



## **INTERNATIONAL BANKING STATISTICS**

Format of Bank Level Data and Related Codes

**RESERVE BANK OF INDIA**

Department of Statistics and Information Management



## 1. REPORTING FORMAT

The data submission by banks is include account level data in two text files. One text file on non-derivatives exposures and other on derivatives, including Letter of Credit, Credit Commitments, Guarantees. The formats of the files are as below. To begin with each file should contain a control sequence at the beginning of file based on number of records in the text file. Further, under data part, each record will have details such as account identification, asset / liability classification, country of customer, etc., as applicable. The names of the file should be IBS\_XXXYYQ.txt and IBSD\_XXXYYQ.TXT; where XXX presents the bank code of the reporting bank, YY is the year of reporting in two digits and Q is the quarter for which data is reported. Values for Q are 1, 2, 3 and 4 for March, June, September and December, respectively. The formats of the text files are as follows:

The formats of the text files are as follows:

<b>I. FILE NAME: IBS_XXXYYQ.TXT (non-derivatives)</b>				
<b>First row of the file will be a control sequence as follows (see description below):</b>				
S. No.	Field Description	Short Name	Field Type	Byte Length
1	Year and Quarter	YRQTR	Character	5
2	Bank Code of Reporting Bank	BKCODE	Character	3
3	Residence Country Code of Branches	FORCD	Character	2
4	Customer Identification No.	CUST_ID	Character	20
5	Account No. OR Identification No. (unique)	ACT_ID	Character	20
6	Asset/Liability Category	ALCD	Character	2
7	Type of Asset/Liability under the Category	TYPECD	Character	2
8	Currency of the Account/Settlement	CURCD	Character	3
9	Residence Country Code of the Borrowers/Customers	COUNCD	Character	2
10	Sector of the Borrowers/Customers	SECTCD	Character	2
11	Maturity Date [dd/mm/yy]	MAT_DATE	Date	8
12	Country of Ultimate Risk	C_U_CD	Character	2
13	Sector of Ultimate Risk	S_U_CD	Character	2
14	Outstanding Balance in terms of Currency of account	FC_BAL	Numeric	15



15	Accrued Interest in terms of Currency of Account	FC_INT	Numeric	15
16	Outstanding Balance in terms of Rs. '000	RS_BAL	Numeric	15
17	Accrued Interest in terms of Rs. '000	RS_INT	Numeric	15

**II. File Name: IBSD\_XXXXYYQ.TXT (Derivatives, Letter of Credit, Credit Commitments, Guarantees)**

**First row of the file will be a control sequence as follows (see description below):**  
**<Job Code>:<File Type>:<Reporting Period>:<Bank Code>:<File Preparation Date>:<No of records in file>:<Total Amount outstanding (field no. 13 below)in file>;**

S. No.	Field Description	Short Name	Field Type	Byte Length
1	Reporting Year and Quarter	YRQTR	Character	5
2	Bank Code of Reporting Bank	BKCODE	Character	3
3	Residence Country Code of Branch/Office (it should be IN for all branches in India)	FORCD	Character	2
4	Counter Party/ Customer Identification No.	CUST_ID	Character	20
5	Contract Identification No.	CONT_ID	Character	20
6	Asset/Liability Category	ALCD	Character	2
7	Type of Asset/Liability under the Category	TYPECD	Character	2
8	Currency of Settlement	CURCD	Character	3
9	Residence Country Code of the Counter Party	COUNCD	Character	2
10	Country of Ultimate Risk	C_U_CD	Character	2
11	Sector of Ultimate Risk.	S_U_CD	Character	2
12	Outstanding balance in original currency / Marked to Market (MTM) value in terms of US Dollar irrespective of currency of settlement	FC_BAL	Numeric	15
13	Outstanding balance / Marked to Market (MTM) value in terms of Indian Rupee ('000)	RS_BAL	Numeric	15



Note:

- The ALCD should be “81” for all records.
- Suppose the reporting branch/office has a derivative contract with Singapore Branch/Office of a US based bank (say Citibank). In this case, the counter party will be Citibank, residence country code of the counter party (COUNCD) will be “SG” as the branch is located in Singapore, the country of ultimate risk (C\_U\_CD) will be “US” as the head office of the ‘counter party’ bank is incorporated in the US and the sector of ultimate risk (S\_U\_CD) should be ‘bank’ as the counter party is a bank.
- There will be always only one MTM value for any derivative instrument or contract as on the reporting date and the branches are required to report the MTM value in terms of US Dollar on gross basis (i.e., positive as well as negative market values).
- Banks branches in India (including foreign banks) and foreign branches/subsidiaries of Indian

Banks are required to submit counter party wise marked to market (MTM) values of derivative (viz., forwards, swaps, FRA, futures, options, credit derivatives, etc.,) contracts on gross basis (i.e., positive as well as negative market/fair values) in equivalent US Dollar with details of currency of settlement, country of the counter party, country and sector of ultimate risk. It may be mentioned the records in this file would reflect counter party wise netting where specific legally enforceable bilateral netting arrangement such as International Swaps and Derivative Association (ISDA) master agreement, etc., exists) done at bank level.

The **Control Sequence / header** will be at the first line of the file. It will be delimited by ‘:’ and must end with a ‘;’. The structure is as follows.

<Job Code>:<File Type>:<Reporting Period>:<Bank Code>:<File Preparation Date>:<No of records in file>:<Total Amount in file>;

Here,

- **Job Code** = IBS
- **File Type** = I or D (I for non-derivative file and D for derivative file)
- **Reporting Period** format should be “YYYYQ”, where YYYY is the year and Q is the quarter for which data is being submitted. Values for Q are 1, 2, 3 and 4 for March, June, September and December quarters, respectively.
- **File Preparation Date** is the data submission date and the format is DDMMYYYY.
- **No of records in the file** is the number of records/rows contained in the file (excluding header)



- **Total Amount in the file** is the sum of a particular measure available in the file. (Column 16 for non-derivatives and column 13 for derivatives file).

The reporting period and the bank will be specified in the header. The number of records in the file and those reported in the header should exactly match, otherwise, the file will be rejected.

Example of the header:

- IBS: I:20221:693:16042022:31890:265814;
- IBS:D:20221:693:16042022:19869:69032;

## 2. REPORTING CHANNEL

The reporting banks need to submit the IBS return through Electronic Data Submission Portal (EDSP). The EDSP requires user credentials for login. A detailed guideline on IBS is available on EDSP. The link for EDSP is <https://dbie.rbi.org.in/EDSP>.

## 3. CLASSIFICATION OF INTERNATIONAL ASSETS/LIABILITIES UNDER VARIOUS CATEGORIES AND TYPES

### 4.

<b>A. INTERNATIONAL ASSETS</b>			
<b>Asset Category</b>	<b>Category (ALCD)</b>	<b>Asset Type Description</b>	<b>Type Code (TYPECD)</b>
International Loans and Deposits	11	Loans to Non-residents	11
		Foreign Currency Loan to Residents	12
		Outstanding Export Bills drawn on non-residents	21
		Foreign Currency in hand, Travelers Cheques, etc.	41
		NOSTRO Balances and Placements Abroad	51
International Holdings of Debt Securities	21	Investment in Foreign Government Securities	11
		Investment in Other Debt Securities Abroad	12
International Other Assets	31	Investments in Equities Abroad	11
		Other International Assets	21
On-balance sheet Derivative	41	Positive / Negative MTM values of Derivative	11



### B. INTERNATIONAL LIABILITIES

International Deposits and Loans	51	FCNR (B)	11
		Residents' Foreign Currency (RFC) Deposits	12
		Exchange Earners' Foreign Currency (EEFC) A/Cs	13
		Other FC deposits	14
		Borrowings	41
		Balances in VOSTRO Accounts	51
		Non-Resident External (NRE) Rupee Accounts	52
		Non-Resident Ordinary (NRO) Rupee Accounts	55
		Embassy Accounts	57
		Foreign Institutional Investors' (FIIs) Accounts	58
		ESCROW Accounts	59
Own Issues of International Debt Securities	61	International Bonds (IMDs of SBI, etc.,)	11
		FRNs (Floating Rate Notes)	12
		Other Own Issues, if any, of International Debt Instruments	13
International Other Liabilities	71	GDRs/ADRs (issued by the reporting banks)	11
		Rupee Equities of banks held by NRIs/OCBs	12
		Other international liabilities	13

**Note:** MTM values of derivative are classified as assets and liabilities based on Positive and Negative MTM value.

### C. DERIVATIVES, LETTER OF CREDITS, GUARANTEES AND CREDIT COMMITMENTS

Asset/Liability Category	Category Code (ALCD)	Assets/Liability Type Description	Type Code (TYPECD)
Derivatives, Letter of Credits, Guarantees and Credit Commitments	81	Derivatives	11
		Letter of Credits	21
		Guarantees	31
		Credit Commitments	41



**Note:**

- The ALCD should be “81” for all records.
- Suppose the reporting branch/office has a derivative contract with Singapore Branch/Office of a US based bank (say Citibank). In this case, the counter party will be Citibank, residence country code of the counter party (COUNCD) will be “SG” as the branch is located in Singapore, the country of ultimate risk (C\_U\_CD) will be “US” as the head office of the ‘counter party’ bank is incorporated in the US and the sector of ultimate risk (S\_U\_CD) should be ‘bank’ as the counter party is a bank.
- There will be always only one MTM value for any derivative instrument or contract as on the reporting date and the branches are required to report the MTM value in terms of US Dollar on gross basis (i.e., positive as well as negative market values).
- Banks branches in India (including foreign banks) and foreign branches/subsidiaries of Indian Banks are required to submit counter party wise marked to market (MTM) values of derivative (viz., forwards, swaps, FRA, futures, options, credit derivatives, etc.,) contracts on gross basis (i.e., positive as well as negative market/fair values) in equivalent US Dollar with details of currency of settlement, country of the counter party, country and sector of ultimate risk. It may be mentioned the records in this file would reflect counter party wise netting where specific legally enforceable bilateral netting arrangement such as International Swaps and Derivative Association (ISDA) master agreement, etc., exists) done at bank level.

**D. Local Exposure (Only for Overseas Branches)**

Asset/Liability Category	Category Code (ALCD)	Assets/Liability Type Description	Type Code (TYPECD)
Local Assets / Liabilities in Local Currency	91	Loan & Deposits of Local Assets	11
		Other Local Assets	21
		Loan & Deposits of Local Liabilities	12
		Other Local Liabilities	31



## 5. SECTOR OF BORROWER/CUSTOMER (SECTCD)

Sector Code (SECTCD / S_U_CD)	Code
<b>Bank - Own Branch/Office</b> OWN branch/office	11
<b>Bank - Branch/Office of Another Bank</b> Branch/office of ANOTHER bank.	12
<b>Non-bank Financial Institutions</b> Private or public financial institutions, other than banks, engaged primarily in the provision of financial services and activities auxiliary to financial intermediation such as fund management. Include special purpose vehicles, hedge funds, securities brokers, money market funds, pension funds, insurance companies, financial leasing corporations, central clearing counterparties, unit trusts, other financial auxiliaries and other captive financial institutions. It also includes any public financial institutions such as development banks and export credit agencies.	20
<b>Official Monetary Authorities</b> Central Banks of various countries, Multilateral Development Banks, etc.	21
<b>BIS and ECB etc.</b> Bank for International Settlement (BIS) and European Central Bank (ECB) , Bank of Central African States (BEAC), Central Bank of West African States (BCEAO), Eastern Caribbean Central Bank (ECCB)	22
<b>Governments</b> Central, State or Local Governments, Government Departments	25
<b>Non-financial – Public Sector Undertakings</b> Companies/institutions other than banks in which shareholding of state/central governments is at least 51 per cent.	30
<b>Non-financial Private Corporations</b> Privately Owned Corporations i.e. Joint Stock, Private Limited and Public Limited Companies	31
<b>Non-financial – Households</b> Individuals, HUFs, etc.	32
<b>Cash Collateral</b> (For Sector of Ultimate Risk, in case of cash collateral)	35
<b>Unallocated</b> non-financial public, fixed assets, international organisations <sup>1</sup> , where the sector cannot be determined	40

<sup>1</sup>There are exceptions to the treatment of international organisations: the BIS and central banks of currency unions. International organisations that undertake activities similar to those of central banks should be reported as residents of the country where they are located.



## **6. COUNTRY CODES**

The country information is to be coded as per the ISO code published by the International Organization for Standardization (ISO) and defined country code.

## **6. CURRENCY CODES**

The currency information is to be coded as per the ISO standard published by the International Organization for Standardization (ISO).