



Statistical Release

For Immediate Release
March 28, 2003

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims On Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

	(\$ Millions)				
	All Banks				
	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
G-10 and Switzerland					
BELGIUM	8,564	1,909	10,473	346	10,819
CANADA	16,804	4,488	21,292	10,421	31,713
FRANCE	30,250	6,660	36,910	1,549	38,459
GERMANY	97,074	12,555	109,629	910	110,539
ITALY	31,352	6,018	37,370	2,743	40,113
JAPAN	26,006	3,422	29,428	2,911	32,339
LUXEMBOURG	5,465	4,700	10,165	0	10,165
NETHERLANDS	28,179	5,486	33,665	21	33,686
SWEDEN	7,371	1,415	8,786	262	9,048
SWITZERLAND	10,132	5,218	15,350	848	16,198
UNITED KINGDOM	43,214	15,802	59,016	6,957	65,973
	304,411	67,673	372,084	26,968	399,052
Non G-10 Developed Countries					
AUSTRALIA	6,855	2,244	9,099	2,034	11,133
AUSTRIA	6,258	723	6,981	16	6,997
DENMARK	7,098	992	8,090	2	8,092
FINLAND	2,540	322	2,862	19	2,881
GREECE	3,913	392	4,305	0	4,305
ICELAND	88	7	95	0	95
IRELAND	3,733	1,857	5,590	204	5,794
NEW ZEALAND	1,178	151	1,329	18	1,347
NORWAY	3,757	1,143	4,900	170	5,070
PORTUGAL	1,802	616	2,418	3	2,421
SOUTH AFRICA	2,052	214	2,266	0	2,266
SPAIN	10,046	1,966	12,012	4,154	16,166
TURKEY	1,792	16	1,808	81	1,889
OTHER NON G-10 DEV.	1,258	945	2,203	0	2,203
	52,370	11,588	63,958	6,701	70,659

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims On Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

(\$ Millions)					
All Banks					
(A)	(B)	(C = A+B)	(D)	(E = C+D)	
Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims	
Eastern Europe					
BULGARIA	281	0	281	0	281
CZECH REPUBLIC	105	206	311	0	311
HUNGARY	720	57	777	10	787
MACEDONIA	5	2	7	0	7
POLAND	792	272	1,064	28	1,092
ROMANIA	112	0	112	0	112
RUSSIA	2,459	1	2,460	172	2,632
SLOVAKIA	128	21	149	55	204
OTHER E. EUROPE	1,065	22	1,087	28	1,115
	5,667	581	6,248	293	6,541
Latin America and the Caribbean					
ARGENTINA	3,579	130	3,709	648	4,357
BOLIVIA	158	5	163	0	163
BRAZIL	12,297	750	13,047	6,201	19,248
CHILE	2,665	273	2,938	667	3,605
COLOMBIA	1,828	78	1,906	217	2,123
COSTA RICA	462	3	465	26	491
DOMINICAN REPUBLIC	779	8	787	58	845
ECUADOR	257	0	257	0	257
EL SALVADOR	590	3	593	137	730
GUATEMALA	649	3	652	60	712
HONDURAS	185	1	186	0	186
JAMAICA	191	9	200	51	251
MEXICO	17,095	1,464	18,559	1,236	19,795
NICARAGUA	55	0	55	0	55
PARAGUAY	13	0	13	0	13
PERU	805	42	847	323	1,170
TRINIDAD & TOBAGO	325	53	378	150	528
URUGUAY	333	90	423	87	510
VENEZUELA	1,899	24	1,923	3	1,926
OTHER LAT. AM. & CAR	417	282	699	78	777
	44,582	3,218	47,800	9,942	57,742

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims On Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

	(\$ Millions)				
	All Banks				
	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Asia					
CHINA-MAINLAND	769	442	1,211	0	1,211
CHINA-TAIWAN	2,699	150	2,849	1,144	3,993
INDIA	1,970	112	2,082	2,053	4,135
INDONESIA	648	80	728	0	728
IRAN	1	0	1	0	1
IRAQ	32	0	32	0	32
ISRAEL	1,358	305	1,663	60	1,723
JORDAN	55	34	89	0	89
KOREA	7,051	547	7,598	2,627	10,225
KUWAIT	418	75	493	0	493
MALAYSIA	916	177	1,093	958	2,051
OMAN	187	1	188	0	188
PAKISTAN	20	0	20	45	65
PHILIPPINES	1,444	30	1,474	73	1,547
QATAR	252	45	297	0	297
SAUDI ARABIA	1,467	417	1,884	0	1,884
SRI LANKA	13	0	13	41	54
THAILAND	434	87	521	1,208	1,729
UNITED ARAB EMIRATES	254	225	479	0	479
OTHER ASIA	170	2	172	17	189
	20,158	2,729	22,887	8,226	31,113
Africa					
ALGERIA	72	0	72	61	133
CAMEROON	10	0	10	0	10
EGYPT	360	7	367	0	367
ETHIOPIA	1	0	1	0	1
GABON	0	0	0	0	0
GHANA	5	5	10	0	10
IVORY COAST	19	8	27	0	27
KENYA	29	0	29	0	29
MALAWI	8	0	8	0	8
MOROCCO	140	0	140	0	140
NIGERIA	127	0	127	0	127
SENEGAL	21	1	22	0	22
SUDAN	1	0	1	0	1

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims On Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

(\$ Millions)					
All Banks					
(A)	(B)	(C = A+B)	(D)	(E = C+D)	
Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims	
TUNISIA	25	4	29	0	29
ZAIRE	0	0	0	0	0
ZAMBIA	0	0	0	0	0
ZIMBABWE	0	0	0	0	0
OTHER AFRICA	96	9	105	0	105
	914	34	948	61	1,009
Banking Centers					
BAHAMAS	715	112	827	0	827
BAHRAIN	277	76	353	0	353
BERMUDA	2,486	279	2,765	0	2,765
CAYMAN ISLANDS	4,960	2,891	7,851	0	7,851
HONG KONG	4,126	399	4,525	6	4,531
LEBANON	85	5	90	0	90
LIBERIA	40	2	42	0	42
MACAO	17	4	21	67	88
NETHERLAND ANTILLES	205	52	257	73	330
PANAMA	746	5	751	336	1,087
SINGAPORE	2,131	356	2,487	25	2,512
	15,788	4,181	19,969	507	20,476
International & Regional Organizations					
AFRICAN REGIONAL	55	0	55	0	55
ASIAN REGIONAL	122	13	135	0	135
E. EUR. REGIONAL	0	18	18	0	18
INTERNATIONAL	1,018	5	1,023	0	1,023
LATIN AMER. REGIONAL	370	24	394	0	394
W. EUROPEAN REGIONAL	1,182	505	1,687	0	1,687
	2,747	565	3,312	0	3,312
GRAND TOTALS	446,637	90,569	537,206	52,698	589,904

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims On Foreign Borrowers Held by U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
All Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
G-10 and Switzerland										
BELGIUM	6,717	760	82	220	5,655	657	1,059	1,193	8,564	1,187
CANADA	14,453	657	0	2,555	11,241	2,698	1,280	1,585	16,804	2,934
FRANCE	32,867	8,530	591	2,961	20,785	2,830	3,150	3,485	30,250	6,492
GERMANY	59,496	5,033	227	1,384	52,852	31,589	9,096	3,537	97,074	18,912
ITALY	19,128	637	0	338	18,153	1,475	9,874	1,850	31,352	9,768
JAPAN	26,396	3,711	3,968	2,942	15,775	2,432	702	7,097	26,006	12,100
LUXEMBOURG	5,903	1,278	0	983	3,642	1,167	54	602	5,465	1,800
NETHERLANDS	30,661	4,735	325	2,231	23,370	2,198	253	2,358	28,179	8,374
SWEDEN	5,777	34	234	281	5,228	699	943	501	7,371	1,410
SWITZERLAND	11,714	3,972	0	1,913	5,829	1,708	59	2,536	10,132	812
UNITED KINGDOM	60,656	17,794	44	10,449	32,369	3,276	2,826	4,743	43,214	7,854
	273,768	47,141	5,471	26,257	194,899	50,729	29,296	29,487	304,411	71,643
Non G-10 Developed Countries										
AUSTRALIA	7,961	1,070	633	1,522	4,736	664	390	1,065	6,855	1,543
AUSTRIA	5,499	125	591	304	4,479	436	1,265	78	6,258	480
DENMARK	6,748	392	0	395	5,961	229	728	180	7,098	1,886
FINLAND	1,779	20	0	35	1,724	134	272	410	2,540	819
GREECE	3,507	25	0	182	3,300	6	423	184	3,913	1,502
ICELAND	87	0	0	0	87	0	0	1	88	17
IRELAND	4,209	308	0	761	3,140	98	99	396	3,733	456
NEW ZEALAND	895	130	0	181	584	24	386	184	1,178	213
NORWAY	7,242	3,988	17	180	3,057	194	149	357	3,757	739
PORTUGAL	1,526	129	14	105	1,278	316	75	133	1,802	415
SOUTH AFRICA	1,686	53	0	143	1,490	87	227	248	2,052	755
SPAIN	8,357	132	20	622	7,583	725	361	1,377	10,046	3,940
TURKEY	2,372	91	149	675	1,457	97	229	9	1,792	457
OTHER NON G-10 DEV.	947	77	5	190	675	2	0	581	1,258	11
	52,815	6,540	1,429	5,295	39,551	3,012	4,604	5,203	52,370	13,233

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims On Foreign Borrowers Held by U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
All Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Eastern Europe										
BULGARIA	116	5	0	28	83	0	198	0	281	64
CZECH REPUBLIC	238	36	0	130	72	9	10	14	105	8
HUNGARY	704	1	0	1	702	5	7	6	720	545
MACEDONIA	5	0	0	0	5	0	0	0	5	5
POLAND	965	22	0	192	751	7	20	14	792	531
ROMANIA	305	14	69	119	103	0	8	1	112	31
RUSSIA	3,116	84	487	864	1,681	0	564	214	2,459	877
SLOVAKIA	139	0	0	11	128	0	0	0	128	15
OTHER E. EUROPE	1,038	99	6	114	819	156	34	56	1,065	147
	6,626	261	562	1,459	4,344	177	841	305	5,667	2,223
Latin America and the Caribbean										
ARGENTINA	4,738	259	53	1,052	3,374	23	108	74	3,579	170
BOLIVIA	162	0	0	4	158	0	0	0	158	0
BRAZIL	11,717	180	7	1,862	9,668	284	1,889	456	12,297	561
CHILE	3,118	2	0	746	2,370	0	71	224	2,665	83
COLOMBIA	1,768	2	31	146	1,589	0	210	29	1,828	80
COSTA RICA	545	11	0	79	455	1	6	0	462	1
DOMINICAN REPUBLIC	948	14	25	140	769	6	0	4	779	9
ECUADOR	379	18	2	123	236	0	15	6	257	4
EL SALVADOR	808	0	0	234	574	0	5	11	590	4
GUATEMALA	776	1	0	128	647	1	1	0	649	0
HONDURAS	268	5	2	76	185	0	0	0	185	0
JAMAICA	334	0	8	136	190	0	1	0	191	20
MEXICO	18,147	70	597	2,711	14,769	73	1,840	413	17,095	1,784
NICARAGUA	92	0	1	36	55	0	0	0	55	12
PARAGUAY	55	10	0	32	13	0	0	0	13	0
PERU	991	39	0	228	724	0	67	14	805	249
TRINIDAD & TOBAGO	491	0	0	183	308	11	0	6	325	0
URUGUAY	496	3	48	134	311	0	9	13	333	16
VENEZUELA	2,615	2	359	740	1,514	0	263	122	1,899	206
OTHER LAT. AM. & CAR	1,875	17	19	1,498	341	0	0	76	417	41
	50,323	633	1,152	10,288	38,250	399	4,485	1,448	44,582	3,240

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims On Foreign Borrowers Held by U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
All Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Asia										
CHINA-MAINLAND	1,667	230	27	866	544	33	24	168	769	108
CHINA-TAIWAN	3,303	196	1,052	204	1,851	173	0	675	2,699	1,352
INDIA	1,813	77	0	281	1,455	379	0	136	1,970	326
INDONESIA	1,544	12	39	951	542	0	1	105	648	131
IRAN	7	0	0	6	1	0	0	0	1	0
IRAQ	32	0	0	0	32	0	0	0	32	0
ISRAEL	1,107	11	15	24	1,057	37	58	206	1,358	82
JORDAN	91	38	0	2	51	4	0	0	55	5
KOREA	7,223	1,145	20	304	5,754	208	60	1,029	7,051	1,265
KUWAIT	519	0	0	136	383	10	0	25	418	0
MALAYSIA	1,065	315	7	142	601	22	131	162	916	258
OMAN	182	0	0	15	167	20	0	0	187	0
PAKISTAN	20	1	0	5	14	0	4	2	20	1
PHILIPPINES	2,081	345	181	332	1,223	0	173	48	1,444	286
QATAR	188	1	0	2	185	0	50	17	252	104
SAUDI ARABIA	1,633	1	0	226	1,406	32	1	28	1,467	0
SRI LANKA	13	0	0	0	13	0	0	0	13	0
THAILAND	1,015	377	0	244	394	21	0	19	434	168
UNITED ARAB EMIRATES	439	6	0	231	202	52	0	0	254	0
OTHER ASIA	285	12	0	129	144	0	0	26	170	9
	24,227	2,767	1,341	4,100	16,019	991	502	2,646	20,158	4,095
Africa										
ALGERIA	268	0	11	185	72	0	0	0	72	11
CAMEROON	29	0	0	19	10	0	0	0	10	0
EGYPT	378	25	0	13	340	0	20	0	360	0
ETHIOPIA	4	0	0	3	1	0	0	0	1	0
GABON	0	0	0	0	0	0	0	0	0	0
GHANA	11	4	0	2	5	0	0	0	5	0
IVORY COAST	17	0	0	0	17	0	2	0	19	15
KENYA	27	0	0	3	24	5	0	0	29	0
MALAWI	34	26	0	0	8	0	0	0	8	0

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims On Foreign Borrowers Held by U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
All Banks										
	Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account
		Borrowings of:				Guarantees by:				
		Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others		
MOROCCO	322	162	0	21	139	1	0	0	140	55
NIGERIA	114	0	0	14	100	0	27	0	127	4
SENEGAL	29	0	8	0	21	0	0	0	21	0
SUDAN	1	0	0	0	1	0	0	0	1	0
TUNISIA	16	0	0	0	16	6	3	0	25	2
ZAIRE	0	0	0	0	0	0	0	0	0	0
ZAMBIA	4	0	0	4	0	0	0	0	0	0
ZIMBABWE	1	1	0	0	0	0	0	0	0	0
OTHER AFRICA	289	65	42	86	96	0	0	0	96	3
	1,544	283	61	350	850	12	52	0	914	90
Banking Centers										
BAHAMAS	1,519	194	2	693	630	32	0	53	715	419
BAHRAIN	423	50	18	106	249	13	0	15	277	3
BERMUDA	4,226	0	0	2,833	1,393	216	53	824	2,486	463
CAYMAN ISLANDS	31,280	4,333	28	22,553	4,366	25	7	562	4,960	5,821
HONG KONG	4,663	916	43	1,279	2,425	422	12	1,267	4,126	802
LEBANON	118	19	1	22	76	1	6	2	85	0
LIBERIA	263	0	0	246	17	0	0	23	40	8
MACAO	15	0	0	1	14	0	0	3	17	0
NETHERLAND ANTILLES	306	0	0	175	131	1	0	73	205	63
PANAMA	931	67	5	392	467	7	82	190	746	57
SINGAPORE	3,191	1,702	0	438	1,051	400	0	680	2,131	191
	46,935	7,281	97	28,738	10,819	1,117	160	3,692	15,788	7,827
International & Regional Organizations										
AFRICAN REGIONAL	26	0	0	0	26	0	29	0	55	26
ASIAN REGIONAL	73	0	0	0	73	0	48	1	122	1
E. EUR. REGIONAL	0	0	0	0	0	0	0	0	0	0
INTERNATIONAL	359	0	80	0	279	1	671	67	1,018	502
LATIN AMER. REGIONAL	59	0	9	0	50	0	320	0	370	59
W. EUROPEAN REGIONAL	324	0	0	0	324	0	856	2	1,182	272
	841	0	89	0	752	1	1,924	70	2,747	860
GRAND TOTALS	457,079	64,906	10,202	76,487	305,484	56,438	41,864	42,851	446,637	103,211

Country Exposure Lending Survey /1: December 31, 2002

Table III. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Banks

	Breakdown of Unadjusted Cross-border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
G-10 and Switzerland									
BELGIUM	6,717	3,404	2,075	1,238	5,059	187	1,471	3,531	3,792
CANADA	14,453	3,399	2,359	8,695	9,059	3,199	2,195	36,106	26,116
FRANCE	32,867	16,028	8,853	7,986	25,901	2,336	4,631	2,897	1,348
GERMANY	59,496	16,681	32,357	10,458	32,195	11,569	15,731	18,672	18,149
ITALY	19,128	4,711	11,383	3,034	12,794	3,716	2,617	4,645	1,903
JAPAN	26,396	4,644	14,890	6,862	16,230	5,435	4,731	35,440	48,274
LUXEMBOURG	5,903	1,738	531	3,634	3,732	1,255	916	1,190	4,201
NETHERLANDS	30,661	9,114	7,108	14,440	15,390	3,101	12,170	442	2,389
SWEDEN	5,777	2,706	1,409	1,662	3,534	900	1,343	432	170
SWITZERLAND	11,714	5,715	1,107	4,892	8,532	894	2,289	2,261	1,538
UNITED KINGDOM	60,656	29,817	1,480	29,359	51,119	5,929	3,607	68,767	156,756
	273,768	97,957	83,552	92,260	183,545	38,521	51,701	174,383	264,636
Non G-10 Developed Countries									
AUSTRALIA	7,961	1,995	2,095	3,871	4,230	709	3,021	16,930	15,615
AUSTRIA	5,499	1,393	2,268	1,838	1,914	170	3,415	26	10
DENMARK	6,748	1,061	678	5,009	2,945	615	3,188	64	64
FINLAND	1,779	205	294	1,280	792	668	319	35	16
GREECE	3,507	344	2,189	974	2,142	736	629	1,995	3,069
ICELAND	87	55	16	16	33	54	0	0	0
IRELAND	4,209	1,737	205	2,267	2,944	650	615	912	2,010
NEW ZEALAND	895	360	129	406	521	194	178	783	765
NORWAY	7,242	4,505	1,306	1,431	5,523	828	891	305	135
PORTUGAL	1,526	629	313	584	1,138	232	156	699	711
SOUTH AFRICA	1,686	604	568	514	855	401	430	2,345	3,709
SPAIN	8,357	2,735	2,690	2,932	4,886	1,778	1,693	5,945	1,816
TURKEY	2,372	596	705	1,071	1,473	429	471	718	776
OTHER NON G-10 DEV.	947	109	54	784	548	139	260	0	0
	52,815	16,328	13,510	22,977	29,944	7,603	15,266	30,757	28,696

Table III. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Banks

	Breakdown of Unadjusted Cross-border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local Country Claims	Local Country Liabilities
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years		
Eastern Europe									
BULGARIA	116	11	70	35	32	9	75	100	123
CZECH REPUBLIC	238	52	19	167	122	66	50	1,853	2,030
HUNGARY	704	61	533	110	278	389	37	1,256	1,246
MACEDONIA	5	0	5	0	5	0	0	0	0
POLAND	965	64	622	279	573	276	116	5,754	5,874
ROMANIA	305	16	120	169	103	116	86	419	541
RUSSIA	3,116	115	1,312	1,689	1,742	1,128	247	908	736
SLOVAKIA	139	0	29	110	68	50	21	656	601
OTHER E. EUROPE	1,038	704	141	193	747	189	102	353	328
	6,626	1,023	2,851	2,752	3,670	2,223	734	11,299	11,479
Latin America and the Caribbean									
ARGENTINA	4,738	538	157	4,043	3,262	1,304	173	4,036	3,395
BOLIVIA	162	75	0	87	149	13	0	149	178
BRAZIL	11,717	1,965	915	8,837	5,555	5,605	557	13,507	7,306
CHILE	3,118	682	309	2,127	1,742	1,160	217	4,765	4,109
COLOMBIA	1,768	494	269	1,005	1,105	598	65	1,138	921
COSTA RICA	545	163	17	365	461	71	13	100	74
DOMINICAN REPUBLIC	948	488	77	383	780	126	41	237	179
ECUADOR	379	142	10	227	335	34	11	126	160
EL SALVADOR	808	275	27	506	418	244	145	254	117
GUATEMALA	776	224	3	549	615	115	47	227	167
HONDURAS	268	79	2	187	254	13	1	53	57
JAMAICA	334	43	50	241	187	51	96	252	201
MEXICO	18,147	595	4,055	13,497	7,168	8,245	2,734	47,591	46,479
NICARAGUA	92	9	13	70	89	3	0	0	0
PARAGUAY	55	11	0	44	53	2	0	284	301
PERU	991	121	230	640	498	242	251	1,087	788
TRINIDAD & TOBAGO	491	94	74	323	225	16	250	437	287
URUGUAY	496	36	186	274	351	100	45	701	656
VENEZUELA	2,615	105	959	1,551	1,225	730	659	441	441
OTHER LAT. AM. & CAR	1,875	41	68	1,766	1,276	374	224	346	294
	50,323	6,180	7,421	36,722	25,748	19,046	5,529	75,731	66,110

Table III. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Banks

	Breakdown of Unadjusted Cross-border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local Country Claims	Local Country Liabilities
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years		
Asia									
CHINA-MAINLAND	1,667	525	65	1,077	1,333	145	189	1,518	2,082
CHINA-TAIWAN	3,303	349	1,066	1,888	2,080	281	942	10,507	10,849
INDIA	1,813	402	5	1,406	1,194	526	94	6,617	4,564
INDONESIA	1,544	70	43	1,431	1,184	183	177	1,233	2,499
IRAN	7	0	0	7	6	1	0	0	0
IRAQ	32	8	24	0	32	0	0	0	0
ISRAEL	1,107	69	658	380	299	579	229	445	385
JORDAN	91	45	8	38	20	65	6	143	221
KOREA	7,223	4,483	557	2,183	6,136	876	212	10,765	8,138
KUWAIT	519	263	5	251	443	19	57	0	0
MALAYSIA	1,065	502	66	497	798	74	192	7,168	6,210
OMAN	182	160	3	19	90	73	19	33	41
PAKISTAN	20	7	1	12	13	6	1	978	933
PHILIPPINES	2,081	935	482	664	1,465	382	233	2,683	3,556
QATAR	188	22	100	66	148	7	33	0	0
SAUDI ARABIA	1,633	341	175	1,117	715	200	719	0	0
SRI LANKA	13	2	9	2	4	3	6	162	121
THAILAND	1,015	449	1	565	740	102	173	3,060	1,853
UNITED ARAB EMIRATES	439	130	0	309	246	186	7	724	1,103
OTHER ASIA	285	25	39	221	168	30	88	550	2,062
	24,227	8,787	3,307	12,133	17,114	3,738	3,377	46,586	44,617
Africa									
ALGERIA	268	3	39	226	169	55	43	517	456
CAMEROON	29	0	0	29	2	19	8	71	73
EGYPT	378	247	5	126	201	96	81	924	1,006
ETHIOPIA	4	1	0	3	2	2	0	0	0
GABON	0	0	0	0	0	0	0	90	94
GHANA	11	6	0	5	6	5	0	0	0
IVORY COAST	17	0	17	0	3	0	14	184	205
KENYA	27	3	0	24	21	5	1	290	350
MALAWI	34	34	0	0	34	0	0	0	0
MOROCCO	322	190	54	78	305	4	13	88	112
NIGERIA	114	5	4	105	111	1	2	355	520
SENEGAL	29	0	24	5	24	5	0	106	112
SUDAN	1	0	1	0	1	0	0	0	0

Table III. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Banks

	Breakdown of Unadjusted Cross-border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local Country Claims	Local Country Liabilities
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years		
TUNISIA	16	13	3	0	2	11	3	242	272
ZAIRE	0	0	0	0	0	0	0	4	21
ZAMBIA	4	0	0	4	2	2	0	61	88
ZIMBABWE	1	1	0	0	1	0	0	0	0
OTHER AFRICA	289	90	88	111	107	144	38	144	301
	1,544	593	235	716	991	349	203	3,076	3,610
Banking Centers									
BAHAMAS	1,519	653	2	864	1,473	29	17	362	20,448
BAHRAIN	423	251	20	152	274	29	120	126	1,280
BERMUDA	4,226	37	4	4,185	3,249	602	375	134	350
CAYMAN ISLANDS	31,280	4,807	33	26,440	27,563	926	2,791	1	19,115
HONG KONG	4,663	1,655	97	2,911	2,995	481	1,187	14,875	28,518
LEBANON	118	81	7	30	90	17	11	111	161
LIBERIA	263	0	0	263	94	103	66	0	0
MACAO	15	0	0	15	15	0	0	74	118
NETHERLAND ANTILLES	306	14	0	292	166	44	96	169	236
PANAMA	931	290	107	534	556	140	234	1,964	1,628
SINGAPORE	3,191	2,270	97	824	2,637	202	353	13,722	26,364
	46,935	10,058	367	36,510	39,112	2,573	5,250	31,538	98,218
International & Regional Organizations									
AFRICAN REGIONAL	26	0	26	0	0	0	26	0	0
ASIAN REGIONAL	73	0	73	0	7	0	66	0	0
E. EUR REGIONAL	0	0	0	0	0	0	0	0	0
INTERNATIONAL	359	0	359	0	332	19	8	0	0
LATIN AMER. REGIONAL	59	0	59	0	54	0	5	0	0
W. EUROPEAN REGIONAL	324	0	324	0	322	2	0	0	0
	841	0	841	0	715	21	105	0	0
GRAND TOTALS	457,079	140,926	112,084	204,070	300,839	74,074	82,165	373,370	517,366

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

All Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public Sector	All Others	Total					
	G-10 and Switzerland								
BELGIUM	1,176	426	307	1,909	2,986	167	724	3,543	96
CANADA	1,980	489	2,019	4,488	13,660	1,995	2,449	14,114	163
FRANCE	4,726	946	988	6,660	21,129	590	2,255	22,794	317
GERMANY	11,278	310	967	12,555	33,020	1,240	4,189	35,969	182
ITALY	2,315	2,255	1,448	6,018	8,844	1,264	671	8,251	26
JAPAN	2,394	26	1,002	3,422	12,587	1,764	1,947	12,770	292
LUXEMBOURG	918	6	3,776	4,700	2,034	317	130	1,847	8
NETHERLANDS	2,842	39	2,605	5,486	14,566	1,471	1,555	14,650	386
SWEDEN	785	367	263	1,415	4,950	303	347	4,994	44
SWITZERLAND	3,418	607	1,193	5,218	8,590	3,036	1,817	7,371	332
UNITED KINGDOM	9,304	174	6,324	15,802	58,364	3,923	6,314	60,755	860
	41,136	5,645	20,892	67,673	180,730	16,070	22,398	187,058	2,706
Non G-10 Developed Countries									
AUSTRALIA	853	58	1,333	2,244	3,644	666	880	3,858	79
AUSTRIA	330	219	174	723	560	107	237	690	8
DENMARK	749	73	170	992	1,417	1	153	1,569	9
FINLAND	70	156	96	322	2,024	13	70	2,081	0
GREECE	194	8	190	392	1,292	14	10	1,288	65
ICELAND	6	1	0	7	124	93	0	31	3
IRELAND	828	39	990	1,857	1,902	477	254	1,679	4
NEW ZEALAND	67	8	76	151	158	13	26	171	4
NORWAY	711	240	192	1,143	1,857	39	400	2,218	4
PORTUGAL	331	143	142	616	1,889	210	42	1,721	45
SOUTH AFRICA	84	30	100	214	592	6	48	634	221
SPAIN	590	680	696	1,966	7,918	1,125	245	7,038	75
TURKEY	10	0	6	16	734	149	6	591	503
OTHER NON G-10 DEV.	17	142	786	945	541	139	1	403	91
	4,840	1,797	4,951	11,588	24,652	3,052	2,372	23,972	1,111

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

All Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public	All	Total					
		Sector	Others						
Eastern Europe									
BULGARIA	0	0	0	0	290	107	0	183	9
CZECH REPUBLIC	96	75	35	206	291	188	0	103	20
HUNGARY	23	10	24	57	167	29	0	138	1
MACEDONIA	0	0	2	2	0	0	0	0	0
POLAND	189	0	83	272	620	39	6	587	12
ROMANIA	0	0	0	0	187	71	0	116	14
RUSSIA	0	1	0	1	653	128	0	525	85
SLOVAKIA	6	13	2	21	139	0	0	139	0
OTHER E. EUROPE	16	0	6	22	535	149	60	446	233
	330	99	152	581	2,882	711	66	2,237	374
Latin America and the Caribbean									
ARGENTINA	36	0	94	130	573	47	11	537	356
BOLIVIA	0	0	5	5	37	26	0	11	13
BRAZIL	166	89	495	750	1,742	52	333	2,023	993
CHILE	121	28	124	273	604	149	3	458	480
COLOMBIA	8	56	14	78	441	92	2	351	164
COSTA RICA	0	0	3	3	140	67	0	73	260
DOMINICAN REPUBLIC	0	0	8	8	114	27	0	87	382
ECUADOR	0	0	0	0	269	185	1	85	242
EL SALVADOR	0	0	3	3	133	15	5	123	198
GUATEMALA	0	0	3	3	94	12	6	88	314
HONDURAS	0	0	1	1	66	26	0	40	67
JAMAICA	0	0	9	9	34	8	0	26	13
MEXICO	383	450	631	1,464	3,677	834	310	3,153	3,449
NICARAGUA	0	0	0	0	6	3	0	3	16
PARAGUAY	0	0	0	0	9	5	0	4	8
PERU	0	1	41	42	139	10	10	139	133
TRINIDAD & TOBAGO	0	36	17	53	34	0	0	34	75
URUGUAY	0	88	2	90	87	58	0	29	43
VENEZUELA	0	3	21	24	490	180	4	314	114
OTHER LAT. AM. & CAR	20	0	262	282	1,479	1,075	200	604	250
	734	751	1,733	3,218	10,168	2,871	885	8,182	7,570

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

All Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public	All	Total					
		Sector	Others						
Asia									
CHINA-MAINLAND	278	127	37	442	1,218	177	76	1,117	450
CHINA-TAIWAN	85	6	59	150	1,225	477	205	953	288
INDIA	29	0	83	112	637	150	47	534	540
INDONESIA	7	0	73	80	290	175	2	117	193
IRAN	0	0	0	0	0	0	0	0	0
IRAQ	0	0	0	0	0	0	0	0	0
ISRAEL	300	0	5	305	575	301	135	409	78
JORDAN	26	0	8	34	47	20	29	56	88
KOREA	377	41	129	547	3,434	42	161	3,553	2,745
KUWAIT	50	3	22	75	185	1	26	210	173
MALAYSIA	19	158	0	177	725	77	8	656	61
OMAN	0	1	0	1	18	2	7	23	47
PAKISTAN	0	0	0	0	57	32	0	25	27
PHILIPPINES	9	5	16	30	740	57	0	683	706
QATAR	2	38	5	45	82	4	2	80	3
SAUDI ARABIA	144	9	264	417	911	29	146	1,028	185
SRI LANKA	0	0	0	0	104	34	0	70	37
THAILAND	8	11	68	87	508	55	5	458	358
UNITED ARAB EMIRATES	43	18	164	225	105	15	4	94	81
OTHER ASIA	0	0	2	2	95	22	1	74	81
	1,377	417	935	2,729	10,956	1,670	854	10,140	6,141
Africa									
ALGERIA	0	0	0	0	300	138	0	162	98
CAMEROON	0	0	0	0	5	4	0	1	0
EGYPT	5	0	2	7	200	50	34	184	203
ETHIOPIA	0	0	0	0	14	6	0	8	13
GABON	0	0	0	0	0	0	0	0	0
GHANA	0	0	5	5	35	30	0	5	10
IVORY COAST	0	8	0	8	4	4	0	0	2
KENYA	0	0	0	0	63	3	0	60	48
MALAWI	0	0	0	0	19	3	0	16	14
MOROCCO	0	0	0	0	70	0	0	70	15

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

All Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public	All	Total					
		Sector	Others						
NIGERIA	0	0	0	0	237	77	0	160	21
SENEGAL	1	0	0	1	18	8	0	10	6
SUDAN	0	0	0	0	0	0	0	0	0
TUNISIA	0	0	4	4	45	0	0	45	18
ZAIRE	0	0	0	0	0	0	0	0	0
ZAMBIA	0	0	0	0	4	4	0	0	4
ZIMBABWE	0	0	0	0	0	0	0	0	0
OTHER AFRICA	0	0	9	9	112	74	1	39	79
	6	8	20	34	1,126	401	35	760	531
Banking Centers									
BAHAMAS	18	0	94	112	371	185	10	196	67
BAHRAIN	76	0	0	76	74	46	25	53	39
BERMUDA	9	1	269	279	8,817	3,366	1,231	6,682	957
CAYMAN ISLANDS	13	0	2,878	2,891	4,819	1,722	657	3,754	269
HONG KONG	152	4	243	399	2,197	573	92	1,716	636
LEBANON	5	0	0	5	105	17	5	93	154
LIBERIA	0	0	2	2	33	33	0	0	0
MACAO	0	3	1	4	2	2	16	16	1
NETHERLAND ANTILLES	4	0	48	52	143	1	7	149	2
PANAMA	0	0	5	5	283	67	1	217	332
SINGAPORE	160	20	176	356	1,652	174	206	1,684	182
	437	28	3,716	4,181	18,496	6,186	2,250	14,560	2,639
International & Regional Organizations									
AFRICAN REGIONAL	0	0	0	0	0	0	0	0	0
ASIAN REGIONAL	0	13	0	13	139	0	0	139	0
E. EUR REGIONAL	0	18	0	18	0	0	0	0	0
INTERNATIONAL	0	5	0	5	5	0	11	16	0
LATIN AMER. REGIONAL	0	24	0	24	1	0	3	4	3
W. EUROPEAN REGIONAL	0	505	0	505	4	0	103	107	0
	0	565	0	565	149	0	117	266	3
GRAND TOTALS	48,860	9,310	32,399	90,569	249,159	30,961	28,977	247,175	21,075

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims on Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

(\$ Millions)

Money Center Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-Border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
G-10 and Switzerland					
BELGIUM	5,811	1,703	7,514	332	7,846
CANADA	10,248	2,677	12,925	2,729	15,654
FRANCE	25,396	5,071	30,467	1,363	31,830
GERMANY	82,141	10,453	92,594	895	93,489
ITALY	29,077	5,615	34,692	2,736	37,428
JAPAN	22,533	3,114	25,647	1,913	27,560
LUXEMBOURG	4,962	4,681	9,643	0	9,643
NETHERLANDS	22,402	4,958	27,360	21	27,381
SWEDEN	5,087	1,352	6,439	252	6,691
SWITZERLAND	7,043	4,261	11,304	846	12,150
UNITED KINGDOM	29,874	13,429	43,303	0	43,303
	244,574	57,314	301,888	11,087	312,975
Non G-10 Developed Countries					
AUSTRALIA	4,534	1,406	5,940	2,023	7,963
AUSTRIA	3,009	666	3,675	16	3,691
DENMARK	3,285	750	4,035	0	4,035
FINLAND	2,229	309	2,538	18	2,556
GREECE	3,554	387	3,941	0	3,941
ICELAND	27	6	33	0	33
IRELAND	2,468	1,655	4,123	0	4,123
NEW ZEALAND	1,112	105	1,217	18	1,235
NORWAY	3,248	1,119	4,367	166	4,533
PORTUGAL	1,008	584	1,592	3	1,595
SOUTH AFRICA	1,760	202	1,962	0	1,962
SPAIN	8,561	1,909	10,470	4,153	14,623
TURKEY	1,232	13	1,245	81	1,326
OTHER NON G-10 DEV.	979	925	1,904	0	1,904
	37,006	10,036	47,042	6,478	53,520

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims on Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

(\$ Millions)

Money Center Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-Border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Eastern Europe					
BULGARIA	278	0	278	0	278
CZECH REPUBLIC	92	206	298	0	298
HUNGARY	710	57	767	10	777
MACEDONIA	5	2	7	0	7
POLAND	764	272	1,036	28	1,064
ROMANIA	106	0	106	0	106
RUSSIA	2,427	1	2,428	172	2,600
SLOVAKIA	117	21	138	55	193
OTHER E. EUROPE	321	18	339	28	367
	4,820	577	5,397	293	5,690
Latin America and the Caribbean					
ARGENTINA	1,714	114	1,828	408	2,236
BOLIVIA	96	0	96	0	96
BRAZIL	8,147	713	8,860	4,072	12,932
CHILE	1,339	259	1,598	549	2,147
COLOMBIA	1,413	78	1,491	169	1,660
COSTA RICA	246	3	249	26	275
DOMINICAN REPUBLIC	212	8	220	58	278
ECUADOR	97	0	97	0	97
EL SALVADOR	371	3	374	137	511
GUATEMALA	384	3	387	60	447
HONDURAS	95	1	96	0	96
JAMAICA	178	9	187	51	238
MEXICO	13,215	1,437	14,652	956	15,608
NICARAGUA	43	0	43	0	43
PARAGUAY	9	0	9	0	9
PERU	569	41	610	323	933
TRINIDAD & TOBAGO	240	53	293	149	442
URUGUAY	89	90	179	17	196
VENEZUELA	1,550	23	1,573	3	1,576
OTHER LAT. AM. & CAR.	204	274	478	0	478
	30,211	3,109	33,320	6,978	40,298

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims on Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

(\$ Millions)

Money Center Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-Border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Asia					
CHINA - MAINLAND	438	438	876	0	876
CHINA - TAIWAN	2,300	112	2,412	1,075	3,487
INDIA	1,697	112	1,809	2,053	3,862
INDONESIA	583	80	663	0	663
IRAQ	8	0	8	0	8
ISRAEL	350	233	583	60	643
JORDAN	42	34	76	0	76
KOREA	4,453	544	4,997	2,181	7,178
KUWAIT	309	72	381	0	381
MALAYSIA	762	177	939	957	1,896
OMAN	29	1	30	0	30
PAKISTAN	19	0	19	45	64
PHILIPPINES	901	26	927	73	1,000
QATAR	236	45	281	0	281
SAUDI ARABIA	1,083	408	1,491	0	1,491
SRI LANKA	13	0	13	41	54
THAILAND	343	85	428	1,207	1,635
UNITED ARAB EMIRATES	126	225	351	0	351
OTHER ASIA	147	2	149	17	166
	13,839	2,594	16,433	7,709	24,142
Africa					
ALGERIA	68	0	68	61	129
CAMEROON	9	0	9	0	9
EGYPT	145	2	147	0	147
ETHIOPIA	1	0	1	0	1
GABON	0	0	0	0	0
GHANA	2	5	7	0	7
IVORY COAST	19	8	27	0	27
KENYA	26	0	26	0	26
MALAWI	8	0	8	0	8

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims on Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

(\$ Millions)

Money Center Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-Border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
MOROCCO	125	0	125	0	125
NIGERIA	127	0	127	0	127
SENEGAL	19	1	20	0	20
SUDAN	1	0	1	0	1
TUNISIA	25	4	29	0	29
ZAIRE	0	0	0	0	0
ZAMBIA	0	0	0	0	0
OTHER AFRICA	38	6	44	0	44
	613	26	639	61	700
Banking Centers					
BAHAMAS	614	112	726	0	726
BAHRAIN	195	71	266	0	266
BERMUDA	1,880	246	2,126	0	2,126
CAYMAN ISLANDS	4,670	2,819	7,489	0	7,489
HONG KONG	2,572	314	2,886	0	2,886
LEBANON	16	0	16	0	16
LIBERIA	40	2	42	0	42
MACAO	17	1	18	67	85
NETHERLANDS ANTILLES	195	52	247	0	247
PANAMA	386	5	391	5	396
SINGAPORE	1,436	328	1,764	0	1,764
	12,021	3,950	15,971	72	16,043
International & Regional Organizations					
AFRICAN REGIONAL	55	0	55	0	55
ASIAN REGIONAL	122	13	135	0	135
E. EUROPEAN REGIONAL	0	18	18	0	18
INTERNATIONAL	919	0	919	0	919
LATIN AMER. REGIONAL	353	2	355	0	355
W. EUROPEAN REGIONAL	944	505	1,449	0	1,449
	2,393	538	2,931	0	2,931
GRAND TOTALS	345,477	78,144	423,621	32,678	456,299

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims On Foreign Borrowers Held by U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
Money Center Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
G-10 and Switzerland										
BELGIUM	4,217	633	44	157	3,383	177	1,059	1,192	5,811	1,160
CANADA	9,689	417	0	1,975	7,297	495	1,189	1,267	10,248	2,925
FRANCE	28,628	8,113	130	2,801	17,584	1,614	3,026	3,172	25,396	6,458
GERMANY	49,719	4,868	80	853	43,918	25,926	9,071	3,226	82,141	18,332
ITALY	17,597	334	0	328	16,935	520	9,874	1,748	29,077	9,676
JAPAN	24,686	2,947	3,968	2,731	15,040	210	702	6,581	22,533	12,099
LUXEMBOURG	5,471	1,267	0	875	3,329	1,016	54	563	4,962	1,800
NETHERLANDS	25,214	4,735	85	1,105	19,289	663	253	2,197	22,402	8,255
SWEDEN	3,826	9	0	184	3,633	171	820	463	5,087	1,360
SWITZERLAND	9,573	3,968	0	1,600	4,005	899	59	2,080	7,043	812
UNITED KINGDOM	41,751	10,606	43	9,732	21,370	1,245	2,825	4,434	29,874	7,741
	220,371	37,897	4,350	22,341	155,783	32,936	28,932	26,923	244,574	70,618
Non G-10 Developed Countries										
AUSTRALIA	5,433	811	504	1,334	2,784	351	363	1,036	4,534	1,500
AUSTRIA	1,865	75	62	135	1,593	80	1,265	71	3,009	480
DENMARK	2,998	367	0	345	2,286	91	728	180	3,285	1,884
FINLAND	1,569	20	0	35	1,514	35	272	408	2,229	799
GREECE	3,188	24	0	145	3,019	6	423	106	3,554	1,502
ICELAND	26	0	0	0	26	0	0	1	27	17
IRELAND	2,937	233	0	744	1,960	40	99	369	2,468	456
NEW ZEALAND	754	127	0	109	518	24	386	184	1,112	213
NORWAY	6,759	3,988	0	95	2,676	66	149	357	3,248	739
PORTUGAL	945	102	0	102	741	59	75	133	1,008	415
SOUTH AFRICA	1,410	53	0	92	1,265	20	227	248	1,760	755
SPAIN	7,232	55	20	619	6,538	307	361	1,355	8,561	3,940
TURKEY	1,784	8	149	634	993	1	229	9	1,232	457
OTHER NON G-10 DEV.	654	0	5	172	477	1	0	501	979	11
	37,554	5,863	740	4,561	26,390	1,081	4,577	4,958	37,006	13,168

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims On Foreign Borrowers Held by U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
Money Center Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Eastern Europe										
BULGARIA	111	5	0	26	80	0	198	0	278	64
CZECH REPUBLIC	228	36	0	130	62	6	10	14	92	8
HUNGARY	694	1	0	1	692	5	7	6	710	545
MACEDONIA	5	0	0	0	5	0	0	0	5	5
POLAND	913	22	0	163	728	2	20	14	764	531
ROMANIA	299	14	69	119	97	0	8	1	106	31
RUSSIA	3,050	69	487	842	1,652	0	564	211	2,427	877
SLOVAKIA	128	0	0	11	117	0	0	0	117	15
OTHER E. EUROPE	350	46	0	73	231	0	34	56	321	147
	5,778	193	556	1,365	3,664	13	841	302	4,820	2,223
Latin America and the Caribbean										
ARGENTINA	2,477	156	53	722	1,546	0	108	60	1,714	170
BOLIVIA	97	0	0	1	96	0	0	0	96	0
BRAZIL	6,524	98	0	625	5,801	64	1,889	393	8,147	561
CHILE	1,730	2	0	666	1,062	0	71	206	1,339	74
COLOMBIA	1,311	0	31	106	1,174	0	210	29	1,413	76
COSTA RICA	309	1	0	68	240	0	6	0	246	1
DOMINICAN REPUBLIC	273	0	16	45	212	0	0	0	212	9
ECUADOR	133	1	0	56	76	0	15	6	97	4
EL SALVADOR	576	0	0	220	356	0	5	10	371	4
GUATEMALA	498	0	0	116	382	1	1	0	384	0
HONDURAS	121	0	1	25	95	0	0	0	95	0
JAMAICA	210	0	8	25	177	0	1	0	178	20
MEXICO	13,882	55	537	2,230	11,060	2	1,840	313	13,215	1,644
NICARAGUA	74	0	0	31	43	0	0	0	43	12
PARAGUAY	26	0	0	17	9	0	0	0	9	0
PERU	623	0	0	135	488	0	67	14	569	249
TRINIDAD & TOBAGO	311	0	0	81	230	4	0	6	240	0
URUGUAY	177	0	47	50	80	0	9	0	89	16
VENEZUELA	1,824	0	198	459	1,167	0	263	120	1,550	206
OTHER LAT. AM. & CAR	1,156	10	0	998	148	0	0	56	204	41
	32,332	323	891	6,676	24,442	71	4,485	1,213	30,211	3,087

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims On Foreign Borrowers Held by U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
Money Center Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Asia										
CHINA-MAINLAND	1,378	227	27	842	282	32	24	100	438	85
CHINA-TAIWAN	2,874	41	1,052	151	1,630	53	0	617	2,300	1,352
INDIA	1,552	54	0	279	1,219	342	0	136	1,697	325
INDONESIA	1,476	9	39	951	477	0	1	105	583	131
IRAQ	8	0	0	0	8	0	0	0	8	0
ISRAEL	251	1	0	17	233	0	21	96	350	82
JORDAN	44	0	0	2	42	0	0	0	42	5
KOREA	4,500	868	20	205	3,407	173	60	813	4,453	1,265
KUWAIT	420	0	0	136	284	0	0	25	309	0
MALAYSIA	909	311	7	142	449	22	131	160	762	216
OMAN	44	0	0	15	29	0	0	0	29	0
PAKISTAN	19	1	0	5	13	0	4	2	19	1
PHILIPPINES	1,174	95	64	332	683	0	173	45	901	286
QATAR	172	1	0	2	169	0	50	17	236	104
SAUDI ARABIA	1,270	1	0	224	1,045	22	1	15	1,083	0
SRI LANKA	13	0	0	0	13	0	0	0	13	0
THAILAND	922	375	0	228	319	11	0	13	343	168
UNITED ARAB EMIRATES	311	5	0	210	96	30	0	0	126	0
OTHER ASIA	215	10	0	84	121	0	0	26	147	9
	17,552	1,999	1,209	3,825	10,519	685	465	2,170	13,839	4,029
Africa										
ALGERIA	263	0	11	184	68	0	0	0	68	11
CAMEROON	27	0	0	18	9	0	0	0	9	0
EGYPT	139	1	0	13	125	0	20	0	145	0
ETHIOPIA	4	0	0	3	1	0	0	0	1	0
GABON	0	0	0	0	0	0	0	0	0	0
GHANA	8	4	0	2	2	0	0	0	2	0
IVORY COAST	17	0	0	0	17	0	2	0	19	15
KENYA	24	0	0	3	21	5	0	0	26	0
MALAWI	34	26	0	0	8	0	0	0	8	0

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims On Foreign Borrowers Held by U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
Money Center Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:		All Others		Guarantees by:		All Others			
	Banks /5	Public Sector			Banks /7	Public Sector				
MOROCCO	307	162	0	21	124	1	0	0	125	55
NIGERIA	114	0	0	14	100	0	27	0	127	4
SENEGAL	27	0	8	0	19	0	0	0	19	0
SUDAN	1	0	0	0	1	0	0	0	1	0
TUNISIA	16	0	0	0	16	6	3	0	25	2
ZAIRE	0	0	0	0	0	0	0	0	0	0
ZAMBIA	4	0	0	4	0	0	0	0	0	0
OTHER AFRICA	229	65	42	84	38	0	0	0	38	3
	1,214	258	61	346	549	12	52	0	613	90
Banking Centers										
BAHAMAS	1,255	59	2	631	563	3	0	48	614	419
BAHRAIN	340	35	18	105	182	13	0	0	195	3
BERMUDA	3,832	0	0	2,759	1,073	206	53	548	1,880	463
CAYMAN ISLANDS	28,802	2,399	28	22,231	4,144	2	7	517	4,670	5,821
HONG KONG	3,001	493	0	1,101	1,407	138	12	1,015	2,572	801
LEBANON	29	3	0	16	10	0	6	0	16	0
LIBERIA	103	0	0	86	17	0	0	23	40	8
MACAO	15	0	0	1	14	0	0	3	17	0
NETHERLAND ANTILLES	167	0	0	40	127	1	0	67	195	63
PANAMA	284	34	5	118	127	3	82	174	386	57
SINGAPORE	1,746	767	0	410	569	196	0	671	1,436	141
	39,574	3,790	53	27,498	8,233	562	160	3,066	12,021	7,776
International & Regional Organizations										
AFRICAN REGIONAL	26	0	0	0	26	0	29	0	55	26
ASIAN REGIONAL	73	0	0	0	73	0	48	1	122	1
E. EUR REGIONAL	0	0	0	0	0	0	0	0	0	0
INTERNATIONAL	348	0	80	0	268	0	651	0	919	502
LATIN AMER. REGIONAL	43	0	9	0	34	0	319	0	353	59
W. EUROPEAN REGIONAL	323	0	0	0	323	0	619	2	944	272
	813	0	89	0	724	0	1,666	3	2,393	860
GRAND TOTALS	355,188	50,323	7,949	66,612	230,304	35,360	41,178	38,635	345,477	101,851

Country Exposure Lending Survey /1: December 31, 2002

Table III. Claims on Foreign Borrowers Held by U.S. Bank - Cross-border Claims and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Money Center Banks

	Breakdown of Unadjusted Cross-border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
G-10 and Switzerland									
BELGIUM	4,217	1,733	1,487	997	3,297	187	733	3,511	3,786
CANADA	9,689	1,735	2,044	5,910	6,203	2,173	1,313	12,800	10,458
FRANCE	28,628	13,428	8,083	7,117	23,284	2,032	3,313	2,691	1,328
GERMANY	49,719	12,918	28,857	7,944	29,802	11,344	8,572	18,318	17,609
ITALY	17,597	3,223	11,378	2,996	11,274	3,715	2,607	4,626	1,891
JAPAN	24,686	3,294	14,890	6,502	14,695	5,420	4,571	34,174	48,006
LUXEMBOURG	5,471	1,668	531	3,272	3,511	1,133	827	1,158	4,168
NETHERLANDS	25,214	8,076	5,702	11,436	14,410	2,950	7,854	432	2,378
SWEDEN	3,826	1,869	499	1,458	2,689	581	556	355	103
SWITZERLAND	9,573	5,220	262	4,091	7,959	859	756	2,245	1,524
UNITED KINGDOM	41,751	16,016	367	25,368	35,315	3,947	2,488	49,784	138,964
	220,371	69,180	74,100	77,091	152,439	34,341	33,590	130,094	230,215
Non G-10 Developed Countries									
AUSTRALIA	5,433	1,502	809	3,122	3,799	668	965	15,434	13,539
AUSTRIA	1,865	507	473	885	1,029	170	666	26	10
DENMARK	2,998	656	678	1,664	2,476	287	235	46	48
FINLAND	1,569	79	274	1,216	674	654	241	28	10
GREECE	3,188	340	2,189	659	1,943	663	582	1,995	3,069
ICELAND	26	10	16	0	10	16	0	0	0
IRELAND	2,937	997	54	1,886	2,010	532	395	544	1,846
NEW ZEALAND	754	335	129	290	502	121	130	783	765
NORWAY	6,759	4,326	1,209	1,224	5,356	811	592	189	23
PORTUGAL	945	173	273	499	663	231	51	699	711
SOUTH AFRICA	1,410	488	475	447	681	350	379	2,345	3,709
SPAIN	7,232	1,683	2,690	2,859	3,835	1,748	1,649	5,928	1,784
TURKEY	1,784	111	696	977	999	317	469	718	776
OTHER NON G-10 DEV.	654	8	54	592	440	116	98	0	0
	37,554	11,215	10,019	16,320	24,417	6,684	6,452	28,735	26,290

Table III. Claims on Foreign Borrowers Held by U.S. Bank - Cross-border Claims and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Money Center Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross-border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local Country Claims	Local Country Liabilities
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years		
Eastern Europe									
BULGARIA	111	8	70	33	27	9	75	100	123
CZECH REPUBLIC	228	48	19	161	118	60	50	1,853	2,030
HUNGARY	694	51	533	110	273	384	37	1,256	1,246
MACEDONIA	5	0	5	0	5	0	0	0	0
POLAND	913	48	622	243	553	244	116	5,754	5,874
ROMANIA	299	16	120	163	102	111	86	419	541
RUSSIA	3,050	71	1,312	1,667	1,699	1,105	247	908	736
SLOVAKIA	128	0	18	110	57	50	21	656	601
OTHER E. EUROPE	350	98	128	124	216	75	59	353	328
	5,778	340	2,827	2,611	3,050	2,038	691	11,299	11,479
Latin America and the Caribbean									
ARGENTINA	2,477	269	143	2,065	1,587	811	80	2,499	2,098
BOLIVIA	97	14	0	83	87	10	0	149	178
BRAZIL	6,524	753	778	4,993	3,136	2,955	433	8,198	4,126
CHILE	1,730	63	229	1,438	742	805	184	3,530	2,981
COLOMBIA	1,311	254	261	796	742	526	44	1,011	842
COSTA RICA	309	6	7	296	242	55	12	100	74
DOMINICAN REPUBLIC	273	25	39	209	187	73	12	237	179
ECUADOR	133	4	4	125	108	16	10	126	160
EL SALVADOR	576	82	27	467	254	178	143	254	117
GUATEMALA	498	28	0	470	366	93	39	227	167
HONDURAS	121	5	1	115	121	0	0	53	57
JAMAICA	210	33	49	128	125	49	36	252	201
MEXICO	13,882	149	3,648	10,085	5,113	6,402	2,367	46,480	45,648
NICARAGUA	74	0	12	62	74	0	0	0	0
PARAGUAY	26	1	0	25	26	0	0	284	301
PERU	623	16	228	379	232	145	246	794	471
TRINIDAD & TOBAGO	311	36	74	201	148	0	163	436	287
URUGUAY	177	0	105	72	127	28	21	277	260
VENEZUELA	1,824	93	668	1,063	884	549	391	441	441
OTHER LAT. AM. & CAR	1,156	18	48	1,090	903	164	88	82	108
	32,332	1,849	6,321	24,162	15,204	12,859	4,269	65,430	58,696

Table III. Claims on Foreign Borrowers Held by U.S. Bank - Cross-border Claims and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Money Center Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross-border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
Asia									
CHINA-MAINLAND	1,378	325	65	988	1,090	124	164	1,518	2,082
CHINA-TAIWAN	2,874	62	1,066	1,746	1,758	261	855	10,398	10,808
INDIA	1,552	155	5	1,392	939	520	94	6,617	4,564
INDONESIA	1,476	44	43	1,389	1,128	173	175	1,233	2,499
IRAQ	8	8	0	0	8	0	0	0	0
ISRAEL	251	35	19	197	197	46	8	445	385
JORDAN	44	0	8	36	10	28	6	143	221
KOREA	4,500	2,433	548	1,519	3,623	724	154	10,257	8,076
KUWAIT	420	164	5	251	344	19	57	0	0
MALAYSIA	909	412	66	431	688	73	147	7,163	6,206
OMAN	44	24	3	17	9	16	19	33	41
PAKISTAN	19	6	1	12	12	6	1	978	933
PHILIPPINES	1,174	174	348	652	755	314	104	2,683	3,556
QATAR	172	6	100	66	132	7	33	0	0
SAUDI ARABIA	1,270	154	15	1,101	442	110	719	0	0
SRI LANKA	13	2	9	2	4	3	6	162	121
THAILAND	922	387	1	534	688	91	143	3,057	1,851
UNITED ARAB EMIRATES	311	25	0	286	122	182	7	724	1,103
OTHER ASIA	215	23	39	153	120	27	68	466	1,810
	17,552	4,439	2,341	10,772	12,069	2,724	2,760	45,877	44,256
Africa									
ALGERIA	263	2	39	222	167	55	40	517	456
CAMEROON	27	0	0	27	1	18	8	71	73
EGYPT	139	60	0	79	21	66	52	924	1,006
ETHIOPIA	4	1	0	3	2	2	0	0	0
GABON	0	0	0	0	0	0	0	90	94
GHANA	8	6	0	2	6	2	0	0	0
IVORY COAST	17	0	17	0	3	0	14	184	205
KENYA	24	3	0	21	21	3	0	290	350

Table III. Claims on Foreign Borrowers Held by U.S. Bank - Cross-border Claims and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Money Center Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross-border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local Country Claims	Local Country Liabilities
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years		
MALAWI	34	34	0	0	34	0	0	0	0
MOROCCO	307	188	43	76	302	0	5	88	112
NIGERIA	114	5	4	105	111	1	2	355	520
SENEGAL	27	0	24	3	24	3	0	106	112
SUDAN	1	0	1	0	1	0	0	0	0
TUNISIA	16	13	3	0	2	11	3	242	272
ZAIRE	0	0	0	0	0	0	0	4	21
ZAMBIA	4	0	0	4	2	2	0	61	88
OTHER AFRICA	229	77	55	97	84	107	38	144	301
	1,214	389	186	639	781	270	162	3,076	3,610
Banking Centers									
BAHAMAS	1,255	486	2	767	1,215	24	16	362	20,157
BAHRAIN	340	195	20	125	212	8	120	126	1,280
BERMUDA	3,832	37	1	3,794	3,194	421	217	0	30
CAYMAN ISLANDS	28,802	2,811	28	25,963	25,342	872	2,588	1	15,353
HONG KONG	3,001	653	54	2,294	2,002	321	678	14,655	27,871
LEBANON	29	5	0	24	15	3	11	111	161
LIBERIA	103	0	0	103	91	8	4	0	0
MACAO	15	0	0	15	15	0	0	74	118
NETHERLAND ANTILLES	167	14	0	153	145	12	10	96	236
PANAMA	284	39	95	150	149	50	85	575	570
SINGAPORE	1,746	945	96	705	1,291	173	283	13,634	26,014
	39,574	5,185	296	34,093	33,671	1,892	4,012	29,634	91,790
International & Regional Organizations									
AFRICAN REGIONAL	26	0	26	0	0	0	26	0	0
ASIAN REGIONAL	73	0	73	0	7	0	66	0	0
E. EUR REGIONAL	0	0	0	0	0	0	0	0	0
INTERNATIONAL	348	0	348	0	321	19	8	0	0
LATIN AMER. REGIONAL	43	0	43	0	43	0	0	0	0
W. EUROPEAN REGIONAL	323	0	323	0	321	2	0	0	0
	813	0	813	0	692	21	100	0	0
GRAND TOTALS	355,188	92,597	96,903	165,688	242,323	60,829	52,036	314,145	466,336

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

Money Center Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8			Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments	
	Banks	Public Sector	All Other						Total
	G-10 and Switzerland								
BELGIUM	972	426	305	1,703	2,676	151	538	3,063	66
CANADA	1,104	477	1,096	2,677	5,647	726	1,816	6,737	53
FRANCE	3,163	946	962	5,071	20,561	567	1,882	21,876	156
GERMANY	9,341	309	803	10,453	31,737	1,234	3,677	34,180	22
ITALY	1,914	2,255	1,446	5,615	8,571	1,261	622	7,932	16
JAPAN	2,151	26	937	3,114	12,181	1,762	1,401	11,820	189
LUXEMBOURG	914	6	3,761	4,681	1,961	273	120	1,808	0
NETHERLANDS	2,332	38	2,588	4,958	13,694	1,391	1,182	13,485	272
SWEDEN	729	367	256	1,352	4,706	303	270	4,673	0
SWITZERLAND	2,693	607	961	4,261	8,219	2,978	1,477	6,718	245
UNITED KINGDOM	7,397	169	5,863	13,429	46,382	3,349	5,832	48,865	386
	32,710	5,626	18,978	57,314	156,335	13,995	18,817	161,157	1,405
Non G-10 Developed Countries									
AUSTRALIA	426	58	922	1,406	3,482	666	850	3,666	42
AUSTRIA	273	219	174	666	552	107	230	675	0
DENMARK	507	73	170	750	1,386	0	153	1,539	7
FINLAND	59	156	94	309	1,989	13	53	2,029	0
GREECE	191	8	188	387	1,246	12	10	1,244	2
ICELAND	5	1	0	6	124	93	0	31	0
IRELAND	756	24	875	1,655	1,598	471	179	1,306	0
NEW ZEALAND	55	8	42	105	148	13	26	161	3
NORWAY	687	240	192	1,119	1,824	39	396	2,181	0
PORTUGAL	299	143	142	584	1,708	210	38	1,536	6
SOUTH AFRICA	75	30	97	202	577	5	21	593	214
SPAIN	543	674	692	1,909	7,890	1,125	226	6,991	66
TURKEY	7	0	6	13	597	146	1	452	60
OTHER NON G-10 DEV.	16	142	767	925	370	123	0	247	2
	3,899	1,776	4,361	10,036	23,491	3,023	2,183	22,651	402

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

Money Center Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8			Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments	
	Banks	Public Sector	All Other						Total
Eastern Europe									
BULGARIA	0	0	0	0	288	107	0	181	4
CZECH REPUBLIC	96	75	35	206	291	188	0	103	19
HUNGARY	23	10	24	57	165	29	0	136	0
MACEDONIA	0	0	2	2	0	0	0	0	0
POLAND	189	0	83	272	612	31	3	584	11
ROMANIA	0	0	0	0	186	71	0	115	14
RUSSIA	0	1	0	1	625	121	0	504	17
SLOVAKIA	6	13	2	21	139	0	0	139	0
OTHER E. EUROPE	14	0	4	18	527	149	60	438	121
	328	99	150	577	2,833	696	63	2,200	186
Latin America and the Caribbean									
ARGENTINA	20	0	94	114	304	37	9	276	60
BOLIVIA	0	0	0	0	31	25	0	6	4
BRAZIL	133	85	495	713	1,247	14	288	1,521	241
CHILE	108	27	124	259	491	140	3	354	49
COLOMBIA	8	56	14	78	379	80	1	300	30
COSTA RICA	0	0	3	3	105	62	0	43	159
DOMINICAN REPUBLIC	0	0	8	8	47	23	0	24	35
ECUADOR	0	0	0	0	228	185	1	44	109
EL SALVADOR	0	0	3	3	78	15	5	68	66
GUATEMALA	0	0	3	3	53	4	1	50	197
HONDURAS	0	0	1	1	41	23	0	18	17
JAMAICA	0	0	9	9	29	8	0	21	2
MEXICO	363	449	625	1,437	2,878	716	293	2,455	2,945
NICARAGUA	0	0	0	0	4	3	0	1	4
PARAGUAY	0	0	0	0	8	4	0	4	8
PERU	0	1	40	41	74	4	1	71	19
TRINIDAD & TOBAGO	0	36	17	53	5	0	0	5	4
URUGUAY	0	88	2	90	65	50	0	15	13
VENEZUELA	0	3	20	23	391	112	3	282	20
OTHER LAT. AM. & CAR	19	0	255	274	545	496	198	247	159
	651	745	1,713	3,109	7,003	2,001	803	5,805	4,141

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

Money Center Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8			Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments	
	Banks	Public Sector	All Other						Total
	Asia								
CHINA-MAINLAND	274	127	37	438	1,131	176	49	1,004	211
CHINA-TAIWAN	52	4	56	112	1,079	471	191	799	174
INDIA	29	0	83	112	506	146	46	406	226
INDONESIA	7	0	73	80	271	174	2	99	153
IRAQ	0	0	0	0	0	0	0	0	0
ISRAEL	228	0	5	233	414	277	81	218	5
JORDAN	26	0	8	34	20	1	1	20	18
KOREA	375	41	128	544	3,291	41	129	3,379	519
KUWAIT	49	3	20	72	154	1	26	179	116
MALAYSIA	19	158	0	177	703	77	1	627	24
OMAN	0	1	0	1	11	2	7	16	2
PAKISTAN	0	0	0	0	56	31	0	25	26
PHILIPPINES	5	5	16	26	663	57	0	606	202
QATAR	2	38	5	45	80	4	2	78	1
SAUDI ARABIA	135	9	264	408	789	29	146	906	133
SRI LANKA	0	0	0	0	103	34	0	69	36
THAILAND	8	11	66	85	472	55	5	422	302
UNITED ARAB EMIRATES	43	18	164	225	64	15	4	53	32
OTHER ASIA	0	0	2	2	59	3	0	56	54
	1,252	415	927	2,594	9,866	1,594	690	8,962	2,234
Africa									
ALGERIA	0	0	0	0	300	138	0	162	98
CAMEROON	0	0	0	0	5	4	0	1	0
EGYPT	1	0	1	2	118	44	31	105	35
ETHIOPIA	0	0	0	0	14	6	0	8	13
GABON	0	0	0	0	0	0	0	0	0
GHANA	0	0	5	5	35	30	0	5	10
IVORY COAST	0	8	0	8	4	4	0	0	2
KENYA	0	0	0	0	63	3	0	60	48

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

Money Center Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public		Total					
		Sector	All Other						
MALAWI	0	0	0	0	19	3	0	16	14
MOROCCO	0	0	0	0	70	0	0	70	15
NIGERIA	0	0	0	0	237	77	0	160	21
SENEGAL	1	0	0	1	18	8	0	10	6
SUDAN	0	0	0	0	0	0	0	0	0
TUNISIA	0	0	4	4	33	0	0	33	6
ZAIRE	0	0	0	0	0	0	0	0	0
ZAMBIA	0	0	0	0	4	4	0	0	4
OTHER AFRICA	0	0	6	6	89	72	0	17	77
	2	8	16	26	1,009	393	31	647	349
Banking Centers									
BAHAMAS	18	0	94	112	317	171	10	156	3
BAHRAIN	71	0	0	71	57	43	25	39	18
BERMUDA	8	0	238	246	5,421	2,218	1,123	4,326	219
CAYMAN ISLANDS	3	0	2,816	2,819	3,985	1,492	50	2,543	44
HONG KONG	109	4	201	314	1,734	438	69	1,365	324
LEBANON	0	0	0	0	20	1	0	19	8
LIBERIA	0	0	2	2	10	10	0	0	0
MACAO	0	0	1	1	2	2	16	16	1
NETHERLAND ANTILLES	4	0	48	52	142	1	6	147	2
PANAMA	0	0	5	5	190	53	0	137	88
SINGAPORE	146	20	162	328	1,633	165	192	1,660	139
	359	24	3,567	3,950	13,511	4,594	1,491	10,408	846
International & Regional Organizations									
AFRICAN REGIONAL	0	0	0	0	0	0	0	0	0
ASIAN REGIONAL	0	13	0	13	139	0	0	139	0
E. EUR REGIONAL	0	18	0	18	0	0	0	0	0
INTERNATIONAL	0	0	0	0	0	0	7	7	0
LATIN AMER. REGIONAL	0	2	0	2	0	0	3	3	0
W. EUROPEAN REGIONAL	0	505	0	505	4	0	103	107	0
	0	538	0	538	143	0	113	256	0
GRAND TOTALS	39,201	9,231	29,712	78,144	214,191	26,296	24,191	212,086	9,563

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims on Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

(\$ Millions)

Other Large Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
G-10 and Switzerland					
BELGIUM	1,290	201	1,491	13	1,504
CANADA	3,586	1,166	4,752	6,051	10,803
FRANCE	2,523	1,544	4,067	0	4,067
GERMANY	9,804	1,939	11,743	10	11,753
ITALY	987	401	1,388	0	1,388
JAPAN	744	296	1,040	912	1,952
LUXEMBOURG	243	19	262	0	262
NETHERLANDS	2,828	468	3,296	0	3,296
SWEDEN	1,239	50	1,289	0	1,289
SWITZERLAND	1,785	712	2,497	0	2,497
UNITED KINGDOM	9,749	1,916	11,665	1,577	13,242
	34,778	8,712	43,490	8,563	52,053
Non G-10 Developed Countries					
AUSTRALIA	1,670	785	2,455	0	2,455
AUSTRIA	2,260	52	2,312	0	2,312
DENMARK	3,245	225	3,470	0	3,470
FINLAND	137	9	146	0	146
GREECE	300	5	305	0	305
ICELAND	33	1	34	0	34
IRELAND	936	180	1,116	0	1,116
NEW ZEALAND	13	46	59	0	59
NORWAY	151	20	171	0	171
PORTUGAL	135	32	167	0	167
SOUTH AFRICA	211	12	223	0	223
SPAIN	363	57	420	0	420
TURKEY	411	3	414	0	414
OTHER NON G-10 DEV.	252	13	265	0	265
	10,117	1,440	11,557	0	11,557

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims on Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

(\$ Millions)

Other Large Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Eastern Europe					
BULGARIA	3	0	3	0	3
CZECH REPUBLIC	2	0	2	0	2
HUNGARY	5	0	5	0	5
POLAND	16	0	16	0	16
ROMANIA	5	0	5	0	5
RUSSIA	14	0	14	0	14
OTHER E. EUROPE	73	4	77	0	77
	118	4	122	0	122
Latin America and the Caribbean					
ARGENTINA	1,635	16	1,651	239	1,890
BOLIVIA	8	0	8	0	8
BRAZIL	3,080	37	3,117	2,129	5,246
CHILE	1,052	14	1,066	118	1,184
COLOMBIA	309	0	309	48	357
COSTA RICA	95	0	95	0	95
DOMINICAN REPUBLIC	167	0	167	0	167
ECUADOR	42	0	42	0	42
EL SALVADOR	95	0	95	0	95
GUATEMALA	129	0	129	0	129
HONDURAS	48	0	48	0	48
JAMAICA	8	0	8	0	8
MEXICO	2,074	27	2,101	141	2,242
PARAGUAY	0	0	0	0	0
PERU	188	1	189	0	189
TRINIDAD & TOBAGO	49	0	49	0	49
URUGUAY	88	0	88	69	157
VENEZUELA	174	1	175	0	175
OTHER LAT. AM. & CAR	108	8	116	0	116
	9,349	104	9,453	2,744	12,197

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims on Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

	(\$ Millions)				
	Other Large Banks				
	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Asia					
CHINA-MAINLAND	316	4	320	0	320
CHINA-TAIWAN	189	38	227	53	280
INDIA	182	0	182	0	182
INDONESIA	56	0	56	0	56
IRAN	1	0	1	0	1
IRAQ	24	0	24	0	24
ISRAEL	389	72	461	0	461
JORDAN	13	0	13	0	13
KOREA	1,888	2	1,890	213	2,103
KUWAIT	82	3	85	0	85
MALAYSIA	136	0	136	0	136
OMAN	36	0	36	0	36
PAKISTAN	1	0	1	0	1
PHILIPPINES	379	4	383	0	383
QATAR	16	0	16	0	16
SAUDI ARABIA	293	9	302	0	302
SRI LANKA	0	0	0	0	0
THAILAND	55	2	57	0	57
UNITED ARAB EMIRATES	125	0	125	0	125
OTHER ASIA	21	0	21	0	21
	4,202	134	4,336	266	4,602
Africa					
ALGERIA	4	0	4	0	4
EGYPT	203	5	208	0	208
MOROCCO	15	0	15	0	15
TUNISIA	0	0	0	0	0
OTHER AFRICA	21	0	21	0	21
	243	5	248	0	248

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims on Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

(\$ Millions)

Other Large Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Banking Centers					
BAHAMAS	38	0	38	0	38
BAHRAIN	81	5	86	0	86
BERMUDA	473	17	490	0	490
CAYMAN ISLANDS	123	72	195	0	195
HONG KONG	1,112	78	1,190	0	1,190
LEBANON	65	5	70	0	70
LIBERIA	0	0	0	0	0
MACAO	0	3	3	0	3
NETHERLAND ANTILLES	8	0	8	0	8
PANAMA	246	0	246	315	561
SINGAPORE	178	26	204	22	226
	2,324	206	2,530	337	2,867
International & Regional Organizations					
INTERNATIONAL	0	4	4	0	4
LATIN AMER. REGIONAL	1	22	23	0	23
W. EUROPEAN REGIONAL	238	0	238	0	238
	239	26	265	0	265
GRAND TOTALS	61,370	10,631	72,001	11,910	83,911

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
Other Large Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
G-10 and Switzerland										
BELGIUM	1,361	0	38	62	1,261	29	0	0	1,290	27
CANADA	2,865	0	0	405	2,460	813	89	224	3,586	9
FRANCE	2,699	317	432	148	1,802	334	124	263	2,523	34
GERMANY	6,921	61	147	312	6,401	3,252	25	126	9,804	580
ITALY	531	7	0	0	524	382	0	81	987	92
JAPAN	1,043	382	0	151	510	173	0	61	744	1
LUXEMBOURG	349	2	0	105	242	0	0	1	243	0
NETHERLANDS	2,469	0	240	296	1,933	810	0	85	2,828	119
SWEDEN	1,258	0	234	58	966	135	123	15	1,239	50
SWITZERLAND	1,492	4	0	194	1,294	85	0	406	1,785	0
UNITED KINGDOM	12,839	4,327	0	275	8,237	1,282	0	230	9,749	113
	33,827	5,100	1,091	2,006	25,630	7,295	361	1,492	34,778	1,025
Non G-10 Developed Countries										
AUSTRALIA	2,102	259	129	187	1,527	96	27	20	1,670	43
AUSTRIA	2,747	0	529	60	2,158	102	0	0	2,260	0
DENMARK	3,283	0	0	50	3,233	12	0	0	3,245	0
FINLAND	110	0	0	0	110	25	0	2	137	20
GREECE	260	1	0	37	222	0	0	78	300	0
ICELAND	33	0	0	0	33	0	0	0	33	0
IRELAND	959	27	0	17	915	0	0	21	936	0
NEW ZEALAND	14	1	0	0	13	0	0	0	13	0
NORWAY	148	0	0	0	148	3	0	0	151	0
PORTUGAL	107	0	14	0	93	42	0	0	135	0
SOUTH AFRICA	209	0	0	51	158	53	0	0	211	0
SPAIN	226	0	0	1	225	135	0	3	363	0
TURKEY	393	63	0	3	327	84	0	0	411	0
OTHER NON G-10 DEV.	264	77	0	16	171	1	0	80	252	0
	10,855	428	672	422	9,333	553	27	204	10,117	63

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
Other Large Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Eastern Europe										
BULGARIA	3	0	0	0	3	0	0	0	3	0
CZECH REPUBLIC	2	0	0	0	2	0	0	0	2	0
HUNGARY	5	0	0	0	5	0	0	0	5	0
POLAND	45	0	0	29	16	0	0	0	16	0
ROMANIA	5	0	0	0	5	0	0	0	5	0
RUSSIA	48	15	0	22	11	0	0	3	14	0
OTHER E. EUROPE	160	52	0	38	70	3	0	0	73	0
	268	67	0	89	112	3	0	3	118	0
Latin America and the Caribbean										
ARGENTINA	1,974	103	0	265	1,606	19	0	10	1,635	0
BOLIVIA	9	0	0	1	8	0	0	0	8	0
BRAZIL	3,913	5	0	1,010	2,898	178	0	4	3,080	0
CHILE	1,042	0	0	8	1,034	0	0	18	1,052	9
COLOMBIA	330	2	0	19	309	0	0	0	309	4
COSTA RICA	96	0	0	1	95	0	0	0	95	0
DOMINICAN REPUBLIC	168	0	0	5	163	4	0	0	167	0
ECUADOR	56	1	0	13	42	0	0	0	42	0
EL SALVADOR	96	0	0	1	95	0	0	0	95	0
GUATEMALA	132	0	0	3	129	0	0	0	129	0
HONDURAS	49	1	0	0	48	0	0	0	48	0
JAMAICA	8	0	0	0	8	0	0	0	8	0
MEXICO	2,138	0	3	87	2,048	26	0	0	2,074	140
PARAGUAY	10	10	0	0	0	0	0	0	0	0
PERU	283	37	0	58	188	0	0	0	188	0
TRINIDAD & TOBAGO	49	0	0	0	49	0	0	0	49	0
URUGUAY	121	0	0	44	77	0	0	11	88	0
VENEZUELA	227	0	45	8	174	0	0	0	174	0
OTHER LAT. AM. & CAR	196	0	0	93	103	0	0	5	108	0
	10,897	159	48	1,616	9,074	227	0	48	9,349	153

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
Other Large Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Asia										
CHINA - MAINLAND	277	1	0	24	252	1	0	63	316	22
CHINA - TAIWAN	305	150	0	53	102	49	0	38	189	0
INDIA	202	19	0	1	182	0	0	0	182	0
INDONESIA	57	1	0	0	56	0	0	0	56	0
IRAN	7	0	0	6	1	0	0	0	1	0
IRAQ	24	0	0	0	24	0	0	0	24	0
ISRAEL	355	0	0	0	355	31	0	3	389	0
JORDAN	47	38	0	0	9	4	0	0	13	0
KOREA	2,147	257	0	99	1,791	5	0	92	1,888	0
KUWAIT	82	0	0	0	82	0	0	0	82	0
MALAYSIA	135	1	0	0	134	0	0	2	136	42
OMAN	36	0	0	0	36	0	0	0	36	0
PAKISTAN	1	0	0	0	1	0	0	0	1	0
PHILIPPINES	736	241	117	0	378	0	0	1	379	0
QATAR	16	0	0	0	16	0	0	0	16	0
SAUDI ARABIA	283	0	0	0	283	10	0	0	293	0
SRI LANKA	0	0	0	0	0	0	0	0	0	0
THAILAND	49	0	0	0	49	0	0	6	55	0
UNITED ARAB EMIRATES	119	0	0	16	103	22	0	0	125	0
OTHER ASIA	23	1	0	1	21	0	0	0	21	0
	4,901	709	117	200	3,875	122	0	205	4,202	64
Africa										
ALGERIA	4	0	0	0	4	0	0	0	4	0
EGYPT	208	5	0	0	203	0	0	0	203	0
MOROCCO	15	0	0	0	15	0	0	0	15	0
TUNISIA	0	0	0	0	0	0	0	0	0	0
OTHER AFRICA	21	0	0	0	21	0	0	0	21	0
	248	5	0	0	243	0	0	0	243	0

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
Other Large Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of claims Representing Assets Held in Trading Account	
	Banks /5	Public Sector	All Others		Guarantees by:					
					Banks /7	Public Sector	All Others			
Banking Centers										
BAHAMAS	98	64	0	1	33	0	0	5	38	0
BAHRAIN	73	6	0	1	66	0	0	15	81	0
BERMUDA	277	0	0	43	234	0	0	239	473	0
CAYMAN ISLANDS	867	543	0	205	119	0	0	4	123	0
HONG KONG	1,279	333	43	178	725	164	0	223	1,112	0
LEBANON	84	16	1	5	62	1	0	2	65	0
LIBERIA	153	0	0	153	0	0	0	0	0	0
MACAO	0	0	0	0	0	0	0	0	0	0
NETHERLANDS ANTILLES	57	0	0	55	2	0	0	6	8	0
PANAMA	433	20	0	183	230	0	0	16	246	0
SINGAPORE	382	190	0	27	165	5	0	8	178	50
	3,703	1,172	44	851	1,636	170	0	518	2,324	50
International & Regional Organizations										
INTERNATIONAL	0	0	0	0	0	0	0	0	0	0
LATIN AMER. REGIONAL	0	0	0	0	0	0	1	0	1	0
W. EUROPEAN REGIONAL	1	0	0	0	1	0	237	0	238	0
	1	0	0	0	1	0	238	0	239	0
GRAND TOTALS	64,700	7,640	1,972	5,184	49,904	8,370	626	2,470	61,370	1,355

Country Exposure Lending Survey /1: December 31, 2002

Table III. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Other Large Banks

	Breakdown of Unadjusted Cross-border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
G-10 and Switzerland									
BELGIUM	1,361	678	515	168	813	0	548	13	0
CANADA	2,865	622	279	1,964	1,608	628	629	18,784	12,733
FRANCE	2,699	1,414	622	663	1,560	164	975	0	0
GERMANY	6,921	2,600	3,242	1,079	1,683	133	5,105	303	492
ITALY	531	525	0	6	530	1	0	0	0
JAPAN	1,043	778	0	265	891	9	143	1,088	176
LUXEMBOURG	349	19	0	330	196	73	80	32	33
NETHERLANDS	2,469	466	1,348	656	560	68	1,841	0	0
SWEDEN	1,258	294	848	116	309	303	646	0	0
SWITZERLAND	1,492	275	818	399	330	19	1,143	0	0
UNITED KINGDOM	12,839	9,438	1,109	2,292	11,245	809	785	7,616	6,500
	33,827	17,109	8,781	7,938	19,725	2,207	11,895	27,836	19,934
Non G-10 Developed Countries									
AUSTRALIA	2,102	400	1,238	464	387	14	1,701	1,435	2,026
AUSTRIA	2,747	597	1,783	367	598	0	2,149	0	0
DENMARK	3,283	21	0	3,262	92	309	2,882	0	0
FINLAND	110	82	0	28	89	14	7	0	0
GREECE	260	4	0	256	197	26	37	0	0
ICELAND	33	18	0	15	18	15	0	0	0
IRELAND	959	461	151	347	680	86	193	0	0
NEW ZEALAND	14	2	0	12	12	1	0	0	0
NORWAY	148	49	67	32	43	10	95	0	0
PORTUGAL	107	69	27	11	80	0	27	0	0
SOUTH AFRICA	209	75	70	64	133	25	51	0	0
SPAIN	226	163	0	63	176	14	36	0	0
TURKEY	393	376	0	17	322	71	0	0	0
OTHER NON G-10 DEV.	264	80	0	184	84	22	158	0	0
	10,855	2,397	3,336	5,122	2,911	607	7,336	1,435	2,026

Country Exposure Lending Survey /1: December 31, 2002

Table III. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Other Large Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross-border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
Eastern Europe									
BULGARIA	3	3	0	0	3	0	0	0	0
CZECH REPUBLIC	2	2	0	0	2	0	0	0	0
HUNGARY	5	5	0	0	5	0	0	0	0
POLAND	45	12	0	33	16	29	0	0	0
ROMANIA	5	0	0	5	0	5	0	0	0
RUSSIA	48	26	0	22	26	22	0	0	0
OTHER E. EUROPE	160	95	1	64	45	72	43	0	0
	268	143	1	124	97	128	43	0	0
Latin America and the Caribbean									
ARGENTINA	1,974	210	2	1,762	1,525	387	62	1,536	1,297
BOLIVIA	9	8	0	1	9	0	0	0	0
BRAZIL	3,913	678	64	3,171	1,710	2,182	21	5,309	3,180
CHILE	1,042	448	46	548	748	266	28	1,235	1,128
COLOMBIA	330	193	7	130	275	52	2	127	79
COSTA RICA	96	60	0	36	92	3	1	0	0
DOMINICAN REPUBLIC	168	132	27	9	158	10	0	0	0
ECUADOR	56	27	4	25	48	8	0	0	0
EL SALVADOR	96	87	0	9	33	63	0	0	0
GUATEMALA	132	80	0	52	120	13	0	0	0
HONDURAS	49	35	0	14	44	5	0	0	0
JAMAICA	8	8	0	0	8	0	0	0	0
MEXICO	2,138	294	260	1,584	1,129	819	190	844	703
PARAGUAY	10	10	0	0	10	0	0	0	0
PERU	283	76	2	205	193	87	3	293	317
TRINIDAD & TOBAGO	49	37	0	12	47	2	0	0	0
URUGUAY	121	24	0	97	81	29	12	412	385
VENEZUELA	227	4	168	55	51	8	167	0	0
OTHER LAT. AM. & CAR	196	15	0	181	139	37	20	0	0
	10,897	2,426	580	7,891	6,420	3,971	506	9,756	7,089

Country Exposure Lending Survey /1: December 31, 2002

Table III. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Other Large Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross-border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local Country Claims	Local Country Liabilities
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years		
Asia									
CHINA - MAINLAND	277	188	0	89	233	19	25	0	0
CHINA - TAIWAN	305	205	0	100	211	19	75	68	16
INDIA	202	196	0	6	201	1	0	0	0
INDONESIA	57	23	0	34	53	4	0	0	0
IRAN	7	0	0	7	6	1	0	0	0
IRAQ	24	0	24	0	24	0	0	0	0
ISRAEL	355	12	326	17	39	270	46	0	0
JORDAN	47	45	0	2	10	37	0	0	0
KOREA	2,147	1,528	0	619	1,990	99	58	248	35
KUWAIT	82	82	0	0	82	0	0	0	0
MALAYSIA	135	71	0	64	91	1	43	0	0
OMAN	36	34	0	2	36	0	0	0	0
PAKISTAN	1	1	0	0	1	0	0	0	0
PHILIPPINES	736	612	121	3	565	52	119	0	0
QATAR	16	16	0	0	16	0	0	0	0
SAUDI ARABIA	283	185	87	11	195	88	0	0	0
SRI LANKA	0	0	0	0	0	0	0	0	0
THAILAND	49	35	0	14	25	11	13	0	0
UNITED ARAB EMIRATES	119	101	0	18	118	1	0	0	0
OTHER ASIA	23	1	0	22	3	1	20	0	0
	4,901	3,335	558	1,008	3,899	604	399	316	51
Africa									
ALGERIA	4	1	0	3	1	0	3	0	0
EGYPT	208	168	0	40	155	26	27	0	0
MOROCCO	15	2	11	2	3	4	8	0	0
TUNISIA	0	0	0	0	0	0	0	0	0
OTHER AFRICA	21	13	0	8	21	0	0	0	0
	248	184	11	53	180	30	38	0	0

Country Exposure Lending Survey /1: December 31, 2002

Table III. Claims on Foreign Borrowers Held by U.S. Banks - Cross-border and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Other Large Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross-border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
Banking Centers									
BAHAMAS	98	77	0	21	93	5	0	0	0
BAHRAIN	73	46	0	27	52	21	0	0	0
BERMUDA	277	0	3	274	53	131	93	134	320
CAYMAN ISLANDS	867	582	5	280	681	6	180	0	0
HONG KONG	1,279	659	43	577	645	146	488	214	647
LEBANON	84	72	7	5	71	13	0	0	0
LIBERIA	153	0	0	153	2	89	62	0	0
MACAO	0	0	0	0	0	0	0	0	0
NETHERLANDS ANTILLES	57	0	0	57	2	0	55	0	0
PANAMA	433	162	12	259	221	65	147	1,351	1,036
SINGAPORE	382	320	0	62	331	19	32	37	15
	3,703	1,918	70	1,715	2,151	495	1,057	1,736	2,018
International & Regional Organizations									
INTERNATIONAL	0	0	0	0	0	0	0	0	0
LATIN AMER. REGIONAL	0	0	0	0	0	0	0	0	0
W. EUROPEAN REGIONAL	1	0	1	0	1	0	0	0	0
	1	0	1	0	1	0	0	0	0
GRAND TOTALS	64,700	27,512	13,338	23,851	35,384	8,042	21,274	41,079	31,118

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims On Foreign Borrowers Held by U. S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

Other Large Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public	All	Total					
		Sector	Other						
G-10 and Switzerland									
BELGIUM	199	0	2	201	295	14	143	424	15
CANADA	741	8	417	1,166	3,690	1,166	424	2,948	77
FRANCE	1,518	0	26	1,544	446	10	203	639	145
GERMANY	1,774	1	164	1,939	1,044	0	340	1,384	83
ITALY	399	0	2	401	186	0	2	188	2
JAPAN	231	0	65	296	134	0	146	280	94
LUXEMBOURG	4	0	15	19	40	11	4	33	1
NETHERLANDS	457	1	10	468	622	11	69	680	22
SWEDEN	48	0	2	50	206	0	42	248	17
SWITZERLAND	484	0	228	712	290	52	326	564	83
UNITED KINGDOM	1,473	5	438	1,916	1,876	523	252	1,605	429
	7,328	15	1,369	8,712	8,829	1,787	1,951	8,993	968
Non G-10 Developed Countries									
AUSTRALIA	382	0	403	785	141	0	24	165	17
AUSTRIA	52	0	0	52	6	0	2	8	6
DENMARK	225	0	0	225	27	1	0	26	1
FINLAND	7	0	2	9	35	0	17	52	0
GREECE	3	0	2	5	46	2	0	44	63
ICELAND	1	0	0	1	0	0	0	0	3
IRELAND	72	5	103	180	275	6	20	289	4
NEW ZEALAND	12	0	34	46	10	0	0	10	0
NORWAY	20	0	0	20	28	0	4	32	1
PORTUGAL	32	0	0	32	181	0	4	185	39
SOUTH AFRICA	9	0	3	12	11	0	26	37	4
SPAIN	47	6	4	57	26	0	0	26	8
TURKEY	3	0	0	3	106	3	5	108	350
OTHER NON G-10 DEV.	1	0	12	13	169	16	1	154	79
	866	11	563	1,440	1,061	28	103	1,136	575

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims On Foreign Borrowers Held by U. S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

Other Large Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public	All	Total					
		Sector	Other						
Eastern Europe									
BULGARIA	0	0	0	0	2	0	0	2	5
CZECH REPUBLIC	0	0	0	0	0	0	0	0	0
HUNGARY	0	0	0	0	2	0	0	2	1
POLAND	0	0	0	0	8	8	3	3	0
ROMANIA	0	0	0	0	1	0	0	1	0
RUSSIA	0	0	0	0	22	7	0	15	50
OTHER E. EUROPE	2	0	2	4	8	0	0	8	97
	2	0	2	4	43	15	3	31	153
Latin America and the Caribbean									
ARGENTINA	16	0	0	16	242	9	0	233	269
BOLIVIA	0	0	0	0	1	0	0	1	3
BRAZIL	33	4	0	37	321	33	45	333	385
CHILE	13	1	0	14	78	5	0	73	268
COLOMBIA	0	0	0	0	48	12	1	37	76
COSTA RICA	0	0	0	0	14	0	0	14	21
DOMINICAN REPUBLIC	0	0	0	0	42	0	0	42	83
ECUADOR	0	0	0	0	28	0	0	28	43
EL SALVADOR	0	0	0	0	44	0	0	44	44
GUATEMALA	0	0	0	0	23	1	0	22	35
HONDURAS	0	0	0	0	10	2	0	8	11
JAMAICA	0	0	0	0	5	0	0	5	9
MEXICO	20	1	6	27	379	59	0	320	276
PARAGUAY	0	0	0	0	0	0	0	0	0
PERU	0	0	1	1	51	0	9	60	76
TRINIDAD & TOBAGO	0	0	0	0	29	0	0	29	57
URUGUAY	0	0	0	0	14	6	0	8	4
VENEZUELA	0	0	1	1	14	1	0	13	19
OTHER LAT. AM. & CAR	1	0	7	8	761	428	0	333	70
	83	6	15	104	2,104	556	55	1,603	1,749

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims On Foreign Borrowers Held by U. S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

Other Large Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8			Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments	
	Banks	Public Sector	All Other						Total
Asia									
CHINA - MAINLAND	4	0	0	4	37	0	5	42	218
CHINA - TAIWAN	33	2	3	38	20	3	2	19	69
INDIA	0	0	0	0	115	4	0	111	271
INDONESIA	0	0	0	0	18	1	0	17	39
IRAN	0	0	0	0	0	0	0	0	0
IRAQ	0	0	0	0	0	0	0	0	0
ISRAEL	72	0	0	72	108	0	19	127	33
JORDAN	0	0	0	0	25	18	28	35	68
KOREA	1	0	1	2	32	0	0	32	1,776
KUWAIT	1	0	2	3	30	0	0	30	40
MALAYSIA	0	0	0	0	20	0	7	27	32
OMAN	0	0	0	0	2	0	0	2	7
PAKISTAN	0	0	0	0	1	1	0	0	1
PHILIPPINES	4	0	0	4	50	0	0	50	413
QATAR	0	0	0	0	2	0	0	2	2
SAUDI ARABIA	9	0	0	9	110	0	0	110	51
SRI LANKA	0	0	0	0	1	0	0	1	1
THAILAND	0	0	2	2	27	0	0	27	46
UNITED ARAB EMIRATES	0	0	0	0	35	0	0	35	41
OTHER ASIA	0	0	0	0	29	19	0	10	23
	124	2	8	134	662	46	61	677	3,131
Africa									
ALGERIA	0	0	0	0	0	0	0	0	0
EGYPT	4	0	1	5	81	6	2	77	166
MOROCCO	0	0	0	0	0	0	0	0	0
TUNISIA	0	0	0	0	12	0	0	12	12
OTHER AFRICA	0	0	0	0	2	1	0	1	2
	4	0	1	5	95	7	2	90	180

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims On Foreign Borrowers Held by U. S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

Other Large Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8			Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments	
	Banks	Public Sector	All Other						Total
	Banking Centers								
BAHAMAS	0	0	0	0	40	12	0	28	30
BAHRAIN	5	0	0	5	17	3	0	14	12
BERMUDA	1	1	15	17	1,954	651	14	1,317	597
CAYMAN ISLANDS	10	0	62	72	655	218	0	437	150
HONG KONG	36	0	42	78	312	63	21	270	236
LEBANON	5	0	0	5	84	16	5	73	141
LIBERIA	0	0	0	0	23	23	0	0	0
MACAO	0	3	0	3	0	0	0	0	0
NETHERLANDS ANTILLES	0	0	0	0	0	0	0	0	0
PANAMA	0	0	0	0	54	9	0	45	152
SINGAPORE	12	0	14	26	11	5	6	12	40
	69	4	133	206	3,150	1,000	46	2,196	1,358
International & Regional Organizations									
INTERNATIONAL	0	4	0	4	5	0	0	5	0
LATIN AMER. REGIONAL	0	22	0	22	0	0	0	0	0
W. EUROPEAN REGIONAL	0	0	0	0	0	0	0	0	0
	0	26	0	26	5	0	0	5	0
GRAND TOTALS	8,476	64	2,091	10,631	15,949	3,439	2,221	14,731	8,114

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims On Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

(\$ Millions)

All Other Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
G-10 and Switzerland					
BELGIUM	1,463	5	1,468	1	1,469
CANADA	2,970	645	3,615	1,641	5,256
FRANCE	2,331	45	2,376	186	2,562
GERMANY	5,129	163	5,292	5	5,297
ITALY	1,288	2	1,290	7	1,297
JAPAN	2,729	12	2,741	86	2,827
LUXEMBOURG	260	0	260	0	260
NETHERLANDS	2,949	60	3,009	0	3,009
SWEDEN	1,045	13	1,058	10	1,068
SWITZERLAND	1,304	245	1,549	2	1,551
UNITED KINGDOM	3,591	457	4,048	5,380	9,428
	25,059	1,647	26,706	7,318	34,024
Non G-10 Developed Countries					
AUSTRALIA	651	53	704	11	715
AUSTRIA	989	5	994	0	994
DENMARK	568	17	585	2	587
FINLAND	174	4	178	1	179
GREECE	59	0	59	0	59
ICELAND	28	0	28	0	28
IRELAND	329	22	351	204	555
NEW ZEALAND	53	0	53	0	53
NORWAY	358	4	362	4	366
PORTUGAL	659	0	659	0	659
SOUTH AFRICA	81	0	81	0	81
SPAIN	1,122	0	1,122	1	1,123
TURKEY	149	0	149	0	149
OTHER NON G-10 DEV.	27	7	34	0	34
	5,247	112	5,359	223	5,582

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims On Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

(\$ Millions)

All Other Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Eastern Europe					
BULGARIA	0	0	0	0	0
CZECH REPUBLIC	11	0	11	0	11
HUNGARY	5	0	5	0	5
POLAND	12	0	12	0	12
ROMANIA	1	0	1	0	1
RUSSIA	18	0	18	0	18
SLOVAKIA	11	0	11	0	11
OTHER E. EUROPE	671	0	671	0	671
	729	0	729	0	729
Latin America and the Caribbean					
ARGENTINA	230	0	230	1	231
BOLIVIA	54	5	59	0	59
BRAZIL	1,070	0	1,070	0	1,070
CHILE	274	0	274	0	274
COLOMBIA	106	0	106	0	106
COSTA RICA	121	0	121	0	121
DOMINICAN REPUBLIC	400	0	400	0	400
ECUADOR	118	0	118	0	118
EL SALVADOR	124	0	124	0	124
GUATEMALA	136	0	136	0	136
HONDURAS	42	0	42	0	42
JAMAICA	5	0	5	0	5
MEXICO	1,806	0	1,806	139	1,945
NICARAGUA	12	0	12	0	12
PARAGUAY	4	0	4	0	4
PERU	48	0	48	0	48
TRINIDAD & TOBAGO	36	0	36	1	37
URUGUAY	156	0	156	1	157
VENEZUELA	175	0	175	0	175
OTHER LAT. AM. & CAR.	105	0	105	78	183
	5,022	5	5,027	220	5,247

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims On Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

(\$ Millions)

All Other Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Asia					
CHINA - MAINLAND	15	0	15	0	15
CHINA - TAIWAN	210	0	210	16	226
INDIA	91	0	91	0	91
INDONESIA	9	0	9	0	9
ISRAEL	619	0	619	0	619
JORDAN	0	0	0	0	0
KOREA	710	1	711	233	944
KUWAIT	27	0	27	0	27
MALAYSIA	18	0	18	1	19
OMAN	122	0	122	0	122
PHILIPPINES	164	0	164	0	164
SAUDI ARABIA	91	0	91	0	91
THAILAND	36	0	36	1	37
UNITED ARAB EMIRATES	3	0	3	0	3
OTHER ASIA	2	0	2	0	2
	2,117	1	2,118	251	2,369
Africa					
ALGERIA	0	0	0	0	0
CAMEROON	1	0	1	0	1
EGYPT	12	0	12	0	12
GHANA	3	0	3	0	3
KENYA	3	0	3	0	3
SENEGAL	2	0	2	0	2
ZIMBABWE	0	0	0	0	0
OTHER AFRICA	37	3	40	0	40
	58	3	61	0	61

Country Exposure Lending Survey /1: December 31, 2002

Table I. Claims On Foreign Borrowers Held by U.S. Banks - Transfer Risk Claims (Includes Adjustments to Reflect Guarantees and Indirect Borrowings)

(\$ Millions)

All Other Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Banking Centers					
BAHAMAS	63	0	63	0	63
BAHRAIN	1	0	1	0	1
BERMUDA	133	16	149	0	149
CAYMAN ISLANDS	167	0	167	0	167
HONG KONG	442	7	449	6	455
LEBANON	4	0	4	0	4
LIBERIA	0	0	0	0	0
NETHERLANDS ANTILLES	2	0	2	73	75
PANAMA	114	0	114	16	130
SINGAPORE	517	2	519	3	522
	1,443	25	1,468	98	1,566
International & Regional Organizations					
INTERNATIONAL	99	1	100	0	100
LATIN AMER. REGIONAL	16	0	16	0	16
	115	1	116	0	116
GRAND TOTALS	39,790	1,794	41,584	8,110	49,694

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims on Foreign Borrowers held By U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
All Other Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
G-10 and Switzerland										
BELGIUM	1,139	127	0	1	1,011	451	0	1	1,463	0
CANADA	1,899	240	0	175	1,484	1,390	2	94	2,970	0
FRANCE	1,540	100	29	12	1,399	882	0	50	2,331	0
GERMANY	2,856	104	0	219	2,533	2,411	0	185	5,129	0
ITALY	1,000	296	0	10	694	573	0	21	1,288	0
JAPAN	667	382	0	60	225	2,049	0	455	2,729	0
LUXEMBOURG	83	9	0	3	71	151	0	38	260	0
NETHERLANDS	2,978	0	0	830	2,148	725	0	76	2,949	0
SWEDEN	693	25	0	39	629	393	0	23	1,045	0
SWITZERLAND	649	0	0	119	530	724	0	50	1,304	0
UNITED KINGDOM	6,066	2,861	1	442	2,762	749	1	79	3,591	0
	19,570	4,144	30	1,910	13,486	10,498	3	1,072	25,059	0
Non G-10 Developed Countries										
AUSTRALIA	426	0	0	1	425	217	0	9	651	0
AUSTRIA	887	50	0	109	728	254	0	7	989	0
DENMARK	467	25	0	0	442	126	0	0	568	2
FINLAND	100	0	0	0	100	74	0	0	174	0
GREECE	59	0	0	0	59	0	0	0	59	0
ICELAND	28	0	0	0	28	0	0	0	28	0
IRELAND	313	48	0	0	265	58	0	6	329	0
NEW ZEALAND	127	2	0	72	53	0	0	0	53	0
NORWAY	335	0	17	85	233	125	0	0	358	0
PORTUGAL	474	27	0	3	444	215	0	0	659	0
SOUTH AFRICA	67	0	0	0	67	14	0	0	81	0
SPAIN	899	77	0	2	820	283	0	19	1,122	0
TURKEY	195	20	0	38	137	12	0	0	149	0
OTHER NON G-10 DEV.	29	0	0	2	27	0	0	0	27	0
	4,406	249	17	312	3,828	1,378	0	41	5,247	2

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims on Foreign Borrowers held By U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
All Other Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Eastern Europe										
BULGARIA	2	0	0	2	0	0	0	0	0	0
CZECH REPUBLIC	8	0	0	0	8	3	0	0	11	0
HUNGARY	5	0	0	0	5	0	0	0	5	0
POLAND	7	0	0	0	7	5	0	0	12	0
ROMANIA	1	0	0	0	1	0	0	0	1	0
RUSSIA	18	0	0	0	18	0	0	0	18	0
SLOVAKIA	11	0	0	0	11	0	0	0	11	0
OTHER E. EUROPE	528	1	6	3	518	153	0	0	671	0
	580	1	6	5	568	161	0	0	729	0
Latin America and the Caribbean										
ARGENTINA	287	0	0	65	222	4	0	4	230	0
BOLIVIA	56	0	0	2	54	0	0	0	54	0
BRAZIL	1,280	77	7	227	969	42	0	59	1,070	0
CHILE	346	0	0	72	274	0	0	0	274	0
COLOMBIA	127	0	0	21	106	0	0	0	106	0
COSTA RICA	140	10	0	10	120	1	0	0	121	0
DOMINICAN REPUBLIC	507	14	9	90	394	2	0	4	400	0
ECUADOR	190	16	2	54	118	0	0	0	118	0
EL SALVADOR	136	0	0	13	123	0	0	1	124	0
GUATEMALA	146	1	0	9	136	0	0	0	136	0
HONDURAS	98	4	1	51	42	0	0	0	42	0
JAMAICA	116	0	0	111	5	0	0	0	5	0
MEXICO	2,127	15	57	394	1,661	45	0	100	1,806	0
NICARAGUA	18	0	1	5	12	0	0	0	12	0
PARAGUAY	19	0	0	15	4	0	0	0	4	0
PERU	85	2	0	35	48	0	0	0	48	0
TRINIDAD & TOBAGO	131	0	0	102	29	7	0	0	36	0
URUGUAY	198	3	1	40	154	0	0	2	156	0
VENEZUELA	564	2	116	273	173	0	0	2	175	0
OTHER LAT. AM. & CAR.	523	7	19	407	90	0	0	15	105	0
	7,094	151	213	1,996	4,734	101	0	187	5,022	0

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims on Foreign Borrowers held By U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
All Other Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4				Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account
	Borrowings of:					Guarantees by:				
	Banks /5	Public Sector	All Others			Banks /7	Public Sector	All Others		
Asia										
CHINA - MAINLAND	12	2	0	0	10	0	0	5	15	1
CHINA - TAIWAN	124	5	0	0	119	71	0	20	210	0
INDIA	59	4	0	1	54	37	0	0	91	1
INDONESIA	11	2	0	0	9	0	0	0	9	0
ISRAEL	501	10	15	7	469	6	37	107	619	0
JORDAN	0	0	0	0	0	0	0	0	0	0
KOREA	576	20	0	0	556	30	0	124	710	0
KUWAIT	17	0	0	0	17	10	0	0	27	0
MALAYSIA	21	3	0	0	18	0	0	0	18	0
OMAN	102	0	0	0	102	20	0	0	122	0
PHILIPPINES	171	9	0	0	162	0	0	2	164	0
SAUDI ARABIA	80	0	0	2	78	0	0	13	91	0
THAILAND	44	2	0	16	26	10	0	0	36	0
UNITED ARAB EMIRATES	9	1	0	5	3	0	0	0	3	0
OTHER ASIA	47	1	0	44	2	0	0	0	2	0
	1,774	59	15	75	1,625	184	37	271	2,117	2
Africa										
ALGERIA	1	0	0	1	0	0	0	0	0	0
CAMEROON	2	0	0	1	1	0	0	0	1	0
EGYPT	31	19	0	0	12	0	0	0	12	0
GHANA	3	0	0	0	3	0	0	0	3	0
KENYA	3	0	0	0	3	0	0	0	3	0
SENEGAL	2	0	0	0	2	0	0	0	2	0
ZIMBABWE	1	1	0	0	0	0	0	0	0	0
OTHER AFRICA	39	0	0	2	37	0	0	0	37	0
	82	20	0	4	58	0	0	0	58	0

Country Exposure Lending Survey /1: December 31, 2002

Table II. Claims on Foreign Borrowers held By U.S. Banks - Cross-border Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(\$ Millions)										
All Other Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Banking Centers										
BAHAMAS	166	71	0	61	34	29	0	0	63	0
BAHRAIN	10	9	0	0	1	0	0	0	1	0
BERMUDA	117	0	0	31	86	10	0	37	133	0
CAYMAN ISLANDS	1,611	1,391	0	117	103	23	0	41	167	0
HONG KONG	383	90	0	0	293	120	0	29	442	1
LEBANON	5	0	0	1	4	0	0	0	4	0
LIBERIA	7	0	0	7	0	0	0	0	0	0
NETHERLANDS ANTILLES	82	0	0	80	2	0	0	0	2	0
PANAMA	214	13	0	91	110	4	0	0	114	0
SINGAPORE	1,063	745	0	1	317	199	0	1	517	0
	3,658	2,319	0	389	950	385	0	108	1,443	1
International & Regional Organizations										
INTERNATIONAL	11	0	0	0	11	1	20	67	99	0
LATIN AMER. REGIONAL	16	0	0	0	16	0	0	0	16	0
	27	0	0	0	27	1	20	67	115	0
GRAND TOTALS	37,191	6,943	281	4,691	25,276	12,708	60	1,746	39,790	5

Country Exposure Lending Survey /1: December 31, 2002

Table III. Claims on Foreign Borrowers Held By U.S. Banks - Cross-border and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Other Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross Border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
G-10 and Switzerland									
BELGIUM	1,139	993	73	73	949	0	190	7	6
CANADA	1,899	1,042	36	821	1,248	398	253	4,522	2,925
FRANCE	1,540	1,186	148	206	1,057	140	343	206	20
GERMANY	2,856	1,163	258	1,435	710	92	2,054	51	48
ITALY	1,000	963	5	32	990	0	10	19	12
JAPAN	667	572	0	95	644	6	17	178	92
LUXEMBOURG	83	51	0	32	25	49	9	0	0
NETHERLANDS	2,978	572	58	2,348	420	83	2,475	10	11
SWEDEN	693	543	62	88	536	16	141	77	67
SWITZERLAND	649	220	27	402	243	16	390	16	14
UNITED KINGDOM	6,066	4,363	4	1,699	4,559	1,173	334	11,367	11,292
	19,570	11,668	671	7,231	11,381	1,973	6,216	16,453	14,487
Non G-10 Developed Countries									
AUSTRALIA	426	93	48	285	44	27	355	61	50
AUSTRIA	887	289	12	586	287	0	600	0	0
DENMARK	467	384	0	83	377	19	71	18	16
FINLAND	100	44	20	36	29	0	71	7	6
GREECE	59	0	0	59	2	47	10	0	0
ICELAND	28	27	0	1	5	23	0	0	0
IRELAND	313	279	0	34	254	32	27	368	164
NEW ZEALAND	127	23	0	104	7	72	48	0	0
NORWAY	335	130	30	175	124	7	204	116	112
PORTUGAL	474	387	13	74	395	1	78	0	0
SOUTH AFRICA	67	41	23	3	41	26	0	0	0
SPAIN	899	889	0	10	875	16	8	17	32
TURKEY	195	109	9	77	152	41	2	0	0
OTHER NON G-10 DEV.	29	21	0	8	24	1	4	0	0
	4,406	2,716	155	1,535	2,616	312	1,478	587	380

Table III. Claims on Foreign Borrowers Held By U.S. Banks - Cross-border and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Other Banks

	Breakdown of Unadjusted Cross Border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
Eastern Europe									
BULGARIA	2	0	0	2	2	0	0	0	0
CZECH REPUBLIC	8	2	0	6	2	6	0	0	0
HUNGARY	5	5	0	0	0	5	0	0	0
POLAND	7	4	0	3	4	3	0	0	0
ROMANIA	1	0	0	1	1	0	0	0	0
RUSSIA	18	18	0	0	17	1	0	0	0
SLOVAKIA	11	0	11	0	11	0	0	0	0
OTHER E. EUROPE	528	511	12	5	486	42	0	0	0
	580	540	23	17	523	57	0	0	0
Latin America and the Caribbean									
ARGENTINA	287	59	12	216	150	106	31	1	0
BOLIVIA	56	53	0	3	53	3	0	0	0
BRAZIL	1,280	534	73	673	709	468	103	0	0
CHILE	346	171	34	141	252	89	5	0	0
COLOMBIA	127	47	1	79	88	20	19	0	0
COSTA RICA	140	97	10	33	127	13	0	0	0
DOMINICAN REPUBLIC	507	331	11	165	435	43	29	0	0
ECUADOR	190	111	2	77	179	10	1	0	0
EL SALVADOR	136	106	0	30	131	3	2	0	0
GUATEMALA	146	116	3	27	129	9	8	0	0
HONDURAS	98	39	1	58	89	8	1	0	0
JAMAICA	116	2	1	113	54	2	60	0	0
MEXICO	2,127	152	147	1,828	926	1,024	177	267	128
NICARAGUA	18	9	1	8	15	3	0	0	0
PARAGUAY	19	0	0	19	17	2	0	0	0
PERU	85	29	0	56	73	10	2	0	0
TRINIDAD & TOBAGO	131	21	0	110	30	14	87	1	0
URUGUAY	198	12	81	105	143	43	12	12	11
VENEZUELA	564	8	123	433	290	173	101	0	0
OTHER LAT. AM. & CAR.	523	8	20	495	234	173	116	264	186
	7,094	1,905	520	4,669	4,124	2,216	754	545	325

Table III. Claims on Foreign Borrowers Held By U.S. Banks - Cross-border and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Other Banks

	Breakdown of Unadjusted Cross Border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local Country Claims	Local Country Liabilities
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years		
Asia									
CHINA - MAINLAND	12	12	0	0	10	2	0	0	0
CHINA - TAIWAN	124	82	0	42	111	1	12	41	25
INDIA	59	51	0	8	54	5	0	0	0
INDONESIA	11	3	0	8	3	6	2	0	0
ISRAEL	501	22	313	166	63	263	175	0	0
JORDAN	0	0	0	0	0	0	0	0	0
KOREA	576	522	9	45	523	53	0	260	27
KUWAIT	17	17	0	0	17	0	0	0	0
MALAYSIA	21	19	0	2	19	0	2	5	4
OMAN	102	102	0	0	45	57	0	0	0
PHILIPPINES	171	149	13	9	145	16	10	0	0
SAUDI ARABIA	80	2	73	5	78	2	0	0	0
THAILAND	44	27	0	17	27	0	17	3	2
UNITED ARAB EMIRATES	9	4	0	5	6	3	0	0	0
OTHER ASIA	47	1	0	46	45	2	0	84	252
	1,774	1,013	408	353	1,146	410	218	393	310
Africa									
ALGERIA	1	0	0	1	1	0	0	0	0
CAMEROON	2	0	0	2	1	1	0	0	0
EGYPT	31	19	5	7	25	4	2	0	0
GHANA	3	0	0	3	0	3	0	0	0
KENYA	3	0	0	3	0	2	1	0	0
SENEGAL	2	0	0	2	0	2	0	0	0
ZIMBABWE	1	1	0	0	1	0	0	0	0
OTHER AFRICA	39	0	33	6	2	37	0	0	0
	82	20	38	24	30	49	3	0	0

Country Exposure Lending Survey /1: December 31, 2002

Table III. Claims on Foreign Borrowers Held By U.S. Banks - Cross-border and Local Claims (Excluding Revaluation Gains on Foreign Exchange and Derivative Products) /3

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Other Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross Border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
Banking Centers									
BAHAMAS	166	90	0	76	165	0	1	0	291
BAHRAIN	10	10	0	0	10	0	0	0	0
BERMUDA	117	0	0	117	2	50	65	0	0
CAYMAN ISLANDS	1,611	1,414	0	197	1,540	48	23	0	3,762
HONG KONG	383	343	0	40	348	14	21	6	0
LEBANON	5	4	0	1	4	1	0	0	0
LIBERIA	7	0	0	7	1	6	0	0	0
NETHERLANDS ANTILLES	82	0	0	82	19	32	31	73	0
PANAMA	214	89	0	125	186	25	2	38	22
SINGAPORE	1,063	1,005	1	57	1,015	10	38	51	335
	3,658	2,955	1	702	3,290	186	181	168	4,410
International & Regional Organizations									
INTERNATIONAL	11	0	11	0	11	0	0	0	0
LATIN AMER. REGIONAL	16	0	16	0	11	0	5	0	0
	27	0	27	0	22	0	5	0	0
GRAND TOTALS	37,191	20,817	1,843	14,531	23,132	5,203	8,855	18,146	19,912

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims on Foreign Borrowers Held By U. S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

All Other Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Public			Total					
	Banks	Sector	All Other						
G-10 and Switzerland									
BELGIUM	5	0	0	5	15	2	43	56	15
CANADA	135	4	506	645	4,323	103	209	4,429	33
FRANCE	45	0	0	45	122	13	170	279	16
GERMANY	163	0	0	163	239	6	172	405	77
ITALY	2	0	0	2	87	3	47	131	8
JAPAN	12	0	0	12	272	2	400	670	9
LUXEMBOURG	0	0	0	0	33	33	6	6	7
NETHERLANDS	53	0	7	60	250	69	304	485	92
SWEDEN	8	0	5	13	38	0	35	73	27
SWITZERLAND	241	0	4	245	81	6	14	89	4
UNITED KINGDOM	434	0	23	457	10,106	51	230	10,285	45
	1,098	4	545	1,647	15,566	288	1,630	16,908	333
Non G-10 Developed Countries									
AUSTRALIA	45	0	8	53	21	0	6	27	20
AUSTRIA	5	0	0	5	2	0	5	7	2
DENMARK	17	0	0	17	4	0	0	4	1
FINLAND	4	0	0	4	0	0	0	0	0
GREECE	0	0	0	0	0	0	0	0	0
ICELAND	0	0	0	0	0	0	0	0	0
IRELAND	0	10	12	22	29	0	55	84	0
NEW ZEALAND	0	0	0	0	0	0	0	0	1
NORWAY	4	0	0	4	5	0	0	5	3
PORTUGAL	0	0	0	0	0	0	0	0	0
SOUTH AFRICA	0	0	0	0	4	1	1	4	3
SPAIN	0	0	0	0	2	0	19	21	1
TURKEY	0	0	0	0	31	0	0	31	93
OTHER NON G-10 DEV.	0	0	7	7	2	0	0	2	10
	75	10	27	112	100	1	86	185	134

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims on Foreign Borrowers Held By U. S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

All Other Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public							
		Sector	All Other	Total					
Eastern Europe									
BULGARIA	0	0	0	0	0	0	0	0	0
CZECH REPUBLIC	0	0	0	0	0	0	0	0	1
HUNGARY	0	0	0	0	0	0	0	0	0
POLAND	0	0	0	0	0	0	0	0	1
ROMANIA	0	0	0	0	0	0	0	0	0
RUSSIA	0	0	0	0	6	0	0	6	18
SLOVAKIA	0	0	0	0	0	0	0	0	0
OTHER E. EUROPE	0	0	0	0	0	0	0	0	15
	0	0	0	0	6	0	0	6	35
Latin America and the Caribbean									
ARGENTINA	0	0	0	0	27	1	2	28	27
BOLIVIA	0	0	5	5	5	1	0	4	6
BRAZIL	0	0	0	0	174	5	0	169	367
CHILE	0	0	0	0	35	4	0	31	163
COLOMBIA	0	0	0	0	14	0	0	14	58
COSTA RICA	0	0	0	0	21	5	0	16	80
DOMINICAN REPUBLIC	0	0	0	0	25	4	0	21	264
ECUADOR	0	0	0	0	13	0	0	13	90
EL SALVADOR	0	0	0	0	11	0	0	11	88
GUATEMALA	0	0	0	0	18	7	5	16	82
HONDURAS	0	0	0	0	15	1	0	14	39
JAMAICA	0	0	0	0	0	0	0	0	2
MEXICO	0	0	0	0	420	59	17	378	228
NICARAGUA	0	0	0	0	2	0	0	2	12
PARAGUAY	0	0	0	0	1	1	0	0	0
PERU	0	0	0	0	14	6	0	8	38
TRINIDAD & TOBAGO	0	0	0	0	0	0	0	0	14
URUGUAY	0	0	0	0	8	2	0	6	26
VENEZUELA	0	0	0	0	85	67	1	19	75
OTHER LAT. AM. & CAR.	0	0	0	0	173	151	2	24	21
	0	0	5	5	1,061	314	27	774	1,680

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims on Foreign Borrowers Held By U. S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

All Other Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public		Total					
		Sector	All Other						
Asia									
CHINA - MAINLAND	0	0	0	0	50	1	22	71	21
CHINA - TAIWAN	0	0	0	0	126	3	12	135	45
INDIA	0	0	0	0	16	0	1	17	43
INDONESIA	0	0	0	0	1	0	0	1	1
ISRAEL	0	0	0	0	53	24	35	64	40
JORDAN	0	0	0	0	2	1	0	1	2
KOREA	1	0	0	1	111	1	32	142	450
KUWAIT	0	0	0	0	1	0	0	1	17
MALAYSIA	0	0	0	0	2	0	0	2	5
OMAN	0	0	0	0	5	0	0	5	38
PHILIPPINES	0	0	0	0	27	0	0	27	91
SAUDI ARABIA	0	0	0	0	12	0	0	12	1
THAILAND	0	0	0	0	9	0	0	9	10
UNITED ARAB EMIRATES	0	0	0	0	6	0	0	6	8
OTHER ASIA	0	0	0	0	7	0	1	8	4
	1	0	0	1	428	30	103	501	776
Africa									
ALGERIA	0	0	0	0	0	0	0	0	0
CAMEROON	0	0	0	0	0	0	0	0	0
EGYPT	0	0	0	0	1	0	1	2	2
GHANA	0	0	0	0	0	0	0	0	0
KENYA	0	0	0	0	0	0	0	0	0
SENEGAL	0	0	0	0	0	0	0	0	0
ZIMBABWE	0	0	0	0	0	0	0	0	0
OTHER AFRICA	0	0	3	3	21	1	1	21	0
	0	0	3	3	22	1	2	23	2

Country Exposure Lending Survey /1: December 31, 2002

Table IV. Claims on Foreign Borrowers Held By U. S. Banks - Cross-border Claims Resulting From Off-Balance Sheet Activities

(\$ Millions)

All Other Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Public			Total					
	Banks	Sector	All Other						
Banking Centers									
BAHAMAS	0	0	0	0	14	2	0	12	34
BAHRAIN	0	0	0	0	0	0	0	0	9
BERMUDA	0	0	16	16	1,442	497	94	1,039	141
CAYMAN ISLANDS	0	0	0	0	179	12	607	774	75
HONG KONG	7	0	0	7	151	72	2	81	76
LEBANON	0	0	0	0	1	0	0	1	5
LIBERIA	0	0	0	0	0	0	0	0	0
NETHERLANDS ANTILLES	0	0	0	0	1	0	1	2	0
PANAMA	0	0	0	0	39	5	1	35	92
SINGAPORE	2	0	0	2	8	4	8	12	3
	9	0	16	25	1,835	592	713	1,956	435
International & Regional Organizations									
INTERNATIONAL	0	1	0	1	0	0	4	4	0
LATIN AMER. REGIONAL	0	0	0	0	1	0	0	1	3
	0	1	0	1	1	0	4	5	3
GRAND TOTALS	1,183	15	596	1,794	19,019	1,226	2,565	20,358	3,398

E.16 ENDNOTES

Report as of December 31, 2002

1/ Data on country exposure of U.S. banking organizations are reported on the Country Exposure Report (FFIEC 009). All data are on a fully consolidated basis and cover 74 U.S. banking organizations. Respondents may file information on a bank only or consolidated bank holding company basis. As most respondents file on a bank only basis, for the purpose of this report, respondent banking organizations are generally referred to as banks.

Currently, five organizations comprise the group of Money Center Banks, and five organizations comprise the category of Other Large Banks. The Money Center Banks category includes data from the following banking organizations: Bank of America Corp., Bank One Corp., Taunus Corp., J.P. Morgan Chase & Co., and Citigroup. The Other Large Banks category includes data from: Bank of New York Co., Wachovia Corp., FleetBoston Financial Corp., HSBC Holdings PLC, and State Street Corp.

Information about the Tier 1 capital and total assets of the categories of reporting banking organizations follows. Fluctuations in total asset data are attributable in part to the inclusion of assets of respondents that have changed their basis of reporting from bank only to fully consolidated bank holding company, or to merger and acquisition activity.

As of December 31, 2002

Banking Organization Category	Tier 1 Capital	Total Assets
All Reporting Banks	\$ 317.5 billion*	\$ 5,104.0 billion
Money Center Banks	\$ 155.0 billion*	\$ 2,821.9 billion
Other Large Banks	\$ 50.8 billion	\$ 776.4 billion
All Other Banks	\$ 111.7 billion	\$ 1,505.7 billion

2/ Local country claims are claims, including revaluation gains on foreign exchange and derivative products, held by U.S. banks in their foreign offices on residents of the country in which the office is located. Local country liabilities are liabilities, including revaluation losses on foreign exchange and derivative products, to third parties held by U.S. banks in their foreign offices and payable only in those offices. Net local country claims are equal to local country claims less local country liabilities. Local country claims and liabilities may be denominated in the local currency or another currency. In instances where the net local country claim is negative, the value is set to zero in computing Column D of Table I. For this reason, the amount reported in Table I, Column D does not necessarily equal the difference between the last two columns of Table III.

3/ The cross-border claims data in all columns of Table II, and the first seven columns of Table III, cover only cross-border, non-local country claims. These result from a U.S. bank's office in one country lending to residents of another country. The data do not include revaluation gains on foreign exchange and derivative products.

4/ These columns show the claims held by U.S. banks on borrowers residing in the reported country that are guaranteed by residents of other countries.

5/ Claims held by U.S. banks on a branch in the reported country, where the head office of the borrowing bank is outside the reported country, are treated as being guaranteed and are included in this column.

6/ These columns show the claims held by U.S. banks on borrowers residing in other countries that are guaranteed by residents of the reported country. The guarantor can be a bank, a government entity, or a private non-bank entity.

7/ Includes amounts borrowed by the foreign branches of banks headquartered in the reported country. Also includes guarantees and similar instruments issued by the reported country's banks that cover repayment of borrowing by non-residents.

8/ Revaluation gains on foreign exchange and derivative products after netting, adjustments for guarantees, and external borrowings.

* Total equity capital rather than Tier 1 capital is used for certain bank holding company subsidiaries of foreign banking organizations.