total	9,392	(2.4)	9,902	(2.5)	9,481	(2.4)	9,640	(2.4)	9,668	(2.4)
Singapore	FCNR(B)	760	(1.2)	643	(1.1)	513	(0.9)	568	(0.9)	620	(1.0)
	Borrowings	10,437	(16.5)	9,708	(15.5)	9,754	(12.6)	9,312	(10.3)	9,942	(10.6)
	NRE Deposits	2,839	(2.6)	2,328	(2.1)	1,967	(1.8)	2,626	(2.3)	2,330	(2.0)
	Total	20,928	(5.3)	20,613	(5.1)	18,911	(4.8)	18,815	(4.8)	19,032	(4.8)
Spain (Incl. Balearic Is. Canary Is. and Ceuta & Melilla)	FCNR(B)	412	(0.6)	273	(0.4)	379	(0.6)	458	(0.7)	451	(0.7)
	Borrowings	6	(0.0)	8	(0.0)	5	(0.0)	8	(0.0)	13	(0.0)
	NRE Deposits	198	(0.2)	160	(0.1)	238	(0.2)	377	(0.3)	788	(0.7)
	Total	3,719	(0.9)	3,794	(0.9)	2,732	(0.7)	2,765	(0.7)	2,166	(0.5)
United Arab Emirates	FCNR(B)	7,569	(11.7)	6,855	(11.2)	4,133	(6.8)	4,007	(6.4)	4,915	(7.6)
	Borrowings	26	(0.0)	99	(0.2)	63	(0.1)	341	(0.4)	191	(0.2)
	NRE Deposits	17,917	(16.2)	17,407	(15.9)	17,896	(16.1)	20,532	(18.0)	18,402	(15.8)
	Total	28,346	(7.2)	27,497	(6.8)	24,664	(6.3)	27,374	(7.0)	26,229	(6.6)
United Kingdom@	FCNR(B)	15,284	(23.6)	13,501	(22.1)	15,226	(25.2)	14,999	(23.9)	14,379	(22.2)
	Borrowings	11,626	(18.4)	13,299	(21.2)	18,453	(23.9)	26,972	(29.7)	30,151	(32.0)
	NRE Deposits	12,144	(11.0)	10,247	(9.4)	9,010	(8.1)	8,283	(7.2)	11,076	(9.5)
	Total	53,605	(13.6)	54,350	(13.5)	56,417	(14.4)	64,851	(16.5)	67,195	(16.9)
United States#	FCNR(B)	11,348	(17.5)	10,700	(17.5)	9,990	(16.6)	10,412	(16.6)	11,284	(17.4)
	Borrowings	17,869	(28.3)	16,856	(26.9)	21,080	(27.3)	20,022	(22.1)	18,695	(19.9)
	NRE Deposits	34,352	(31.1)	33,005	(30.2)	35,251	(31.7)	34,567	(30.2)	35,028	(30.1)
	Total	114,471	(29.1)	117,783	(29.3)	107,453	(27.5)	97,205	(24.7)	94,012	(23.7)
<b>Total</b>	<b>FCNR(B)</b>	<b>64,701</b>	<b>(100.0)</b>	<b>61,181</b>	<b>(100.0)</b>	<b>60,340</b>	<b>(100.0)</b>	<b>62,730</b>	<b>(100.0)</b>	<b>64,868</b>	<b>(100.0)</b>
	<b>Borrowings</b>	<b>63,213</b>	<b>(100.0)</b>	<b>62,776</b>	<b>(100.0)</b>	<b>77,257</b>	<b>(100.0)</b>	<b>90,791</b>	<b>(100.0)</b>	<b>94,155</b>	<b>(100.0)</b>
	<b>NRE Deposits</b>	<b>110,445</b>	<b>(100.0)</b>	<b>109,400</b>	<b>(100.0)</b>	<b>111,301</b>	<b>(100.0)</b>	<b>114,316</b>	<b>(100.0)</b>	<b>116,368</b>	<b>(100.0)</b>
	<b>Total</b>	<b>392,821</b>	<b>(100.0)</b>	<b>402,297</b>	<b>(100.0)</b>	<b>390,857</b>	<b>(100.0)</b>	<b>393,832</b>	<b>(100.0)</b>	<b>396,717</b>	<b>(100.0)</b>

@ : 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 Component of International Assets of Banks (Based on LBS Statements)						
(Rs. crore)						
Country	Major Components	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008
Bahrain	Export Bill	67 (0.2)	62 (0.1)	65 (0.1)	160 (0.3)	80 (0.2)
	NOSTRO	1,725 (3.2)	465 (1.0)	580 (1.3)	465 (1.2)	397 (1.0)
	Total	2,290 (1.1)	988 (0.5)	1,141 (0.5)	1,091 (0.5)	890 (0.4)
Belgium	Export Bill	755 (1.8)	809 (1.8)	936 (1.9)	961 (2.1)	993 (2.1)
	NOSTRO	239 (0.4)	502 (1.1)	342 (0.7)	536 (1.4)	419 (1.1)
	Total	1,279 (0.6)	1,729 (0.8)	1,765 (0.8)	1,798 (0.9)	1,705 (0.8)
Canada	Export Bill	336 (0.8)	326 (0.7)	378 (0.8)	339 (0.7)	402 (0.8)
	NOSTRO	370 (0.7)	524 (1.1)	755 (1.7)	468 (1.3)	423 (1.1)
	Total	1,249 (0.6)	1,451 (0.7)	1,825 (0.8)	1,429 (0.7)	1,481 (0.7)
China	Export Bill	1,338 (3.3)	1,314 (3.0)	1,149 (2.3)	1,244 (2.7)	1,098 (2.3)
	NOSTRO	1 (0.0)	1 (0.0)	—	—	—
	Total	1,355 (0.7)	1,398 (0.7)	1,347 (0.6)	1,464 (0.7)	1,410 (0.6)
France	Export Bill	646 (1.6)	626 (1.4)	1,032 (2.1)	926 (2.0)	1,046 (2.2)
	NOSTRO	769 (1.4)	305 (0.7)	339 (0.7)	95 (0.3)	445 (1.2)
	Total	1,578 (0.8)	1,253 (0.6)	1,548 (0.7)	1,190 (0.6)	1,662 (0.8)
Germany (Includes ECB)	Export Bill	1,295 (3.2)	1,562 (3.6)	1,657 (3.4)	1,384 (3.0)	1,373 (2.9)
	NOSTRO	1,567 (2.9)	1,172 (2.5)	1,828 (4.0)	1,103 (3.0)	2,695 (7.0)
	Total	3,591 (1.8)	3,424 (1.6)	4,160 (1.9)	3,261 (1.6)	5,157 (2.3)
Hong Kong	Export Bill	2,906 (7.1)	2,795 (6.4)	2,927 (6.0)	3,127 (6.8)	3,010 (6.3)
	NOSTRO	6,177 (11.4)	3,796 (8.1)	2,706 (5.9)	3,067 (8.2)	2,872 (7.4)
	Total	9,857 (4.9)	7,444 (3.5)	6,784 (3.0)	7,305 (3.5)	7,057 (3.2)
India	Export Bill	—	—	—	—	—
	NOSTRO	—	—	—	—	—
	Total	87,930 (43.6)	100,572 (47.9)	108,614 (48.8)	106,894 (51.3)	116,711 (52.8)
Italy	Export Bill	1,263 (3.1)	1,304 (3.0)	1,464 (3.0)	1,294 (2.8)	1,248 (2.6)
	NOSTRO	166 (0.3)	109 (0.2)	103 (0.2)	85 (0.2)	64 (0.2)
	Total	1,519 (0.8)	1,459 (0.7)	1,577 (0.7)	1,426 (0.7)	1,355 (0.6)
Japan	Export Bill	488 (1.2)	458 (1.0)	516 (1.1)	395 (0.9)	310 (0.6)
	NOSTRO	970 (1.8)	792 (1.7)	841 (1.8)	871 (2.3)	1,061 (2.8)
	Total	2,238 (1.1)	1,675 (0.8)	1,837 (0.8)	1,634 (0.8)	1,773 (0.8)
Netherlands	Export Bill	490 (1.2)	452 (1.0)	625 (1.3)	651 (1.4)	694 (1.4)
	NOSTRO	697 (1.3)	611 (1.3)	235 (0.5)	62 (0.2)	98 (0.3)
	Total	1,196 (0.6)	1,071 (0.5)	867 (0.4)	728 (0.3)	806 (0.4)

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

(Rs. crore)						
Country	Major Components	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008
No Specific Country (Country unknown)	Export Bill	318 (0.8)	302 (0.7)	383 (0.8)	667 (1.5)	511 (1.1)
	NOSTRO	479 (0.9)	265 (0.6)	167 (0.4)	107 (0.3)	–
	<b>Total</b>	<b>2,118 (1.1)</b>	<b>1,859 (0.9)</b>	<b>1,814 (0.8)</b>	<b>1,648 (0.8)</b>	<b>1,333 (0.6)</b>
Singapore	Export Bill	1,689 (4.1)	1,429 (3.3)	1,431 (2.9)	1,243 (2.7)	1,401 (2.9)
	NOSTRO	2,965 (5.4)	3,142 (6.7)	2,746 (6.0)	2,052 (5.5)	1,796 (4.7)
	<b>Total</b>	<b>6,269 (3.1)</b>	<b>6,055 (2.9)</b>	<b>5,689 (2.6)</b>	<b>4,785 (2.3)</b>	<b>4,647 (2.1)</b>
Sri Lanka	Export Bill	674 (1.6)	629 (1.4)	604 (1.2)	521 (1.1)	584 (1.2)
	NOSTRO	502 (0.9)	364 (0.8)	190 (0.4)	59 (0.2)	46 (0.1)
	<b>Total</b>	<b>1,530 (0.8)</b>	<b>1,309 (0.6)</b>	<b>1,124 (0.5)</b>	<b>990 (0.5)</b>	<b>1,047 (0.5)</b>
Switzerland (Includes BIS)	Export Bill	385 (0.9)	433 (1.0)	421 (0.9)	327 (0.7)	374 (0.8)
	NOSTRO	642 (1.2)	742 (1.6)	648 (1.4)	439 (1.2)	317 (0.8)
	<b>Total</b>	<b>1,062 (0.5)</b>	<b>1,216 (0.6)</b>	<b>1,102 (0.5)</b>	<b>796 (0.4)</b>	<b>720 (0.3)</b>
United Arab Emirates	Export Bill	2,946 (7.2)	3,965 (9.0)	4,535 (9.3)	4,057 (8.8)	3,667 (7.7)
	NOSTRO	213 (0.4)	1,368 (2.9)	262 (0.6)	64 (0.2)	83 (0.2)
	<b>Total</b>	<b>4,627 (2.3)</b>	<b>6,898 (3.3)</b>	<b>6,458 (2.9)</b>	<b>5,733 (2.7)</b>	<b>5,306 (2.4)</b>
United Kingdom@	Export Bill	2,593 (6.3)	3,082 (7.0)	2,900 (5.9)	3,158 (6.9)	2,434 (5.1)
	NOSTRO	6,807 (12.5)	4,749 (10.1)	7,105 (15.5)	5,472 (14.7)	4,049 (10.5)
	<b>Total</b>	<b>12,686 (6.3)</b>	<b>10,632 (5.1)</b>	<b>12,399 (5.6)</b>	<b>10,988 (5.3)</b>	<b>8,693 (3.9)</b>
United States#	Export Bill	14,928 (36.5)	15,563 (35.5)	17,459 (35.6)	16,289 (35.4)	19,618 (41.0)
	NOSTRO	27,974 (51.4)	25,552 (54.5)	24,788 (54.2)	20,673 (55.5)	22,244 (57.7)
	<b>Total</b>	<b>47,168 (23.4)</b>	<b>45,635 (21.7)</b>	<b>46,615 (20.9)</b>	<b>41,412 (19.9)</b>	<b>45,689 (20.7)</b>
<b>Total</b>	<b>Export Bill</b>	<b>40,852 (100.0)</b>	<b>43,899 (100.0)</b>	<b>49,011 (100.0)</b>	<b>45,951 (100.0)</b>	<b>47,872 (100.0)</b>
	<b>NOSTRO</b>	<b>54,417 (100.0)</b>	<b>46,863 (100.0)</b>	<b>45,752 (100.0)</b>	<b>37,252 (100.0)</b>	<b>38,581 (100.0)</b>
	<b>Total</b>	<b>201,549 (100.0)</b>	<b>209,937 (100.0)</b>	<b>222,711 (100.0)</b>	<b>208,516 (100.0)</b>	<b>221,246 (100.0)</b>

@ : 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										
(Rs. crore)										
Country	International Liabilities									
	Total: All Sectors					Position <i>vis-a-vis</i> Banks				
	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008
Bahrain	297 (0.1)	222 (0.1)	257 (0.1)	215 (0.1)	322 (0.1)	59 (0.1)	19 (0.0)	19 (0.0)	19 (0.0)	68 (0.1)
Bangladesh	54 (0.0)	53 (0.0)	58 (0.0)	60 (0.0)	64 (0.0)	52 (0.1)	52 (0.1)	54 (0.1)	57 (0.0)	62 (0.0)
Belgium	582 (0.1)	591 (0.1)	687 (0.2)	693 (0.2)	993 (0.3)	546 (0.6)	555 (0.6)	651 (0.6)	651 (0.5)	948 (0.8)
Canada	1,963 (0.5)	2,195 (0.5)	2,591 (0.7)	3,151 (0.8)	3,535 (0.9)	1,873 (2.1)	2,101 (2.4)	2,488 (2.4)	2,991 (2.5)	3,427 (2.7)
France	3,730 (0.9)	3,779 (0.9)	4,330 (1.1)	4,642 (1.2)	5,546 (1.4)	2,829 (3.2)	2,672 (3.0)	3,242 (3.1)	3,647 (3.0)	4,437 (3.5)
Germany (includes ECB)	7,757 (2.0)	8,823 (2.2)	11,100 (2.8)	8,751 (2.2)	8,492 (2.1)	2,232 (2.5)	3,182 (3.6)	3,816 (3.6)	3,764 (3.1)	3,637 (2.9)
Hong Kong	20,939 (5.3)	23,785 (5.9)	25,257 (6.5)	23,817 (6.0)	28,620 (7.2)	5,694 (6.4)	6,057 (6.8)	8,917 (8.4)	8,421 (6.9)	11,734 (9.3)
India	315,445 (80.3)	321,229 (79.8)	299,095 (76.5)	293,028 (74.4)	286,876 (72.3)	55,345 (61.8)	50,989 (57.4)	57,755 (54.7)	62,638 (51.4)	61,065 (48.5)
Japan	1,138 (0.3)	1,189 (0.3)	1,212 (0.3)	1,809 (0.5)	1,399 (0.4)	1,012 (1.1)	1,128 (1.3)	1,144 (1.1)	1,719 (1.4)	1,324 (1.1)
Mauritius	164 (0.0)	142 (0.0)	129 (0.0)	120 (0.0)	110 (0.0)	113 (0.1)	110 (0.1)	106 (0.1)	94 (0.1)	83 (0.1)
Netherlands	8,938 (2.3)	9,760 (2.4)	11,573 (3.0)	12,582 (3.2)	11,286 (2.8)	7,699 (8.6)	8,534 (9.6)	10,295 (9.8)	11,263 (9.2)	10,008 (7.9)
Oman	216 (0.1)	260 (0.1)	219 (0.1)	407 (0.1)	206 (0.1)	35 (0.0)	35 (0.0)	48 (0.0)	55 (0.0)	33 (0.0)
Singapore	1,646 (0.4)	1,850 (0.5)	2,404 (0.6)	3,064 (0.8)	3,870 (1.0)	1,624 (1.8)	1,838 (2.1)	2,386 (2.3)	3,051 (2.5)	3,857 (3.1)
South Korea	185 (0.0)	161 (0.0)	202 (0.1)	296 (0.1)	213 (0.1)	165 (0.2)	159 (0.2)	199 (0.2)	258 (0.2)	206 (0.2)
Sri Lanka	85 (0.0)	77 (0.0)	83 (0.0)	81 (0.0)	90 (0.0)	51 (0.1)	50 (0.1)	49 (0.0)	47 (0.0)	52 (0.0)
Taiwan, China	231 (0.1)	204 (0.1)	123 (0.0)	84 (0.0)	110 (0.0)	230 (0.3)	204 (0.2)	123 (0.1)	79 (0.1)	110 (0.1)
Thailand	88 (0.0)	111 (0.0)	115 (0.0)	119 (0.0)	127 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)	36 (0.0)
United Arab Emirates	482 (0.1)	443 (0.1)	412 (0.1)	413 (0.1)	416 (0.1)	96 (0.1)	105 (0.1)	108 (0.1)	91 (0.1)	86 (0.1)
United Kingdom@	10,356 (2.6)	10,068 (2.5)	11,923 (3.1)	17,388 (4.4)	20,290 (5.1)	4,053 (4.5)	4,963 (5.6)	6,361 (6.0)	10,808 (8.9)	12,724 (10.1)
United States#	18,453 (4.7)	17,281 (4.3)	19,015 (4.9)	23,113 (5.9)	24,078 (6.1)	5,732 (6.4)	5,928 (6.7)	7,684 (7.3)	12,150 (10.0)	11,931 (9.5)
<b>Total</b>	<b>392,821</b> <b>(100.0)</b>	<b>402,297</b> <b>(100.0)</b>	<b>390,857</b> <b>(100.0)</b>	<b>393,832</b> <b>(100.0)</b>	<b>396,717</b> <b>(100.0)</b>	<b>89,549</b> <b>(100.0)</b>	<b>88,790</b> <b>(100.0)</b>	<b>105,554</b> <b>(100.0)</b>	<b>121,839</b> <b>(100.0)</b>	<b>125,901</b> <b>(100.0)</b>

**Statement VI: International Liabilities/Assets of Banks Classified According to Country of Incorporation of Banks (Based on LBS Statements) - Amount Outstanding as at end**

(Rs. crore)

Country	International Assets									
	Total: All Sectors					Position vis-a-vis Banks				
	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008	Q3: 2007	Q4: 2007	Q1: 2008	Q2: 2008	Q3: 2008
Bahrain	135 (0.1)	158 (0.1)	309 (0.1)	344 (0.2)	230 (0.1)	40 (0.1)	35 (0.1)	28 (0.0)	14 (0.0)	15 (0.0)
Bangladesh	15 (0.0)	14 (0.0)	20 (0.0)	12 (0.0)	16 (0.0)	9 (0.0)	9 (0.0)	12 (0.0)	9 (0.0)	12 (0.0)
Belgium	408 (0.2)	418 (0.2)	472 (0.2)	524 (0.3)	763 (0.3)	76 (0.1)	54 (0.1)	59 (0.1)	78 (0.1)	164 (0.3)
Canada	1,645 (0.8)	2,155 (1.0)	2,640 (1.2)	2,492 (1.2)	3,154 (1.4)	16 (0.0)	7 (0.0)	76 (0.1)	14 (0.0)	49 (0.1)
France	323 (0.2)	629 (0.3)	1,038 (0.5)	816 (0.4)	1,257 (0.6)	94 (0.1)	262 (0.4)	284 (0.4)	97 (0.2)	340 (0.6)
Germany (includes ECB)	2,465 (1.2)	1,822 (0.9)	2,746 (1.2)	2,356 (1.1)	1,967 (0.9)	1,187 (1.6)	701 (1.0)	1,060 (1.6)	791 (1.4)	242 (0.4)
Hong Kong	7,593 (3.8)	7,386 (3.5)	8,408 (3.8)	7,354 (3.5)	6,590 (3.0)	3,674 (5.0)	2,804 (4.2)	2,522 (3.8)	1,162 (2.0)	7 (0.0)
India	159,587 (79.2)	166,004 (79.1)	166,558 (74.8)	150,564 (72.2)	157,586 (71.2)	57,842 (78.7)	54,828 (81.3)	52,321 (79.0)	43,785 (76.0)	47,812 (79.8)
Japan	552 (0.3)	390 (0.2)	570 (0.3)	1,273 (0.6)	1,572 (0.7)	510 (0.7)	262 (0.4)	202 (0.3)	322 (0.6)	367 (0.6)
Mauritius	27 (0.0)	12 (0.0)	22 (0.0)	20 (0.0)	15 (0.0)	17 (0.0)	6 (0.0)	2 (0.0)	2 (0.0)	1 (0.0)
Netherlands	6,806 (3.4)	8,158 (3.9)	8,236 (3.7)	7,903 (3.8)	8,888 (4.0)	198 (0.3)	426 (0.6)	319 (0.5)	217 (0.4)	111 (0.2)
Oman	7 (0.0)	4 (0.0)	2 (0.0)	0 (0.0)	3 (0.0)	5 (0.0)	4 (0.0)	2 (0.0)	– (0.0)	2 (0.0)
Singapore	3,846 (1.9)	4,041 (1.9)	4,367 (2.0)	4,807 (2.3)	5,698 (2.6)	2,421 (3.3)	2,533 (3.8)	2,661 (4.0)	2,940 (5.1)	3,497 (5.8)
South Korea	32 (0.0)	44 (0.0)	52 (0.0)	77 (0.0)	38 (0.0)	20 (0.0)	32 (0.0)	10 (0.0)	42 (0.1)	23 (0.0)
Sri Lanka	10 (0.0)	7 (0.0)	10 (0.0)	10 (0.0)	13 (0.0)	6 (0.0)	3 (0.0)	4 (0.0)	3 (0.0)	7 (0.0)
Taiwan, China	5 (0.0)	17 (0.0)	7 (0.0)	8 (0.0)	5 (0.0)	3 (0.0)	10 (0.0)	1 (0.0)	4 (0.0)	0 (0.0)
Thailand	20 (0.0)	9 (0.0)	11 (0.0)	11 (0.0)	7 (0.0)	20 (0.0)	9 (0.0)	11 (0.0)	9 (0.0)	7 (0.0)
United Arab Emirates	61 (0.0)	52 (0.0)	60 (0.0)	89 (0.0)	138 (0.1)	18 (0.0)	20 (0.0)	18 (0.0)	31 (0.1)	42 (0.1)
United Kingdom@	6,680 (3.3)	7,779 (3.7)	12,511 (5.6)	16,419 (7.9)	21,829 (9.9)	1,271 (1.7)	2,142 (3.2)	3,341 (5.0)	4,904 (8.5)	6,219 (10.4)
United States #	11,333 (5.6)	10,835 (5.2)	14,671 (6.6)	13,438 (6.4)	11,477 (5.2)	6,073 (8.3)	3,301 (4.9)	3,319 (5.0)	3,181 (5.5)	1,033 (1.7)
<b>Total</b>	<b>201,549</b> <b>(100.0)</b>	<b>209,937</b> <b>(100.0)</b>	<b>222,711</b> <b>(100.0)</b>	<b>208,516</b> <b>(100.0)</b>	<b>221,246</b> <b>(100.0)</b>	<b>73,502</b> <b>(100.0)</b>	<b>67,447</b> <b>(100.0)</b>	<b>66,252</b> <b>(100.0)</b>	<b>57,607</b> <b>(100.0)</b>	<b>59,952</b> <b>(100.0)</b>

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

'-' : Nil/Negligible.

- Notes :**
1. Figures in brackets represent percentages to total in the respective group (column).
  2. Totals may not tally due to rounding off.
  3. 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								
(Rs. crore)								
Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Un-allocated	Bank	Non-Bank Public	Non-Bank Private
Total Intl. Claims	Sep-2007	157,201	108,775	47,740	686	66,410	546	90,246
	Dec-2007	153,353	105,930	45,722	1,701	58,943	767	93,643
	Mar-2008	169,481	117,279	50,232	1,970	62,394	748	106,339
	Jun-2008	171,730	113,983	55,549	2,199	65,021	828	105,881
	Sep-2008	177,560	112,092	62,370	3,098	64,497	1,509	111,554
Australia	Sep-2007	1,987	1,101	886	—	1,738	—	249
	Dec-2007	2,176	1,039	1,137	—	1,613	2	560
	Mar-2008	2,042	982	1,060	—	1,582	1	460
	Jun-2008	2,081	957	1,124	—	1,485	2	594
	Sep-2008	2,251	729	1,506	17	1,593	2	656
Austria	Sep-2007	960	785	175	—	807	—	152
	Dec-2007	850	683	167	—	721	—	129
	Mar-2008	1,123	1,043	80	—	1,041	—	82
	Jun-2008	921	794	126	—	861	—	60
	Sep-2008	1,035	827	209	—	911	—	124
Bahamas	Sep-2007	1,005	871	133	—	105	—	900
	Dec-2007	904	794	110	—	87	—	817
	Mar-2008	898	799	99	—	—	—	898
	Jun-2008	886	865	20	—	64	—	822
	Sep-2008	832	812	20	—	127	—	705
Bahrain	Sep-2007	3,405	1,906	1,499	—	2,815	—	590
	Dec-2007	2,388	1,111	1,278	—	1,919	—	470
	Mar-2008	2,094	849	1,245	—	1,654	—	440
	Jun-2008	2,780	1,325	1,455	—	2,530	—	250
	Sep-2008	3,318	1,519	1,799	—	2,958	—	360
Belgium	Sep-2007	3,323	3,012	311	—	893	—	2,430
	Dec-2007	3,403	3,125	278	—	673	—	2,730
	Mar-2008	3,886	3,675	210	—	1,286	—	2,599
	Jun-2008	3,361	3,331	29	—	1,060	—	2,300
	Sep-2008	3,649	3,180	469	—	454	—	3,195
Canada	Sep-2007	2,346	1,001	1,096	250	1,741	1	604
	Dec-2007	2,597	847	1,015	735	1,859	3	735
	Mar-2008	4,019	1,361	2,172	486	1,741	2	2,276
	Jun-2008	5,388	2,221	2,565	602	2,547	1	2,840
	Sep-2008	5,772	1,805	3,220	747	2,586	76	3,110
Cayman Islands	Sep-2007	543	43	500	—	57	—	486
	Dec-2007	717	15	701	—	58	—	658
	Mar-2008	773	47	726	—	47	69	657
	Jun-2008	1,148	902	246	—	83	—	1,066
	Sep-2008	1,495	1,042	452	—	92	—	1,403
China	Sep-2007	1,305	1,264	42	—	10	—	1,296
	Dec-2007	1,355	1,283	73	—	27	—	1,328
	Mar-2008	1,026	962	65	—	—	—	1,026
	Jun-2008	1,312	1,133	179	—	—	—	1,311
	Sep-2008	1,390	1,149	241	—	122	—	1,268
Cyprus	Sep-2007	1,694	1,362	331	—	173	—	1,521
	Dec-2007	2,161	1,676	485	—	173	—	1,989
	Mar-2008	2,864	1,713	1,151	—	232	—	2,632
	Jun-2008	2,444	1,417	1,027	—	185	—	2,259
	Sep-2008	1,862	924	939	—	298	—	1,564

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

(Rs. crore)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Un-allocated	Bank	Non-Bank Public	Non-Bank Private
Denmark	Sep-2007	1,126	871	255	—	1,059	—	67
	Dec-2007	1,001	709	292	—	870	—	132
	Mar-2008	1,660	1,347	313	—	1,430	—	229
	Jun-2008	1,516	1,186	330	—	1,400	—	116
	Sep-2008	1,373	1,042	331	—	1,263	—	111
France	Sep-2007	2,202	1,655	547	—	1,228	—	974
	Dec-2007	2,126	1,675	451	—	1,094	—	1,032
	Mar-2008	2,969	2,074	895	—	1,535	—	1,434
	Jun-2008	3,456	2,377	1,079	—	2,004	—	1,452
	Sep-2008	4,519	3,079	1,440	—	2,451	554	1,514
Germany (includes ECB)	Sep-2007	6,886	5,259	1,627	—	5,243	61	1,582
	Dec-2007	6,896	5,212	1,645	40	4,905	57	1,934
	Mar-2008	10,607	8,572	1,600	435	5,266	43	5,299
	Jun-2008	10,300	8,481	1,492	327	5,157	144	4,998
	Sep-2008	9,742	7,778	1,888	76	4,348	459	4,935
Hong Kong	Sep-2007	11,477	9,485	1,992	—	7,209	—	4,268
	Dec-2007	10,487	9,048	1,438	—	6,334	—	4,152
	Mar-2008	9,792	9,092	700	—	5,444	—	4,347
	Jun-2008	9,978	8,614	1,364	—	5,299	—	4,679
	Sep-2008	10,056	8,868	1,188	—	5,664	—	4,392
Indonesia	Sep-2007	746	377	370	—	16	—	730
	Dec-2007	985	568	417	—	16	—	969
	Mar-2008	1,057	592	465	—	17	—	1,039
	Jun-2008	1,343	899	444	—	19	—	1,325
	Sep-2008	1,258	826	432	—	50	—	1,209
Ireland	Sep-2007	593	423	170	—	488	—	106
	Dec-2007	615	372	243	—	347	—	268
	Mar-2008	814	451	363	—	294	—	520
	Jun-2008	811	405	406	—	353	—	457
	Sep-2008	1,328	644	684	—	616	—	713
Italy	Sep-2007	2,508	1,744	763	—	1,200	—	1,307
	Dec-2007	2,493	1,688	805	—	1,176	—	1,317
	Mar-2008	2,768	1,866	902	—	1,359	—	1,409
	Jun-2008	2,541	1,510	1,031	—	1,157	—	1,384
	Sep-2008	2,351	1,363	988	—	1,140	—	1,211
Japan	Sep-2007	1,603	1,472	131	—	1,103	4	495
	Dec-2007	1,205	1,003	201	—	693	1	510
	Mar-2008	1,232	1,107	125	—	647	41	544
	Jun-2008	1,675	1,339	336	—	1,077	3	596
	Sep-2008	1,900	1,594	305	—	1,217	2	681
Luxembourg	Sep-2007	636	302	334	—	130	—	506
	Dec-2007	555	244	311	—	131	—	425
	Mar-2008	6,111	3,954	2,157	—	1,919	—	4,192
	Jun-2008	5,641	3,706	1,934	1	1,742	—	3,899
	Sep-2008	5,451	3,488	1,963	—	1,564	—	3,886
Maldives	Sep-2007	187	186	1	—	—	—	187
	Dec-2007	48	47	1	—	—	—	48
	Mar-2008	597	596	1	—	—	—	597
	Jun-2008	675	674	1	—	—	—	675
	Sep-2008	835	834	1	—	—	—	835

Statement VII: Residual Maturity and Sector-wise Classification of Consolidated International Claims of Banks (Based on CBS Statements) - Amount Outstanding as at end of Period on Immediate Country Risk Basis (Contd.)								
(Rs. crore)								
Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Un-allocated	Bank	Non-Bank Public	Non-Bank Private
Mauritius	Sep-2007	736	274	462	—	17	—	719
	Dec-2007	688	223	465	—	46	—	643
	Mar-2008	740	230	510	—	82	—	658
	Jun-2008	933	294	639	—	67	—	866
	Sep-2008	1,068	377	690	—	313	—	754
Netherlands	Sep-2007	3,918	2,335	1,582	—	1,516	—	2,402
	Dec-2007	4,312	2,382	1,930	—	1,559	—	2,753
	Mar-2008	5,266	2,261	3,004	—	1,264	—	4,002
	Jun-2008	5,244	2,162	3,082	—	1,188	—	4,056
	Sep-2008	5,409	1,856	3,554	—	781	33	4,595
Nigeria	Sep-2007	368	197	171	—	124	56	188
	Dec-2007	482	353	129	—	233	55	194
	Mar-2008	698	496	202	—	361	42	295
	Jun-2008	636	515	121	—	314	31	290
	Sep-2008	617	487	130	—	196	24	397
No Specific Country (country Unknown)	Sep-2007	2,364	1,537	827	—	11	—	2,352
	Dec-2007	2,334	1,414	920	—	278	—	2,056
	Mar-2008	2,350	1,386	964	—	298	—	2,052
	Jun-2008	2,121	1,273	848	—	139	—	1,982
	Sep-2008	2,043	1,233	810	—	140	—	1,903
Norway	Sep-2007	901	394	507	—	516	—	385
	Dec-2007	763	68	695	—	214	—	548
	Mar-2008	961	203	758	—	247	—	713
	Jun-2008	882	111	771	—	193	—	689
	Sep-2008	888	55	833	—	239	—	649
Russia	Sep-2007	5,418	3,357	2,061	—	2,663	—	2,755
	Dec-2007	6,001	3,944	1,959	99	3,433	—	2,568
	Mar-2008	6,011	3,950	1,962	99	3,353	—	2,658
	Jun-2008	5,573	3,569	1,897	106	3,162	—	2,411
	Sep-2008	6,460	3,896	2,447	117	3,800	—	2,660
Saudi Arabia	Sep-2007	571	359	212	—	10	2	560
	Dec-2007	664	424	240	—	9	1	654
	Mar-2008	586	347	239	—	11	1	574
	Jun-2008	660	372	288	—	7	1	652
	Sep-2008	781	525	256	—	11	1	769
Singapore	Sep-2007	10,561	6,204	4,357	—	3,940	—	6,621
	Dec-2007	11,749	5,872	5,877	—	4,046	—	7,703
	Mar-2008	11,918	6,194	5,724	—	4,165	—	7,753
	Jun-2008	11,714	6,134	5,580	—	4,210	1	7,503
	Sep-2008	12,303	6,148	6,156	—	4,158	—	8,145
Slovakia	Sep-2007	66	2	64	—	64	—	2
	Dec-2007	65	2	62	—	62	—	2
	Mar-2008	185	123	62	—	183	—	2
	Jun-2008	186	2	184	—	184	—	2
	Sep-2008	610	75	535	—	535	—	75
South Africa	Sep-2007	688	413	275	—	223	—	466
	Dec-2007	827	424	403	—	269	—	558
	Mar-2008	789	417	372	—	259	—	530
	Jun-2008	568	273	296	—	174	—	394
	Sep-2008	609	316	293	—	275	—	334

**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.)**

(Rs. crore)

Country of Transacting Units	Period	Total International Claims	Residual Maturity			Sector		
			Short-Term	Long-Term	Un-allocated	Bank	Non-Bank Public	Non-Bank Private
South Korea	Sep-2007	857	363	494	-	628	-	228
	Dec-2007	699	279	420	-	495	-	204
	Mar-2008	963	513	450	-	705	-	258
	Jun-2008	945	500	444	-	701	-	244
	Sep-2008	672	255	417	-	353	-	319
Spain (Incl. Balearic Is. Canary Is. and Ceuta & Melilla)	Sep-2007	944	845	99	-	295	-	650
	Dec-2007	859	757	102	-	160	-	699
	Mar-2008	921	843	79	-	18	-	903
	Jun-2008	830	744	86	-	-	-	830
	Sep-2008	794	755	39	-	-	-	794
Sri Lanka	Sep-2007	2,083	1,404	679	-	402	98	1,583
	Dec-2007	2,114	1,608	506	-	479	237	1,398
	Mar-2008	2,434	2,007	427	-	1,025	192	1,217
	Jun-2008	2,456	2,021	434	1	989	331	1,136
	Sep-2008	2,240	1,825	414	-	652	181	1,407
Sweden	Sep-2007	961	925	36	-	857	-	104
	Dec-2007	938	904	35	-	811	-	127
	Mar-2008	886	843	43	-	693	-	193
	Jun-2008	934	740	194	-	784	-	149
	Sep-2008	859	686	173	-	684	-	175
Switzerland (Includes Bis)	Sep-2007	1,884	1,383	501	-	765	0	1,119
	Dec-2007	1,807	1,393	414	-	792	1	1,013
	Mar-2008	1,746	1,432	314	-	761	0	984
	Jun-2008	1,718	1,302	416	-	604	3	1,112
	Sep-2008	1,313	911	403	-	684	2	628
Turkey	Sep-2007	1,290	1,022	267	-	412	-	878
	Dec-2007	1,203	906	297	-	340	-	863
	Mar-2008	1,028	788	240	-	322	-	705
	Jun-2008	973	746	226	-	343	-	629
	Sep-2008	981	715	266	-	276	-	704
United Arab Emirates	Sep-2007	6,773	3,740	3,033	-	1,046	-	5,728
	Dec-2007	7,467	4,641	2,826	-	1,448	1	6,018
	Mar-2008	7,990	5,405	2,585	-	1,177	-	6,812
	Jun-2008	7,977	4,967	3,010	-	1,047	-	6,930
	Sep-2008	8,082	4,977	3,105	-	1,316	1	6,765
United Kingdom @	Sep-2007	30,584	18,742	11,406	436	13,431	21	17,131
	Dec-2007	24,987	15,922	8,237	828	9,582	15	15,391
	Mar-2008	21,899	13,161	7,819	920	10,211	17	11,672
	Jun-2008	22,662	12,184	9,331	1,147	10,084	13	12,565
	Sep-2008	23,109	11,313	9,851	1,945	10,623	14	12,472
United States #	Sep-2007	33,147	25,672	7,475	-	12,298	303	20,546
	Dec-2007	33,114	26,405	6,709	-	10,795	391	21,927
	Mar-2008	35,374	27,741	7,618	16	10,680	323	24,371
	Jun-2008	37,447	27,502	9,930	14	12,970	292	24,185
	Sep-2008	39,294	27,703	11,410	181	10,857	153	28,283

@ : 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.