



## Statistical Release

For Immediate Release  
March 31, 2004

## Country Exposure Lending Survey /1: December 31, 2003

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
<b>G-10 and Switzerland</b>					
BELGIUM	10,730	2,307	13,037	1,030	14,067
CANADA	20,393	6,188	26,581	14,890	41,471
FRANCE	36,012	8,382	44,394	791	45,185
GERMANY	109,662	15,673	125,335	5,247	130,582
ITALY	30,289	7,535	37,824	3,002	40,826
JAPAN	27,959	3,129	31,088	3,851	34,939
LUXEMBOURG	8,532	5,477	14,009	223	14,232
NETHERLANDS	38,880	6,842	45,722	0	45,722
SWEDEN	8,226	1,145	9,371	388	9,759
SWITZERLAND	14,459	6,207	20,666	918	21,584
UNITED KINGDOM	54,630	11,009	65,639	5,696	71,335
	<b>359,772</b>	<b>73,894</b>	<b>433,666</b>	<b>36,036</b>	<b>469,702</b>
<b>Non G-10 Developed Countries</b>					
AUSTRALIA	10,640	3,849	14,489	5,039	19,528
AUSTRIA	6,838	1,074	7,912	7	7,919
DENMARK	10,397	848	11,245	67	11,312
FINLAND	2,658	942	3,600	50	3,650
GREECE	3,597	651	4,248	0	4,248
ICELAND	113	7	120	0	120
IRELAND	7,408	1,864	9,272	492	9,764
NEW ZEALAND	1,598	389	1,987	15	2,002
NORWAY	3,036	969	4,005	224	4,229
PORTUGAL	2,044	747	2,791	135	2,926
SOUTH AFRICA	1,953	716	2,669	0	2,669
SPAIN	13,065	2,539	15,604	3,108	18,712
TURKEY	2,012	7	2,019	218	2,237
OTHER NON G-10 DEV.	1,742	1,056	2,798	0	2,798
	<b>67,101</b>	<b>15,658</b>	<b>82,759</b>	<b>9,355</b>	<b>92,114</b>

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**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
<b>Eastern Europe</b>					
BULGARIA	119	0	119	0	119
CZECH REPUBLIC	290	125	415	122	537
HUNGARY	391	99	490	0	490
MACEDONIA	3	0	3	0	3
POLAND	987	193	1,180	24	1,204
ROMANIA	319	0	319	0	319
RUSSIA	3,421	2	3,423	692	4,115
SERBIA & MONTENEGRO	60	0	60	0	60
SLOVAKIA	149	33	182	22	204
OTHER E. EUROPE	745	35	780	109	889
	<b>6,484</b>	<b>487</b>	<b>6,971</b>	<b>969</b>	<b>7,940</b>
<b>Latin America and the Caribbean</b>					
ARGENTINA	2,502	128	2,630	100	2,730
BOLIVIA	53	0	53	0	53
BRAZIL	11,200	700	11,900	3,926	15,826
CHILE	2,869	323	3,192	1,479	4,671
COLOMBIA	1,235	38	1,273	238	1,511
COSTA RICA	543	1	544	19	563
DOMINICAN REPUBLIC	369	6	375	27	402
ECUADOR	332	0	332	0	332
EL SALVADOR	714	3	717	103	820
GUATEMALA	602	2	604	56	660
HONDURAS	147	1	148	0	148
JAMAICA	207	6	213	48	261
MEXICO	19,283	515	19,798	1,381	21,179
NICARAGUA	46	0	46	0	46
PARAGUAY	12	0	12	0	12
PERU	968	58	1,026	301	1,327
TRINIDAD & TOBAGO	182	139	321	7	328
URUGUAY	269	1	270	2	272
VENEZUELA	1,508	12	1,520	0	1,520
OTHER LAT. AM. & CAR	1,241	277	1,518	85	1,603
	<b>44,282</b>	<b>2,210</b>	<b>46,492</b>	<b>7,772</b>	<b>54,264</b>

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**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	
<b>Asia</b>					
CHINA-MAINLANE	1,921	421	2,342	68	2,410
CHINA-TAIWAN	3,142	150	3,292	2,001	5,293
INDIA	5,108	138	5,246	2,191	7,437
INDONESIA	553	69	622	0	622
IRAN	3	0	3	0	3
IRAQ	23	0	23	0	23
ISRAEL	1,579	285	1,864	152	2,016
JORDAN	49	31	80	0	80
KOREA	8,136	600	8,736	2,143	10,879
KUWAIT	418	114	532	0	532
MALAYSIA	1,323	200	1,523	710	2,233
OMAN	103	1	104	5	109
PAKISTAN	18	0	18	70	88
PHILIPPINES	1,644	44	1,688	23	1,711
QATAR	142	28	170	0	170
SAUDI ARABIA	1,324	392	1,716	0	1,716
SRI LANKA	26	0	26	29	55
SYRIA	0	5	5	0	5
THAILAND	528	117	645	1,076	1,721
UNITED ARAB EMIRATES	332	232	564	0	564
OTHER ASIA	121	4	125	17	142
	<b>26,493</b>	<b>2,831</b>	<b>29,324</b>	<b>8,485</b>	<b>37,809</b>
<b>Africa</b>					
ALGERIA	88	0	88	55	143
CAMEROON	9	0	9	4	13
CONGO (KINSHASA)	1	0	1	0	1
EGYPT	221	7	228	0	228
ETHIOPIA	8	0	8	0	8
GABON	2	0	2	0	2
GHANA	23	15	38	0	38
IVORY COAST	29	7	36	0	36
KENYA	52	0	52	0	52
MALAWI	5	0	5	0	5
MOROCCO	210	8	218	4	222
NIGERIA	140	0	140	0	140
SENEGAL	14	0	14	0	14
SUDAN	0	15	15	0	15

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(\$ 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	32	5	37	0	37
ZAMBIA	1	0	1	0	1
ZIMBABWE	0	0	0	0	0
OTHER AFRICA	93	30	123	0	123
	<b>928</b>	<b>87</b>	<b>1,015</b>	<b>63</b>	<b>1,078</b>
<b>Banking Centers</b>					
BAHAMAS	319	106	425	0	425
BAHRAIN	273	82	355	0	355
BERMUDA	2,631	364	2,995	0	2,995
CAYMAN ISLANDS	5,082	2,159	7,241	1,500	8,741
HONG KONG	5,050	534	5,584	58	5,642
LEBANON	57	16	73	0	73
LIBERIA	39	11	50	0	50
MACAO	18	9	27	84	111
NETHERLAND ANTILLES	970	8	978	77	1,055
PANAMA	519	14	533	155	688
SINGAPORE	2,235	519	2,754	26	2,780
	<b>17,193</b>	<b>3,822</b>	<b>21,015</b>	<b>1,900</b>	<b>22,915</b>
<b>International &amp; Regional Organizations</b>					
AFRICAN REGIONAL	11	2	13	0	13
ASIAN REGIONAL	167	6	173	0	173
E. EUR. REGIONAL	0	32	32	0	32
INTERNATIONAL	1,146	20	1,166	0	1,166
LATIN AMER. REGIONAL	265	8	273	0	273
MIDEAST REGIONAL	0	0	0	0	0
W. EUROPEAN REGIONAL	1,654	6,303	7,957	19	7,976
	<b>3,243</b>	<b>6,371</b>	<b>9,614</b>	<b>19</b>	<b>9,633</b>
<b>GRAND TOTALS</b>	<b>525,496</b>	<b>105,360</b>	<b>630,856</b>	<b>64,599</b>	<b>695,455</b>

## Country Exposure Lending Survey /1: December 31, 2003

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			
<b>G-10 and Switzerland</b>										
BELGIUM	9,841	1,956	281	629	6,975	1,137	1,198	1,420	10,730	1,980
CANADA	19,460	1,474	0	2,921	15,065	2,206	1,379	1,743	20,393	3,372
FRANCE	30,072	1,147	563	4,623	23,739	2,788	4,714	4,771	36,012	9,788
GERMANY	55,904	3,175	227	1,226	51,276	36,985	16,301	5,100	109,662	19,467
ITALY	21,752	540	0	221	20,991	1,618	6,018	1,662	30,289	8,985
JAPAN	33,211	2,884	4	13,190	17,133	1,779	3,073	5,974	27,959	10,507
LUXEMBOURG	8,867	367	0	1,233	7,267	186	188	891	8,532	4,337
NETHERLANDS	36,053	1,920	338	2,193	31,602	2,262	901	4,115	38,880	13,137
SWEDEN	6,630	417	294	290	5,629	612	1,508	477	8,226	1,903
SWITZERLAND	12,288	2,524	0	1,214	8,550	3,146	114	2,649	14,459	1,232
UNITED KINGDOM	100,054	41,533	1,082	14,409	43,030	3,240	2,529	5,831	54,630	6,690
	<b>334,132</b>	<b>57,937</b>	<b>2,789</b>	<b>42,149</b>	<b>231,257</b>	<b>55,959</b>	<b>37,923</b>	<b>34,633</b>	<b>359,772</b>	<b>81,398</b>
<b>Non G-10 Developed Countries</b>										
AUSTRALIA	9,422	954	150	1,417	6,901	689	1,671	1,379	10,640	2,131
AUSTRIA	6,339	251	654	218	5,216	596	905	121	6,838	829
DENMARK	9,774	149	16	104	9,505	356	265	271	10,397	2,547
FINLAND	2,027	12	0	35	1,980	109	90	479	2,658	1,184
GREECE	3,509	21	0	454	3,034	3	470	90	3,597	1,393
ICELAND	113	0	0	0	113	0	0	0	113	10
IRELAND	8,119	1,299	0	351	6,469	291	88	560	7,408	2,135
NEW ZEALAND	1,019	226	0	278	515	65	531	487	1,598	162
NORWAY	8,476	750	5,077	170	2,479	258	40	259	3,036	993
PORTUGAL	1,779	116	15	128	1,520	310	173	41	2,044	806
SOUTH AFRICA	1,676	18	0	150	1,508	33	265	147	1,953	714
SPAIN	10,403	466	0	616	9,321	1,348	1,044	1,352	13,065	5,638
TURKEY	2,167	36	101	492	1,538	114	231	129	2,012	523
OTHER NON G-10 DEV.	1,336	117	4	308	907	0	2	833	1,742	254
	<b>66,159</b>	<b>4,415</b>	<b>6,017</b>	<b>4,721</b>	<b>51,006</b>	<b>4,172</b>	<b>5,775</b>	<b>6,148</b>	<b>67,101</b>	<b>19,319</b>

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(\$ 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:		All Others		Guarantees by:		Banks /7			Public Sector
Banks /5	Public Sector			Banks /7	Public Sector	All Others				
<b>Eastern Europe</b>										
BULGARIA	143	46	0	15	82	0	23	14	119	56
CZECH REPUBLIC	387	1	0	121	265	9	0	16	290	28
HUNGARY	362	3	0	1	358	0	30	3	391	150
MACEDONIA	3	0	0	0	3	0	0	0	3	3
POLAND	1,131	9	0	214	908	8	63	8	987	751
ROMANIA	429	2	62	77	288	0	28	3	319	99
RUSSIA	3,718	83	642	755	2,238	24	544	615	3,421	999
SERBIA & MONTENEGRO	60	0	0	0	60	0	0	0	60	57
SLOVAKIA	159	5	0	10	144	0	5	0	149	26
OTHER E. EUROPE	893	98	5	135	655	22	48	20	745	138
	<b>7,285</b>	<b>247</b>	<b>709</b>	<b>1,328</b>	<b>5,001</b>	<b>63</b>	<b>741</b>	<b>679</b>	<b>6,484</b>	<b>2,307</b>
<b>Latin America and the Caribbean</b>										
ARGENTINA	3,149	47	17	814	2,271	15	111	105	2,502	554
BOLIVIA	127	13	0	61	53	0	0	0	53	0
BRAZIL	10,651	191	5	1,133	9,322	191	1,243	444	11,200	1,761
CHILE	3,316	41	0	672	2,603	8	115	143	2,869	324
COLOMBIA	1,255	3	23	116	1,113	0	73	49	1,235	176
COSTA RICA	580	3	0	43	534	2	7	0	543	0
DOMINICAN REPUBLIC	513	32	56	106	319	6	31	13	369	1
ECUADOR	333	33	0	97	203	0	15	114	332	3
EL SALVADOR	855	11	0	160	684	0	27	3	714	20
GUATEMALA	727	5	0	140	582	0	12	8	602	0
HONDURAS	194	1	0	46	147	0	0	0	147	0
JAMAICA	331	5	0	121	205	0	2	0	207	6
MEXICO	21,458	313	2,409	1,996	16,740	42	1,547	954	19,283	3,772
NICARAGUA	63	2	1	14	46	0	0	0	46	1
PARAGUAY	45	0	0	33	12	0	0	0	12	0
PERU	1,102	20	0	224	858	0	62	48	968	514
TRINIDAD & TOBAGO	314	0	0	142	172	10	0	0	182	5
URUGUAY	557	38	122	150	247	0	15	7	269	32
VENEZUELA	1,993	1	346	524	1,122	1	133	252	1,508	182
OTHER LAT. AM. & CAR	2,583	59	15	1,486	1,023	0	0	218	1,241	269
	<b>50,146</b>	<b>818</b>	<b>2,994</b>	<b>8,078</b>	<b>38,256</b>	<b>275</b>	<b>3,393</b>	<b>2,358</b>	<b>44,282</b>	<b>7,620</b>

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(\$ Millions)										
All Banks										
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	Borrowings of:		All Others		Guarantees by:		Banks /7			Public Sector
Banks /5	Public Sector			Banks /7	Public Sector	All Others				
<b>Asia</b>										
CHINA-MAINLAND	2,718	182	15	1,028	1,493	18	9	401	1,921	448
CHINA-TAIWAN	7,336	434	4,414	224	2,264	154	0	724	3,142	1,639
INDIA	4,970	131	0	362	4,477	483	0	148	5,108	1,980
INDONESIA	1,453	41	27	889	496	1	0	56	553	171
IRAN	9	0	0	6	3	0	0	0	3	0
IRAQ	23	0	0	0	23	0	0	0	23	0
ISRAEL	1,136	16	40	52	1,028	52	118	381	1,579	140
JORDAN	86	40	0	2	44	5	0	0	49	0
KOREA	8,749	1,094	520	229	6,906	173	281	776	8,136	1,602
KUWAIT	498	0	0	128	370	23	0	25	418	0
MALAYSIA	1,466	13	266	146	1,041	47	87	148	1,323	700
OMAN	129	0	14	12	103	0	0	0	103	0
PAKISTAN	13	1	0	2	10	3	5	0	18	0
PHILIPPINES	2,206	354	173	318	1,361	3	229	51	1,644	268
QATAR	112	0	0	0	112	5	12	13	142	12
SAUDI ARABIA	1,459	1	3	196	1,259	46	1	18	1,324	0
SRI LANKA	26	0	0	0	26	0	0	0	26	0
SYRIA	0	0	0	0	0	0	0	0	0	0
THAILAND	1,151	15	472	214	450	60	0	18	528	328
UNITED ARAB EMIRATES	637	10	63	279	285	33	0	14	332	0
OTHER ASIA	219	55	0	73	91	3	0	27	121	18
	<b>34,396</b>	<b>2,387</b>	<b>6,007</b>	<b>4,160</b>	<b>21,842</b>	<b>1,109</b>	<b>742</b>	<b>2,800</b>	<b>26,493</b>	<b>7,306</b>
<b>Africa</b>										
ALGERIA	155	1	6	72	76	0	0	12	88	36
CAMEROON	20	0	0	11	9	0	0	0	9	0
CONGO (KINSHASA)	1	0	0	0	1	0	0	0	1	0
EGYPT	225	16	0	4	205	0	16	0	221	1
ETHIOPIA	43	33	0	2	8	0	0	0	8	0
GABON	2	0	0	0	2	0	0	0	2	0
GHANA	45	22	0	0	23	0	0	0	23	0
IVORY COAST	76	0	0	49	27	0	2	0	29	26
KENYA	161	6	21	84	50	1	0	1	52	0

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(\$ 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		
MALAWI	5	0	0	0	5	0	0	0	5	1
MOROCCO	230	0	0	20	210	0	0	0	210	60
NIGERIA	167	2	0	62	103	0	19	18	140	0
SENEGAL	23	0	9	0	14	0	0	0	14	0
SUDAN	0	0	0	0	0	0	0	0	0	0
TUNISIA	35	0	0	5	30	0	2	0	32	2
ZAMBIA	1	0	0	0	1	0	0	0	1	0
ZIMBABWE	1	0	0	1	0	0	0	0	0	0
OTHER AFRICA	227	24	24	92	87	0	6	0	93	2
	<b>1,417</b>	<b>104</b>	<b>60</b>	<b>402</b>	<b>851</b>	<b>1</b>	<b>45</b>	<b>31</b>	<b>928</b>	<b>128</b>
<b>Banking Centers</b>										
BAHAMAS	1,328	67	3	978	280	0	0	39	319	23
BAHRAIN	630	223	26	112	269	4	0	0	273	1
BERMUDA	4,375	0	82	2,369	1,924	0	0	707	2,631	680
CAYMAN ISLANDS	31,260	3,055	5,035	19,425	3,745	5	16	1,316	5,082	4,924
HONG KONG	6,441	1,410	150	1,550	3,331	617	5	1,097	5,050	1,614
LEBANON	123	50	1	22	50	0	2	5	57	0
LIBERIA	112	0	0	97	15	0	0	24	39	5
MACAO	20	4	0	3	13	0	0	5	18	0
NETHERLAND ANTILLES	1,211	0	0	348	863	0	0	107	970	739
PANAMA	820	40	0	371	409	7	44	59	519	41
SINGAPORE	2,695	983	0	431	1,281	434	0	520	2,235	451
	<b>49,015</b>	<b>5,832</b>	<b>5,297</b>	<b>25,706</b>	<b>12,180</b>	<b>1,067</b>	<b>67</b>	<b>3,879</b>	<b>17,193</b>	<b>8,478</b>
<b>International &amp; Regional Organizations</b>										
AFRICAN REGIONAL	9	0	0	0	9	0	2	0	11	8
ASIAN REGIONAL	127	0	0	0	127	0	40	0	167	53
E. EUR. REGIONAL	0	0	0	0	0	0	0	0	0	0
INTERNATIONAL	146	0	6	0	140	5	980	21	1,146	556
LATIN AMER. REGIONAL	66	0	0	0	66	0	194	5	265	47
MIDWAST REGIONAL	0	0	0	0	0	0	0	0	0	0
W. EUROPEAN REGIONAL	266	0	0	0	266	0	1,357	31	1,654	51
	<b>614</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>608</b>	<b>5</b>	<b>2,573</b>	<b>57</b>	<b>3,243</b>	<b>715</b>
<b>GRAND TOTALS</b>	<b>543,164</b>	<b>71,740</b>	<b>23,879</b>	<b>86,544</b>	<b>361,001</b>	<b>62,651</b>	<b>51,259</b>	<b>50,585</b>	<b>525,496</b>	<b>127,271</b>



## Country Exposure Lending Survey /1: December 31, 2003

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		
<b>G-10 and Switzerland</b>									
BELGIUM	9,841	5,336	2,739	1,766	7,938	331	1,572	4,256	4,460
CANADA	19,460	6,775	2,751	9,934	12,761	2,754	3,946	45,209	31,437
FRANCE	30,072	9,249	6,689	14,134	20,394	4,212	5,466	1,855	1,198
GERMANY	55,904	20,418	24,158	11,328	29,962	8,463	17,479	22,460	19,193
ITALY	21,752	4,502	13,736	3,514	14,763	3,541	3,448	5,905	2,911
JAPAN	33,211	3,940	10,615	18,657	22,732	4,368	6,111	44,058	61,731
LUXEMBOURG	8,867	1,726	618	6,523	4,417	3,801	649	537	3,956
NETHERLANDS	36,053	9,069	6,655	20,329	17,671	6,465	11,917	160	1,834
SWEDEN	6,630	2,022	2,270	2,339	3,915	1,216	1,499	555	167
SWITZERLAND	12,288	7,367	1,500	3,422	9,185	948	2,155	2,350	1,572
UNITED KINGDOM	100,054	54,309	3,855	41,890	85,750	6,770	7,534	77,486	160,603
	<b>334,132</b>	<b>124,713</b>	<b>75,586</b>	<b>133,836</b>	<b>229,488</b>	<b>42,869</b>	<b>61,776</b>	<b>204,831</b>	<b>289,062</b>
<b>Non G-10 Developed Countries</b>									
AUSTRALIA	9,422	3,182	1,559	4,681	5,400	844	3,178	24,520	20,257
AUSTRIA	6,339	1,495	2,839	2,005	2,487	140	3,712	29	22
DENMARK	9,774	2,471	217	7,086	3,231	2,317	4,226	166	99
FINLAND	2,027	173	217	1,637	1,042	773	212	62	12
GREECE	3,509	126	2,056	1,327	2,947	336	226	2,693	3,440
ICELAND	113	94	13	6	89	12	12	0	0
IRELAND	8,119	4,550	215	3,354	6,275	736	1,108	1,051	4,445
NEW ZEALAND	1,019	348	81	590	632	124	263	1,105	1,201
NORWAY	8,476	1,630	5,528	1,318	7,246	439	791	354	130
PORTUGAL	1,779	583	522	674	1,159	167	453	715	580
SOUTH AFRICA	1,676	402	562	712	928	400	348	2,593	5,359
SPAIN	10,403	3,793	2,827	3,784	6,254	3,499	650	5,755	2,741
TURKEY	2,167	759	674	734	1,739	330	98	925	707
OTHER NON G-10 DEV.	1,336	201	207	928	1,041	17	278	0	0
	<b>66,159</b>	<b>19,807</b>	<b>17,517</b>	<b>28,836</b>	<b>40,470</b>	<b>10,134</b>	<b>15,555</b>	<b>39,968</b>	<b>38,993</b>

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		
<b>Eastern Europe</b>									
BULGARIA	143	50	70	23	84	17	42	60	74
CZECH REPUBLIC	387	21	107	259	217	129	41	1,929	1,807
HUNGARY	362	39	149	174	164	177	21	1,251	1,289
MACEDONIA	3	0	3	0	1	0	2	0	0
POLAND	1,131	75	770	286	562	430	139	5,643	6,811
ROMANIA	429	4	196	229	137	166	126	447	455
RUSSIA	3,718	254	2,093	1,371	1,867	1,514	337	1,773	1,081
SERBIA & MONTENEGRO	60	0	60	0	3	57	0	0	0
SLOVAKIA	159	5	35	119	24	64	71	717	695
OTHER E. EUROPE	893	386	229	278	494	245	154	277	168
	<b>7,285</b>	<b>834</b>	<b>3,712</b>	<b>2,739</b>	<b>3,553</b>	<b>2,799</b>	<b>933</b>	<b>12,097</b>	<b>12,380</b>
<b>Latin America and the Caribbean</b>									
ARGENTINA	3,149	228	112	2,809	1,998	906	245	3,438	3,733
BOLIVIA	127	19	0	108	114	12	1	99	113
BRAZIL	10,651	2,045	1,081	7,525	6,310	3,274	1,066	11,835	8,149
CHILE	3,316	1,076	506	1,734	2,058	910	348	5,054	3,604
COLOMBIA	1,255	273	221	761	894	307	54	1,092	854
COSTA RICA	580	249	5	326	511	65	4	74	55
DOMINICAN REPUBLIC	513	93	78	342	292	139	83	173	146
ECUADOR	333	118	25	190	273	44	16	141	149
EL SALVADOR	855	352	112	391	532	255	68	210	107
GUATEMALA	727	241	1	485	663	46	18	189	133
HONDURAS	194	56	0	138	182	12	0	43	50
JAMAICA	331	69	40	222	154	96	81	199	151
MEXICO	21,458	2,459	6,286	12,713	9,944	9,133	2,381	43,186	42,019
NICARAGUA	63	15	2	46	61	2	0	0	0
PARAGUAY	45	0	0	45	44	1	0	192	252
PERU	1,102	119	542	441	353	194	555	1,001	700
TRINIDAD & TOBAGO	314	101	51	162	192	13	109	408	401
URUGUAY	557	68	252	237	340	113	104	612	772
VENEZUELA	1,993	51	813	1,129	802	597	593	455	499
OTHER LAT. AM. & CAR	2,583	232	61	2,290	1,924	333	326	339	316
	<b>50,146</b>	<b>7,864</b>	<b>10,188</b>	<b>32,094</b>	<b>27,641</b>	<b>16,452</b>	<b>6,052</b>	<b>68,740</b>	<b>62,203</b>



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

	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		
TUNISIA	35	5	25	5	7	15	13	182	278
ZAMBIA	1	1	0	0	1	0	0	56	93
ZIMBABWE	1	0	0	1	0	1	0	0	0
OTHER AFRICA	227	51	77	99	131	60	36	158	278
	<b>1,417</b>	<b>406</b>	<b>400</b>	<b>611</b>	<b>798</b>	<b>299</b>	<b>320</b>	<b>2,700</b>	<b>3,335</b>
<b>Banking Centers</b>									
BAHAMAS	1,328	167	3	1,158	1,248	70	10	251	20,507
BAHRAIN	630	437	43	150	469	43	118	248	667
BERMUDA	4,375	124	94	4,157	3,336	586	453	0	24
CAYMAN ISLANDS	31,260	3,197	5,037	23,026	29,068	825	1,367	1,506	16,438
HONG KONG	6,441	2,411	237	3,793	4,110	717	1,614	13,731	28,080
LEBANON	123	93	6	24	62	48	13	98	114
LIBERIA	112	0	1	111	48	64	0	0	0
MACAO	20	4	0	16	20	0	0	92	106
NETHERLAND ANTILLES	1,211	36	10	1,165	484	148	579	193	175
PANAMA	820	246	49	525	513	120	187	1,716	1,718
SINGAPORE	2,695	1,339	197	1,159	1,973	266	456	13,669	28,403
	<b>49,015</b>	<b>8,054</b>	<b>5,677</b>	<b>35,284</b>	<b>41,331</b>	<b>2,887</b>	<b>4,797</b>	<b>31,504</b>	<b>96,232</b>
<b>International &amp; Regional Organizations</b>									
AFRICAN REGIONAL	9	0	9	0	9	0	0	0	0
ASIAN REGIONAL	127	0	127	0	53	0	74	0	0
E. EUR REGIONAL	0	0	0	0	0	0	0	0	0
INTERNATIONAL	146	0	146	0	107	22	17	0	0
LATIN AMER. REGIONAL	66	0	66	0	66	0	0	0	0
MIDEAST REGIONAL	0	0	0	0	0	0	0	0	0
W. EUROPEAN REGIONAL	266	0	266	0	253	13	0	19	0
	<b>614</b>	<b>0</b>	<b>614</b>	<b>0</b>	<b>488</b>	<b>35</b>	<b>91</b>	<b>19</b>	<b>0</b>
<b>GRAND TOTALS</b>	<b>543,164</b>	<b>171,428</b>	<b>122,635</b>	<b>249,105</b>	<b>369,952</b>	<b>80,239</b>	<b>92,973</b>	<b>410,419</b>	<b>553,665</b>

## Country Exposure Lending Survey /1: December 31, 2003

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						
<b>G-10 and Switzerland</b>									
BELGIUM	988	778	541	2,307	1,694	54	678	2,318	124
CANADA	3,576	550	2,062	6,188	16,357	1,692	2,987	17,652	281
FRANCE	6,538	630	1,214	8,382	31,190	606	3,047	33,631	465
GERMANY	13,600	1,153	920	15,673	50,687	2,270	4,900	53,317	65
ITALY	2,394	3,712	1,429	7,535	14,093	1,088	929	13,934	48
JAPAN	1,686	650	793	3,129	15,804	1,763	2,264	16,305	400
LUXEMBOURG	859	8	4,610	5,477	2,239	511	461	2,189	9
NETHERLANDS	4,760	65	2,017	6,842	18,262	1,727	2,024	18,559	687
SWEDEN	695	204	246	1,145	6,155	362	410	6,203	34
SWITZERLAND	4,466	620	1,121	6,207	13,111	4,225	2,610	11,496	370
UNITED KINGDOM	6,340	79	4,590	11,009	79,878	4,616	10,063	85,325	1,151
	<b>45,902</b>	<b>8,449</b>	<b>19,543</b>	<b>73,894</b>	<b>249,470</b>	<b>18,914</b>	<b>30,373</b>	<b>260,929</b>	<b>3,634</b>
<b>Non G-10 Developed Countries</b>									
AUSTRALIA	1,793	191	1,865	3,849	4,517	546	653	4,624	31
AUSTRIA	451	334	289	1,074	662	118	240	784	10
DENMARK	622	68	158	848	1,583	6	233	1,810	5
FINLAND	337	279	326	942	3,610	80	80	3,610	8
GREECE	260	205	186	651	1,577	5	2	1,574	137
ICELAND	7	0	0	7	30	0	0	30	5
IRELAND	676	28	1,160	1,864	2,738	316	234	2,656	16
NEW ZEALAND	273	6	110	389	295	25	20	290	1
NORWAY	546	141	282	969	2,312	13	488	2,787	8
PORTUGAL	465	174	108	747	1,920	205	29	1,744	39
SOUTH AFRICA	483	11	222	716	657	38	120	739	87
SPAIN	545	803	1,191	2,539	10,091	1,331	284	9,044	75
TURKEY	4	0	3	7	1,232	133	7	1,106	667
OTHER NON G-10 DEV.	28	209	819	1,056	519	276	81	324	70
	<b>6,490</b>	<b>2,449</b>	<b>6,719</b>	<b>15,658</b>	<b>31,743</b>	<b>3,092</b>	<b>2,471</b>	<b>31,122</b>	<b>1,159</b>

Country Exposure Lending Survey /1: December 31, 2003

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					
<b>Eastern Europe</b>									
BULGARIA	0	0	0	0	393	1	0	392	11
CZECH REPUBLIC	51	43	31	125	167	24	0	143	8
HUNGARY	96	0	3	99	329	24	0	305	1
MACEDONIA	0	0	0	0	0	0	0	0	0
POLAND	89	0	104	193	944	33	3	914	2
ROMANIA	0	0	0	0	225	14	0	211	51
RUSSIA	1	0	1	2	1,636	223	0	1,413	197
SERBIA & MONTENEGRO	0	0	0	0	0	0	0	0	0
SLOVAKIA	7	5	21	33	157	0	0	157	0
OTHER E. EUROPE	28	1	6	35	687	144	1	544	296
	<b>272</b>	<b>49</b>	<b>166</b>	<b>487</b>	<b>4,538</b>	<b>463</b>	<b>4</b>	<b>4,079</b>	<b>566</b>
<b>Latin America and the Caribbean</b>									
ARGENTINA	46	0	82	128	453	94	12	371	253
BOLIVIA	0	0	0	0	57	18	0	39	17
BRAZIL	145	4	551	700	3,399	1,090	186	2,495	998
CHILE	128	52	143	323	612	26	3	589	540
COLOMBIA	0	1	37	38	695	20	0	675	126
COSTA RICA	0	0	1	1	160	77	1	84	263
DOMINICAN REPUBLIC	0	0	6	6	120	41	0	79	120
ECUADOR	0	0	0	0	293	146	0	147	258
EL SALVADOR	0	0	3	3	149	23	6	132	177
GUATEMALA	0	0	2	2	140	9	7	138	325
HONDURAS	1	0	0	1	50	15	0	35	62
JAMAICA	2	0	4	6	36	12	0	24	44
MEXICO	75	19	421	515	5,763	1,438	214	4,539	2,269
NICARAGUA	0	0	0	0	8	4	0	4	15
PARAGUAY	0	0	0	0	6	2	0	4	4
PERU	1	0	57	58	260	10	0	250	193
TRINIDAD & TOBAGO	0	118	21	139	53	0	4	57	65
URUGUAY	0	0	1	1	108	53	1	56	63
VENEZUELA	0	2	10	12	901	137	18	782	89
OTHER LAT. AM. & CAR	15	0	262	277	1,459	1,199	300	560	231
	<b>413</b>	<b>196</b>	<b>1,601</b>	<b>2,210</b>	<b>14,722</b>	<b>4,414</b>	<b>752</b>	<b>11,060</b>	<b>6,112</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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	
<b>Asia</b>										
CHINA-MAINLAND	274	125	22	421	1,285	286	59	1,058	670	
CHINA-TAIWAN	106	5	39	150	733	363	237	607	92	
INDIA	47	1	90	138	626	174	140	592	1,376	
INDONESIA	5	0	64	69	336	244	32	124	215	
IRAN	0	0	0	0	0	0	0	0	0	
IRAQ	0	0	0	0	2,000	0	0	2,000	0	
ISRAEL	281	0	4	285	221	26	368	563	74	
JORDAN	25	0	6	31	59	10	10	59	92	
KOREA	322	41	237	600	4,052	121	163	4,094	2,309	
KUWAIT	42	9	63	114	229	5	24	248	196	
MALAYSIA	20	169	11	200	991	83	20	928	56	
OMAN	0	0	1	1	11	0	4	15	16	
PAKISTAN	0	0	0	0	123	40	0	83	86	
PHILIPPINES	20	3	21	44	1,362	51	20	1,331	678	
QATAR	2	22	4	28	89	0	0	89	7	
SAUDI ARABIA	122	163	107	392	576	63	47	560	223	
SRI LANKA	0	0	0	0	105	37	0	68	35	
SYRIA	0	0	5	5	0	0	0	0	0	
THAILAND	11	12	94	117	514	47	6	473	339	
UNITED ARAB EMIRATES	45	24	163	232	133	11	62	184	101	
OTHER ASIA	0	0	4	4	193	49	0	144	132	
	<b>1,322</b>	<b>574</b>	<b>935</b>	<b>2,831</b>	<b>13,638</b>	<b>1,610</b>	<b>1,192</b>	<b>13,220</b>	<b>6,697</b>	
<b>Africa</b>										
ALGERIA	0	0	0	0	134	22	0	112	98	
CAMEROON	0	0	0	0	2	1	0	1	0	
CONGO (KINSHASA)	0	0	0	0	0	0	0	0	0	
EGYPT	6	0	1	7	208	8	27	227	150	
ETHIOPIA	0	0	0	0	21	9	0	12	20	
GABON	0	0	0	0	7	2	0	5	0	
GHANA	0	0	15	15	34	13	4	25	17	
IVORY COAST	0	7	0	7	1	1	0	0	0	
KENYA	0	0	0	0	44	15	0	29	28	
MALAWI	0	0	0	0	9	2	0	7	8	

Country Exposure Lending Survey /1: December 31, 2003

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					
MOROCCO	0	0	8	8	63	0	0	63	21
NIGERIA	0	0	0	0	344	129	17	232	192
SENEGAL	0	0	0	0	20	9	0	11	6
SUDAN	0	0	15	15	0	0	0	0	0
TUNISIA	0	1	4	5	59	0	0	59	12
ZAMBIA	0	0	0	0	0	0	0	0	0
ZIMBABWE	0	0	0	0	0	0	0	0	0
OTHER AFRICA	7	1	22	30	35	19	1	17	30
	<b>13</b>	<b>9</b>	<b>65</b>	<b>87</b>	<b>981</b>	<b>230</b>	<b>49</b>	<b>800</b>	<b>582</b>
<b>Banking Centers</b>									
BAHAMAS	1	0	105	106	342	208	8	142	54
BAHRAIN	77	5	0	82	179	132	24	71	117
BERMUDA	8	1	355	364	10,532	4,253	452	6,731	1,254
CAYMAN ISLANDS	52	0	2,107	2,159	4,553	1,949	214	2,818	328
HONG KONG	264	15	255	534	2,412	417	81	2,076	460
LEBANON	9	0	7	16	89	18	1	72	166
LIBERIA	0	0	11	11	10	10	0	0	0
MACAO	0	6	3	9	4	4	16	16	3
NETHERLAND ANTILLES	2	0	6	8	27	1	2	28	1
PANAMA	1	0	13	14	979	24	2	957	216
SINGAPORE	275	24	220	519	706	127	186	765	70
	<b>689</b>	<b>51</b>	<b>3,082</b>	<b>3,822</b>	<b>19,833</b>	<b>7,143</b>	<b>986</b>	<b>13,676</b>	<b>2,669</b>
<b>International &amp; Regional Organizations</b>									
AFRICAN REGIONAL	0	2	0	2	0	0	0	0	0
ASIAN REGIONAL	0	6	0	6	28	0	0	28	0
E. EUR REGIONAL	0	32	0	32	0	0	0	0	0
INTERNATIONAL	0	20	0	20	58	0	11	69	0
LATIN AMER. REGIONAL	0	8	0	8	82	0	0	82	1
MIDEAST REGIONAL	0	0	0	0	17	0	0	17	17
W. EUROPEAN REGIONAL	0	6,303	0	6,303	9	0	71	80	0
	<b>0</b>	<b>6,371</b>	<b>0</b>	<b>6,371</b>	<b>194</b>	<b>0</b>	<b>82</b>	<b>276</b>	<b>18</b>
<b>GRAND TOTALS</b>	<b>55,101</b>	<b>18,148</b>	<b>32,111</b>	<b>105,360</b>	<b>335,119</b>	<b>35,866</b>	<b>35,909</b>	<b>335,162</b>	<b>21,437</b>



Country Exposure Lending Survey /1: December 31, 2003

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
<b>G-10 and Switzerland</b>					
BELGIUM	7,015	2,098	9,113	1,027	10,140
CANADA	10,454	4,469	14,923	5,917	20,840
FRANCE	29,889	5,987	35,876	599	36,475
GERMANY	91,982	13,553	105,535	5,235	110,770
ITALY	28,276	7,002	35,278	3,000	38,278
JAPAN	25,818	2,525	28,343	2,349	30,692
LUXEMBOURG	8,224	5,454	13,678	200	13,878
NETHERLANDS	30,184	5,625	35,809	0	35,809
SWEDEN	5,822	1,001	6,823	376	7,199
SWITZERLAND	10,510	4,382	14,892	915	15,807
UNITED KINGDOM	37,741	7,251	44,992	0	44,992
	<b>285,915</b>	<b>59,347</b>	<b>345,262</b>	<b>19,618</b>	<b>364,880</b>
<b>Non G-10 Developed Countries</b>					
AUSTRALIA	8,194	3,054	11,248	5,026	16,274
AUSTRIA	3,432	1,009	4,441	7	4,448
DENMARK	4,356	758	5,114	65	5,179
FINLAND	2,328	680	3,008	48	3,056
GREECE	3,378	645	4,023	0	4,023
ICELAND	26	7	33	0	33
IRELAND	5,031	1,658	6,689	0	6,689
NEW ZEALAND	1,416	288	1,704	0	1,704
NORWAY	2,417	955	3,372	219	3,591
PORTUGAL	1,289	729	2,018	135	2,153
SOUTH AFRICA	1,704	686	2,390	0	2,390
SPAIN	10,999	2,433	13,432	3,107	16,539
TURKEY	1,188	5	1,193	218	1,411
OTHER NON G-10 DEV.	1,478	1,041	2,519	0	2,519
	<b>47,236</b>	<b>13,948</b>	<b>61,184</b>	<b>8,825</b>	<b>70,009</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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
<b>Eastern Europe</b>					
BULGARIA	110	0	110	0	110
CZECH REPUBLIC	265	125	390	122	512
HUNGARY	366	99	465	0	465
MACEDONIA	3	0	3	0	3
POLAND	945	183	1,128	24	1,152
ROMANIA	318	0	318	0	318
RUSSIA	3,288	1	3,289	692	3,981
SERBIA & MONTENEGRO	60	0	60	0	60
SLOVAKIA	149	33	182	22	204
OTHER E. EUROPE	478	28	506	109	615
	<b>5,982</b>	<b>469</b>	<b>6,451</b>	<b>969</b>	<b>7,420</b>
<b>Latin America and the Caribbean</b>					
ARGENTINA	1,433	117	1,550	100	1,650
BOLIVIA	46	0	46	0	46
BRAZIL	7,000	662	7,662	2,162	9,824
CHILE	1,441	310	1,751	1,258	3,009
COLOMBIA	917	38	955	211	1,166
COSTA RICA	221	1	222	19	241
DOMINICAN REPUBLIC	141	6	147	27	174
ECUADOR	189	0	189	0	189
EL SALVADOR	397	3	400	103	503
GUATEMALA	313	2	315	56	371
HONDURAS	82	1	83	0	83
JAMAICA	172	6	178	48	226
MEXICO	15,735	466	16,201	1,051	17,252
NICARAGUA	28	0	28	0	28
PARAGUAY	4	0	4	0	4
PERU	749	57	806	296	1,102
TRINIDAD & TOBAGO	97	139	236	3	239
URUGUAY	113	1	114	0	114
VENEZUELA	1,207	12	1,219	0	1,219
OTHER LAT. AM. & CAR.	856	254	1,110	4	1,114
	<b>31,141</b>	<b>2,075</b>	<b>33,216</b>	<b>5,338</b>	<b>38,554</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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)
	<b>Cross-Border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)</b>	<b>Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees</b>	<b>Adjusted Cross-border Claims Including Derivative Products</b>	<b>Net Local Country Claims /2</b>	<b>Transfer Risk Claims</b>
<b>Asia</b>					
CHINA - MAINLAND	1,561	403	1,964	68	2,032
CHINA - TAIWAN	2,808	98	2,906	1,915	4,821
INDIA	4,264	137	4,401	2,191	6,592
INDONESIA	456	67	523	0	523
IRAQ	0	0	0	0	0
ISRAEL	546	253	799	152	951
JORDAN	32	31	63	0	63
KOREA	6,035	574	6,609	1,871	8,480
KUWAIT	295	77	372	0	372
MALAYSIA	1,065	199	1,264	708	1,972
OMAN	27	0	27	5	32
PAKISTAN	17	0	17	70	87
PHILIPPINES	1,064	35	1,099	23	1,122
QATAR	111	28	139	0	139
SAUDI ARABIA	956	380	1,336	0	1,336
SRI LANKA	25	0	25	29	54
THAILAND	438	114	552	1,076	1,628
UNITED ARAB EMIRATES	119	224	343	0	343
OTHER ASIA	94	1	95	13	108
	<b>19,913</b>	<b>2,621</b>	<b>22,534</b>	<b>8,121</b>	<b>30,655</b>
<b>Africa</b>					
ALGERIA	72	0	72	55	127
CAMEROON	8	0	8	4	12
CONGO (KINSHASA)	1	0	1	0	1
EGYPT	81	5	86	0	86
ETHIOPIA	8	0	8	0	8
GABON	2	0	2	0	2
GHANA	22	15	37	0	37
IVORY COAST	28	7	35	0	35
KENYA	49	0	49	0	49
MALAWI	5	0	5	0	5
MOROCCO	190	8	198	4	202

Country Exposure Lending Survey /1: December 31, 2003

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
NIGERIA	137	0	137	0	137
SENEGAL	14	0	14	0	14
TUNISIA	28	5	33	0	33
ZAMBIA	1	0	1	0	1
ZIMBABWE	0	0	0	0	0
OTHER AFRICA	27	24	51	0	51
	<b>673</b>	<b>64</b>	<b>737</b>	<b>63</b>	<b>800</b>
<b>Banking Centers</b>					
BAHAMAS	181	106	287	0	287
BAHRAIN	208	73	281	0	281
BERMUDA	2,039	321	2,360	0	2,360
CAYMAN ISLANDS	4,640	2,095	6,735	1,500	8,235
HONG KONG	3,583	328	3,911	0	3,911
LEBANON	7	7	14	0	14
LIBERIA	26	11	37	0	37
MACAO	17	4	21	84	105
NETHERLANDS ANTILLES	952	8	960	0	960
PANAMA	243	7	250	0	250
SINGAPORE	1,553	453	2,006	0	2,006
	<b>13,449</b>	<b>3,413</b>	<b>16,862</b>	<b>1,584</b>	<b>18,446</b>
<b>International &amp; Regional Organizations</b>					
AFRICAN REGIONAL	11	0	11	0	11
ASIAN REGIONAL	167	0	167	0	167
E. EUROPEAN REGIONAL	0	32	32	0	32
INTERNATIONAL	1,055	7	1,062	0	1,062
LATIN AMER. REGIONAL	256	2	258	0	258
MIDEAST REGIONAL	0	0	0	0	0
W. EUROPEAN REGIONAL	1,371	6,300	7,671	19	7,690
	<b>2,860</b>	<b>6,341</b>	<b>9,201</b>	<b>19</b>	<b>9,220</b>
<b>GRAND TOTALS</b>	<b>407,169</b>	<b>88,278</b>	<b>495,447</b>	<b>44,537</b>	<b>539,984</b>

## Country Exposure Lending Survey /1: December 31, 2003

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			
<b>G-10 and Switzerland</b>										
BELGIUM	6,478	1,909	155	576	3,838	594	1,173	1,410	7,015	1,970
CANADA	10,897	1,321	0	1,961	7,615	308	1,285	1,246	10,454	3,362
FRANCE	25,010	1,073	65	4,478	19,394	1,342	4,569	4,584	29,889	9,768
GERMANY	43,176	2,900	50	587	39,639	31,290	16,278	4,775	91,982	19,357
ITALY	20,587	533	0	220	19,834	836	6,018	1,588	28,276	8,969
JAPAN	30,287	1,026	4	13,024	16,233	993	3,072	5,520	25,818	10,506
LUXEMBOURG	8,615	357	0	1,138	7,120	83	188	833	8,224	4,337
NETHERLANDS	27,497	1,910	92	1,088	24,407	872	901	4,004	30,184	13,114
SWEDEN	3,938	61	40	194	3,643	332	1,381	466	5,822	1,873
SWITZERLAND	9,782	2,476	0	883	6,423	1,775	114	2,198	10,510	1,232
UNITED KINGDOM	77,989	33,960	1,082	13,883	29,064	882	2,527	5,268	37,741	6,680
	<b>264,256</b>	<b>47,526</b>	<b>1,488</b>	<b>38,032</b>	<b>177,210</b>	<b>39,307</b>	<b>37,506</b>	<b>31,892</b>	<b>285,915</b>	<b>81,168</b>
<b>Non G-10 Developed Countries</b>										
AUSTRALIA	6,865	811	16	1,226	4,812	375	1,636	1,371	8,194	2,131
AUSTRIA	2,594	198	71	45	2,280	139	893	120	3,432	829
DENMARK	3,891	122	16	58	3,695	141	265	255	4,356	2,527
FINLAND	1,809	12	0	35	1,762	0	90	476	2,328	1,184
GREECE	3,241	12	0	413	2,816	3	470	89	3,378	1,393
ICELAND	26	0	0	0	26	0	0	0	26	2
IRELAND	5,727	1,032	0	349	4,346	44	88	553	5,031	2,135
NEW ZEALAND	789	220	0	206	363	35	531	487	1,416	136
NORWAY	7,955	750	5,060	85	2,060	58	40	259	2,417	993
PORTUGAL	1,275	114	0	127	1,034	41	173	41	1,289	806
SOUTH AFRICA	1,403	18	0	98	1,287	5	265	147	1,704	701
SPAIN	8,576	61	0	610	7,905	728	1,044	1,322	10,999	5,638
TURKEY	1,407	2	101	487	817	11	231	129	1,188	523
OTHER NON G-10 DEV.	1,092	64	4	308	716	0	2	760	1,478	254
	<b>46,650</b>	<b>3,416</b>	<b>5,268</b>	<b>4,047</b>	<b>33,919</b>	<b>1,580</b>	<b>5,728</b>	<b>6,009</b>	<b>47,236</b>	<b>19,252</b>

Country Exposure Lending Survey /1: December 31, 2003

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			
<b>Eastern Europe</b>										
BULGARIA	126	38	0	12	76	0	20	14	110	56
CZECH REPUBLIC	347	0	0	107	240	9	0	16	265	28
HUNGARY	335	1	0	0	334	0	30	2	366	148
MACEDONIA	3	0	0	0	3	0	0	0	3	3
POLAND	1,058	9	0	177	872	2	63	8	945	751
ROMANIA	428	2	62	77	287	0	28	3	318	98
RUSSIA	3,573	47	642	755	2,129	4	544	611	3,288	999
SERBIA & MONTENEGRO	60	0	0	0	60	0	0	0	60	57
SLOVAKIA	159	5	0	10	144	0	5	0	149	26
OTHER E. EUROPE	557	41	1	106	409	8	48	13	478	129
	<b>6,646</b>	<b>143</b>	<b>705</b>	<b>1,244</b>	<b>4,554</b>	<b>23</b>	<b>738</b>	<b>667</b>	<b>5,982</b>	<b>2,295</b>
<b>Latin America and the Caribbean</b>										
ARGENTINA	1,862	20	17	586	1,239	1	111	82	1,433	554
BOLIVIA	114	11	0	57	46	0	0	0	46	0
BRAZIL	5,722	125	0	287	5,310	14	1,241	435	7,000	1,761
CHILE	1,784	0	0	585	1,199	3	115	124	1,441	324
COLOMBIA	888	0	19	73	796	0	73	48	917	169
COSTA RICA	244	0	0	30	214	0	7	0	221	0
DOMINICAN REPUBLIC	148	0	5	39	104	0	31	6	141	1
ECUADOR	91	0	0	30	61	0	15	113	189	3
EL SALVADOR	517	0	0	150	367	0	27	3	397	20
GUATEMALA	417	0	0	121	296	0	12	5	313	0
HONDURAS	92	0	0	10	82	0	0	0	82	0
JAMAICA	184	0	0	14	170	0	2	0	172	6
MEXICO	17,727	303	2,405	1,532	13,487	0	1,545	703	15,735	3,557
NICARAGUA	42	0	0	14	28	0	0	0	28	1
PARAGUAY	22	0	0	18	4	0	0	0	4	0
PERU	768	0	0	129	639	0	62	48	749	514
TRINIDAD & TOBAGO	142	0	0	48	94	3	0	0	97	5
URUGUAY	186	0	37	55	94	0	15	4	113	32
VENEZUELA	1,307	0	176	299	832	0	131	244	1,207	182
OTHER LAT. AM. & CAR	1,771	13	0	1,098	660	0	0	196	856	269
	<b>34,028</b>	<b>472</b>	<b>2,659</b>	<b>5,175</b>	<b>25,722</b>	<b>21</b>	<b>3,387</b>	<b>2,011</b>	<b>31,141</b>	<b>7,398</b>

Country Exposure Lending Survey /1: December 31, 2003

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		
<b>Asia</b>										
CHINA-MAINLAND	2,336	178	15	1,004	1,139	14	9	399	1,561	448
CHINA-TAIWAN	6,959	271	4,414	170	2,104	11	0	693	2,808	1,638
INDIA	4,264	80	0	360	3,824	300	0	140	4,264	1,980
INDONESIA	1,352	18	27	889	418	1	0	37	456	171
IRAQ	0	0	0	0	0	0	0	0	0	0
ISRAEL	286	16	25	33	212	2	78	254	546	98
JORDAN	36	2	0	2	32	0	0	0	32	0
KOREA	6,681	1,076	520	172	4,913	137	281	704	6,035	1,591
KUWAIT	396	0	0	128	268	2	0	25	295	0
MALAYSIA	1,203	5	266	146	786	47	87	145	1,065	621
OMAN	53	0	14	12	27	0	0	0	27	0
PAKISTAN	11	0	0	2	9	3	5	0	17	0
PHILIPPINES	1,244	89	56	314	785	2	229	48	1,064	266
QATAR	86	0	0	0	86	0	12	13	111	12
SAUDI ARABIA	1,116	1	3	196	916	21	1	18	956	0
SRI LANKA	25	0	0	0	25	0	0	0	25	0
THAILAND	1,061	9	472	204	376	44	0	18	438	328
UNITED ARAB EMIRATES	450	9	63	259	119	0	0	0	119	0
OTHER ASIA	173	48	0	58	67	1	0	26	94	18
	<b>27,732</b>	<b>1,802</b>	<b>5,875</b>	<b>3,949</b>	<b>16,106</b>	<b>585</b>	<b>702</b>	<b>2,520</b>	<b>19,913</b>	<b>7,171</b>
<b>Africa</b>										
ALGERIA	139	1	6	72	60	0	0	12	72	36
CAMEROON	18	0	0	10	8	0	0	0	8	0
CONGO (KINSHASA)	1	0	0	0	1	0	0	0	1	0
EGYPT	75	7	0	3	65	0	16	0	81	1
ETHIOPIA	43	33	0	2	8	0	0	0	8	0
GABON	2	0	0	0	2	0	0	0	2	0
GHANA	44	22	0	0	22	0	0	0	22	0
IVORY COAST	75	0	0	49	26	0	2	0	28	26
KENYA	158	6	21	84	47	1	0	1	49	0
MALAWI	5	0	0	0	5	0	0	0	5	1
MOROCCO	210	0	0	20	190	0	0	0	190	60

Country Exposure Lending Survey /1: December 31, 2003

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		
NIGERIA	164	2	0	61	101	0	18	18	137	0
SENEGAL	23	0	9	0	14	0	0	0	14	0
TUNISIA	31	0	0	5	26	0	2	0	28	2
ZAMBIA	1	0	0	0	1	0	0	0	1	0
ZIMBABWE	1	0	0	1	0	0	0	0	0	0
OTHER AFRICA	160	23	24	86	27	0	0	0	27	2
	<b>1,150</b>	<b>94</b>	<b>60</b>	<b>393</b>	<b>603</b>	<b>1</b>	<b>38</b>	<b>31</b>	<b>673</b>	<b>128</b>
<b>Banking Centers</b>										
BAHAMAS	1,134	64	3	924	143	0	0	38	181	23
BAHRAIN	471	129	26	111	205	3	0	0	208	1
BERMUDA	3,842	0	82	2,338	1,422	0	0	617	2,039	680
CAYMAN ISLANDS	28,851	1,604	5,035	18,781	3,431	5	16	1,188	4,640	4,924
HONG KONG	4,397	695	35	1,388	2,279	435	5	864	3,583	1,614
LEBANON	21	1	0	16	4	0	2	1	7	0
LIBERIA	19	0	0	14	5	0	0	21	26	5
MACAO	19	4	0	3	12	0	0	5	17	0
NETHERLAND ANTILLES	1,054	0	0	209	845	0	0	107	952	739
PANAMA	281	8	0	133	140	3	44	56	243	41
SINGAPORE	1,616	289	0	388	939	156	0	458	1,553	383
	<b>41,705</b>	<b>2,794</b>	<b>5,181</b>	<b>24,305</b>	<b>9,425</b>	<b>602</b>	<b>67</b>	<b>3,355</b>	<b>13,449</b>	<b>8,410</b>
<b>International &amp; Regional Organizations</b>										
AFRICAN REGIONAL	9	0	0	0	9	0	2	0	11	8
ASIAN REGIONAL	127	0	0	0	127	0	40	0	167	53
E. EUR REGIONAL	0	0	0	0	0	0	0	0	0	0
INTERNATIONAL	109	0	0	0	109	0	942	4	1,055	556
LATIN AMER. REGIONAL	61	0	0	0	61	0	190	5	256	47
MIDEAST REGIONAL	0	0	0	0	0	0	0	0	0	0
W. EUROPEAN REGIONAL	266	0	0	0	266	0	1,074	31	1,371	51
	<b>572</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>572</b>	<b>0</b>	<b>2,248</b>	<b>40</b>	<b>2,860</b>	<b>715</b>
<b>GRAND TOTALS</b>	<b>422,739</b>	<b>56,247</b>	<b>21,236</b>	<b>77,145</b>	<b>268,111</b>	<b>42,119</b>	<b>50,414</b>	<b>46,525</b>	<b>407,169</b>	<b>126,537</b>



## Country Exposure Lending Survey /1: December 31, 2003

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		
<b>G-10 and Switzerland</b>									
BELGIUM	6,478	3,011	1,981	1,486	5,470	319	689	4,247	4,454
CANADA	10,897	2,248	2,320	6,329	7,451	1,639	1,807	14,006	9,118
FRANCE	25,010	6,064	5,657	13,289	17,068	4,079	3,863	1,643	1,178
GERMANY	43,176	15,639	18,878	8,659	26,857	6,920	9,399	21,911	18,332
ITALY	20,587	3,415	13,715	3,457	13,638	3,530	3,419	5,892	2,900
JAPAN	30,287	1,352	10,615	18,320	19,990	4,363	5,934	42,170	61,345
LUXEMBOURG	8,615	1,650	618	6,347	4,335	3,717	563	493	3,739
NETHERLANDS	27,497	6,562	5,090	15,845	13,751	6,293	7,453	143	1,817
SWEDEN	3,938	741	1,092	2,105	2,654	676	608	496	120
SWITZERLAND	9,782	6,559	628	2,595	8,363	850	569	2,338	1,563
UNITED KINGDOM	77,989	38,467	2,143	37,379	70,622	3,446	3,921	56,606	137,141
	<b>264,256</b>	<b>85,708</b>	<b>62,737</b>	<b>115,811</b>	<b>190,199</b>	<b>35,832</b>	<b>38,225</b>	<b>149,945</b>	<b>241,707</b>
<b>Non G-10 Developed Countries</b>									
AUSTRALIA	6,865	2,919	264	3,682	5,146	829	890	21,676	16,908
AUSTRIA	2,594	711	798	1,085	1,703	137	754	29	22
DENMARK	3,891	1,782	217	1,892	2,465	1,181	245	143	78
FINLAND	1,809	40	197	1,572	881	773	155	58	10
GREECE	3,241	77	2,056	1,108	2,739	322	180	2,693	3,440
ICELAND	26	13	13	0	10	6	10	0	0
IRELAND	5,727	2,557	63	3,107	4,113	728	886	394	4,280
NEW ZEALAND	789	320	81	388	537	107	145	1,076	1,187
NORWAY	7,955	1,401	5,430	1,124	7,017	439	499	256	37
PORTUGAL	1,275	230	485	560	794	164	317	715	580
SOUTH AFRICA	1,403	308	474	621	737	370	296	2,593	5,359
SPAIN	8,576	2,062	2,827	3,687	4,482	3,468	626	5,634	2,554
TURKEY	1,407	65	672	670	1,039	273	95	925	707
OTHER NON G-10 DEV.	1,092	121	207	764	960	12	120	0	0
	<b>46,650</b>	<b>12,606</b>	<b>13,784</b>	<b>20,260</b>	<b>32,623</b>	<b>8,809</b>	<b>5,218</b>	<b>36,192</b>	<b>35,162</b>

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		
<b>Eastern Europe</b>									
BULGARIA	126	38	70	18	68	16	42	60	74
CZECH REPUBLIC	347	3	107	237	185	129	33	1,929	1,807
HUNGARY	335	17	145	173	143	172	20	1,251	1,289
MACEDONIA	3	0	3	0	1	0	2	0	0
POLAND	1,058	46	767	245	499	423	136	5,643	6,811
ROMANIA	428	4	196	228	137	165	126	447	455
RUSSIA	3,573	122	2,093	1,358	1,759	1,477	337	1,773	1,081
SERBIA & MONTENEGRO	60	0	60	0	3	57	0	0	0
SLOVAKIA	159	5	35	119	24	64	71	717	695
OTHER E. EUROPE	557	164	213	180	326	155	76	277	168
	<b>6,646</b>	<b>399</b>	<b>3,689</b>	<b>2,558</b>	<b>3,145</b>	<b>2,658</b>	<b>843</b>	<b>12,097</b>	<b>12,380</b>
<b>Latin America and the Caribbean</b>									
ARGENTINA	1,862	142	108	1,612	1,153	572	137	2,058	2,286
BOLIVIA	114	11	0	103	104	10	0	99	113
BRAZIL	5,722	705	884	4,133	2,944	1,804	974	6,634	4,712
CHILE	1,784	190	460	1,134	897	570	317	3,692	2,463
COLOMBIA	888	71	217	600	587	267	34	976	765
COSTA RICA	244	6	5	233	192	49	3	74	55
DOMINICAN REPUBLIC	148	5	17	126	93	46	9	173	146
ECUADOR	91	1	22	68	70	9	12	141	149
EL SALVADOR	517	62	97	358	222	227	68	210	107
GUATEMALA	417	20	1	396	385	19	13	189	133
HONDURAS	92	8	0	84	91	1	0	43	50
JAMAICA	184	35	39	110	68	91	25	199	151
MEXICO	17,727	2,296	5,879	9,552	8,245	7,453	2,029	42,305	41,468
NICARAGUA	42	0	1	41	42	0	0	0	0
PARAGUAY	22	0	0	22	22	0	0	192	252
PERU	768	4	533	231	128	88	552	704	408
TRINIDAD & TOBAGO	142	29	51	62	121	0	21	403	400
URUGUAY	186	0	113	73	138	38	10	226	230
VENEZUELA	1,307	46	521	740	576	407	324	455	499
OTHER LAT. AM. & CAR	1,771	15	46	1,710	1,443	160	168	92	150
	<b>34,028</b>	<b>3,646</b>	<b>8,994</b>	<b>21,388</b>	<b>17,521</b>	<b>11,811</b>	<b>4,696</b>	<b>58,865</b>	<b>54,537</b>

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		
<b>Asia</b>									
CHINA-MAINLAND	2,336	574	297	1,465	1,791	276	269	2,104	2,720
CHINA-TAIWAN	6,959	348	4,428	2,183	5,643	442	874	10,475	12,154
INDIA	4,264	502	480	3,282	2,615	1,547	102	8,302	6,111
INDONESIA	1,352	51	69	1,232	1,122	139	91	1,352	2,662
IRAQ	0	0	0	0	0	0	0	0	0
ISRAEL	286	23	79	184	202	70	14	680	528
JORDAN	36	2	3	31	10	24	2	161	274
KOREA	6,681	2,901	1,141	2,639	5,888	684	109	9,773	8,829
KUWAIT	396	115	0	281	361	19	16	0	0
MALAYSIA	1,203	85	634	484	858	105	240	8,181	7,480
OMAN	53	26	14	13	14	14	25	12	7
PAKISTAN	11	2	0	9	9	2	0	1,040	970
PHILIPPINES	1,244	131	337	776	630	373	241	2,568	3,257
QATAR	86	11	20	55	37	5	44	0	0
SAUDI ARABIA	1,116	167	3	946	498	31	587	0	0
SRI LANKA	25	2	22	1	3	2	20	186	157
THAILAND	1,061	23	473	565	898	44	119	3,362	2,286
UNITED ARAB EMIRATES	450	37	63	350	276	168	6	1,046	1,337
OTHER ASIA	173	66	29	78	115	21	37	474	2,089
	<b>27,732</b>	<b>5,066</b>	<b>8,092</b>	<b>14,574</b>	<b>20,970</b>	<b>3,966</b>	<b>2,796</b>	<b>49,716</b>	<b>50,861</b>
<b>Africa</b>									
ALGERIA	139	3	60	76	59	18	62	526	471
CAMEROON	18	0	0	18	0	12	6	106	102
CONGO (KINSHASA)	1	1	0	0	1	0	0	6	6
EGYPT	75	42	1	32	30	43	2	650	807
ETHIOPIA	43	41	0	2	0	43	0	0	0
GABON	2	0	0	2	2	0	0	55	64
GHANA	44	44	0	0	0	44	0	0	0
IVORY COAST	75	0	26	49	53	0	22	153	180
KENYA	158	18	21	119	128	30	0	245	322

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	5	0	0	5	4	1	0	0	0
MOROCCO	210	6	150	54	92	0	118	115	111
NIGERIA	164	56	6	102	136	2	26	332	488
SENEGAL	23	0	21	2	20	3	0	116	135
TUNISIA	31	1	25	5	3	15	13	182	278
ZAMBIA	1	1	0	0	1	0	0	56	93
ZIMBABWE	1	0	0	1	0	1	0	0	0
OTHER AFRICA	160	38	31	91	79	45	36	158	278
	<b>1,150</b>	<b>251</b>	<b>341</b>	<b>558</b>	<b>608</b>	<b>257</b>	<b>285</b>	<b>2,700</b>	<b>3,335</b>
<b>Banking Centers</b>									
BAHAMAS	1,134	64	3	1,067	1,054	70	10	251	20,499
BAHRAIN	471	287	43	141	328	25	118	248	667
BERMUDA	3,842	123	87	3,632	3,258	487	97	0	24
CAYMAN ISLANDS	28,851	1,717	5,037	22,097	26,931	740	1,180	1,506	13,080
HONG KONG	4,397	1,034	122	3,241	2,811	568	1,018	13,459	27,665
LEBANON	21	3	1	17	6	2	13	98	114
LIBERIA	19	0	0	19	19	0	0	0	0
MACAO	19	4	0	15	19	0	0	92	106
NETHERLAND ANTILLES	1,054	36	10	1,008	448	110	496	116	175
PANAMA	281	24	37	220	173	57	51	416	532
SINGAPORE	1,616	404	169	1,043	999	236	381	13,597	27,945
	<b>41,705</b>	<b>3,696</b>	<b>5,509</b>	<b>32,500</b>	<b>36,046</b>	<b>2,295</b>	<b>3,364</b>	<b>29,783</b>	<b>90,807</b>
<b>International &amp; Regional Organizations</b>									
AFRICAN REGIONAL	9	0	9	0	9	0	0	0	0
ASIAN REGIONAL	127	0	127	0	53	0	74	0	0
E. EUR REGIONAL	0	0	0	0	0	0	0	0	0
INTERNATIONAL	109	0	109	0	72	20	17	0	0
LATIN AMER. REGIONAL	61	0	61	0	61	0	0	0	0
MIDEAST REGIONAL	0	0	0	0	0	0	0	0	0
W. EUROPEAN REGIONAL	266	0	266	0	253	13	0	19	0
	<b>572</b>	<b>0</b>	<b>572</b>	<b>0</b>	<b>448</b>	<b>33</b>	<b>91</b>	<b>19</b>	<b>0</b>
<b>GRAND TOTALS</b>	<b>422,739</b>	<b>111,372</b>	<b>103,718</b>	<b>207,649</b>	<b>301,560</b>	<b>65,661</b>	<b>55,518</b>	<b>339,317</b>	<b>488,789</b>

## Country Exposure Lending Survey /1: December 31, 2003

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						
<b>G-10 and Switzerland</b>									
BELGIUM	797	778	523	2,098	1,482	37	569	2,014	103
CANADA	2,369	548	1,552	4,469	6,391	1,213	2,352	7,530	97
FRANCE	4,201	630	1,156	5,987	30,297	575	2,598	32,320	86
GERMANY	11,522	1,153	878	13,553	49,251	2,265	4,255	51,241	25
ITALY	1,872	3,712	1,418	7,002	13,837	1,088	917	13,666	40
JAPAN	1,132	650	743	2,525	15,419	1,760	1,879	15,538	233
LUXEMBOURG	837	8	4,609	5,454	2,122	492	459	2,089	2
NETHERLANDS	3,588	62	1,975	5,625	17,240	1,699	1,694	17,235	339
SWEDEN	553	204	244	1,001	5,926	342	329	5,913	4
SWITZERLAND	3,047	620	715	4,382	12,365	4,071	2,268	10,562	291
UNITED KINGDOM	3,436	63	3,752	7,251	61,416	3,599	9,429	67,246	230
	<b>33,354</b>	<b>8,428</b>	<b>17,565</b>	<b>59,347</b>	<b>215,746</b>	<b>17,141</b>	<b>26,749</b>	<b>225,354</b>	<b>1,450</b>
<b>Non G-10 Developed Countries</b>									
AUSTRALIA	1,185	191	1,678	3,054	4,340	546	626	4,420	14
AUSTRIA	387	334	288	1,009	649	118	222	753	0
DENMARK	540	66	152	758	1,571	5	229	1,795	2
FINLAND	77	279	324	680	3,580	80	80	3,580	0
GREECE	255	205	185	645	1,479	4	1	1,476	7
ICELAND	7	0	0	7	26	0	0	26	0
IRELAND	625	28	1,005	1,658	2,520	311	105	2,314	2
NEW ZEALAND	190	6	92	288	288	25	20	283	0
NORWAY	536	141	278	955	2,276	13	488	2,751	0
PORTUGAL	447	174	108	729	1,913	205	26	1,734	3
SOUTH AFRICA	459	11	216	686	618	35	88	671	58
SPAIN	444	802	1,187	2,433	10,048	1,329	264	8,983	51
TURKEY	2	0	3	5	1,056	132	0	924	110
OTHER NON G-10 DEV.	27	209	805	1,041	490	263	81	308	5
	<b>5,181</b>	<b>2,446</b>	<b>6,321</b>	<b>13,948</b>	<b>30,854</b>	<b>3,066</b>	<b>2,230</b>	<b>30,018</b>	<b>252</b>

Country Exposure Lending Survey /1: December 31, 2003

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						
<b>Eastern Europe</b>									
BULGARIA	0	0	0	0	393	1	0	392	7
CZECH REPUBLIC	51	43	31	125	167	24	0	143	8
HUNGARY	96	0	3	99	321	24	0	297	1
MACEDONIA	0	0	0	0	0	0	0	0	0
POLAND	89	0	94	183	936	26	3	913	0
ROMANIA	0	0	0	0	225	14	0	211	51
RUSSIA	0	0	1	1	1,573	211	0	1,362	80
SERBIA & MONTENEGRO	0	0	0	0	0	0	0	0	0
SLOVAKIA	7	5	21	33	157	0	0	157	0
OTHER E. EUROPE	22	1	5	28	666	138	0	528	169
	<b>265</b>	<b>49</b>	<b>155</b>	<b>469</b>	<b>4,438</b>	<b>438</b>	<b>3</b>	<b>4,003</b>	<b>316</b>
<b>Latin America and the Caribbean</b>									
ARGENTINA	35	0	82	117	246	32	11	225	12
BOLIVIA	0	0	0	0	45	17	0	28	3
BRAZIL	130	4	528	662	3,174	1,057	185	2,302	91
CHILE	127	52	131	310	456	18	2	440	92
COLOMBIA	0	1	37	38	606	9	0	597	26
COSTA RICA	0	0	1	1	121	74	1	48	144
DOMINICAN REPUBLIC	0	0	6	6	11	6	0	5	3
ECUADOR	0	0	0	0	162	144	0	18	76
EL SALVADOR	0	0	3	3	75	22	6	59	23
GUATEMALA	0	0	2	2	76	3	2	75	198
HONDURAS	1	0	0	1	30	15	0	15	22
JAMAICA	2	0	4	6	21	9	0	12	2
MEXICO	51	17	398	466	5,120	1,283	197	4,034	1,844
NICARAGUA	0	0	0	0	4	4	0	0	2
PARAGUAY	0	0	0	0	2	0	0	2	2
PERU	0	0	57	57	187	3	0	184	22
TRINIDAD & TOBAGO	0	118	21	139	5	0	4	9	8
URUGUAY	0	0	1	1	92	51	1	42	13
VENEZUELA	0	2	10	12	798	89	18	727	3
OTHER LAT. AM. & CAR	15	0	239	254	849	839	292	302	118
	<b>361</b>	<b>194</b>	<b>1,520</b>	<b>2,075</b>	<b>12,080</b>	<b>3,675</b>	<b>719</b>	<b>9,124</b>	<b>2,704</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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					
<b>Asia</b>									
CHINA-MAINLAND	261	121	21	403	1,119	285	57	891	278
CHINA-TAIWAN	63	2	33	98	669	359	212	522	48
INDIA	46	1	90	137	470	168	138	440	633
INDONESIA	5	0	62	67	282	243	32	71	109
IRAQ	0	0	0	0	2,000	0	0	2,000	0
ISRAEL	249	0	4	253	149	15	280	414	9
JORDAN	25	0	6	31	35	1	4	38	30
KOREA	304	41	229	574	3,876	97	122	3,901	921
KUWAIT	41	9	27	77	164	5	7	166	122
MALAYSIA	20	169	10	199	979	82	16	913	34
OMAN	0	0	0	0	10	0	4	14	10
PAKISTAN	0	0	0	0	122	39	0	83	85
PHILIPPINES	11	3	21	35	1,307	51	20	1,276	158
QATAR	2	22	4	28	87	0	0	87	5
SAUDI ARABIA	113	163	104	380	466	61	47	452	145
SRI LANKA	0	0	0	0	96	37	0	59	32
THAILAND	10	12	92	114	473	47	6	432	276
UNITED ARAB EMIRATES	44	23	157	224	71	1	60	130	33
OTHER ASIA	0	0	1	1	105	27	0	78	93
	<b>1,194</b>	<b>566</b>	<b>861</b>	<b>2,621</b>	<b>12,480</b>	<b>1,518</b>	<b>1,005</b>	<b>11,967</b>	<b>3,021</b>
<b>Africa</b>									
ALGERIA	0	0	0	0	132	20	0	112	98
CAMEROON	0	0	0	0	2	1	0	1	0
CONGO (KINSHASA)	0	0	0	0	0	0	0	0	0
EGYPT	4	0	1	5	147	1	10	156	57
ETHIOPIA	0	0	0	0	21	9	0	12	20
GABON	0	0	0	0	7	2	0	5	0
GHANA	0	0	15	15	24	13	0	11	17
IVORY COAST	0	7	0	7	1	1	0	0	0
KENYA	0	0	0	0	44	15	0	29	28
MALAWI	0	0	0	0	9	2	0	7	8

**Country Exposure Lending Survey /1: December 31, 2003**

**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					
	MOROCCO	0	0	8					
NIGERIA	0	0	0	0	327	112	0	215	192
SENEGAL	0	0	0	0	20	9	0	11	6
TUNISIA	0	1	4	5	50	0	0	50	9
ZAMBIA	0	0	0	0	0	0	0	0	0
ZIMBABWE	0	0	0	0	0	0	0	0	0
OTHER AFRICA	7	0	17	24	34	19	1	16	30
	<b>11</b>	<b>8</b>	<b>45</b>	<b>64</b>	<b>880</b>	<b>204</b>	<b>11</b>	<b>687</b>	<b>474</b>
<b>Banking Centers</b>									
BAHAMAS	1	0	105	106	289	191	8	106	9
BAHRAIN	72	1	0	73	150	114	15	51	80
BERMUDA	8	1	312	321	6,451	2,493	401	4,359	256
CAYMAN ISLANDS	2	0	2,093	2,095	3,720	1,348	197	2,569	23
HONG KONG	202	15	111	328	2,047	322	31	1,756	282
LEBANON	0	0	7	7	13	6	0	7	11
LIBERIA	0	0	11	11	0	0	0	0	0
MACAO	0	1	3	4	4	4	16	16	3
NETHERLAND ANTILLES	2	0	6	8	25	1	0	24	1
PANAMA	0	0	7	7	905	19	1	887	82
SINGAPORE	230	23	200	453	675	111	172	736	10
	<b>517</b>	<b>41</b>	<b>2,855</b>	<b>3,413</b>	<b>14,279</b>	<b>4,609</b>	<b>841</b>	<b>10,511</b>	<b>757</b>
<b>International &amp; Regional Organizations</b>									
AFRICAN REGIONAL	0	0	0	0	0	0	0	0	0
ASIAN REGIONAL	0	0	0	0	28	0	0	28	0
E. EUR REGIONAL	0	32	0	32	0	0	0	0	0
INTERNATIONAL	0	7	0	7	58	0	11	69	0
LATIN AMER. REGIONAL	0	2	0	2	16	0	0	16	0
MIDEAST REGIONAL	0	0	0	0	17	0	0	17	17
W. EUROPEAN REGIONAL	0	6,300	0	6,300	9	0	71	80	0
	<b>0</b>	<b>6,341</b>	<b>0</b>	<b>6,341</b>	<b>128</b>	<b>0</b>	<b>82</b>	<b>210</b>	<b>17</b>
<b>GRAND TOTALS</b>	<b>40,883</b>	<b>18,073</b>	<b>29,322</b>	<b>88,278</b>	<b>290,885</b>	<b>30,651</b>	<b>31,640</b>	<b>291,874</b>	<b>8,991</b>



## Country Exposure Lending Survey /1: December 31, 2003

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
<b>G-10 and Switzerland</b>					
BELGIUM	2,081	183	2,264	2	2,266
CANADA	3,515	1,220	4,735	7,805	12,540
FRANCE	2,878	2,108	4,986	0	4,986
GERMANY	12,368	1,862	14,230	5	14,235
ITALY	908	521	1,429	0	1,429
JAPAN	955	598	1,553	1,490	3,043
LUXEMBOURG	69	23	92	0	92
NETHERLANDS	4,912	1,015	5,927	0	5,927
SWEDEN	1,447	137	1,584	0	1,584
SWITZERLAND	2,509	1,533	4,042	0	4,042
UNITED KINGDOM	11,586	3,037	14,623	846	15,469
	<b>43,228</b>	<b>12,237</b>	<b>55,465</b>	<b>10,148</b>	<b>65,613</b>
<b>Non G-10 Developed Countries</b>					
AUSTRALIA	1,777	716	2,493	0	2,493
AUSTRIA	2,403	64	2,467	0	2,467
DENMARK	5,422	72	5,494	0	5,494
FINLAND	158	262	420	0	420
GREECE	187	6	193	0	193
ICELAND	26	0	26	0	26
IRELAND	1,587	183	1,770	0	1,770
NEW ZEALAND	80	86	166	0	166
NORWAY	169	9	178	0	178
PORTUGAL	128	18	146	0	146
SOUTH AFRICA	190	30	220	0	220
SPAIN	546	106	652	0	652
TURKEY	649	2	651	0	651
OTHER NON G-10 DEV.	237	10	247	0	247
	<b>13,559</b>	<b>1,564</b>	<b>15,123</b>	<b>0</b>	<b>15,123</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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
<b>Eastern Europe</b>					
BULGARIA	3	0	3	0	3
CZECH REPUBLIC	16	0	16	0	16
HUNGARY	15	0	15	0	15
POLAND	23	10	33	0	33
RUSSIA	62	1	63	0	63
OTHER E. EUROPE	113	7	120	0	120
	<b>232</b>	<b>18</b>	<b>250</b>	<b>0</b>	<b>250</b>
<b>Latin America and the Caribbean</b>					
ARGENTINA	905	11	916	0	916
BOLIVIA	6	0	6	0	6
BRAZIL	2,861	37	2,898	1,764	4,662
CHILE	1,163	13	1,176	221	1,397
COLOMBIA	223	0	223	27	250
COSTA RICA	158	0	158	0	158
DOMINICAN REPUBLIC	59	0	59	0	59
ECUADOR	53	0	53	0	53
EL SALVADOR	161	0	161	0	161
GUATEMALA	128	0	128	0	128
HONDURAS	48	0	48	0	48
JAMAICA	10	0	10	0	10
MEXICO	1,887	46	1,933	98	2,031
NICARAGUA	1	0	1	0	1
PARAGUAY	0	0	0	0	0
PERU	159	1	160	5	165
TRINIDAD & TOBAGO	26	0	26	0	26
URUGUAY	45	0	45	0	45
VENEZUELA	154	0	154	0	154
OTHER LAT. AM. & CAR.	311	22	333	0	333
	<b>8,358</b>	<b>130</b>	<b>8,488</b>	<b>2,115</b>	<b>10,603</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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	
<b>Asia</b>					
CHINA-MAINLAND	314	18	332	0	332
CHINA-TAIWAN	155	52	207	78	285
INDIA	534	1	535	0	535
INDONESIA	91	0	91	0	91
IRAN	3	0	3	0	3
IRAQ	23	0	23	0	23
ISRAEL	383	32	415	0	415
JORDAN	17	0	17	0	17
KOREA	1,418	0	1,418	16	1,434
KUWAIT	101	37	138	0	138
MALAYSIA	225	1	226	0	226
OMAN	33	1	34	0	34
PAKISTAN	1	0	1	0	1
PHILIPPINES	453	9	462	0	462
QATAR	31	0	31	0	31
SAUDI ARABIA	338	12	350	0	350
SRI LANKA	0	0	0	0	0
THAILAND	64	3	67	0	67
UNITED ARAB EMIRATES	211	8	219	0	219
OTHER ASIA	22	0	22	0	22
	<b>4,417</b>	<b>174</b>	<b>4,591</b>	<b>94</b>	<b>4,685</b>
<b>Africa</b>					
ALGERIA	6	0	6	0	6
EGYPT	131	2	133	0	133
GHANA	0	0	0	0	0
MOROCCO	20	0	20	0	20
SUDAN	0	15	15	0	15
TUNISIA	4	0	4	0	4
OTHER AFRICA	12	0	12	0	12
	<b>173</b>	<b>17</b>	<b>190</b>	<b>0</b>	<b>190</b>

Country Exposure Lending Survey /1: December 31, 2003

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
<b>Banking Centers</b>					
BAHAMAS	101	0	101	0	101
BAHRAIN	51	9	60	0	60
BERMUDA	501	25	526	0	526
CAYMAN ISLANDS	326	61	387	0	387
HONG KONG	992	189	1,181	54	1,235
LEBANON	45	9	54	0	54
LIBERIA	3	0	3	0	3
MACAO	1	5	6	0	6
NETHERLANDS ANTILLES	7	0	7	0	7
PANAMA	188	7	195	133	328
SINGAPORE	186	64	250	22	272
	<b>2,401</b>	<b>369</b>	<b>2,770</b>	<b>209</b>	<b>2,979</b>
<b>International &amp; Regional Organizations</b>					
AFRICAN REGIONAL	0	2	2	0	2
ASIAN REGIONAL	0	6	6	0	6
INTERNATIONAL	0	12	12	0	12
LATIN AMER. REGIONAL	0	6	6	0	6
W. EUROPEAN REGIONAL	283	3	286	0	286
	<b>283</b>	<b>29</b>	<b>312</b>	<b>0</b>	<b>312</b>
<b>GRAND TOTALS</b>	<b>72,651</b>	<b>14,538</b>	<b>87,189</b>	<b>12,566</b>	<b>99,755</b>

## Country Exposure Lending Survey /1: December 31, 2003

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 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			
<b>G-10 and Switzerland</b>										
BELGIUM	2,061	0	126	53	1,882	174	25	0	2,081	10
CANADA	3,136	54	0	628	2,454	729	93	239	3,515	10
FRANCE	2,493	0	455	133	1,905	703	145	125	2,878	20
GERMANY	9,341	138	177	402	8,624	3,522	23	199	12,368	101
ITALY	519	1	0	0	518	355	0	35	908	16
JAPAN	1,934	1,263	0	150	521	384	1	49	955	1
LUXEMBOURG	164	3	0	95	66	0	0	3	69	0
NETHERLANDS	4,662	8	246	286	4,122	749	0	41	4,912	23
SWEDEN	1,859	356	254	58	1,191	120	127	9	1,447	30
SWITZERLAND	1,596	48	0	212	1,336	775	0	398	2,509	0
UNITED KINGDOM	14,545	4,561	0	252	9,732	1,392	1	461	11,586	10
	<b>42,310</b>	<b>6,432</b>	<b>1,258</b>	<b>2,269</b>	<b>32,351</b>	<b>8,903</b>	<b>415</b>	<b>1,559</b>	<b>43,228</b>	<b>221</b>
<b>Non G-10 Developed Countries</b>										
AUSTRALIA	2,146	143	134	190	1,679	63	35	0	1,777	0
AUSTRIA	2,871	0	583	62	2,226	165	12	0	2,403	0
DENMARK	5,417	13	0	46	5,358	50	0	14	5,422	20
FINLAND	58	0	0	0	58	100	0	0	158	0
GREECE	236	9	0	41	186	0	0	1	187	0
ICELAND	26	0	0	0	26	0	0	0	26	0
IRELAND	1,425	0	0	0	1,425	159	0	3	1,587	0
NEW ZEALAND	59	4	0	0	55	25	0	0	80	26
NORWAY	169	0	0	0	169	0	0	0	169	0
PORTUGAL	118	0	15	0	103	25	0	0	128	0
SOUTH AFRICA	228	0	0	52	176	14	0	0	190	0
SPAIN	631	130	0	2	499	44	0	3	546	0
TURKEY	582	30	0	1	551	98	0	0	649	0
OTHER NON G-10 DEV.	217	53	0	0	164	0	0	73	237	0
	<b>14,183</b>	<b>382</b>	<b>732</b>	<b>394</b>	<b>12,675</b>	<b>743</b>	<b>47</b>	<b>94</b>	<b>13,559</b>	<b>46</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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			
<b>Eastern Europe</b>										
BULGARIA	11	8	0	0	3	0	0	0	3	0
CZECH REPUBLIC	30	0	0	14	16	0	0	0	16	0
HUNGARY	15	0	0	0	15	0	0	0	15	0
POLAND	60	0	0	37	23	0	0	0	23	0
RUSSIA	80	22	0	0	58	0	0	4	62	0
OTHER E. EUROPE	189	56	0	27	106	7	0	0	113	0
	<b>385</b>	<b>86</b>	<b>0</b>	<b>78</b>	<b>221</b>	<b>7</b>	<b>0</b>	<b>4</b>	<b>232</b>	<b>0</b>
<b>Latin America and the Caribbean</b>										
ARGENTINA	1,058	14	0	154	890	14	0	1	905	0
BOLIVIA	7	0	0	1	6	0	0	0	6	0
BRAZIL	3,339	5	0	607	2,727	134	0	0	2,861	0
CHILE	1,187	41	0	2	1,144	0	0	19	1,163	0
COLOMBIA	250	3	0	24	223	0	0	0	223	7
COSTA RICA	159	0	0	1	158	0	0	0	158	0
DOMINICAN REPUBLIC	64	0	0	5	59	0	0	0	59	0
ECUADOR	67	0	0	14	53	0	0	0	53	0
EL SALVADOR	161	0	0	0	161	0	0	0	161	0
GUATEMALA	136	0	0	8	128	0	0	0	128	0
HONDURAS	48	0	0	0	48	0	0	0	48	0
JAMAICA	10	0	0	0	10	0	0	0	10	0
MEXICO	1,878	0	3	88	1,787	6	0	94	1,887	215
NICARAGUA	1	0	0	0	1	0	0	0	1	0
PARAGUAY	0	0	0	0	0	0	0	0	0	0
PERU	244	20	0	65	159	0	0	0	159	0
TRINIDAD & TOBAGO	26	0	0	0	26	0	0	0	26	0
URUGUAY	70	0	0	26	44	0	0	1	45	0
VENEZUELA	210	0	49	7	154	0	0	0	154	0
OTHER LAT. AM. & CAR.	339	1	0	40	298	0	0	13	311	0
	<b>9,254</b>	<b>84</b>	<b>52</b>	<b>1,042</b>	<b>8,076</b>	<b>154</b>	<b>0</b>	<b>128</b>	<b>8,358</b>	<b>222</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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			
<b>Asia</b>										
CHINA-MAINLAND	333	0	0	24	309	3	0	2	314	0
CHINA-TAIWAN	274	156	0	54	64	64	0	27	155	1
INDIA	520	43	0	1	476	50	0	8	534	0
INDONESIA	90	18	0	0	72	0	0	19	91	0
IRAN	9	0	0	6	3	0	0	0	3	0
IRAQ	23	0	0	0	23	0	0	0	23	0
ISRAEL	375	0	0	0	375	0	0	8	383	0
JORDAN	50	38	0	0	12	5	0	0	17	0
KOREA	1,475	5	0	57	1,413	5	0	0	1,418	0
KUWAIT	86	0	0	0	86	15	0	0	101	0
MALAYSIA	223	1	0	0	222	0	0	3	225	79
OMAN	33	0	0	0	33	0	0	0	33	0
PAKISTAN	2	1	0	0	1	0	0	0	1	0
PHILIPPINES	792	224	117	0	451	1	0	1	453	2
QATAR	26	0	0	0	26	5	0	0	31	0
SAUDI ARABIA	313	0	0	0	313	25	0	0	338	0
SRI LANKA	0	0	0	0	0	0	0	0	0	0
THAILAND	67	3	0	0	64	0	0	0	64	0
UNITED ARAB EMIRATES	184	0	0	20	164	33	0	14	211	0
OTHER ASIA	27	5	0	1	21	0	0	1	22	0
	<b>4,902</b>	<b>494</b>	<b>117</b>	<b>163</b>	<b>4,128</b>	<b>206</b>	<b>0</b>	<b>83</b>	<b>4,417</b>	<b>82</b>
<b>Africa</b>										
ALGERIA	6	0	0	0	6	0	0	0	6	0
EGYPT	135	4	0	0	131	0	0	0	131	0
GHANA	0	0	0	0	0	0	0	0	0	0
MOROCCO	20	0	0	0	20	0	0	0	20	0
SUDAN	0	0	0	0	0	0	0	0	0	0
TUNISIA	4	0	0	0	4	0	0	0	4	0
OTHER AFRICA	12	0	0	0	12	0	0	0	12	0
	<b>177</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>173</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>173</b>	<b>0</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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			
<b>Banking Centers</b>										
BAHAMAS	112	1	0	10	101	0	0	0	101	0
BAHRAIN	144	93	0	1	50	1	0	0	51	0
BERMUDA	412	0	0	1	411	0	0	90	501	0
CAYMAN ISLANDS	1,010	280	0	508	222	0	0	104	326	0
HONG KONG	1,474	510	115	162	687	109	0	196	992	0
LEBANON	97	49	1	6	41	0	0	4	45	0
LIBERIA	77	0	0	77	0	0	0	3	3	0
MACAO	1	0	0	0	1	0	0	0	1	0
NETHERLANDS ANTILLES	64	0	0	57	7	0	0	0	7	0
PANAMA	335	19	0	130	186	0	0	2	188	0
SINGAPORE	527	314	0	43	170	4	0	12	186	68
	<b>4,253</b>	<b>1,266</b>	<b>116</b>	<b>995</b>	<b>1,876</b>	<b>114</b>	<b>0</b>	<b>411</b>	<b>2,401</b>	<b>68</b>
<b>International &amp; Regional Organizations</b>										
AFRICAN REGIONAL	0	0	0	0	0	0	0	0	0	0
ASIAN REGIONAL	0	0	0	0	0	0	0	0	0	0
INTERNATIONAL	0	0	0	0	0	0	0	0	0	0
LATIN AMER. REGIONAL	0	0	0	0	0	0	0	0	0	0
W. EUROPEAN REGIONAL	0	0	0	0	0	0	283	0	283	0
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>283</b>	<b>0</b>	<b>283</b>	<b>0</b>
<b>GRAND TOTALS</b>	<b>75,464</b>	<b>8,748</b>	<b>2,275</b>	<b>4,941</b>	<b>59,500</b>	<b>10,127</b>	<b>745</b>	<b>2,279</b>	<b>72,651</b>	<b>639</b>



## Country Exposure Lending Survey /1: December 31, 2003

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
<b>G-10 and Switzerland</b>									
BELGIUM	2,061	1,245	627	189	1,437	0	624	2	0
CANADA	3,136	568	358	2,210	1,524	671	941	25,164	17,359
FRANCE	2,493	1,135	776	582	1,295	101	1,097	0	0
GERMANY	9,341	3,323	4,977	1,041	2,241	1,382	5,718	494	813
ITALY	519	481	0	38	518	1	0	0	0
JAPAN	1,934	1,646	0	288	1,783	5	146	1,818	328
LUXEMBOURG	164	25	0	139	70	13	81	21	217
NETHERLANDS	4,662	1,054	1,525	2,083	2,604	120	1,938	0	0
SWEDEN	1,859	655	1,094	110	657	529	673	0	0
SWITZERLAND	1,596	279	821	496	332	91	1,173	0	0
UNITED KINGDOM	14,545	11,002	1,705	1,838	10,081	1,362	3,102	6,801	6,785
	<b>42,310</b>	<b>21,413</b>	<b>11,883</b>	<b>9,014</b>	<b>22,542</b>	<b>4,275</b>	<b>15,493</b>	<b>34,300</b>	<b>25,502</b>
<b>Non G-10 Developed Countries</b>									
AUSTRALIA	2,146	195	1,228	723	212	6	1,928	2,749	3,267
AUSTRIA	2,871	620	1,896	355	620	3	2,248	0	0
DENMARK	5,417	350	0	5,067	389	1,132	3,896	0	0
FINLAND	58	32	0	26	57	0	1	0	0
GREECE	236	49	0	187	199	0	37	0	0
ICELAND	26	20	0	6	20	6	0	0	0
IRELAND	1,425	1,087	152	186	1,271	1	153	0	0
NEW ZEALAND	59	7	0	52	15	17	27	0	0
NORWAY	169	77	68	24	83	0	86	0	0
PORTUGAL	118	77	29	12	89	0	29	0	0
SOUTH AFRICA	228	80	65	83	152	24	52	0	0
SPAIN	631	559	0	72	608	13	10	0	0
TURKEY	582	568	0	14	556	26	0	0	0
OTHER NON G-10 DEV.	217	57	0	160	59	0	158	0	0
	<b>14,183</b>	<b>3,778</b>	<b>3,438</b>	<b>6,967</b>	<b>4,330</b>	<b>1,228</b>	<b>8,625</b>	<b>2,749</b>	<b>3,267</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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
<b>Eastern Europe</b>									
BULGARIA	11	11	0	0	11	0	0	0	0
CZECH REPUBLIC	30	16	0	14	30	0	0	0	0
HUNGARY	15	15	0	0	15	0	0	0	0
POLAND	60	22	0	38	54	6	0	0	0
RUSSIA	80	79	0	1	72	8	0	0	0
OTHER E. EUROPE	189	156	0	33	119	30	40	0	0
	<b>385</b>	<b>299</b>	<b>0</b>	<b>86</b>	<b>301</b>	<b>44</b>	<b>40</b>	<b>0</b>	<b>0</b>
<b>Latin America and the Caribbean</b>									
ARGENTINA	1,058	41	1	1,016	717	258	83	1,380	1,447
BOLIVIA	7	6	0	1	7	0	0	0	0
BRAZIL	3,339	927	134	2,278	2,285	1,003	51	5,201	3,437
CHILE	1,187	725	24	438	922	240	25	1,362	1,141
COLOMBIA	250	168	0	82	228	20	2	116	89
COSTA RICA	159	116	0	43	155	4	0	0	0
DOMINICAN REPUBLIC	64	44	9	11	62	2	0	0	0
ECUADOR	67	41	3	23	62	5	0	0	0
EL SALVADOR	161	153	0	8	139	22	0	0	0
GUATEMALA	136	79	0	57	116	20	0	0	0
HONDURAS	48	33	0	15	45	3	0	0	0
JAMAICA	10	10	0	0	10	0	0	0	0
MEXICO	1,878	97	344	1,437	834	743	301	590	492
NICARAGUA	1	1	0	0	1	0	0	0	0
PARAGUAY	0	0	0	0	0	0	0	0	0
PERU	244	81	2	161	145	96	3	297	292
TRINIDAD & TOBAGO	26	25	0	1	19	0	7	0	0
URUGUAY	70	23	0	47	41	27	2	368	526
VENEZUELA	210	4	168	38	36	6	168	0	0
OTHER LAT. AM. & CAR.	339	172	0	167	239	30	70	0	0
	<b>9,254</b>	<b>2,746</b>	<b>685</b>	<b>5,823</b>	<b>6,063</b>	<b>2,479</b>	<b>712</b>	<b>9,314</b>	<b>7,424</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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
<b>Asia</b>									
CHINA-MAINLAND	333	291	0	42	294	14	25	0	0
CHINA-TAIWAN	274	200	0	74	210	9	55	99	24
INDIA	520	474	0	46	490	2	28	0	0
INDONESIA	90	79	0	11	71	19	0	0	0
IRAN	9	0	0	9	6	3	0	0	0
IRAQ	23	3	20	0	23	0	0	0	0
ISRAEL	375	32	320	23	108	226	41	0	0
JORDAN	50	50	0	0	34	16	0	0	0
KOREA	1,475	1,020	5	450	1,310	108	57	383	461
KUWAIT	86	61	0	25	76	10	0	0	0
MALAYSIA	223	132	0	91	146	6	71	0	0
OMAN	33	33	0	0	33	0	0	0	0
PAKISTAN	2	1	0	1	1	1	0	0	0
PHILIPPINES	792	660	123	9	609	62	121	0	0
QATAR	26	26	0	0	26	0	0	0	0
SAUDI ARABIA	313	253	57	3	312	1	0	0	0
SRI LANKA	0	0	0	0	0	0	0	0	0
THAILAND	67	51	0	16	41	11	15	0	0
UNITED ARAB EMIRATES	184	151	0	33	176	8	0	0	0
OTHER ASIA	27	6	0	21	4	4	19	0	0
	<b>4,902</b>	<b>3,523</b>	<b>525</b>	<b>854</b>	<b>3,970</b>	<b>500</b>	<b>432</b>	<b>482</b>	<b>485</b>
<b>Africa</b>									
ALGERIA	6	3	0	3	3	0	3	0	0
EGYPT	135	105	0	30	103	8	24	0	0
GHANA	0	0	0	0	0	0	0	0	0
MOROCCO	20	11	8	1	13	1	6	0	0
SUDAN	0	0	0	0	0	0	0	0	0
TUNISIA	4	4	0	0	4	0	0	0	0
OTHER AFRICA	12	12	0	0	12	0	0	0	0
	<b>177</b>	<b>135</b>	<b>8</b>	<b>34</b>	<b>135</b>	<b>9</b>	<b>33</b>	<b>0</b>	<b>0</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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
<b>Banking Centers</b>									
BAHAMAS	112	91	0	21	112	0	0	0	8
BAHRAIN	144	135	0	9	126	18	0	0	0
BERMUDA	412	1	7	404	64	60	288	0	0
CAYMAN ISLANDS	1,010	301	0	709	801	46	163	0	0
HONG KONG	1,474	845	115	514	762	140	572	248	393
LEBANON	97	85	5	7	51	46	0	0	0
LIBERIA	77	0	0	77	28	49	0	0	0
MACAO	1	0	0	1	1	0	0	0	0
NETHERLANDS ANTILLES	64	0	0	64	7	0	57	0	0
PANAMA	335	152	12	171	160	44	131	1,251	1,159
SINGAPORE	527	446	0	81	468	28	31	26	192
	<b>4,253</b>	<b>2,056</b>	<b>139</b>	<b>2,058</b>	<b>2,580</b>	<b>431</b>	<b>1,242</b>	<b>1,525</b>	<b>1,752</b>
<b>International &amp; Regional Organizations</b>									
AFRICAN REGIONAL	0	0	0	0	0	0	0	0	0
ASIAN REGIONAL	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>GRAND TOTALS</b>	<b>75,464</b>	<b>33,950</b>	<b>16,678</b>	<b>24,836</b>	<b>39,921</b>	<b>8,966</b>	<b>26,577</b>	<b>48,370</b>	<b>38,430</b>

## Country Exposure Lending Survey /1: December 31, 2003

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						
<b>G-10 and Switzerland</b>									
BELGIUM	181	0	2	183	210	17	52	245	19
CANADA	896	2	322	1,220	3,575	423	276	3,428	112
FRANCE	2,090	0	18	2,108	671	10	260	921	370
GERMANY	1,828	0	34	1,862	1,046	0	497	1,543	35
ITALY	510	0	11	521	178	0	6	184	5
JAPAN	548	0	50	598	182	0	110	292	153
LUXEMBOURG	22	0	1	23	109	19	1	91	2
NETHERLANDS	1,006	0	9	1,015	809	25	71	855	263
SWEDEN	136	0	1	137	195	20	77	252	21
SWITZERLAND	1,181	0	352	1,533	609	35	295	869	64
UNITED KINGDOM	2,454	16	567	3,037	2,740	897	382	2,225	863
	<b>10,852</b>	<b>18</b>	<b>1,367</b>	<b>12,237</b>	<b>10,324</b>	<b>1,446</b>	<b>2,027</b>	<b>10,905</b>	<b>1,907</b>
<b>Non G-10 Developed Countries</b>									
AUSTRALIA	530	0	186	716	173	0	21	194	16
AUSTRIA	64	0	0	64	11	0	7	18	10
DENMARK	70	2	0	72	7	1	3	9	1
FINLAND	260	0	2	262	30	0	0	30	0
GREECE	5	0	1	6	96	1	1	96	130
ICELAND	0	0	0	0	2	0	0	2	5
IRELAND	42	0	141	183	168	5	23	186	14
NEW ZEALAND	68	0	18	86	7	0	0	7	0
NORWAY	6	0	3	9	30	0	0	30	0
PORTUGAL	18	0	0	18	5	0	3	8	36
SOUTH AFRICA	24	0	6	30	31	0	31	62	25
SPAIN	101	1	4	106	32	2	1	31	19
TURKEY	2	0	0	2	139	1	7	145	498
OTHER NON G-10 DEV.	1	0	9	10	28	13	0	15	61
	<b>1,191</b>	<b>3</b>	<b>370</b>	<b>1,564</b>	<b>759</b>	<b>23</b>	<b>97</b>	<b>833</b>	<b>815</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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						
<b>Eastern Europe</b>									
BULGARIA	0	0	0	0	0	0	0	0	3
CZECH REPUBLIC	0	0	0	0	0	0	0	0	0
HUNGARY	0	0	0	0	8	0	0	8	0
POLAND	0	0	10	10	7	7	0	0	0
RUSSIA	1	0	0	1	49	12	0	37	64
OTHER E. EUROPE	6	0	1	7	20	6	1	15	109
	<b>7</b>	<b>0</b>	<b>11</b>	<b>18</b>	<b>84</b>	<b>25</b>	<b>1</b>	<b>60</b>	<b>176</b>
<b>Latin America and the Caribbean</b>									
ARGENTINA	11	0	0	11	171	43	0	128	226
BOLIVIA	0	0	0	0	3	0	0	3	3
BRAZIL	14	0	23	37	87	29	0	58	621
CHILE	1	0	12	13	120	5	1	116	273
COLOMBIA	0	0	0	0	69	9	0	60	50
COSTA RICA	0	0	0	0	31	0	0	31	30
DOMINICAN REPUBLIC	0	0	0	0	46	0	0	46	65
ECUADOR	0	0	0	0	69	0	0	69	101
EL SALVADOR	0	0	0	0	51	0	0	51	46
GUATEMALA	0	0	0	0	43	0	0	43	29
HONDURAS	0	0	0	0	8	0	0	8	21
JAMAICA	0	0	0	0	13	1	0	12	15
MEXICO	21	2	23	46	348	99	0	249	308
NICARAGUA	0	0	0	0	0	0	0	0	0
PARAGUAY	0	0	0	0	2	0	0	2	2
PERU	1	0	0	1	59	1	0	58	127
TRINIDAD & TOBAGO	0	0	0	0	40	0	0	40	21
URUGUAY	0	0	0	0	6	1	0	5	2
VENEZUELA	0	0	0	0	20	0	0	20	15
OTHER LAT. AM. & CAR.	0	0	22	22	458	253	5	210	71
	<b>48</b>	<b>2</b>	<b>80</b>	<b>130</b>	<b>1,644</b>	<b>441</b>	<b>6</b>	<b>1,209</b>	<b>2,026</b>

Country Exposure Lending Survey /1: December 31, 2003

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						
<b>Asia</b>									
CHINA-MAINLAND	13	4	1	18	74	0	2	76	333
CHINA-TAIWAN	43	3	6	52	37	0	18	55	34
INDIA	1	0	0	1	144	4	1	141	564
INDONESIA	0	0	0	0	51	1	0	50	100
IRAN	0	0	0	0	0	0	0	0	0
IRAQ	0	0	0	0	0	0	0	0	0
ISRAEL	32	0	0	32	26	0	28	54	45
JORDAN	0	0	0	0	24	9	6	21	62
KOREA	0	0	0	0	60	19	6	47	947
KUWAIT	1	0	36	37	64	0	17	81	57
MALAYSIA	0	0	1	1	10	1	4	13	19
OMAN	0	0	1	1	0	0	0	0	0
PAKISTAN	0	0	0	0	0	0	0	0	1
PHILIPPINES	9	0	0	9	33	0	0	33	436
QATAR	0	0	0	0	1	0	0	1	1
SAUDI ARABIA	9	0	3	12	93	1	0	92	75
SRI LANKA	0	0	0	0	3	0	0	3	3
THAILAND	1	0	2	3	29	0	0	29	51
UNITED ARAB EMIRATES	1	1	6	8	55	5	2	52	61
OTHER ASIA	0	0	0	0	75	22	0	53	30
	<b>110</b>	<b>8</b>	<b>56</b>	<b>174</b>	<b>779</b>	<b>62</b>	<b>84</b>	<b>801</b>	<b>2,819</b>
<b>Africa</b>									
ALGERIA	0	0	0	0	2	2	0	0	0
EGYPT	2	0	0	2	56	7	17	66	84
GHANA	0	0	0	0	10	0	4	14	0
MOROCCO	0	0	0	0	1	0	0	1	12
SUDAN	0	0	15	15	0	0	0	0	0
TUNISIA	0	0	0	0	9	0	0	9	3
OTHER AFRICA	0	0	0	0	0	0	0	0	0
	<b>2</b>	<b>0</b>	<b>15</b>	<b>17</b>	<b>78</b>	<b>9</b>	<b>21</b>	<b>90</b>	<b>99</b>

Country Exposure Lending Survey /1: December 31, 2003

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						
<b>Banking Centers</b>									
BAHAMAS	0	0	0	0	43	12	0	31	10
BAHRAIN	5	4	0	9	16	5	9	20	34
BERMUDA	0	0	25	25	2,488	806	14	1,696	886
CAYMAN ISLANDS	50	0	11	61	617	417	3	203	236
HONG KONG	46	0	143	189	181	7	14	188	88
LEBANON	9	0	0	9	72	11	0	61	147
LIBERIA	0	0	0	0	10	10	0	0	0
MACAO	0	5	0	5	0	0	0	0	0
NETHERLANDS ANTILLES	0	0	0	0	0	0	0	0	0
PANAMA	1	0	6	7	45	0	0	45	67
SINGAPORE	44	0	20	64	6	2	7	11	30
	<b>155</b>	<b>9</b>	<b>205</b>	<b>369</b>	<b>3,478</b>	<b>1,270</b>	<b>47</b>	<b>2,255</b>	<b>1,498</b>
<b>International &amp; Regional Organizations</b>									
AFRICAN REGIONAL	0	2	0	2	0	0	0	0	0
ASIAN REGIONAL	0	6	0	6	0	0	0	0	0
INTERNATIONAL	0	12	0	12	0	0	0	0	0
LATIN AMER. REGIONAL	0	6	0	6	66	0	0	66	0
W. EUROPEAN REGIONAL	0	3	0	3	0	0	0	0	0
	<b>0</b>	<b>29</b>	<b>0</b>	<b>29</b>	<b>66</b>	<b>0</b>	<b>0</b>	<b>66</b>	<b>0</b>
<b>GRAND TOTALS</b>	<b>12,365</b>	<b>69</b>	<b>2,104</b>	<b>14,538</b>	<b>17,212</b>	<b>3,276</b>	<b>2,283</b>	<b>16,219</b>	<b>9,340</b>



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
<b>G-10 and Switzerland</b>					
BELGIUM	1,634	26	1,660	1	1,661
CANADA	6,424	499	6,923	1,168	8,091
FRANCE	3,245	287	3,532	192	3,724
GERMANY	5,312	258	5,570	7	5,577
ITALY	1,105	12	1,117	2	1,119
JAPAN	1,186	6	1,192	12	1,204
LUXEMBOURG	239	0	239	23	262
NETHERLANDS	3,784	202	3,986	0	3,986
SWEDEN	957	7	964	12	976
SWITZERLAND	1,440	292	1,732	3	1,735
UNITED KINGDOM	5,303	721	6,024	4,850	10,874
	<b>30,629</b>	<b>2,310</b>	<b>32,939</b>	<b>6,270</b>	<b>39,209</b>
<b>Non G-10 Developed Countries</b>					
AUSTRALIA	669	79	748	13	761
AUSTRIA	1,003	1	1,004	0	1,004
DENMARK	619	18	637	2	639
FINLAND	172	0	172	2	174
GREECE	32	0	32	0	32
ICELAND	61	0	61	0	61
IRELAND	790	23	813	492	1,305
NEW ZEALAND	102	15	117	15	132
NORWAY	450	5	455	5	460
PORTUGAL	627	0	627	0	627
SOUTH AFRICA	59	0	59	0	59
SPAIN	1,520	0	1,520	1	1,521
TURKEY	175	0	175	0	175
OTHER NON G-10 DEV.	27	5	32	0	32
	<b>6,306</b>	<b>146</b>	<b>6,452</b>	<b>530</b>	<b>6,982</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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
<b>Eastern Europe</b>					
BULGARIA	6	0	6	0	6
CZECH REPUBLIC	9	0	9	0	9
HUNGARY	10	0	10	0	10
POLAND	19	0	19	0	19
ROMANIA	1	0	1	0	1
RUSSIA	71	0	71	0	71
OTHER E. EUROPE	154	0	154	0	154
	<b>270</b>	<b>0</b>	<b>270</b>	<b>0</b>	<b>270</b>
<b>Latin America and the Caribbean</b>					
ARGENTINA	164	0	164	0	164
BOLIVIA	1	0	1	0	1
BRAZIL	1,339	1	1,340	0	1,340
CHILE	265	0	265	0	265
COLOMBIA	95	0	95	0	95
COSTA RICA	164	0	164	0	164
DOMINICAN REPUBLIC	169	0	169	0	169
ECUADOR	90	0	90	0	90
EL SALVADOR	156	0	156	0	156
GUATEMALA	161	0	161	0	161
HONDURAS	17	0	17	0	17
JAMAICA	25	0	25	0	25
MEXICO	1,661	3	1,664	232	1,896
NICARAGUA	17	0	17	0	17
PARAGUAY	8	0	8	0	8
PERU	60	0	60	0	60
TRINIDAD & TOBAGO	59	0	59	4	63
URUGUAY	111	0	111	2	113
VENEZUELA	147	0	147	0	147
OTHER LAT. AM. & CAR.	74	1	75	81	156
	<b>4,783</b>	<b>5</b>	<b>4,788</b>	<b>319</b>	<b>5,107</b>

Country Exposure Lending Survey /1: December 31, 2003

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
<b>Asia</b>					
CHINA-MAINLAND	46	0	46	0	46
CHINA-TAIWAN	179	0	179	8	187
INDIA	310	0	310	0	310
INDONESIA	6	2	8	0	8
ISRAEL	650	0	650	0	650
KOREA	683	26	709	256	965
KUWAIT	22	0	22	0	22
MALAYSIA	33	0	33	2	35
OMAN	43	0	43	0	43
PAKISTAN	0	0	0	0	0
PHILIPPINES	127	0	127	0	127
QATAR	0	0	0	0	0
SAUDI ARABIA	30	0	30	0	30
SRI LANKA	1	0	1	0	1
SYRIA	0	5	5	0	5
THAILAND	26	0	26	0	26
UNITED ARAB EMIRATES	2	0	2	0	2
OTHER ASIA	5	3	8	4	12
	<b>2,163</b>	<b>36</b>	<b>2,199</b>	<b>270</b>	<b>2,469</b>
<b>Africa</b>					
ALGERIA	10	0	10	0	10
CAMEROON	1	0	1	0	1
EGYPT	9	0	9	0	9
GHANA	1	0	1	0	1
IVORY COAST	1	0	1	0	1
KENYA	3	0	3	0	3
NIGERIA	3	0	3	0	3
OTHER AFRICA	54	6	60	0	60
	<b>82</b>	<b>6</b>	<b>88</b>	<b>0</b>	<b>88</b>

**Country Exposure Lending Survey /1: December 31, 2003**

**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
<b>Banking Centers</b>					
BAHAMAS	37	0	37	0	37
BAHRAIN	14	0	14	0	14
BERMUDA	91	18	109	0	109
CAYMAN ISLANDS	116	3	119	0	119
HONG KONG	475	17	492	4	496
LEBANON	5	0	5	0	5
LIBERIA	10	0	10	0	10
NETHERLANDS ANTILLES	11	0	11	77	88
PANAMA	88	0	88	22	110
SINGAPORE	496	2	498	4	502
	<b>1,343</b>	<b>40</b>	<b>1,383</b>	<b>107</b>	<b>1,490</b>
<b>International &amp; Regional Organizations</b>					
INTERNATIONAL	91	1	92	0	92
LATIN AMER. REGIONAL	9	0	9	0	9
	<b>100</b>	<b>1</b>	<b>101</b>	<b>0</b>	<b>101</b>
<b>GRAND TOTALS</b>	<b>45,676</b>	<b>2,544</b>	<b>48,220</b>	<b>7,496</b>	<b>55,716</b>

## Country Exposure Lending Survey /1: December 31, 2003

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:				
	Public	All Others		Public	All Others					
	Banks /5	Sector	All Others	Banks /7	Sector	All Others				
<b>G-10 and Switzerland</b>										
BELGIUM	1,302	47	0	0	1,255	369	0	10	1,634	0
CANADA	5,427	99	0	332	4,996	1,169	1	258	6,424	0
FRANCE	2,569	74	43	12	2,440	743	0	62	3,245	0
GERMANY	3,387	137	0	237	3,013	2,173	0	126	5,312	9
ITALY	646	6	0	1	639	427	0	39	1,105	0
JAPAN	990	595	0	16	379	402	0	405	1,186	0
LUXEMBOURG	88	7	0	0	81	103	0	55	239	0
NETHERLANDS	3,894	2	0	819	3,073	641	0	70	3,784	0
SWEDEN	833	0	0	38	795	160	0	2	957	0
SWITZERLAND	910	0	0	119	791	596	0	53	1,440	0
UNITED KINGDOM	7,520	3,012	0	274	4,234	966	1	102	5,303	0
	<b>27,566</b>	<b>3,979</b>	<b>43</b>	<b>1,848</b>	<b>21,696</b>	<b>7,749</b>	<b>2</b>	<b>1,182</b>	<b>30,629</b>	<b>9</b>
<b>Non G-10 Developed Countries</b>										
AUSTRALIA	411	0	0	1	410	251	0	8	669	0
AUSTRIA	874	53	0	111	710	292	0	1	1,003	0
DENMARK	466	14	0	0	452	165	0	2	619	0
FINLAND	160	0	0	0	160	9	0	3	172	0
GREECE	32	0	0	0	32	0	0	0	32	0
ICELAND	61	0	0	0	61	0	0	0	61	8
IRELAND	967	267	0	2	698	88	0	4	790	0
NEW ZEALAND	171	2	0	72	97	5	0	0	102	0
NORWAY	352	0	17	85	250	200	0	0	450	0
PORTUGAL	386	2	0	1	383	244	0	0	627	0
SOUTH AFRICA	45	0	0	0	45	14	0	0	59	13
SPAIN	1,196	275	0	4	917	576	0	27	1,520	0
TURKEY	178	4	0	4	170	5	0	0	175	0
OTHER NON G-10 DEV.	27	0	0	0	27	0	0	0	27	0
	<b>5,326</b>	<b>617</b>	<b>17</b>	<b>280</b>	<b>4,412</b>	<b>1,849</b>	<b>0</b>	<b>45</b>	<b>6,306</b>	<b>21</b>

Country Exposure Lending Survey /1: December 31, 2003

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		
<b>Eastern Europe</b>										
BULGARIA	6	0	0	3	3	0	3	0	6	0
CZECH REPUBLIC	10	1	0	0	9	0	0	0	9	0
HUNGARY	12	2	0	1	9	0	0	1	10	2
POLAND	13	0	0	0	13	6	0	0	19	0
ROMANIA	1	0	0	0	1	0	0	0	1	1
RUSSIA	65	14	0	0	51	20	0	0	71	0
OTHER E. EUROPE	147	1	4	2	140	7	0	7	154	9
	<b>254</b>	<b>18</b>	<b>4</b>	<b>6</b>	<b>226</b>	<b>33</b>	<b>3</b>	<b>8</b>	<b>270</b>	<b>12</b>
<b>Latin America and the Caribbean</b>										
ARGENTINA	229	13	0	74	142	0	0	22	164	0
BOLIVIA	6	2	0	3	1	0	0	0	1	0
BRAZIL	1,590	61	5	239	1,285	43	2	9	1,339	0
CHILE	345	0	0	85	260	5	0	0	265	0
COLOMBIA	117	0	4	19	94	0	0	1	95	0
COSTA RICA	177	3	0	12	162	2	0	0	164	0
DOMINICAN REPUBLIC	301	32	51	62	156	6	0	7	169	0
ECUADOR	175	33	0	53	89	0	0	1	90	0
EL SALVADOR	177	11	0	10	156	0	0	0	156	0
GUATEMALA	174	5	0	11	158	0	0	3	161	0
HONDURAS	54	1	0	36	17	0	0	0	17	0
JAMAICA	137	5	0	107	25	0	0	0	25	0
MEXICO	1,853	10	1	376	1,466	36	2	157	1,661	0
NICARAGUA	20	2	1	0	17	0	0	0	17	0
PARAGUAY	23	0	0	15	8	0	0	0	8	0
PERU	90	0	0	30	60	0	0	0	60	0
TRINIDAD & TOBAGO	146	0	0	94	52	7	0	0	59	0
URUGUAY	301	38	85	69	109	0	0	2	111	0
VENEZUELA	476	1	121	218	136	1	2	8	147	0
OTHER LAT. AM. & CAR.	473	45	15	348	65	0	0	9	74	0
	<b>6,864</b>	<b>262</b>	<b>283</b>	<b>1,861</b>	<b>4,458</b>	<b>100</b>	<b>6</b>	<b>219</b>	<b>4,783</b>	<b>0</b>

Country Exposure Lending Survey /1: December 31, 2003

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		
<b>Asia</b>										
CHINA - MAINLAND	49	4	0	0	45	1	0	0	46	0
CHINA - TAIWAN	103	7	0	0	96	79	0	4	179	0
INDIA	186	8	0	1	177	133	0	0	310	0
INDONESIA	11	5	0	0	6	0	0	0	6	0
ISRAEL	475	0	15	19	441	50	40	119	650	42
KOREA	593	13	0	0	580	31	0	72	683	11
KUWAIT	16	0	0	0	16	6	0	0	22	0
MALAYSIA	40	7	0	0	33	0	0	0	33	0
OMAN	43	0	0	0	43	0	0	0	43	0
PAKISTAN	0	0	0	0	0	0	0	0	0	0
PHILIPPINES	170	41	0	4	125	0	0	2	127	0
QATAR	0	0	0	0	0	0	0	0	0	0
SAUDI ARABIA	30	0	0	0	30	0	0	0	30	0
SRI LANKA	1	0	0	0	1	0	0	0	1	0
SYRIA	0	0	0	0	0	0	0	0	0	0
THAILAND	23	3	0	10	10	16	0	0	26	0
UNITED ARAB EMIRATES	3	1	0	0	2	0	0	0	2	0
OTHER ASIA	19	2	0	14	3	2	0	0	5	0
	<b>1,762</b>	<b>91</b>	<b>15</b>	<b>48</b>	<b>1,608</b>	<b>318</b>	<b>40</b>	<b>197</b>	<b>2,163</b>	<b>53</b>
<b>Africa</b>										
ALGERIA	10	0	0	0	10	0	0	0	10	0
CAMEROON	2	0	0	1	1	0	0	0	1	0
EGYPT	15	5	0	1	9	0	0	0	9	0
GHANA	1	0	0	0	1	0	0	0	1	0
IVORY COAST	1	0	0	0	1	0	0	0	1	0
KENYA	3	0	0	0	3	0	0	0	3	0
NIGERIA	3	0	0	1	2	0	1	0	3	0
OTHER AFRICA	55	1	0	6	48	0	6	0	54	0
	<b>90</b>	<b>6</b>	<b>0</b>	<b>9</b>	<b>75</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>82</b>	<b>0</b>
<b>Banking Centers</b>										
BAHAMAS	82	2	0	44	36	0	0	1	37	0
BAHRAIN	15	1	0	0	14	0	0	0	14	0
BERMUDA	121	0	0	30	91	0	0	0	91	0
CAYMAN ISLANDS	1,399	1,171	0	136	92	0	0	24	116	0
HONG KONG	570	205	0	0	365	73	0	37	475	0

Country Exposure Lending Survey /1: December 31, 2003

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			
LEBANON	5	0	0	0	5	0	0	0	5	0
LIBERIA	16	0	0	6	10	0	0	0	10	0
NETHERLANDS ANTILLES	93	0	0	82	11	0	0	0	11	0
PANAMA	204	13	0	108	83	4	0	1	88	0
SINGAPORE	552	380	0	0	172	274	0	50	496	0
	<b>3,057</b>	<b>1,772</b>	<b>0</b>	<b>406</b>	<b>879</b>	<b>351</b>	<b>0</b>	<b>113</b>	<b>1,343</b>	<b>0</b>
<b>International &amp; Regional Organizations</b>										
INTERNATIONAL	37	0	6	0	31	5	38	17	91	0
LATIN AMER. REGIONAL	5	0	0	0	5	0	4	0	9	0
	<b>42</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>36</b>	<b>5</b>	<b>42</b>	<b>17</b>	<b>100</b>	<b>0</b>
<b>GRAND TOTALS</b>	<b>44,961</b>	<b>6,745</b>	<b>368</b>	<b>4,458</b>	<b>33,390</b>	<b>10,405</b>	<b>100</b>	<b>1,781</b>	<b>45,676</b>	<b>95</b>



## Country Exposure Lending Survey /1: December 31, 2003

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		
<b>G-10 and Switzerland</b>									
BELGIUM	1,302	1,080	131	91	1,031	12	259	7	6
CANADA	5,427	3,959	73	1,395	3,786	444	1,198	6,039	4,960
FRANCE	2,569	2,050	256	263	2,031	32	506	212	20
GERMANY	3,387	1,456	303	1,628	864	161	2,362	55	48
ITALY	646	606	21	19	607	10	29	13	11
JAPAN	990	942	0	49	959	0	31	70	58
LUXEMBOURG	88	51	0	37	12	71	5	23	0
NETHERLANDS	3,894	1,453	40	2,401	1,316	52	2,526	17	17
SWEDEN	833	626	84	124	604	11	218	59	47
SWITZERLAND	910	529	51	331	490	7	413	12	9
UNITED KINGDOM	7,520	4,840	7	2,673	5,047	1,962	511	14,079	16,677
	<b>27,566</b>	<b>17,592</b>	<b>966</b>	<b>9,011</b>	<b>16,747</b>	<b>2,762</b>	<b>8,058</b>	<b>20,586</b>	<b>21,853</b>
<b>Non G-10 Developed Countries</b>									
AUSTRALIA	411	68	67	276	42	9	360	95	82
AUSTRIA	874	164	145	565	164	0	710	0	0
DENMARK	466	339	0	127	377	4	85	23	21
FINLAND	160	101	20	39	104	0	56	4	2
GREECE	32	0	0	32	9	14	9	0	0
ICELAND	61	61	0	0	59	0	2	0	0
IRELAND	967	906	0	61	891	7	69	657	165
NEW ZEALAND	171	21	0	150	80	0	91	29	14
NORWAY	352	152	30	170	146	0	206	98	93
PORTUGAL	386	276	8	102	276	3	107	0	0
SOUTH AFRICA	45	14	23	8	39	6	0	0	0
SPAIN	1,196	1,172	0	25	1,164	18	14	121	187
TURKEY	178	126	2	50	144	31	3	0	0
OTHER NON G-10 DEV.	27	23	0	4	22	5	0	0	0
	<b>5,326</b>	<b>3,423</b>	<b>295</b>	<b>1,609</b>	<b>3,517</b>	<b>97</b>	<b>1,712</b>	<b>1,027</b>	<b>564</b>

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
<b>Eastern Europe</b>									
BULGARIA	6	1	0	5	5	1	0	0	0
CZECH REPUBLIC	10	2	0	8	2	0	8	0	0
HUNGARY	12	7	4	1	6	5	1	0	0
POLAND	13	7	3	3	9	1	3	0	0
ROMANIA	1	0	0	1	0	1	0	0	0
RUSSIA	65	53	0	12	36	29	0	0	0
OTHER E. EUROPE	147	66	16	65	49	60	38	0	0
	<b>254</b>	<b>136</b>	<b>23</b>	<b>95</b>	<b>107</b>	<b>97</b>	<b>50</b>	<b>0</b>	<b>0</b>
<b>Latin America and the Caribbean</b>									
ARGENTINA	229	45	3	181	128	76	25	0	0
BOLIVIA	6	2	0	4	3	2	1	0	0
BRAZIL	1,590	413	63	1,114	1,081	467	41	0	0
CHILE	345	161	22	162	239	100	6	0	0
COLOMBIA	117	34	4	79	79	20	18	0	0
COSTA RICA	177	127	0	50	164	12	1	0	0
DOMINICAN REPUBLIC	301	44	52	205	137	91	74	0	0
ECUADOR	175	76	0	99	141	30	4	0	0
EL SALVADOR	177	137	15	25	171	6	0	0	0
GUATEMALA	174	142	0	32	162	7	5	0	0
HONDURAS	54	15	0	39	46	8	0	0	0
JAMAICA	137	24	1	112	76	5	56	0	0
MEXICO	1,853	66	63	1,724	865	937	51	291	59
NICARAGUA	20	14	1	5	18	2	0	0	0
PARAGUAY	23	0	0	23	22	1	0	0	0
PERU	90	34	7	49	80	10	0	0	0
TRINIDAD & TOBAGO	146	47	0	99	52	13	81	5	1
URUGUAY	301	45	139	117	161	48	92	18	16
VENEZUELA	476	1	124	351	190	184	101	0	0
OTHER LAT. AM. & CAR.	473	45	15	413	242	143	88	247	166
	<b>6,864</b>	<b>1,472</b>	<b>509</b>	<b>4,883</b>	<b>4,057</b>	<b>2,162</b>	<b>644</b>	<b>561</b>	<b>242</b>

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
<b>Asia</b>									
CHINA - MAINLAND	49	48	0	1	49	0	0	0	0
CHINA - TAIWAN	103	78	0	25	85	0	18	44	36
INDIA	186	183	0	3	184	1	1	0	0
INDONESIA	11	10	0	1	11	0	0	0	0
ISRAEL	475	13	293	169	68	228	179	0	0
KOREA	593	561	4	28	568	24	1	271	15
KUWAIT	16	16	0	0	16	0	0	0	0
MALAYSIA	40	33	0	7	33	0	7	8	6
OMAN	43	42	0	1	41	2	0	0	0
PAKISTAN	0	0	0	0	0	0	0	0	0
PHILIPPINES	170	154	7	9	125	33	12	0	0
QATAR	0	0	0	0	0	0	0	0	0
SAUDI ARABIA	30	5	20	5	30	0	0	0	0
SRI LANKA	1	0	0	1	1	0	0	0	0
SYRIA	0	0	0	0	0	0	0	0	0
THAILAND	23	13	0	10	13	10	0	3	3
UNITED ARAB EMIRATES	3	3	0	0	3	0	0	0	0
OTHER ASIA	19	2	0	17	16	0	3	36	54
	<b>1,762</b>	<b>1,161</b>	<b>324</b>	<b>277</b>	<b>1,243</b>	<b>298</b>	<b>221</b>	<b>362</b>	<b>114</b>
<b>Africa</b>									
ALGERIA	10	10	0	0	0	10	0	0	0
CAMEROON	2	0	0	2	1	1	0	0	0
EGYPT	15	9	5	1	13	0	2	0	0
GHANA	1	0	0	1	0	1	0	0	0
IVORY COAST	1	0	0	1	0	1	0	0	0
KENYA	3	0	0	3	0	3	0	0	0
NIGERIA	3	0	0	3	1	2	0	0	0
OTHER AFRICA	55	1	46	8	40	15	0	0	0
	<b>90</b>	<b>20</b>	<b>51</b>	<b>19</b>	<b>55</b>	<b>33</b>	<b>2</b>	<b>0</b>	<b>0</b>
<b>Banking Centers</b>									
BAHAMAS	82	12	0	70	82	0	0	0	0
BAHRAIN	15	15	0	0	15	0	0	0	0
BERMUDA	121	0	0	121	14	39	68	0	0
CAYMAN ISLANDS	1,399	1,179	0	220	1,336	39	24	0	3,358
HONG KONG	570	532	0	38	537	9	24	24	22
LEBANON	5	5	0	0	5	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 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
LIBERIA	16	0	1	15	1	15	0	0	
NETHERLANDS ANTILLES	93	0	0	93	29	38	26	77	
PANAMA	204	70	0	134	180	19	5	49	
SINGAPORE	552	489	28	35	506	2	44	46	
	<b>3,057</b>	<b>2,302</b>	<b>29</b>	<b>726</b>	<b>2,705</b>	<b>161</b>	<b>191</b>	<b>196</b>	<b>3,673</b>
<b>International &amp; Regional Organizations</b>									
INTERNATIONAL	37	0	37	0	35	2	0	0	
LATIN AMER. REGIONAL	5	0	5	0	5	0	0	0	
	<b>42</b>	<b>0</b>	<b>42</b>	<b>0</b>	<b>40</b>	<b>2</b>	<b>0</b>	<b>0</b>	
<b>GRAND TOTALS</b>	<b>44,961</b>	<b>26,106</b>	<b>2,239</b>	<b>16,620</b>	<b>28,471</b>	<b>5,612</b>	<b>10,878</b>	<b>22,732</b>	<b>26,446</b>

## Country Exposure Lending Survey /1: December 31, 2003

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	Unadjusted Commitments by Country Residents
<b>G-10 and Switzerland</b>									
BELGIUM	10	0	16	26	2	0	57	59	2
CANADA	311	0	188	499	6,391	56	359	6,694	72
FRANCE	247	0	40	287	222	21	189	390	9
GERMANY	250	0	8	258	390	5	148	533	5
ITALY	12	0	0	12	78	0	6	84	3
JAPAN	6	0	0	6	203	3	275	475	14
LUXEMBOURG	0	0	0	0	8	0	1	9	5
NETHERLANDS	166	3	33	202	213	3	259	469	85
SWEDEN	6	0	1	7	34	0	4	38	9
SWITZERLAND	238	0	54	292	137	119	47	65	15
UNITED KINGDOM	450	0	271	721	15,722	120	252	15,854	58
	<b>1,696</b>	<b>3</b>	<b>611</b>	<b>2,310</b>	<b>23,400</b>	<b>327</b>	<b>1,597</b>	<b>24,670</b>	<b>277</b>
<b>Non G-10 Developed Countries</b>									
AUSTRALIA	78	0	1	79	4	0	6	10	1
AUSTRIA	0	0	1	1	2	0	11	13	0
DENMARK	12	0	6	18	5	0	1	6	2
FINLAND	0	0	0	0	0	0	0	0	8
GREECE	0	0	0	0	2	0	0	2	0
ICELAND	0	0	0	0	2	0	0	2	0
IRELAND	9	0	14	23	50	0	106	156	0
NEW ZEALAND	15	0	0	15	0	0	0	0	1
NORWAY	4	0	1	5	6	0	0	6	8
PORTUGAL	0	0	0	0	2	0	0	2	0
SOUTH AFRICA	0	0	0	0	8	3	1	6	4
SPAIN	0	0	0	0	11	0	19	30	5
TURKEY	0	0	0	0	37	0	0	37	59
OTHER NON G-10 DEV.	0	0	5	5	1	0	0	1	4
	<b>118</b>	<b>0</b>	<b>28</b>	<b>146</b>	<b>130</b>	<b>3</b>	<b>144</b>	<b>271</b>	<b>92</b>

Country Exposure Lending Survey /1: December 31, 2003

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						
<b>Eastern Europe</b>									
BULGARIA	0	0	0	0	0	0	0	0	1
CZECH REPUBLIC	0	0	0	0	0	0	0	0	0
HUNGARY	0	0	0	0	0	0	0	0	0
POLAND	0	0	0	0	1	0	0	1	2
ROMANIA	0	0	0	0	0	0	0	0	0
RUSSIA	0	0	0	0	14	0	0	14	53
OTHER E. EUROPE	0	0	0	0	1	0	0	1	18
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>16</b>	<b>74</b>
<b>Latin America and the Caribbean</b>									
ARGENTINA	0	0	0	0	36	19	1	18	15
BOLIVIA	0	0	0	0	9	1	0	8	11
BRAZIL	1	0	0	1	138	4	1	135	286
CHILE	0	0	0	0	36	3	0	33	175
COLOMBIA	0	0	0	0	20	2	0	18	50
COSTA RICA	0	0	0	0	8	3	0	5	89
DOMINICAN REPUBLIC	0	0	0	0	63	35	0	28	52
ECUADOR	0	0	0	0	62	2	0	60	81
EL SALVADOR	0	0	0	0	23	1	0	22	108
GUATEMALA	0	0	0	0	21	6	5	20	98
HONDURAS	0	0	0	0	12	0	0	12	19
JAMAICA	0	0	0	0	2	2	0	0	27
MEXICO	3	0	0	3	295	56	17	256	117
NICARAGUA	0	0	0	0	4	0	0	4	13
PARAGUAY	0	0	0	0	2	2	0	0	0
PERU	0	0	0	0	14	6	0	8	44
TRINIDAD & TOBAGO	0	0	0	0	8	0	0	8	36
URUGUAY	0	0	0	0	10	1	0	9	48
VENEZUELA	0	0	0	0	83	48	0	35	71
OTHER LAT. AM. & CAR.	0	0	1	1	152	107	3	48	42
	<b>4</b>	<b>0</b>	<b>1</b>	<b>5</b>	<b>998</b>	<b>298</b>	<b>27</b>	<b>727</b>	<b>1,382</b>

Country Exposure Lending Survey /1: December 31, 2003

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						
<b>Asia</b>									
CHINA - MAINLAND	0	0	0	0	92	1	0	91	59
CHINA - TAIWAN	0	0	0	0	27	4	7	30	10
INDIA	0	0	0	0	12	2	1	11	179
INDONESIA	0	0	2	2	3	0	0	3	6
ISRAEL	0	0	0	0	46	11	60	95	20
KOREA	18	0	8	26	116	5	35	146	441
KUWAIT	0	0	0	0	1	0	0	1	17
MALAYSIA	0	0	0	0	2	0	0	2	3
OMAN	0	0	0	0	1	0	0	1	6
PAKISTAN	0	0	0	0	1	1	0	0	0
PHILIPPINES	0	0	0	0	22	0	0	22	84
QATAR	0	0	0	0	1	0	0	1	1
SAUDI ARABIA	0	0	0	0	17	1	0	16	3
SRI LANKA	0	0	0	0	6	0	0	6	0
SYRIA	0	0	5	5	0	0	0	0	0
THAILAND	0	0	0	0	12	0	0	12	12
UNITED ARAB EMIRATES	0	0	0	0	7	5	0	2	7
OTHER ASIA	0	0	3	3	13	0	0	13	9
	<b>18</b>	<b>0</b>	<b>18</b>	<b>36</b>	<b>379</b>	<b>30</b>	<b>103</b>	<b>452</b>	<b>857</b>
<b>Africa</b>									
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	5	0	0	5	9
GHANA	0	0	0	0	0	0	0	0	0
IVORY COAST	0	0	0	0	0	0	0	0	0
KENYA	0	0	0	0	0	0	0	0	0
NIGERIA	0	0	0	0	17	17	17	17	0
OTHER AFRICA	0	1	5	6	1	0	0	1	0
	<b>0</b>	<b>1</b>	<b>5</b>	<b>6</b>	<b>23</b>	<b>17</b>	<b>17</b>	<b>23</b>	<b>9</b>
<b>Banking Centers</b>									
BAHAMAS	0	0	0	0	10	5	0	5	35
BAHRAIN	0	0	0	0	13	13	0	0	3
BERMUDA	0	0	18	18	1,593	954	37	676	112
CAYMAN ISLANDS	0	0	3	3	216	184	14	46	69
HONG KONG	16	0	1	17	184	88	36	132	90

Country Exposure Lending Survey /1: December 31, 2003

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						
LEBANON	0	0	0	0	4	1	1	4	8
LIBERIA	0	0	0	0	0	0	0	0	0
NETHERLANDS ANTILLES	0	0	0	0	2	0	2	4	0
PANAMA	0	0	0	0	29	5	1	25	67
SINGAPORE	1	1	0	2	25	14	7	18	30
	<b>17</b>	<b>1</b>	<b>22</b>	<b>40</b>	<b>2,076</b>	<b>1,264</b>	<b>98</b>	<b>910</b>	<b>414</b>
<b>International &amp; Regional Organizations</b>									
INTERNATIONAL	0	1	0	1	0	0	0	0	0
LATIN AMER. REGIONAL	0	0	0	0	0	0	0	0	1
	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>
<b>GRAND TOTALS</b>	<b>1,853</b>	<b>6</b>	<b>685</b>	<b>2,544</b>	<b>27,022</b>	<b>1,939</b>	<b>1,986</b>	<b>27,069</b>	<b>3,106</b>



## E.16 ENDNOTES

### Report as of December 31, 2003

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 72 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, 2003

Banking Organization Category	Tier 1 Capital	Total Assets
All Reporting Banks	\$ 350.8 billion*	\$ 5,698.8 billion
Money Center Banks	\$ 166.6 billion*	\$ 3,177.3 billion
Other Large Banks	\$ 56.8 billion	\$ 897.0 billion
All Other Banks	\$ 127.5 billion	\$ 1,624.5 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.

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