



Statistical Release

For Immediate Release
January 6, 2003

Country Exposure Lending Survey /1: September 30, 2002

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

	(\$ Millions)				
	All Banks				
	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
G-10 and Switzerland					
BELGIUM	9,699	1,719	11,418	507	11,925
CANADA	15,104	3,728	18,832	10,776	29,608
FRANCE	29,963	6,199	36,162	1,578	37,740
GERMANY	91,817	12,379	104,196	5,174	109,370
ITALY	27,755	4,643	32,398	3,406	35,804
JAPAN	30,934	3,215	34,149	1,832	35,981
LUXEMBOURG	4,359	3,356	7,715	11	7,726
NETHERLANDS	30,335	4,532	34,867	254	35,121
SWEDEN	6,351	904	7,255	258	7,513
SWITZERLAND	11,776	4,785	16,561	253	16,814
UNITED KINGDOM	44,746	15,142	59,888	7,021	66,909
	302,839	60,602	363,441	31,070	394,511
Non G-10 Developed Countries					
AUSTRALIA	7,598	2,087	9,685	2,474	12,159
AUSTRIA	6,758	645	7,403	2	7,405
DENMARK	7,735	733	8,468	2	8,470
FINLAND	3,280	234	3,514	3	3,517
GREECE	3,210	318	3,528	46	3,574
ICELAND	149	11	160	0	160
IRELAND	3,734	1,324	5,058	43	5,101
NEW ZEALAND	868	194	1,062	89	1,151
NORWAY	2,794	892	3,686	143	3,829
PORTUGAL	1,684	488	2,172	3	2,175
SOUTH AFRICA	1,665	301	1,966	0	1,966
SPAIN	8,932	1,782	10,714	3,927	14,641
TURKEY	1,683	8	1,691	34	1,725
OTHER NON G-10 DEV.	1,274	982	2,256	0	2,256
	51,364	9,999	61,363	6,766	68,129

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)				
All Banks				
(A)	(B)	(C = A+B)	(D)	(E = C+D)
Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Eastern Europe				
BULGARIA	380	0	380	380
CZECH REPUBLIC	73	159	232	232
HUNGARY	1,207	36	1,243	1,326
MACEDONIA	0	2	2	2
POLAND	1,146	165	1,311	1,466
ROMANIA	89	0	89	89
RUSSIA	2,112	0	2,112	2,315
SLOVAKIA	133	17	150	152
OTHER E. EUROPE	451	8	459	508
	5,591	387	5,978	6,470
Latin America and the Caribbean				
ARGENTINA	4,092	161	4,253	5,065
BOLIVIA	107	4	111	111
BRAZIL	14,995	874	15,869	22,452
CHILE	3,309	314	3,623	4,336
COLOMBIA	2,175	108	2,283	2,477
COSTA RICA	462	3	465	520
DOMINICAN REPUBLIC	717	8	725	775
ECUADOR	246	0	246	302
EL SALVADOR	774	3	777	913
GUATEMALA	612	3	615	688
HONDURAS	185	1	186	186
JAMAICA	223	10	233	329
MEXICO	17,359	1,535	18,894	21,488
NICARAGUA	48	0	48	48
PARAGUAY	21	0	21	21
PERU	621	59	680	1,032
TRINIDAD & TOBAGO	256	43	299	526
URUGUAY	372	108	480	718
VENEZUELA	1,911	23	1,934	1,956
OTHER LAT. AM. & CAR	662	278	940	1,017
	49,147	3,535	52,682	12,278
			12,278	64,960

Country Exposure Lending Survey /1: September 30, 2002

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

	(\$ Millions)				
	All Banks				
	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Asia					
CHINA-MAINLAND	956	278	1,234	0	1,234
CHINA-TAIWAN	2,840	182	3,022	1,290	4,312
INDIA	1,813	96	1,909	1,456	3,365
INDONESIA	690	87	777	0	777
IRAN	1	0	1	0	1
IRAQ	32	0	32	0	32
ISRAEL	1,430	251	1,681	84	1,765
JORDAN	49	24	73	0	73
KOREA	6,894	302	7,196	4,282	11,478
KUWAIT	451	67	518	0	518
MALAYSIA	730	47	777	1,325	2,102
OMAN	172	3	175	0	175
PAKISTAN	15	0	15	101	116
PHILIPPINES	1,566	27	1,593	71	1,664
QATAR	171	45	216	0	216
SAUDI ARABIA	1,630	461	2,091	0	2,091
SRI LANKA	13	0	13	32	45
THAILAND	582	87	669	1,273	1,942
UNITED ARAB EMIRATES	311	181	492	0	492
OTHER ASIA	124	1	125	25	150
	20,470	2,139	22,609	9,939	32,548
Africa					
ALGERIA	61	0	61	53	114
CAMEROON	3	0	3	5	8
EGYPT	408	6	414	0	414
ETHIOPIA	0	0	0	0	0
GABON	2	0	2	0	2
GHANA	11	4	15	0	15
IVORY COAST	37	5	42	0	42
KENYA	48	0	48	0	48
MALAWI	2	0	2	0	2
MOROCCO	124	0	124	0	124
NIGERIA	132	0	132	0	132
SENEGAL	15	0	15	6	21

Country Exposure Lending Survey /1: September 30, 2002

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

	(\$ Millions)				
	All Banks				
	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
TUNISIA	25	4	29	22	51
ZAIRE	0	0	0	0	0
ZAMBIA	0	0	0	0	0
ZIMBABWE	0	0	0	0	0
OTHER AFRICA	91	5	96	0	96
	959	24	983	86	1,069
Banking Centers					
BAHAMAS	393	78	471	0	471
BAHRAIN	269	60	329	0	329
BERMUDA	2,267	228	2,495	0	2,495
CAYMAN ISLANDS	5,930	3,177	9,107	0	9,107
HONG KONG	3,959	333	4,292	21	4,313
LEBANON	76	1	77	0	77
LIBERIA	45	4	49	0	49
MACAO	19	2	21	87	108
NETHERLAND ANTILLES	228	58	286	72	358
PANAMA	546	6	552	404	956
SINGAPORE	2,375	304	2,679	21	2,700
	16,107	4,251	20,358	605	20,963
International & Regional Organizations					
AFRICAN REGIONAL	64	0	64	0	64
ASIAN REGIONAL	264	8	272	0	272
E. EUR. REGIONAL	0	14	14	0	14
INTERNATIONAL	1,358	8	1,366	0	1,366
LATIN AMER. REGIONAL	549	2	551	0	551
W. EUROPEAN REGIONAL	1,624	134	1,758	0	1,758
	3,859	166	4,025	0	4,025
GRAND TOTALS	450,336	81,103	531,439	61,236	592,675

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
All Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
G-10 and Switzerland										
BELGIUM	8,516	1,040	138	259	7,079	933	714	973	9,699	1,060
CANADA	15,493	444	0	4,313	10,736	1,977	576	1,815	15,104	2,696
FRANCE	28,373	4,569	533	2,176	21,095	2,879	3,371	2,618	29,963	7,029
GERMANY	59,818	4,580	347	854	54,037	26,231	9,356	2,193	91,817	23,953
ITALY	17,572	137	1	280	17,154	1,720	7,284	1,597	27,755	8,883
JAPAN	32,222	5,218	4,115	7,196	15,693	1,186	1,546	12,509	30,934	11,493
LUXEMBOURG	4,903	444	0	827	3,632	259	48	420	4,359	1,522
NETHERLANDS	29,982	2,512	323	2,956	24,191	2,722	1,062	2,360	30,335	7,584
SWEDEN	4,574	29	230	453	3,862	658	1,233	598	6,351	1,112
SWITZERLAND	11,893	2,513	0	1,565	7,815	928	59	2,974	11,776	973
UNITED KINGDOM	61,847	19,237	84	9,440	33,086	3,563	3,383	4,714	44,746	3,079
	275,193	40,723	5,771	30,319	198,380	43,056	28,632	32,771	302,839	69,384
Non G-10 Developed Countries										
AUSTRALIA	7,759	852	176	1,360	5,371	972	27	1,228	7,598	1,376
AUSTRIA	6,150	265	511	284	5,090	590	984	94	6,758	692
DENMARK	6,740	300	0	158	6,282	388	673	392	7,735	1,326
FINLAND	2,392	41	0	95	2,256	185	268	571	3,280	826
GREECE	3,011	113	0	188	2,710	14	250	236	3,210	1,248
ICELAND	145	0	0	0	145	0	0	4	149	53
IRELAND	4,958	702	0	911	3,345	15	33	341	3,734	726
NEW ZEALAND	883	179	0	187	517	42	120	189	868	248
NORWAY	5,680	3,264	155	238	2,023	273	61	437	2,794	454
PORTUGAL	1,275	39	13	93	1,130	330	101	123	1,684	421
SOUTH AFRICA	1,470	24	0	169	1,277	93	44	251	1,665	619
SPAIN	7,696	144	51	460	7,041	505	528	858	8,932	3,875
TURKEY	2,356	127	187	737	1,305	120	252	6	1,683	163
OTHER NON G-10 DEV.	1,297	202	15	404	676	1	0	597	1,274	15
	51,812	6,252	1,108	5,284	39,168	3,528	3,341	5,327	51,364	12,042

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
All Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Eastern Europe										
BULGARIA	238	40	0	18	180	0	200	0	380	145
CZECH REPUBLIC	237	26	29	134	48	5	8	12	73	28
HUNGARY	1,167	1	0	11	1,155	32	7	13	1,207	635
MACEDONIA	0	0	0	0	0	0	0	0	0	0
POLAND	1,267	7	2	184	1,074	8	34	30	1,146	1,021
ROMANIA	280	2	63	139	76	0	8	5	89	9
RUSSIA	2,802	67	422	1,040	1,273	0	630	209	2,112	609
SLOVAKIA	135	0	0	6	129	0	4	0	133	2
OTHER E. EUROPE	582	110	9	87	376	1	68	6	451	85
	6,708	253	525	1,619	4,311	46	959	275	5,591	2,534
Latin America and the Caribbean										
ARGENTINA	5,480	274	56	1,273	3,877	20	115	80	4,092	161
BOLIVIA	174	1	0	66	107	0	0	0	107	0
BRAZIL	13,229	381	8	1,701	11,139	379	2,411	1,066	14,995	880
CHILE	3,119	7	0	756	2,356	1	32	920	3,309	130
COLOMBIA	2,094	1	31	171	1,891	4	237	43	2,175	100
COSTA RICA	515	4	0	65	446	4	3	9	462	2
DOMINICAN REPUBLIC	891	10	22	151	708	3	2	4	717	2
ECUADOR	376	18	4	128	226	0	19	1	246	6
EL SALVADOR	971	0	0	214	757	1	10	6	774	3
GUATEMALA	776	3	0	167	606	2	4	0	612	0
HONDURAS	256	6	3	62	185	0	0	0	185	0
JAMAICA	373	0	9	142	222	0	1	0	223	38
MEXICO	17,893	44	599	2,505	14,745	134	1,884	596	17,359	1,404
NICARAGUA	82	0	1	33	48	0	0	0	48	10
PARAGUAY	50	0	0	29	21	0	0	0	21	0
PERU	880	77	1	237	565	0	45	11	621	80
TRINIDAD & TOBAGO	459	0	0	221	238	16	0	2	256	0
URUGUAY	481	3	52	143	283	0	13	76	372	17
VENEZUELA	2,553	2	341	677	1,533	0	265	113	1,911	211
OTHER LAT. AM. & CAR	1,656	15	14	1,246	381	0	0	281	662	179
	52,308	846	1,141	9,987	40,334	564	5,041	3,208	49,147	3,223

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
All Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Asia										
CHINA-MAINLAND	4,553	607	46	3,126	774	22	17	143	956	114
CHINA-TAIWAN	6,763	225	4,152	320	2,066	123	0	651	2,840	1,415
INDIA	1,644	72	0	271	1,301	354	0	158	1,813	178
INDONESIA	1,696	31	44	1,038	583	1	0	106	690	124
IRAN	7	0	0	6	1	0	0	0	1	0
IRAQ	32	0	0	0	32	0	0	0	32	0
ISRAEL	1,513	6	452	19	1,036	75	66	253	1,430	96
JORDAN	92	41	0	2	49	0	0	0	49	6
KOREA	10,228	3,241	1,420	303	5,264	211	98	1,321	6,894	1,071
KUWAIT	571	0	15	137	419	7	0	25	451	0
MALAYSIA	780	181	2	96	501	21	64	144	730	205
OMAN	169	1	0	15	153	19	0	0	172	0
PAKISTAN	50	6	0	29	15	0	0	0	15	0
PHILIPPINES	2,011	279	186	283	1,263	2	243	58	1,566	289
QATAR	126	1	0	3	122	0	49	0	171	45
SAUDI ARABIA	1,981	1	0	393	1,587	20	7	16	1,630	0
SRI LANKA	5	1	0	0	4	0	9	0	13	0
THAILAND	1,861	1,089	0	237	535	22	0	25	582	282
UNITED ARAB EMIRATES	476	6	0	219	251	30	0	30	311	1
OTHER ASIA	481	19	0	351	111	4	0	9	124	8
	35,039	5,807	6,317	6,848	16,067	911	553	2,939	20,470	3,834
Africa										
ALGERIA	128	2	11	54	61	0	0	0	61	18
CAMEROON	19	10	0	6	3	0	0	0	3	0
EGYPT	449	46	0	12	391	2	13	2	408	0
ETHIOPIA	3	0	0	3	0	0	0	0	0	0
GABON	2	0	0	0	2	0	0	0	2	0
GHANA	21	8	0	2	11	0	0	0	11	0
IVORY COAST	18	0	0	0	18	0	9	10	37	27
KENYA	28	0	0	5	23	25	0	0	48	0
MALAWI	2	0	0	0	2	0	0	0	2	0

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
All Banks										
	Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account
		Borrowings of:				Guarantees by:				
		Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others		
MOROCCO	147	0	0	24	123	1	0	0	124	81
NIGERIA	128	0	0	20	108	0	24	0	132	3
SENEGAL	18	0	3	0	15	0	0	0	15	0
TUNISIA	26	0	0	7	19	6	0	0	25	4
ZAIRE	0	0	0	0	0	0	0	0	0	0
ZAMBIA	4	0	0	4	0	0	0	0	0	0
ZIMBABWE	1	1	0	0	0	0	0	0	0	0
OTHER AFRICA	299	74	52	82	91	0	0	0	91	1
	1,293	141	66	219	867	34	46	12	959	134
Banking Centers										
BAHAMAS	1,552	253	0	1,005	294	28	0	71	393	20
BAHRAIN	439	56	22	119	242	12	0	15	269	5
BERMUDA	4,603	25	0	3,189	1,389	78	0	800	2,267	519
CAYMAN ISLANDS	32,417	3,039	10	24,195	5,173	31	7	719	5,930	3,927
HONG KONG	5,015	1,501	42	1,690	1,782	750	15	1,412	3,959	464
LEBANON	110	14	1	23	72	1	1	2	76	1
LIBERIA	338	0	0	324	14	0	0	31	45	11
MACAO	28	0	0	12	16	0	0	3	19	0
NETHERLAND ANTILLES	301	0	0	149	152	7	0	69	228	96
PANAMA	972	130	0	448	394	9	62	81	546	32
SINGAPORE	3,117	1,287	108	612	1,110	482	23	760	2,375	161
	48,892	6,305	183	31,766	10,638	1,398	108	3,963	16,107	5,236
International & Regional Organizations										
AFRICAN REGIONAL	64	0	0	0	64	0	0	0	64	64
ASIAN REGIONAL	240	0	21	0	219	0	44	1	264	163
E. EUR. REGIONAL	0	0	0	0	0	0	0	0	0	0
INTERNATIONAL	216	0	1	0	215	2	972	169	1,358	381
LATIN AMER. REGIONAL	139	0	7	0	132	0	417	0	549	74
W. EUROPEAN REGIONAL	210	0	0	0	210	0	1,356	58	1,624	188
	869	0	29	0	840	2	2,789	228	3,859	870
GRAND TOTALS	472,114	60,327	15,140	86,042	310,605	49,539	41,469	48,723	450,336	97,257

Country Exposure Lending Survey /1: September 30, 2002

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Banks

	Breakdown of Unadjusted Cross-border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
G-10 and Switzerland									
BELGIUM	8,516	4,654	2,487	1,375	6,792	236	1,488	2,762	3,262
CANADA	15,493	2,610	2,411	10,472	9,259	3,663	2,570	36,346	26,287
FRANCE	28,373	12,005	7,444	8,924	19,547	3,928	4,898	2,461	883
GERMANY	59,818	15,422	35,232	9,164	33,559	11,236	15,022	17,661	13,166
ITALY	17,572	3,191	12,205	2,176	11,406	3,510	2,655	4,780	1,374
JAPAN	32,222	6,407	14,519	11,296	22,626	4,318	5,278	36,243	48,253
LUXEMBOURG	4,903	917	266	3,720	2,926	1,244	733	1,129	3,805
NETHERLANDS	29,982	9,280	7,846	12,856	14,670	4,107	11,205	402	1,612
SWEDEN	4,574	1,266	1,354	1,954	2,326	897	1,351	436	178
SWITZERLAND	11,893	5,969	1,279	4,645	8,303	1,296	2,295	1,821	1,738
UNITED KINGDOM	61,847	33,663	1,355	26,829	53,139	5,447	3,260	64,002	202,387
	275,193	95,384	86,398	93,411	184,553	39,882	50,755	168,043	302,945
Non G-10 Developed Countries									
AUSTRALIA	7,759	2,316	1,582	3,861	3,819	729	3,210	16,974	15,176
AUSTRIA	6,150	2,152	2,007	1,991	2,637	153	3,361	24	22
DENMARK	6,740	1,331	654	4,755	2,653	613	3,475	54	54
FINLAND	2,392	456	563	1,373	1,176	778	438	28	25
GREECE	3,011	546	1,297	1,168	1,812	716	483	2,015	2,856
ICELAND	145	76	60	9	87	58	0	0	0
IRELAND	4,958	2,472	191	2,295	3,735	646	577	903	2,234
NEW ZEALAND	883	187	100	596	435	235	212	812	723
NORWAY	5,680	3,796	569	1,315	4,140	653	888	282	139
PORTUGAL	1,275	417	299	559	883	202	190	295	738
SOUTH AFRICA	1,470	504	467	499	685	535	249	1,643	2,691
SPAIN	7,696	2,023	3,773	1,900	4,686	1,485	1,524	5,613	1,692
TURKEY	2,356	702	404	1,250	1,815	451	90	633	609
OTHER NON G-10 DEV.	1,297	234	85	978	854	170	273	0	0
	51,812	17,212	12,051	22,549	29,417	7,424	14,970	29,276	26,959

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Banks

	Breakdown of Unadjusted Cross-border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local Country Claims	Local Country Liabilities
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years		
Eastern Europe									
BULGARIA	238	45	123	70	116	14	108	86	125
CZECH REPUBLIC	237	31	50	156	134	39	64	1,611	1,794
HUNGARY	1,167	408	607	152	808	324	35	1,160	1,077
MACEDONIA	0	0	0	0	0	0	0	0	0
POLAND	1,267	34	977	256	478	640	149	5,397	5,242
ROMANIA	280	4	112	164	67	111	102	302	308
RUSSIA	2,802	89	1,140	1,573	1,437	1,120	245	801	598
SLOVAKIA	135	6	18	111	117	2	16	589	587
OTHER E. EUROPE	582	284	124	174	310	177	95	235	186
	6,708	901	3,151	2,656	3,467	2,427	814	10,181	9,917
Latin America and the Caribbean									
ARGENTINA	5,480	592	165	4,723	3,958	1,366	156	4,085	3,273
BOLIVIA	174	36	0	138	159	15	0	147	170
BRAZIL	13,229	3,011	865	9,354	6,537	6,082	610	14,854	8,510
CHILE	3,119	590	336	2,193	1,674	1,245	200	4,375	3,662
COLOMBIA	2,094	508	412	1,174	1,130	766	198	1,117	923
COSTA RICA	515	146	21	348	427	73	15	140	85
DOMINICAN REPUBLIC	891	421	55	415	720	135	36	233	183
ECUADOR	376	127	13	236	313	50	13	252	196
EL SALVADOR	971	212	23	736	594	221	156	278	142
GUATEMALA	776	218	3	555	630	119	27	260	187
HONDURAS	256	84	3	169	232	19	5	51	64
JAMAICA	373	55	63	255	217	55	101	312	216
MEXICO	17,893	660	3,929	13,304	6,660	8,292	2,941	43,406	41,916
NICARAGUA	82	6	11	65	69	13	0	0	0
PARAGUAY	50	9	1	40	49	0	1	274	297
PERU	880	212	57	611	580	237	63	1,172	860
TRINIDAD & TOBAGO	459	61	57	341	208	20	231	555	328
URUGUAY	481	42	178	261	340	106	36	797	585
VENEZUELA	2,553	134	934	1,485	1,101	810	642	369	347
OTHER LAT. AM. & CAR	1,656	90	59	1,507	1,114	362	180	259	898
	52,308	7,214	7,185	37,910	26,712	19,986	5,611	72,936	62,842

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Banks

	Breakdown of Unadjusted Cross-border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local Country Claims	Local Country Liabilities
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years		
Asia									
CHINA-MAINLAND	4,553	1,111	90	3,352	4,175	173	205	1,516	1,875
CHINA-TAIWAN	6,763	428	4,168	2,167	5,452	346	966	11,042	11,003
INDIA	1,644	369	7	1,268	969	561	113	5,934	4,478
INDONESIA	1,696	88	47	1,561	1,303	205	188	1,208	2,458
IRAN	7	0	0	7	7	0	0	0	0
IRAQ	32	8	24	0	32	0	0	0	0
ISRAEL	1,513	59	1,114	340	688	563	263	499	415
JORDAN	92	51	9	32	22	63	7	208	263
KOREA	10,228	5,951	2,117	2,160	9,386	660	182	11,584	7,302
KUWAIT	571	231	59	281	528	42	1	0	0
MALAYSIA	780	404	74	302	556	59	165	7,656	6,331
OMAN	169	149	2	18	146	23	0	35	45
PAKISTAN	50	13	0	37	11	12	26	935	834
PHILIPPINES	2,011	724	532	755	1,167	606	237	2,849	3,429
QATAR	126	20	23	83	92	1	33	0	0
SAUDI ARABIA	1,981	365	193	1,423	1,054	196	733	0	0
SRI LANKA	5	2	0	3	1	3	1	143	111
THAILAND	1,861	1,222	69	570	1,584	88	190	3,312	2,040
UNITED ARAB EMIRATES	476	180	1	295	304	166	6	1,030	1,208
OTHER ASIA	481	33	25	423	376	54	50	520	1,856
	35,039	11,408	8,554	15,077	27,853	3,821	3,366	48,471	43,648
Africa									
ALGERIA	128	12	46	70	65	43	20	501	448
CAMEROON	19	10	0	9	3	12	4	70	65
EGYPT	449	296	14	139	287	100	62	1,062	1,341
ETHIOPIA	3	0	0	3	0	3	0	0	0
GABON	2	0	2	0	1	1	0	62	101
GHANA	21	14	0	7	14	7	0	0	0
IVORY COAST	18	0	18	0	3	0	15	176	191
KENYA	28	4	0	24	24	3	1	213	341
MALAWI	2	2	0	0	2	0	0	0	0
MOROCCO	147	8	68	71	128	3	15	111	138
NIGERIA	128	7	10	111	101	20	7	337	531
SENEGAL	18	0	15	3	14	4	0	132	126

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Banks

	Breakdown of Unadjusted Cross-border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local Country Claims	Local Country Liabilities
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years		
TUNISIA	26	13	6	7	4	16	6	295	273
ZAIRE	0	0	0	0	0	0	0	5	20
ZAMBIA	4	0	0	4	1	3	0	55	110
ZIMBABWE	1	1	0	0	1	0	0	0	0
OTHER AFRICA	299	96	106	97	110	157	32	161	272
	1,293	463	285	545	758	372	162	3,180	3,957
Banking Centers									
BAHAMAS	1,552	285	0	1,267	1,483	52	17	265	23,698
BAHRAIN	439	252	27	160	381	36	22	407	1,841
BERMUDA	4,603	49	5	4,549	3,523	659	421	0	30
CAYMAN ISLANDS	32,417	4,478	59	27,880	30,165	1,018	1,234	1	17,254
HONG KONG	5,015	2,194	82	2,739	3,205	621	1,189	16,481	28,958
LEBANON	110	76	9	25	82	15	13	175	224
LIBERIA	338	0	0	338	124	137	77	0	0
MACAO	28	1	0	27	28	0	0	95	125
NETHERLAND ANTILLES	301	9	0	292	204	35	62	216	228
PANAMA	972	323	71	578	578	170	224	1,966	1,562
SINGAPORE	3,117	1,830	202	1,085	2,591	161	364	13,259	26,467
	48,892	9,497	455	38,940	42,364	2,904	3,623	32,865	100,387
International & Regional Organizations									
AFRICAN REGIONAL	64	0	64	0	64	0	0	0	0
ASIAN REGIONAL	240	0	240	0	185	0	55	0	0
E. EUR REGIONAL	0	0	0	0	0	0	0	0	0
INTERNATIONAL	216	0	216	0	184	27	5	0	0
LATIN AMER. REGIONAL	139	0	139	0	134	0	5	0	0
W. EUROPEAN REGIONAL	210	0	210	0	208	2	0	0	0
	869	0	869	0	775	29	65	0	0
GRAND TOTALS	472,114	142,079	118,948	211,088	315,899	76,845	79,366	364,952	550,655

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

All Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public Sector	All Others	Total					
	G-10 and Switzerland								
BELGIUM	954	435	330	1,719	4,385	239	820	4,966	92
CANADA	1,795	340	1,593	3,728	14,193	2,053	3,853	15,993	288
FRANCE	4,056	935	1,208	6,199	18,803	1,335	4,630	22,098	199
GERMANY	11,265	264	850	12,379	27,488	2,510	4,192	29,170	135
ITALY	1,960	1,359	1,324	4,643	8,295	1,069	630	7,856	29
JAPAN	2,067	92	1,056	3,215	12,426	1,957	2,279	12,748	296
LUXEMBOURG	519	4	2,833	3,356	1,803	247	128	1,684	15
NETHERLANDS	2,042	23	2,467	4,532	12,946	1,248	1,635	13,333	729
SWEDEN	459	232	213	904	5,301	286	494	5,509	32
SWITZERLAND	2,524	516	1,745	4,785	5,793	1,277	1,549	6,065	178
UNITED KINGDOM	8,463	174	6,505	15,142	50,628	4,864	6,384	52,148	868
	36,104	4,374	20,124	60,602	162,061	17,085	26,594	171,570	2,861
Non G-10 Developed Countries									
AUSTRALIA	850	55	1,182	2,087	3,343	770	692	3,265	109
AUSTRIA	345	167	133	645	457	28	361	790	26
DENMARK	552	64	117	733	1,124	3	219	1,340	2
FINLAND	78	91	65	234	2,060	17	105	2,148	11
GREECE	131	7	180	318	1,203	30	14	1,187	55
ICELAND	11	0	0	11	18	0	1	19	2
IRELAND	517	24	783	1,324	1,853	580	183	1,456	76
NEW ZEALAND	102	4	88	194	132	10	3	125	3
NORWAY	539	190	163	892	1,995	52	809	2,752	0
PORTUGAL	216	123	149	488	1,689	214	110	1,585	49
SOUTH AFRICA	41	160	100	301	422	15	78	485	212
SPAIN	631	621	530	1,782	8,451	996	274	7,729	33
TURKEY	5	0	3	8	428	167	6	267	510
OTHER NON G-10 DEV.	18	128	836	982	524	122	6	408	86
	4,036	1,634	4,329	9,999	23,699	3,004	2,861	23,556	1,174

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)									
All Banks									
	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public Sector	All Others	Total					
Eastern Europe									
BULGARIA	0	0	0	0	115	114	0	1	6
CZECH REPUBLIC	99	21	39	159	307	113	12	206	13
HUNGARY	17	0	19	36	173	22	15	166	1
MACEDONIA	0	0	2	2	0	0	0	0	0
POLAND	95	0	70	165	202	40	41	203	11
ROMANIA	0	0	0	0	123	66	0	57	10
RUSSIA	0	0	0	0	265	162	0	103	72
SLOVAKIA	0	14	3	17	15	0	0	15	0
OTHER E. EUROPE	2	0	6	8	252	164	47	135	193
	213	35	139	387	1,452	681	115	886	306
Latin America and the Caribbean									
ARGENTINA	21	0	140	161	626	76	5	555	546
BOLIVIA	3	0	1	4	51	27	0	24	19
BRAZIL	86	105	683	874	2,043	59	341	2,325	1,240
CHILE	158	2	154	314	505	67	2	440	493
COLOMBIA	12	70	26	108	409	88	3	324	174
COSTA RICA	0	0	3	3	97	27	0	70	203
DOMINICAN REPUBLIC	0	0	8	8	172	23	1	150	286
ECUADOR	0	0	0	0	271	161	2	112	372
EL SALVADOR	0	0	3	3	147	18	3	132	168
GUATEMALA	0	0	3	3	85	13	0	72	306
HONDURAS	0	0	1	1	67	35	0	32	69
JAMAICA	0	0	10	10	32	2	0	30	49
MEXICO	411	486	638	1,535	3,988	1,090	342	3,240	3,682
NICARAGUA	0	0	0	0	6	2	0	4	10
PARAGUAY	0	0	0	0	25	6	0	19	20
PERU	0	0	59	59	145	15	2	132	155
TRINIDAD & TOBAGO	0	28	15	43	38	20	1	19	47
URUGUAY	0	105	3	108	93	50	0	43	39
VENEZUELA	0	3	20	23	485	180	1	306	152
OTHER LAT. AM. & CAR	69	0	209	278	1,574	1,169	276	681	365
	760	799	1,976	3,535	10,859	3,128	979	8,710	8,395

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)									
All Banks									
	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8			Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments	
	Banks	Public Sector	All Others						Total
Asia									
CHINA-MAINLAND	150	97	31	278	721	236	71	556	405
CHINA-TAIWAN	82	5	95	182	1,195	409	185	971	373
INDIA	27	0	69	96	688	187	44	545	537
INDONESIA	10	0	77	87	237	118	24	143	146
IRAN	0	0	0	0	0	0	0	0	0
IRAQ	0	0	0	0	0	0	0	0	0
ISRAEL	246	0	5	251	538	23	132	647	79
JORDAN	24	0	0	24	77	35	35	77	110
KOREA	89	26	187	302	3,274	74	119	3,319	2,905
KUWAIT	49	3	15	67	139	5	41	175	96
MALAYSIA	17	28	2	47	540	93	10	457	54
OMAN	0	2	1	3	18	0	6	24	14
PAKISTAN	0	0	0	0	77	29	0	48	55
PHILIPPINES	5	1	21	27	818	52	0	766	577
QATAR	2	39	4	45	13	4	3	12	2
SAUDI ARABIA	158	6	297	461	1,011	164	167	1,014	131
SRI LANKA	0	0	0	0	62	24	1	39	30
THAILAND	12	9	66	87	465	58	5	412	432
UNITED ARAB EMIRATES	39	9	133	181	156	23	12	145	123
OTHER ASIA	0	0	1	1	108	35	1	74	99
	910	225	1,004	2,139	10,137	1,569	856	9,424	6,168
Africa									
ALGERIA	0	0	0	0	347	138	0	209	126
CAMEROON	0	0	0	0	27	18	0	9	0
EGYPT	5	0	1	6	265	73	35	227	256
ETHIOPIA	0	0	0	0	14	6	0	8	14
GABON	0	0	0	0	6	0	0	6	0
GHANA	0	0	4	4	48	45	0	3	20
IVORY COAST	0	5	0	5	5	2	0	3	3
KENYA	0	0	0	0	68	2	0	66	47
MALAWI	0	0	0	0	25	1	0	24	20
MOROCCO	0	0	0	0	82	0	0	82	29

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)									
All Banks									
	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public Sector	All Others	Total					
NIGERIA	0	0	0	0	244	33	0	211	31
SENEGAL	0	0	0	0	21	8	0	13	3
TUNISIA	0	0	4	4	49	0	0	49	22
ZAIRE	0	0	0	0	0	0	0	0	0
ZAMBIA	0	0	0	0	1	0	0	1	1
ZIMBABWE	0	0	0	0	0	0	0	0	0
OTHER AFRICA	0	0	5	5	116	77	0	39	81
	5	5	14	24	1,318	403	35	950	653
Banking Centers									
BAHAMAS	14	0	64	78	385	184	16	217	38
BAHRAIN	60	0	0	60	98	50	34	82	65
BERMUDA	2	0	226	228	9,242	3,407	1,391	7,226	730
CAYMAN ISLANDS	35	0	3,142	3,177	4,795	1,378	677	4,094	321
HONG KONG	154	6	173	333	1,912	506	77	1,483	614
LEBANON	1	0	0	1	114	19	9	104	156
LIBERIA	0	0	4	4	30	21	0	9	0
MACAO	0	1	1	2	1	1	16	16	0
NETHERLAND ANTILLES	6	0	52	58	124	2	8	130	2
PANAMA	0	0	6	6	261	48	0	213	253
SINGAPORE	160	12	132	304	1,820	220	180	1,780	160
	432	19	3,800	4,251	18,782	5,836	2,408	15,354	2,339
International & Regional Organizations									
AFRICAN REGIONAL	0	0	0	0	0	0	0	0	0
ASIAN REGIONAL	0	8	0	8	51	0	0	51	0
E. EUR REGIONAL	0	14	0	14	0	0	0	0	0
INTERNATIONAL	0	8	0	8	5	0	1	6	0
LATIN AMER. REGIONAL	0	2	0	2	0	0	0	0	0
W. EUROPEAN REGIONAL	0	134	0	134	4	0	178	182	0
	0	166	0	166	60	0	179	239	0
GRAND TOTALS	42,460	7,257	31,386	81,103	228,368	31,706	34,027	230,689	21,896

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Money Center Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-Border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
G-10 and Switzerland					
BELGIUM	6,952	1,574	8,526	505	9,031
CANADA	10,251	2,839	13,090	3,061	16,151
FRANCE	24,830	5,230	30,060	1,399	31,459
GERMANY	78,354	10,730	89,084	5,050	94,134
ITALY	25,069	4,260	29,329	3,405	32,734
JAPAN	28,659	3,012	31,671	1,145	32,816
LUXEMBOURG	3,844	3,337	7,181	11	7,192
NETHERLANDS	23,727	4,208	27,935	254	28,189
SWEDEN	4,580	863	5,443	248	5,691
SWITZERLAND	9,041	4,030	13,071	252	13,323
UNITED KINGDOM	30,032	13,506	43,538	0	43,538
	245,339	53,589	298,928	15,330	314,258
Non G-10 Developed Countries					
AUSTRALIA	5,198	1,448	6,646	2,462	9,108
AUSTRIA	3,055	572	3,627	1	3,628
DENMARK	3,591	671	4,262	0	4,262
FINLAND	2,674	227	2,901	3	2,904
GREECE	2,810	311	3,121	46	3,167
ICELAND	100	11	111	0	111
IRELAND	2,268	1,176	3,444	0	3,444
NEW ZEALAND	770	144	914	89	1,003
NORWAY	2,351	889	3,240	140	3,380
PORTUGAL	944	469	1,413	3	1,416
SOUTH AFRICA	1,359	295	1,654	0	1,654
SPAIN	7,827	1,728	9,555	3,927	13,482
TURKEY	1,072	6	1,078	34	1,112
OTHER NON G-10 DEV.	1,010	962	1,972	0	1,972
	35,029	8,909	43,938	6,705	50,643

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Money Center Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-Border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Eastern Europe					
BULGARIA	377	0	377	0	377
CZECH REPUBLIC	60	159	219	0	219
HUNGARY	1,198	36	1,234	83	1,317
MACEDONIA	0	2	2	0	2
POLAND	1,114	165	1,279	155	1,434
ROMANIA	83	0	83	0	83
RUSSIA	2,075	0	2,075	203	2,278
SLOVAKIA	122	17	139	2	141
OTHER E. EUROPE	271	8	279	49	328
	5,300	387	5,687	492	6,179
Latin America and the Caribbean					
ARGENTINA	1,955	161	2,116	439	2,555
BOLIVIA	90	1	91	0	91
BRAZIL	9,921	829	10,750	4,152	14,902
CHILE	2,093	310	2,403	611	3,014
COLOMBIA	1,735	107	1,842	148	1,990
COSTA RICA	246	3	249	55	304
DOMINICAN REPUBLIC	219	8	227	50	277
ECUADOR	103	0	103	56	159
EL SALVADOR	618	3	621	136	757
GUATEMALA	362	3	365	73	438
HONDURAS	91	1	92	0	92
JAMAICA	206	10	216	96	312
MEXICO	13,568	1,488	15,056	2,235	17,291
NICARAGUA	38	0	38	0	38
PARAGUAY	10	0	10	0	10
PERU	341	58	399	352	751
TRINIDAD & TOBAGO	180	43	223	227	450
URUGUAY	116	108	224	79	303
VENEZUELA	1,522	23	1,545	22	1,567
OTHER LAT. AM. & CAR.	415	270	685	0	685
	33,829	3,426	37,255	8,731	45,986

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Money Center Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-Border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Asia					
CHINA - MAINLAND	612	273	885	0	885
CHINA - TAIWAN	2,453	147	2,600	1,235	3,835
INDIA	1,607	95	1,702	1,456	3,158
INDONESIA	616	87	703	0	703
IRAQ	8	0	8	0	8
ISRAEL	352	184	536	84	620
JORDAN	37	24	61	0	61
KOREA	4,329	294	4,623	3,572	8,195
KUWAIT	362	64	426	0	426
MALAYSIA	566	46	612	1,323	1,935
OMAN	27	3	30	0	30
PAKISTAN	15	0	15	101	116
PHILIPPINES	1,130	27	1,157	71	1,228
QATAR	158	45	203	0	203
SAUDI ARABIA	1,298	452	1,750	0	1,750
SRI LANKA	13	0	13	32	45
THAILAND	387	87	474	1,273	1,747
UNITED ARAB EMIRATES	240	180	420	0	420
OTHER ASIA	83	1	84	25	109
	14,293	2,009	16,302	9,172	25,474
Africa					
ALGERIA	53	0	53	53	106
CAMEROON	2	0	2	5	7
EGYPT	187	5	192	0	192
ETHIOPIA	0	0	0	0	0
GABON	2	0	2	0	2
GHANA	8	4	12	0	12
IVORY COAST	37	5	42	0	42
KENYA	47	0	47	0	47
MALAWI	2	0	2	0	2

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Money Center Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-Border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
MOROCCO	111	0	111	0	111
NIGERIA	132	0	132	0	132
SENEGAL	15	0	15	6	21
TUNISIA	24	4	28	22	50
ZAIRE	0	0	0	0	0
ZAMBIA	0	0	0	0	0
OTHER AFRICA	33	4	37	0	37
	653	22	675	86	761
Banking Centers					
BAHAMAS	279	78	357	0	357
BAHRAIN	177	56	233	0	233
BERMUDA	1,693	217	1,910	0	1,910
CAYMAN ISLANDS	5,641	3,167	8,808	0	8,808
HONG KONG	2,392	267	2,659	14	2,673
LEBANON	8	0	8	0	8
LIBERIA	45	4	49	0	49
MACAO	19	1	20	87	107
NETHERLANDS ANTILLES	216	58	274	0	274
PANAMA	237	5	242	14	256
SINGAPORE	1,862	285	2,147	0	2,147
	12,569	4,138	16,707	115	16,822
International & Regional Organizations					
AFRICAN REGIONAL	64	0	64	0	64
ASIAN REGIONAL	264	8	272	0	272
E. EUROPEAN REGIONAL	0	14	14	0	14
INTERNATIONAL	1,173	8	1,181	0	1,181
LATIN AMER. REGIONAL	527	2	529	0	529
W. EUROPEAN REGIONAL	1,390	134	1,524	0	1,524
	3,418	166	3,584	0	3,584
GRAND TOTALS	350,430	72,646	423,076	40,631	463,707

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
Money Center Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
G-10 and Switzerland										
BELGIUM	6,316	1,001	88	196	5,031	234	714	973	6,952	1,055
CANADA	10,884	51	0	3,604	7,229	1,019	509	1,494	10,251	2,692
FRANCE	24,236	4,291	77	1,979	17,889	1,429	3,249	2,263	24,830	6,774
GERMANY	50,915	4,392	207	406	45,910	21,173	9,331	1,940	78,354	22,891
ITALY	16,347	102	0	278	15,967	334	7,284	1,484	25,069	8,690
JAPAN	30,923	4,584	4,115	6,963	15,261	202	1,546	11,650	28,659	11,491
LUXEMBOURG	4,269	379	0	709	3,181	209	48	406	3,844	1,522
NETHERLANDS	24,045	2,462	85	1,812	19,686	778	1,062	2,201	23,727	7,427
SWEDEN	3,046	4	0	355	2,687	224	1,110	559	4,580	1,062
SWITZERLAND	9,636	2,499	0	1,249	5,888	540	59	2,554	9,041	955
UNITED KINGDOM	42,300	12,801	83	8,786	20,630	1,633	3,381	4,388	30,032	3,039
	222,917	32,566	4,655	26,337	159,359	27,775	28,293	29,912	245,339	67,598
Non G-10 Developed Countries										
AUSTRALIA	5,139	547	47	1,155	3,390	605	0	1,203	5,198	1,343
AUSTRIA	2,177	265	0	126	1,786	194	984	91	3,055	617
DENMARK	2,717	275	0	108	2,334	202	673	382	3,591	1,324
FINLAND	1,939	41	0	95	1,803	35	268	568	2,674	802
GREECE	2,689	113	0	151	2,425	6	250	129	2,810	1,248
ICELAND	96	0	0	0	96	0	0	4	100	53
IRELAND	3,015	236	0	863	1,916	15	33	304	2,268	726
NEW ZEALAND	718	179	0	115	424	37	120	189	770	243
NORWAY	5,214	3,244	138	152	1,680	173	61	437	2,351	454
PORTUGAL	800	39	0	91	670	50	101	123	944	421
SOUTH AFRICA	1,189	24	0	118	1,047	17	44	251	1,359	619
SPAIN	6,869	93	51	456	6,269	183	528	847	7,827	3,846
TURKEY	1,712	31	187	682	812	2	252	6	1,072	163
OTHER NON G-10 DEV.	986	88	15	387	496	1	0	513	1,010	15
	35,260	5,175	438	4,499	25,148	1,520	3,314	5,047	35,029	11,874

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
Money Center Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Eastern Europe										
BULGARIA	210	15	0	18	177	0	200	0	377	145
CZECH REPUBLIC	222	24	29	131	38	2	8	12	60	28
HUNGARY	1,157	0	0	11	1,146	32	7	13	1,198	635
MACEDONIA	0	0	0	0	0	0	0	0	0	0
POLAND	1,214	7	2	157	1,048	2	34	30	1,114	1,021
ROMANIA	274	2	63	139	70	0	8	5	83	9
RUSSIA	2,722	45	422	1,018	1,237	0	630	208	2,075	609
SLOVAKIA	124	0	0	6	118	0	4	0	122	2
OTHER E. EUROPE	285	46	0	42	197	0	68	6	271	85
	6,208	139	516	1,522	4,031	36	959	274	5,300	2,534
Latin America and the Caribbean										
ARGENTINA	2,924	155	55	943	1,771	1	115	68	1,955	161
BOLIVIA	153	1	0	62	90	0	0	0	90	0
BRAZIL	7,262	254	1	624	6,383	81	2,411	1,046	9,921	879
CHILE	1,824	2	0	646	1,176	1	32	884	2,093	121
COLOMBIA	1,611	0	31	127	1,453	2	237	43	1,735	100
COSTA RICA	298	0	0	57	241	2	3	0	246	2
DOMINICAN REPUBLIC	289	0	15	57	217	0	2	0	219	2
ECUADOR	146	1	0	62	83	0	19	1	103	6
EL SALVADOR	796	0	0	194	602	0	10	6	618	3
GUATEMALA	480	0	0	124	356	2	4	0	362	0
HONDURAS	105	0	2	12	91	0	0	0	91	0
JAMAICA	248	0	9	34	205	0	1	0	206	38
MEXICO	13,656	28	540	1,934	11,154	31	1,884	499	13,568	1,321
NICARAGUA	68	0	0	30	38	0	0	0	38	10
PARAGUAY	27	0	0	17	10	0	0	0	10	0
PERU	421	0	1	135	285	0	45	11	341	80
TRINIDAD & TOBAGO	294	0	0	120	174	4	0	2	180	0
URUGUAY	235	1	47	84	103	0	13	0	116	17
VENEZUELA	1,762	0	204	412	1,146	0	265	111	1,522	211
OTHER LAT. AM. & CAR	1,023	8	1	818	196	0	0	219	415	179
	33,622	450	906	6,492	25,774	124	5,041	2,890	33,829	3,130

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
Money Center Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Asia										
CHINA-MAINLAND	4,252	604	46	3,101	501	18	17	76	612	85
CHINA-TAIWAN	6,291	38	4,152	266	1,835	27	0	591	2,453	1,414
INDIA	1,437	46	0	269	1,122	332	0	153	1,607	177
INDONESIA	1,620	27	44	1,038	511	1	0	104	616	124
IRAQ	8	0	0	0	8	0	0	0	8	0
ISRAEL	668	6	437	12	213	0	21	118	352	96
JORDAN	39	0	0	2	37	0	0	0	37	6
KOREA	7,416	2,916	1,420	206	2,874	160	98	1,197	4,329	1,071
KUWAIT	489	0	15	137	337	0	0	25	362	0
MALAYSIA	616	177	2	96	341	20	64	141	566	154
OMAN	43	1	0	15	27	0	0	0	27	0
PAKISTAN	45	1	0	29	15	0	0	0	15	0
PHILIPPINES	1,215	31	69	283	832	0	243	55	1,130	289
QATAR	113	1	0	3	109	0	49	0	158	45
SAUDI ARABIA	1,647	1	0	391	1,255	20	7	16	1,298	0
SRI LANKA	4	0	0	0	4	0	9	0	13	0
THAILAND	1,665	1,086	0	220	359	11	0	17	387	282
UNITED ARAB EMIRATES	381	1	0	200	180	30	0	30	240	1
OTHER ASIA	390	15	0	296	79	4	0	0	83	8
	28,339	4,951	6,185	6,564	10,639	623	508	2,523	14,293	3,752
Africa										
ALGERIA	119	2	11	53	53	0	0	0	53	18
CAMEROON	18	10	0	6	2	0	0	0	2	0
EGYPT	210	26	0	12	172	0	13	2	187	0
ETHIOPIA	3	0	0	3	0	0	0	0	0	0
GABON	2	0	0	0	2	0	0	0	2	0
GHANA	18	8	0	2	8	0	0	0	8	0
IVORY COAST	18	0	0	0	18	0	9	10	37	27
KENYA	27	0	0	5	22	25	0	0	47	0
MALAWI	2	0	0	0	2	0	0	0	2	0

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
Money Center Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
MOROCCO	134	0	0	24	110	1	0	0	111	81
NIGERIA	128	0	0	20	108	0	24	0	132	3
SENEGAL	18	0	3	0	15	0	0	0	15	0
TUNISIA	25	0	0	7	18	6	0	0	24	4
ZAIRE	0	0	0	0	0	0	0	0	0	0
ZAMBIA	4	0	0	4	0	0	0	0	0	0
OTHER AFRICA	240	74	52	81	33	0	0	0	33	1
	966	120	66	217	563	32	46	12	653	134
Banking Centers										
BAHAMAS	1,190	25	0	956	209	2	0	68	279	20
BAHRAIN	321	16	22	118	165	12	0	0	177	5
BERMUDA	4,154	0	0	3,096	1,058	67	0	568	1,693	519
CAYMAN ISLANDS	30,494	1,594	10	23,939	4,951	11	7	672	5,641	3,927
HONG KONG	2,978	574	0	1,494	910	361	15	1,106	2,392	463
LEBANON	26	1	0	18	7	0	1	0	8	1
LIBERIA	166	0	0	152	14	0	0	31	45	11
MACAO	28	0	0	12	16	0	0	3	19	0
NETHERLAND ANTILLES	164	0	0	16	148	7	0	61	216	96
PANAMA	357	91	0	149	117	3	62	55	237	32
SINGAPORE	1,820	326	108	581	805	296	23	738	1,862	142
	41,698	2,627	140	30,531	8,400	759	108	3,302	12,569	5,216
International & Regional Organizations										
AFRICAN REGIONAL	64	0	0	0	64	0	0	0	64	64
ASIAN REGIONAL	240	0	21	0	219	0	44	1	264	163
E. EUR REGIONAL	0	0	0	0	0	0	0	0	0	0
INTERNATIONAL	182	0	0	0	182	0	949	42	1,173	381
LATIN AMER. REGIONAL	118	0	7	0	111	0	416	0	527	74
W. EUROPEAN REGIONAL	210	0	0	0	210	0	1,122	58	1,390	188
	814	0	28	0	786	0	2,531	101	3,418	870
GRAND TOTALS	369,824	46,028	12,934	76,162	234,700	30,869	40,800	44,061	350,430	95,108

Country Exposure Lending Survey /1: September 30, 2002

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Money Center Banks

	Breakdown of Unadjusted Cross-border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local Country Claims	Local Country Liabilities
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years		
G-10 and Switzerland									
BELGIUM	6,316	3,308	1,933	1,075	5,306	226	784	2,759	3,257
CANADA	10,884	1,119	2,085	7,680	6,503	2,756	1,624	13,217	10,830
FRANCE	24,236	9,533	6,758	7,945	16,904	3,633	3,699	2,246	847
GERMANY	50,915	12,436	31,896	6,583	31,373	11,017	8,524	17,292	12,859
ITALY	16,347	1,992	12,200	2,155	10,189	3,507	2,650	4,766	1,361
JAPAN	30,923	5,489	14,519	10,915	21,520	4,293	5,110	35,205	47,816
LUXEMBOURG	4,269	748	266	3,255	2,572	1,075	622	1,098	3,506
NETHERLANDS	24,045	7,948	6,483	9,614	13,192	3,948	6,905	389	1,598
SWEDEN	3,046	847	464	1,735	1,897	594	555	353	105
SWITZERLAND	9,636	5,381	435	3,820	7,923	1,233	481	1,805	1,723
UNITED KINGDOM	42,300	18,569	386	23,345	36,461	3,615	2,224	44,421	183,514
	222,917	67,370	77,425	78,122	153,840	35,897	33,178	123,551	267,416
Non G-10 Developed Countries									
AUSTRALIA	5,139	1,877	313	2,949	3,433	692	1,013	15,532	13,136
AUSTRIA	2,177	1,096	248	833	1,575	153	450	23	22
DENMARK	2,717	869	633	1,215	2,143	304	270	33	35
FINLAND	1,939	252	444	1,243	972	761	206	21	18
GREECE	2,689	545	1,297	847	1,623	630	436	2,015	2,856
ICELAND	96	28	60	8	70	26	0	0	0
IRELAND	3,015	1,022	40	1,953	2,176	526	313	585	1,959
NEW ZEALAND	718	185	100	433	420	161	137	812	723
NORWAY	5,214	3,626	472	1,116	3,989	626	600	164	24
PORTUGAL	800	93	260	447	548	195	57	295	738
SOUTH AFRICA	1,189	386	374	429	505	486	198	1,643	2,691
SPAIN	6,869	1,277	3,773	1,819	3,937	1,452	1,479	5,610	1,689
TURKEY	1,712	164	395	1,153	1,313	322	77	633	609
OTHER NON G-10 DEV.	986	111	85	790	759	140	87	0	0
	35,260	11,531	8,494	15,235	23,463	6,474	5,323	27,366	24,500

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Money Center Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross-border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
Eastern Europe									
BULGARIA	210	17	123	70	88	14	108	86	125
CZECH REPUBLIC	222	25	50	147	128	30	64	1,611	1,794
HUNGARY	1,157	398	607	152	803	319	35	1,160	1,077
MACEDONIA	0	0	0	0	0	0	0	0	0
POLAND	1,214	18	977	219	456	610	148	5,397	5,242
ROMANIA	274	4	112	158	66	106	102	302	308
RUSSIA	2,722	45	1,140	1,537	1,398	1,079	245	801	598
SLOVAKIA	124	6	7	111	106	2	16	589	587
OTHER E. EUROPE	285	87	105	93	178	60	47	235	186
	6,208	600	3,121	2,487	3,223	2,220	765	10,181	9,917
Latin America and the Caribbean									
ARGENTINA	2,924	272	144	2,508	2,032	827	65	2,479	2,040
BOLIVIA	153	20	0	133	140	13	0	147	170
BRAZIL	7,262	1,143	734	5,385	3,583	3,219	460	8,609	4,696
CHILE	1,824	68	275	1,481	777	892	155	3,266	2,655
COLOMBIA	1,611	239	401	971	737	700	174	998	850
COSTA RICA	298	6	7	285	225	60	13	140	85
DOMINICAN REPUBLIC	289	18	36	235	201	77	11	233	183
ECUADOR	146	5	5	136	113	23	10	252	196
EL SALVADOR	796	78	23	695	449	191	156	278	142
GUATEMALA	480	22	0	458	362	95	23	260	187
HONDURAS	105	6	2	97	102	3	0	51	64
JAMAICA	248	42	62	144	160	50	38	312	216
MEXICO	13,656	183	3,486	9,987	4,757	6,372	2,527	41,850	40,589
NICARAGUA	68	0	10	58	57	11	0	0	0
PARAGUAY	27	1	1	25	27	0	0	274	297
PERU	421	36	55	330	227	134	60	880	528
TRINIDAD & TOBAGO	294	19	57	218	150	0	144	555	328
URUGUAY	235	1	107	127	185	29	21	331	252
VENEZUELA	1,762	117	659	986	733	626	403	369	347
OTHER LAT. AM. & CAR	1,023	9	46	968	747	184	92	182	898
	33,622	2,285	6,110	25,227	15,764	13,506	4,352	61,466	54,723

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Money Center Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross-border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
Asia									
CHINA-MAINLAND	4,252	914	90	3,248	3,914	159	179	1,516	1,875
CHINA-TAIWAN	6,291	102	4,168	2,021	5,088	325	878	10,948	10,960
INDIA	1,437	183	7	1,247	774	549	113	5,934	4,478
INDONESIA	1,620	60	47	1,513	1,244	200	176	1,208	2,458
IRAQ	8	8	0	0	8	0	0	0	0
ISRAEL	668	16	507	145	606	44	19	499	415
JORDAN	39	0	9	30	6	26	7	208	263
KOREA	7,416	3,777	2,108	1,531	6,778	512	126	10,832	7,260
KUWAIT	489	149	59	281	446	42	1	0	0
MALAYSIA	616	287	74	255	438	58	120	7,652	6,329
OMAN	43	26	0	17	27	16	0	35	45
PAKISTAN	45	8	0	37	6	12	26	935	834
PHILIPPINES	1,215	86	385	744	561	547	106	2,849	3,429
QATAR	113	8	22	83	79	1	33	0	0
SAUDI ARABIA	1,647	225	15	1,407	823	92	733	0	0
SRI LANKA	4	1	0	3	0	3	1	143	111
THAILAND	1,665	1,094	69	502	1,430	77	159	3,309	2,037
UNITED ARAB EMIRATES	381	112	1	268	210	165	6	1,030	1,208
OTHER ASIA	390	28	25	337	322	39	29	433	1,551
	28,339	7,084	7,586	13,669	22,760	2,867	2,712	47,531	43,253
Africa									
ALGERIA	119	7	46	66	59	43	17	501	448
CAMEROON	18	10	0	8	3	11	4	70	65
EGYPT	210	113	9	88	111	68	31	1,062	1,341
ETHIOPIA	3	0	0	3	0	3	0	0	0
GABON	2	0	2	0	1	1	0	62	101
GHANA	18	14	0	4	14	4	0	0	0
IVORY COAST	18	0	18	0	3	0	15	176	191
KENYA	27	4	0	23	24	3	0	213	341

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Money Center Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross-border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
MALAWI	2	2	0	0	2	0	0	0	0
MOROCCO	134	8	57	69	127	0	7	111	138
NIGERIA	128	7	10	111	101	20	7	337	531
SENEGAL	18	0	15	3	14	4	0	132	126
TUNISIA	25	12	6	7	3	16	6	295	273
ZAIRE	0	0	0	0	0	0	0	5	20
ZAMBIA	4	0	0	4	1	3	0	55	110
OTHER AFRICA	240	86	69	85	97	111	32	161	272
	966	263	232	471	560	287	119	3,180	3,957
Banking Centers									
BAHAMAS	1,190	25	0	1,165	1,125	49	16	265	23,541
BAHRAIN	321	161	27	133	284	15	22	407	1,841
BERMUDA	4,154	23	1	4,130	3,390	476	288	0	30
CAYMAN ISLANDS	30,494	2,941	54	27,499	28,495	921	1,078	1	14,090
HONG KONG	2,978	744	40	2,194	1,844	462	672	16,191	28,219
LEBANON	26	5	1	20	10	3	13	175	224
LIBERIA	166	0	0	166	103	59	4	0	0
MACAO	28	1	0	27	28	0	0	95	125
NETHERLAND ANTILLES	164	9	0	155	127	29	8	144	228
PANAMA	357	102	59	196	241	68	48	568	554
SINGAPORE	1,820	647	202	971	1,382	131	306	13,143	26,082
	41,698	4,658	384	36,656	37,029	2,213	2,455	30,989	94,934
International & Regional Organizations									
AFRICAN REGIONAL	64	0	64	0	64	0	0	0	0
ASIAN REGIONAL	240	0	240	0	185	0	55	0	0
E. EUR REGIONAL	0	0	0	0	0	0	0	0	0
INTERNATIONAL	182	0	182	0	150	27	5	0	0
LATIN AMER. REGIONAL	118	0	118	0	118	0	0	0	0
W. EUROPEAN REGIONAL	210	0	210	0	208	2	0	0	0
	814	0	814	0	725	29	60	0	0
GRAND TOTALS	369,824	93,791	104,166	171,867	257,364	63,493	48,964	304,264	498,700

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Money Center Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8			Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments	
	Banks	Public Sector	All Other						Total
	G-10 and Switzerland								
BELGIUM	813	435	326	1,574	4,080	231	645	4,494	68
CANADA	1,235	316	1,288	2,839	5,771	798	3,205	8,178	51
FRANCE	3,126	935	1,169	5,230	18,230	1,296	4,351	21,285	127
GERMANY	9,801	239	690	10,730	26,481	2,505	3,764	27,740	36
ITALY	1,580	1,359	1,321	4,260	8,000	1,068	619	7,551	16
JAPAN	1,883	92	1,037	3,012	12,126	1,957	1,718	11,887	186
LUXEMBOURG	510	3	2,824	3,337	1,775	247	123	1,651	0
NETHERLANDS	1,773	23	2,412	4,208	12,067	1,165	1,351	12,253	617
SWEDEN	428	232	203	863	5,096	286	408	5,218	4
SWITZERLAND	2,106	485	1,439	4,030	5,468	1,232	1,310	5,546	16
UNITED KINGDOM	7,227	165	6,114	13,506	39,119	4,327	5,806	40,598	389
	30,482	4,284	18,823	53,589	138,213	15,112	23,300	146,401	1,510
Non G-10 Developed Countries									
AUSTRALIA	548	55	845	1,448	3,193	770	673	3,096	45
AUSTRIA	272	167	133	572	430	25	354	759	1
DENMARK	490	64	117	671	1,094	2	212	1,304	1
FINLAND	71	91	65	227	2,037	17	102	2,122	5
GREECE	128	7	176	311	1,156	23	11	1,144	3
ICELAND	11	0	0	11	18	0	1	19	0
IRELAND	460	22	694	1,176	1,520	555	97	1,062	1
NEW ZEALAND	84	4	56	144	123	10	3	116	0
NORWAY	536	190	163	889	1,952	52	806	2,706	0
PORTUGAL	197	123	149	469	1,304	214	102	1,192	14
SOUTH AFRICA	36	160	99	295	389	15	78	452	198
SPAIN	580	621	527	1,728	8,426	996	258	7,688	27
TURKEY	3	0	3	6	299	162	1	138	76
OTHER NON G-10 DEV.	11	128	823	962	349	102	0	247	1
	3,427	1,632	3,850	8,909	22,290	2,943	2,698	22,045	372

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Money Center Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8			Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments	
	Banks	Public Sector	All Other						Total
Eastern Europe									
BULGARIA	0	0	0	0	113	112	0	1	3
CZECH REPUBLIC	99	21	39	159	297	113	12	196	13
HUNGARY	17	0	19	36	170	22	15	163	0
MACEDONIA	0	0	2	2	0	0	0	0	0
POLAND	95	0	70	165	192	32	39	199	11
ROMANIA	0	0	0	0	123	66	0	57	10
RUSSIA	0	0	0	0	237	157	0	80	12
SLOVAKIA	0	14	3	17	15	0	0	15	0
OTHER E. EUROPE	2	0	6	8	232	163	41	110	77
	213	35	139	387	1,379	665	107	821	126
Latin America and the Caribbean									
ARGENTINA	21	0	140	161	283	49	4	238	159
BOLIVIA	0	0	1	1	33	26	0	7	9
BRAZIL	82	97	650	829	1,475	15	286	1,746	250
CHILE	154	2	154	310	377	61	2	318	51
COLOMBIA	11	70	26	107	356	79	3	280	45
COSTA RICA	0	0	3	3	73	22	0	51	125
DOMINICAN REPUBLIC	0	0	8	8	65	18	0	47	19
ECUADOR	0	0	0	0	227	156	2	73	229
EL SALVADOR	0	0	3	3	84	17	3	70	71
GUATEMALA	0	0	3	3	52	6	0	46	192
HONDURAS	0	0	1	1	52	34	0	18	17
JAMAICA	0	0	10	10	24	1	0	23	1
MEXICO	375	486	627	1,488	3,127	1,025	327	2,429	3,328
NICARAGUA	0	0	0	0	3	1	0	2	2
PARAGUAY	0	0	0	0	13	5	0	8	11
PERU	0	0	58	58	83	10	2	75	22
TRINIDAD & TOBAGO	0	28	15	43	25	20	1	6	15
URUGUAY	0	105	3	108	65	49	0	16	22
VENEZUELA	0	3	20	23	393	134	1	260	23
OTHER LAT. AM. & CAR	68	0	202	270	538	456	270	352	123
	711	791	1,924	3,426	7,348	2,184	901	6,065	4,714

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Money Center Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8			Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments	
	Banks	Public Sector	All Other						Total
	Asia								
CHINA-MAINLAND	145	97	31	273	666	233	61	494	164
CHINA-TAIWAN	53	4	90	147	1,071	406	159	824	262
INDIA	27	0	68	95	556	175	44	425	259
INDONESIA	10	0	77	87	217	117	24	124	107
IRAQ	0	0	0	0	0	0	0	0	0
ISRAEL	179	0	5	184	429	1	76	504	4
JORDAN	24	0	0	24	33	3	0	30	24
KOREA	82	26	186	294	3,141	74	89	3,156	639
KUWAIT	48	3	13	64	110	5	37	142	47
MALAYSIA	17	28	1	46	532	93	6	445	29
OMAN	0	2	1	3	11	0	6	17	3
PAKISTAN	0	0	0	0	77	29	0	48	50
PHILIPPINES	5	1	21	27	758	52	0	706	114
QATAR	2	39	4	45	11	4	3	10	0
SAUDI ARABIA	150	6	296	452	896	164	166	898	78
SRI LANKA	0	0	0	0	61	24	1	38	29
THAILAND	12	9	66	87	438	58	4	384	343
UNITED ARAB EMIRATES	39	9	132	180	115	22	4	97	81
OTHER ASIA	0	0	1	1	69	8	0	61	61
	793	224	992	2,009	9,191	1,468	680	8,403	2,294
Africa									
ALGERIA	0	0	0	0	347	138	0	209	126
CAMEROON	0	0	0	0	27	18	0	9	0
EGYPT	4	0	1	5	148	55	32	125	59
ETHIOPIA	0	0	0	0	14	6	0	8	14
GABON	0	0	0	0	6	0	0	6	0
GHANA	0	0	4	4	48	45	0	3	20
IVORY COAST	0	5	0	5	5	2	0	3	3
KENYA	0	0	0	0	68	2	0	66	47

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Money Center Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public		Total					
		Sector	All Other						
MALAWI	0	0	0	0	25	1	0	24	20
MOROCCO	0	0	0	0	82	0	0	82	29
NIGERIA	0	0	0	0	244	33	0	211	31
SENEGAL	0	0	0	0	21	8	0	13	3
TUNISIA	0	0	4	4	43	0	0	43	15
ZAIRE	0	0	0	0	0	0	0	0	0
ZAMBIA	0	0	0	0	1	0	0	1	1
OTHER AFRICA	0	0	4	4	92	74	0	18	80
	4	5	13	22	1,171	382	32	821	448
Banking Centers									
BAHAMAS	14	0	64	78	334	176	9	167	2
BAHRAIN	56	0	0	56	80	47	34	67	20
BERMUDA	2	0	215	217	5,641	2,607	1,296	4,330	149
CAYMAN ISLANDS	35	0	3,132	3,167	4,065	1,223	80	2,922	31
HONG KONG	144	6	117	267	1,487	396	56	1,147	291
LEBANON	0	0	0	0	24	5	0	19	10
LIBERIA	0	0	4	4	14	5	0	9	0
MACAO	0	0	1	1	1	1	16	16	0
NETHERLAND ANTILLES	6	0	52	58	123	2	6	127	2
PANAMA	0	0	5	5	171	44	0	127	80
SINGAPORE	143	12	130	285	1,801	211	167	1,757	120
	400	18	3,720	4,138	13,741	4,717	1,664	10,688	705
International & Regional Organizations									
AFRICAN REGIONAL	0	0	0	0	0	0	0	0	0
ASIAN REGIONAL	0	8	0	8	51	0	0	51	0
E. EUR REGIONAL	0	14	0	14	0	0	0	0	0
INTERNATIONAL	0	8	0	8	0	0	1	1	0
LATIN AMER. REGIONAL	0	2	0	2	0	0	0	0	0
W. EUROPEAN REGIONAL	0	134	0	134	4	0	178	182	0
	0	166	0	166	55	0	179	234	0
GRAND TOTALS	36,030	7,155	29,461	72,646	193,388	27,471	29,561	195,478	10,169

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)					
Other Large Banks					
(A)	(B)	(C = A+B)	(D)	(E = C+D)	
Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims	
G-10 and Switzerland					
BELGIUM	1,403	143	1,546	2	1,548
CANADA	2,680	819	3,499	6,213	9,712
FRANCE	2,390	938	3,328	0	3,328
GERMANY	8,862	1,583	10,445	79	10,524
ITALY	1,313	382	1,695	0	1,695
JAPAN	591	192	783	686	1,469
LUXEMBOURG	354	19	373	0	373
NETHERLANDS	3,546	264	3,810	0	3,810
SWEDEN	1,092	37	1,129	0	1,129
SWITZERLAND	2,048	651	2,699	0	2,699
UNITED KINGDOM	11,321	1,451	12,772	2,151	14,923
	35,600	6,479	42,079	9,131	51,210
Non G-10 Developed Countries					
AUSTRALIA	1,761	598	2,359	0	2,359
AUSTRIA	2,492	73	2,565	0	2,565
DENMARK	3,455	51	3,506	0	3,506
FINLAND	388	4	392	0	392
GREECE	330	7	337	0	337
ICELAND	17	0	17	0	17
IRELAND	795	136	931	0	931
NEW ZEALAND	21	50	71	0	71
NORWAY	214	3	217	0	217
PORTUGAL	91	19	110	0	110
SOUTH AFRICA	235	6	241	0	241
SPAIN	297	54	351	0	351
TURKEY	440	2	442	0	442
OTHER NON G-10 DEV.	258	19	277	0	277
	10,794	1,022	11,816	0	11,816

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Other Large Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Eastern Europe					
BULGARIA	3	0	3	0	3
CZECH REPUBLIC	4	0	4	0	4
HUNGARY	3	0	3	0	3
POLAND	20	0	20	0	20
ROMANIA	5	0	5	0	5
RUSSIA	28	0	28	0	28
OTHER E. EUROPE	103	0	103	0	103
	166	0	166	0	166
Latin America and the Caribbean					
ARGENTINA	1,853	0	1,853	370	2,223
BOLIVIA	4	0	4	0	4
BRAZIL	3,605	45	3,650	2,431	6,081
CHILE	992	4	996	102	1,098
COLOMBIA	364	1	365	46	411
COSTA RICA	82	0	82	0	82
DOMINICAN REPUBLIC	151	0	151	0	151
ECUADOR	35	0	35	0	35
EL SALVADOR	60	0	60	0	60
GUATEMALA	119	0	119	0	119
HONDURAS	40	0	40	0	40
JAMAICA	11	0	11	0	11
MEXICO	2,018	47	2,065	257	2,322
PERU	221	1	222	0	222
TRINIDAD & TOBAGO	45	0	45	0	45
URUGUAY	101	0	101	157	258
VENEZUELA	185	0	185	0	185
OTHER LAT. AM. & CAR	171	8	179	0	179
	10,057	106	10,163	3,363	13,526

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Other Large Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Asia					
CHINA-MAINLAND	331	5	336	0	336
CHINA-TAIWAN	207	35	242	41	283
INDIA	150	1	151	0	151
INDONESIA	59	0	59	0	59
IRAN	1	0	1	0	1
IRAQ	24	0	24	0	24
ISRAEL	376	67	443	0	443
JORDAN	12	0	12	0	12
KOREA	1,840	7	1,847	490	2,337
KUWAIT	72	3	75	0	75
MALAYSIA	149	1	150	0	150
OMAN	35	0	35	0	35
PAKISTAN	0	0	0	0	0
PHILIPPINES	280	0	280	0	280
QATAR	13	0	13	0	13
SAUDI ARABIA	249	8	257	0	257
SRI LANKA	0	0	0	0	0
THAILAND	161	0	161	0	161
UNITED ARAB EMIRATES	71	1	72	0	72
OTHER ASIA	38	0	38	0	38
	4,068	128	4,196	531	4,727
Africa					
ALGERIA	8	0	8	0	8
EGYPT	207	1	208	0	208
MOROCCO	13	0	13	0	13
TUNISIA	1	0	1	0	1
OTHER AFRICA	19	0	19	0	19
	248	1	249	0	249

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Other Large Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Banking Centers					
BAHAMAS	51	0	51	0	51
BAHRAIN	92	4	96	0	96
BERMUDA	441	7	448	0	448
CAYMAN ISLANDS	170	10	180	0	180
HONG KONG	1,076	65	1,141	0	1,141
LEBANON	65	1	66	0	66
LIBERIA	0	0	0	0	0
MACAO	0	1	1	0	1
NETHERLAND ANTILLES	10	0	10	0	10
PANAMA	208	1	209	373	582
SINGAPORE	86	18	104	17	121
	2,199	107	2,306	390	2,696
International & Regional Organizations					
INTERNATIONAL	11	0	11	0	11
LATIN AMER. REGIONAL	6	0	6	0	6
W. EUROPEAN REGIONAL	234	0	234	0	234
	251	0	251	0	251
GRAND TOTALS	63,383	7,843	71,226	13,415	84,641

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
Other Large Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
G-10 and Switzerland										
BELGIUM	1,376	0	50	63	1,263	140	0	0	1,403	5
CANADA	2,647	1	0	542	2,104	277	65	234	2,680	4
FRANCE	2,524	239	427	183	1,675	336	122	257	2,390	255
GERMANY	6,326	106	130	241	5,849	2,815	25	173	8,862	1,062
ITALY	670	9	0	2	659	552	0	102	1,313	193
JAPAN	558	211	0	152	195	334	0	62	591	2
LUXEMBOURG	528	58	0	117	353	0	0	1	354	0
NETHERLANDS	2,837	0	238	292	2,307	1,134	0	105	3,546	157
SWEDEN	1,171	0	230	58	883	70	123	16	1,092	50
SWITZERLAND	1,747	4	0	186	1,557	114	0	377	2,048	18
UNITED KINGDOM	14,277	4,240	0	346	9,691	1,390	0	240	11,321	40
	34,661	4,868	1,075	2,182	26,536	7,162	335	1,567	35,600	1,786
Non G-10 Developed Countries										
AUSTRALIA	2,205	305	129	201	1,570	139	27	25	1,761	33
AUSTRIA	2,873	0	511	51	2,311	181	0	0	2,492	75
DENMARK	3,493	0	0	50	3,443	12	0	0	3,455	0
FINLAND	265	0	0	0	265	120	0	3	388	24
GREECE	260	0	0	37	223	0	0	107	330	0
ICELAND	17	0	0	0	17	0	0	0	17	0
IRELAND	905	89	0	48	768	0	0	27	795	0
NEW ZEALAND	16	0	0	0	16	5	0	0	21	5
NORWAY	214	0	0	0	214	0	0	0	214	0
PORTUGAL	104	0	13	0	91	0	0	0	91	0
SOUTH AFRICA	224	0	0	51	173	62	0	0	235	0
SPAIN	150	0	0	1	149	144	0	4	297	29
TURKEY	405	67	0	3	335	105	0	0	440	0
OTHER NON G-10 DEV.	303	114	0	15	174	0	0	84	258	0
	11,434	575	653	457	9,749	768	27	250	10,794	166

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
Other Large Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Eastern Europe										
BULGARIA	3	0	0	0	3	0	0	0	3	0
CZECH REPUBLIC	4	0	0	0	4	0	0	0	4	0
HUNGARY	3	0	0	0	3	0	0	0	3	0
POLAND	47	0	0	27	20	0	0	0	20	0
ROMANIA	5	0	0	0	5	0	0	0	5	0
RUSSIA	71	21	0	22	28	0	0	0	28	0
OTHER E. EUROPE	196	53	0	41	102	1	0	0	103	0
	329	74	0	90	165	1	0	0	166	0
Latin America and the Caribbean										
ARGENTINA	2,203	115	0	263	1,825	19	0	9	1,853	0
BOLIVIA	5	0	0	1	4	0	0	0	4	0
BRAZIL	4,239	11	0	865	3,363	238	0	4	3,605	0
CHILE	1,001	5	0	40	956	0	0	36	992	9
COLOMBIA	394	1	0	29	364	0	0	0	364	0
COSTA RICA	73	0	0	0	73	0	0	9	82	0
DOMINICAN REPUBLIC	156	0	0	5	151	0	0	0	151	0
ECUADOR	49	1	0	13	35	0	0	0	35	0
EL SALVADOR	61	0	0	1	60	0	0	0	60	0
GUATEMALA	156	0	0	37	119	0	0	0	119	0
HONDURAS	43	1	0	2	40	0	0	0	40	0
JAMAICA	11	0	0	0	11	0	0	0	11	0
MEXICO	2,103	0	3	171	1,929	63	0	26	2,018	83
PERU	350	73	0	56	221	0	0	0	221	0
TRINIDAD & TOBAGO	43	0	0	0	43	2	0	0	45	0
URUGUAY	45	0	0	18	27	0	0	74	101	0
VENEZUELA	248	0	44	19	185	0	0	0	185	0
OTHER LAT. AM. & CAR	249	0	0	127	122	0	0	49	171	0
	11,429	207	47	1,647	9,528	322	0	207	10,057	92

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
Other Large Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Asia										
CHINA - MAINLAND	289	1	0	25	263	4	0	64	331	28
CHINA - TAIWAN	349	182	0	53	114	55	0	38	207	1
INDIA	170	24	0	1	145	0	0	5	150	0
INDONESIA	61	2	0	0	59	0	0	0	59	0
IRAN	7	0	0	6	1	0	0	0	1	0
IRAQ	24	0	0	0	24	0	0	0	24	0
ISRAEL	346	0	0	3	343	33	0	0	376	0
JORDAN	53	41	0	0	12	0	0	0	12	0
KOREA	2,193	293	0	97	1,803	5	0	32	1,840	0
KUWAIT	72	0	0	0	72	0	0	0	72	0
MALAYSIA	145	0	0	0	145	1	0	3	149	51
OMAN	35	0	0	0	35	0	0	0	35	0
PAKISTAN	5	5	0	0	0	0	0	0	0	0
PHILIPPINES	642	248	117	0	277	2	0	1	280	0
QATAR	13	0	0	0	13	0	0	0	13	0
SAUDI ARABIA	249	0	0	0	249	0	0	0	249	0
SRI LANKA	1	1	0	0	0	0	0	0	0	0
THAILAND	152	0	0	0	152	1	0	8	161	0
UNITED ARAB EMIRATES	91	5	0	15	71	0	0	0	71	0
OTHER ASIA	43	4	0	10	29	0	0	9	38	0
	4,940	806	117	210	3,807	101	0	160	4,068	80
Africa										
ALGERIA	8	0	0	0	8	0	0	0	8	0
EGYPT	206	1	0	0	205	2	0	0	207	0
MOROCCO	13	0	0	0	13	0	0	0	13	0
TUNISIA	1	0	0	0	1	0	0	0	1	0
OTHER AFRICA	19	0	0	0	19	0	0	0	19	0
	247	1	0	0	246	2	0	0	248	0

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
Other Large Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Banking Centers										
BAHAMAS	172	121	0	3	48	0	0	3	51	0
BAHRAIN	99	21	0	1	77	0	0	15	92	0
BERMUDA	316	0	0	61	255	0	0	186	441	0
CAYMAN ISLANDS	807	486	0	155	166	0	0	4	170	0
HONG KONG	1,309	514	42	195	558	242	0	276	1,076	1
LEBANON	81	13	1	5	62	1	0	2	65	0
LIBERIA	165	0	0	165	0	0	0	0	0	0
MACAO	0	0	0	0	0	0	0	0	0	0
NETHERLANDS ANTILLES	56	0	0	54	2	0	0	8	10	0
PANAMA	418	20	0	216	182	0	0	26	208	0
SINGAPORE	331	235	0	30	66	12	0	8	86	19
	3,754	1,410	43	885	1,416	255	0	528	2,199	20
International & Regional Organizations										
INTERNATIONAL	11	0	0	0	11	0	0	0	11	0
LATIN AMER. REGIONAL	5	0	0	0	5	0	1	0	6	0
W. EUROPEAN REGIONAL	0	0	0	0	0	0	234	0	234	0
	16	0	0	0	16	0	235	0	251	0
GRAND TOTALS	66,810	7,941	1,935	5,471	51,463	8,611	597	2,712	63,383	2,144

Country Exposure Lending Survey /1: September 30, 2002

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Other Large Banks

	Breakdown of Unadjusted Cross-border Claims							Local Country Activity /2	
	Unadjusted Cross-border Claims by Country of Borrower	Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
G-10 and Switzerland									
BELGIUM	1,376	697	512	167	836	0	540	2	0
CANADA	2,647	393	284	1,970	1,457	532	658	18,768	12,555
FRANCE	2,524	1,324	516	684	1,524	190	810	0	0
GERMANY	6,326	2,232	3,069	1,025	1,395	128	4,803	308	291
ITALY	670	662	0	8	669	1	0	0	0
JAPAN	558	317	0	241	407	9	142	998	312
LUXEMBOURG	528	103	0	425	307	139	82	31	299
NETHERLANDS	2,837	735	1,326	776	878	43	1,916	0	0
SWEDEN	1,171	228	828	115	245	287	639	0	0
SWITZERLAND	1,747	498	815	434	263	39	1,445	0	0
UNITED KINGDOM	14,277	11,546	942	1,789	12,770	683	824	8,871	7,517
	34,661	18,735	8,292	7,634	20,751	2,051	11,859	28,978	20,974
Non G-10 Developed Countries									
AUSTRALIA	2,205	377	1,222	606	351	21	1,833	1,382	1,992
AUSTRIA	2,873	645	1,748	480	651	0	2,222	0	0
DENMARK	3,493	37	0	3,456	91	290	3,113	0	0
FINLAND	265	104	99	62	119	17	129	0	0
GREECE	260	1	0	259	182	41	37	0	0
ICELAND	17	17	0	0	17	0	0	0	0
IRELAND	905	493	151	261	623	89	193	0	0
NEW ZEALAND	16	1	0	15	13	2	0	0	0
NORWAY	214	121	67	26	109	20	85	0	0
PORTUGAL	104	68	26	10	78	0	26	0	0
SOUTH AFRICA	224	92	70	62	151	21	51	0	0
SPAIN	150	88	0	62	98	15	37	0	0
TURKEY	405	391	0	14	300	98	7	0	0
OTHER NON G-10 DEV.	303	118	0	185	88	29	186	0	0
	11,434	2,553	3,383	5,498	2,871	643	7,919	1,382	1,992

Country Exposure Lending Survey /1: September 30, 2002

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Other Large Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross-border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
Eastern Europe									
BULGARIA	3	3	0	0	3	0	0	0	0
CZECH REPUBLIC	4	4	0	0	4	0	0	0	0
HUNGARY	3	3	0	0	3	0	0	0	0
POLAND	47	14	0	33	19	27	1	0	0
ROMANIA	5	0	0	5	0	5	0	0	0
RUSSIA	71	38	0	33	31	40	0	0	0
OTHER E. EUROPE	196	138	1	57	101	51	44	0	0
	329	200	1	128	161	123	45	0	0
Latin America and the Caribbean									
ARGENTINA	2,203	224	0	1,979	1,733	417	53	1,603	1,233
BOLIVIA	5	4	0	1	5	0	0	0	0
BRAZIL	4,239	914	64	3,261	1,855	2,325	59	6,245	3,814
CHILE	1,001	391	46	564	738	223	40	1,109	1,007
COLOMBIA	394	234	10	150	339	53	2	119	73
COSTA RICA	73	48	0	25	69	3	1	0	0
DOMINICAN REPUBLIC	156	136	11	9	142	14	0	0	0
ECUADOR	49	20	4	25	40	8	1	0	0
EL SALVADOR	61	52	0	9	44	17	0	0	0
GUATEMALA	156	82	0	74	141	15	0	0	0
HONDURAS	43	28	0	15	31	7	5	0	0
JAMAICA	11	11	0	0	8	3	0	0	0
MEXICO	2,103	322	309	1,472	1,014	830	259	1,257	1,130
PERU	350	132	2	216	255	92	3	292	332
TRINIDAD & TOBAGO	43	31	0	12	41	2	0	0	0
URUGUAY	45	26	0	19	22	21	3	455	324
VENEZUELA	248	2	174	72	64	13	171	0	0
OTHER LAT. AM. & CAR	249	67	0	182	182	14	53	0	0
	11,429	2,724	620	8,085	6,723	4,057	650	11,080	7,913

Country Exposure Lending Survey /1: September 30, 2002

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Other Large Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross-border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
Asia									
CHINA - MAINLAND	289	186	0	103	251	12	26	0	0
CHINA - TAIWAN	349	240	0	109	255	20	75	54	17
INDIA	170	159	0	11	166	4	0	0	0
INDONESIA	61	26	0	35	56	5	0	0	0
IRAN	7	0	0	7	7	0	0	0	0
IRAQ	24	0	24	0	24	0	0	0	0
ISRAEL	346	2	326	18	34	266	46	0	0
JORDAN	53	51	0	2	16	37	0	0	0
KOREA	2,193	1,624	0	569	2,056	81	56	510	20
KUWAIT	72	72	0	0	72	0	0	0	0
MALAYSIA	145	100	0	45	101	1	43	0	0
OMAN	35	32	2	1	35	0	0	0	0
PAKISTAN	5	5	0	0	5	0	0	0	0
PHILIPPINES	642	511	129	2	481	40	121	0	0
QATAR	13	12	1	0	13	0	0	0	0
SAUDI ARABIA	249	137	101	11	148	102	0	0	0
SRI LANKA	1	1	0	0	1	0	0	0	0
THAILAND	152	102	0	50	128	11	13	0	0
UNITED ARAB EMIRATES	91	68	0	23	90	1	0	0	0
OTHER ASIA	43	5	0	38	10	11	21	0	0
	4,940	3,333	583	1,024	3,949	591	401	564	37
Africa									
ALGERIA	8	5	0	3	5	0	3	0	0
EGYPT	206	164	0	42	151	26	29	0	0
MOROCCO	13	0	11	2	1	3	8	0	0
TUNISIA	1	1	0	0	1	0	0	0	0
OTHER AFRICA	19	10	0	9	10	9	0	0	0
	247	180	11	56	168	38	40	0	0

Country Exposure Lending Survey /1: September 30, 2002

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

Other Large Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross-border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local Country Claims	Local Country Liabilities
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years		
Banking Centers									
BAHAMAS	172	132	0	40	170	2	0	0	6
BAHRAIN	99	72	0	27	78	21	0	0	0
BERMUDA	316	1	4	311	106	117	93	0	0
CAYMAN ISLANDS	807	577	5	225	644	18	145	0	0
HONG KONG	1,309	783	42	484	688	143	478	282	738
LEBANON	81	68	8	5	69	12	0	0	0
LIBERIA	165	0	0	165	20	72	73	0	0
MACAO	0	0	0	0	0	0	0	0	0
NETHERLANDS ANTILLES	56	0	0	56	2	0	54	0	0
PANAMA	418	146	12	260	171	73	174	1,362	989
SINGAPORE	331	264	0	67	279	20	32	71	66
	3,754	2,043	71	1,640	2,227	478	1,049	1,715	1,799
International & Regional Organizations									
INTERNATIONAL	11	0	11	0	11	0	0	0	0
LATIN AMER. REGIONAL	5	0	5	0	5	0	0	0	0
W. EUROPEAN REGIONAL	0	0	0	0	0	0	0	0	0
	16	0	16	0	16	0	0	0	0
GRAND TOTALS	66,810	29,768	12,977	24,065	36,866	7,981	21,963	43,719	32,715

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Other Large Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public	All	Total					
		Sector	Other						
G-10 and Switzerland									
BELGIUM	139	0	4	143	288	6	133	415	8
CANADA	498	20	301	819	4,057	1,185	359	3,231	132
FRANCE	899	0	39	938	361	6	188	543	61
GERMANY	1,399	25	159	1,583	754	1	303	1,056	33
ITALY	379	0	3	382	214	0	4	218	5
JAPAN	173	0	19	192	146	0	127	273	101
LUXEMBOURG	9	1	9	19	28	0	4	32	12
NETHERLANDS	238	0	26	264	628	13	87	702	16
SWEDEN	28	0	9	37	169	0	51	220	11
SWITZERLAND	317	31	303	651	248	32	227	443	94
UNITED KINGDOM	1,057	9	385	1,451	2,198	446	272	2,024	424
	5,136	86	1,257	6,479	9,091	1,689	1,755	9,157	897
Non G-10 Developed Countries									
AUSTRALIA	278	0	320	598	126	0	13	139	45
AUSTRIA	73	0	0	73	26	3	2	25	23
DENMARK	51	0	0	51	26	1	7	32	1
FINLAND	4	0	0	4	23	0	3	26	1
GREECE	3	0	4	7	47	7	3	43	52
ICELAND	0	0	0	0	0	0	0	0	2
IRELAND	56	0	80	136	307	25	20	302	75
NEW ZEALAND	18	0	32	50	9	0	0	9	3
NORWAY	3	0	0	3	38	0	3	41	0
PORTUGAL	19	0	0	19	385	0	8	393	35
SOUTH AFRICA	5	0	1	6	29	0	0	29	2
SPAIN	51	0	3	54	23	0	0	23	6
TURKEY	2	0	0	2	99	5	4	98	324
OTHER NON G-10 DEV.	7	0	12	19	173	20	6	159	82
	570	0	452	1,022	1,311	61	69	1,319	651

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Other Large Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public	All	Total					
		Sector	Other						
Eastern Europe									
BULGARIA	0	0	0	0	0	0	0	0	3
CZECH REPUBLIC	0	0	0	0	10	0	0	10	0
HUNGARY	0	0	0	0	3	0	0	3	0
POLAND	0	0	0	0	9	8	2	3	0
ROMANIA	0	0	0	0	0	0	0	0	0
RUSSIA	0	0	0	0	24	5	0	19	54
OTHER E. EUROPE	0	0	0	0	18	1	0	17	102
	0	0	0	0	64	14	2	52	159
Latin America and the Caribbean									
ARGENTINA	0	0	0	0	279	7	0	272	353
BOLIVIA	0	0	0	0	1	0	0	1	2
BRAZIL	4	8	33	45	287	32	55	310	388
CHILE	4	0	0	4	71	4	0	67	291
COLOMBIA	1	0	0	1	41	9	0	32	75
COSTA RICA	0	0	0	0	12	0	0	12	14
DOMINICAN REPUBLIC	0	0	0	0	42	0	1	43	78
ECUADOR	0	0	0	0	23	4	0	19	37
EL SALVADOR	0	0	0	0	40	0	0	40	37
GUATEMALA	0	0	0	0	15	0	0	15	35
HONDURAS	0	0	0	0	5	0	0	5	5
JAMAICA	0	0	0	0	7	0	0	7	11
MEXICO	36	0	11	47	409	6	0	403	224
PERU	0	0	1	1	50	0	0	50	84
TRINIDAD & TOBAGO	0	0	0	0	13	0	0	13	29
URUGUAY	0	0	0	0	14	0	0	14	4
VENEZUELA	0	0	0	0	18	1	0	17	22
OTHER LAT. AM. & CAR	1	0	7	8	802	524	0	278	209
	46	8	52	106	2,129	587	56	1,598	1,898

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Other Large Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8			Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments	
	Banks	Public Sector	All Other						Total
	Asia								
CHINA - MAINLAND	5	0	0	5	16	0	5	215	
CHINA - TAIWAN	29	1	5	35	22	0	2	96	
INDIA	0	0	1	1	122	12	0	110	252
INDONESIA	0	0	0	0	19	1	0	18	39
IRAN	0	0	0	0	0	0	0	0	0
IRAQ	0	0	0	0	0	0	0	0	0
ISRAEL	67	0	0	67	57	0	16	73	35
JORDAN	0	0	0	0	40	32	35	43	82
KOREA	6	0	1	7	33	0	6	39	1,814
KUWAIT	1	0	2	3	29	0	4	33	39
MALAYSIA	0	0	1	1	6	0	4	10	20
OMAN	0	0	0	0	3	0	0	3	6
PAKISTAN	0	0	0	0	0	0	0	0	5
PHILIPPINES	0	0	0	0	31	0	0	31	387
QATAR	0	0	0	0	1	0	0	1	1
SAUDI ARABIA	8	0	0	8	104	0	0	104	52
SRI LANKA	0	0	0	0	1	0	0	1	1
THAILAND	0	0	0	0	21	0	0	21	81
UNITED ARAB EMIRATES	0	0	1	1	39	1	8	46	39
OTHER ASIA	0	0	0	0	32	27	0	5	34
	116	1	11	128	576	73	80	583	3,198
Africa									
ALGERIA	0	0	0	0	0	0	0	0	0
EGYPT	1	0	0	1	116	18	3	101	196
MOROCCO	0	0	0	0	0	0	0	0	0
TUNISIA	0	0	0	0	6	0	0	6	7
OTHER AFRICA	0	0	0	0	2	1	0	1	1
	1	0	0	1	124	19	3	108	204

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

Other Large Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8			Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments	
	Banks	Public Sector	All Other						Total
	Banking Centers								
BAHAMAS	0	0	0	0	41	8	7	40	20
BAHRAIN	4	0	0	4	15	2	0	13	26
BERMUDA	0	0	7	7	1,909	238	1	1,672	456
CAYMAN ISLANDS	0	0	10	10	570	145	0	425	208
HONG KONG	9	0	56	65	271	36	19	254	244
LEBANON	1	0	0	1	88	14	9	83	142
LIBERIA	0	0	0	0	16	16	0	0	0
MACAO	0	1	0	1	0	0	0	0	0
NETHERLANDS ANTILLES	0	0	0	0	0	0	1	1	0
PANAMA	0	0	1	1	35	0	0	35	111
SINGAPORE	16	0	2	18	9	5	5	9	38
	30	1	76	107	2,954	464	42	2,532	1,245
International & Regional Organizations									
INTERNATIONAL	0	0	0	0	5	0	0	5	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
	0	0	0	0	5	0	0	5	0
GRAND TOTALS	5,899	96	1,848	7,843	16,254	2,907	2,007	15,354	8,252

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

All Other Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
G-10 and Switzerland					
BELGIUM	1,344	2	1,346	0	1,346
CANADA	2,173	70	2,243	1,502	3,745
FRANCE	2,743	31	2,774	179	2,953
GERMANY	4,601	66	4,667	45	4,712
ITALY	1,373	1	1,374	1	1,375
JAPAN	1,684	11	1,695	1	1,696
LUXEMBOURG	161	0	161	0	161
NETHERLANDS	3,062	60	3,122	0	3,122
SWEDEN	679	4	683	10	693
SWITZERLAND	687	104	791	1	792
UNITED KINGDOM	3,393	185	3,578	4,870	8,448
	21,900	534	22,434	6,609	29,043
Non G-10 Developed Countries					
AUSTRALIA	639	41	680	12	692
AUSTRIA	1,211	0	1,211	1	1,212
DENMARK	689	11	700	2	702
FINLAND	218	3	221	0	221
GREECE	70	0	70	0	70
ICELAND	32	0	32	0	32
IRELAND	671	12	683	43	726
NEW ZEALAND	77	0	77	0	77
NORWAY	229	0	229	3	232
PORTUGAL	649	0	649	0	649
SOUTH AFRICA	71	0	71	0	71
SPAIN	808	0	808	0	808
TURKEY	171	0	171	0	171
OTHER NON G-10 DEV.	6	1	7	0	7
	5,541	68	5,609	61	5,670

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

All Other Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Eastern Europe					
BULGARIA	0	0	0	0	0
CZECH REPUBLIC	9	0	9	0	9
HUNGARY	6	0	6	0	6
POLAND	12	0	12	0	12
ROMANIA	1	0	1	0	1
RUSSIA	9	0	9	0	9
SLOVAKIA	11	0	11	0	11
OTHER E. EUROPE	77	0	77	0	77
	125	0	125	0	125
Latin America and the Caribbean					
ARGENTINA	284	0	284	3	287
BOLIVIA	13	3	16	0	16
BRAZIL	1,469	0	1,469	0	1,469
CHILE	224	0	224	0	224
COLOMBIA	76	0	76	0	76
COSTA RICA	134	0	134	0	134
DOMINICAN REPUBLIC	347	0	347	0	347
ECUADOR	108	0	108	0	108
EL SALVADOR	96	0	96	0	96
GUATEMALA	131	0	131	0	131
HONDURAS	54	0	54	0	54
JAMAICA	6	0	6	0	6
MEXICO	1,773	0	1,773	102	1,875
NICARAGUA	10	0	10	0	10
PARAGUAY	11	0	11	0	11
PERU	59	0	59	0	59
TRINIDAD & TOBAGO	31	0	31	0	31
URUGUAY	155	0	155	2	157
VENEZUELA	204	0	204	0	204
OTHER LAT. AM. & CAR.	76	0	76	77	153
	5,261	3	5,264	184	5,448

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

All Other Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Asia					
CHINA - MAINLAND	13	0	13	0	13
CHINA - TAIWAN	180	0	180	14	194
INDIA	56	0	56	0	56
INDONESIA	15	0	15	0	15
ISRAEL	702	0	702	0	702
JORDAN	0	0	0	0	0
KOREA	725	1	726	220	946
KUWAIT	17	0	17	0	17
MALAYSIA	15	0	15	2	17
OMAN	110	0	110	0	110
PHILIPPINES	156	0	156	0	156
QATAR	0	0	0	0	0
SAUDI ARABIA	83	1	84	0	84
THAILAND	34	0	34	0	34
UNITED ARAB EMIRATES	0	0	0	0	0
OTHER ASIA	3	0	3	0	3
	2,109	2	2,111	236	2,347
Africa					
ALGERIA	0	0	0	0	0
CAMEROON	1	0	1	0	1
EGYPT	14	0	14	0	14
GHANA	3	0	3	0	3
KENYA	1	0	1	0	1
ZIMBABWE	0	0	0	0	0
OTHER AFRICA	39	1	40	0	40
	58	1	59	0	59

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

All Other Banks

	(A)	(B)	(C = A+B)	(D)	(E = C+D)
	Cross-border Claims After Adjustments for Guarantees and External Borrowings (Excluding Derivative Products)	Cross-border Claims Resulting From Revaluation Gains on Foreign Exchange and Derivative Products After Adjustments for Guarantees	Adjusted Cross-border Claims Including Derivative Products	Net Local Country Claims /2	Transfer Risk Claims
Banking Centers					
BAHAMAS	63	0	63	0	63
BAHRAIN	0	0	0	0	0
BERMUDA	133	4	137	0	137
CAYMAN ISLANDS	119	0	119	0	119
HONG KONG	491	1	492	7	499
LEBANON	3	0	3	0	3
LIBERIA	0	0	0	0	0
NETHERLANDS ANTILLES	2	0	2	72	74
PANAMA	101	0	101	17	118
SINGAPORE	427	1	428	4	432
	1,339	6	1,345	100	1,445
International & Regional Organizations					
INTERNATIONAL	174	0	174	0	174
LATIN AMER. REGIONAL	16	0	16	0	16
	190	0	190	0	190
GRAND TOTALS	36,523	614	37,137	7,190	44,327

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
All Other Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
G-10 and Switzerland										
BELGIUM	824	39	0	0	785	559	0	0	1,344	0
CANADA	1,962	392	0	167	1,403	681	2	87	2,173	0
FRANCE	1,613	39	29	14	1,531	1,114	0	98	2,743	0
GERMANY	2,577	82	10	207	2,278	2,243	0	80	4,601	0
ITALY	555	26	1	0	528	834	0	11	1,373	0
JAPAN	741	423	0	81	237	650	0	797	1,684	0
LUXEMBOURG	106	7	0	1	98	50	0	13	161	0
NETHERLANDS	3,100	50	0	852	2,198	810	0	54	3,062	0
SWEDEN	357	25	0	40	292	364	0	23	679	0
SWITZERLAND	510	10	0	130	370	274	0	43	687	0
UNITED KINGDOM	5,270	2,196	1	308	2,765	540	2	86	3,393	0
	17,615	3,289	41	1,800	12,485	8,119	4	1,292	21,900	0
Non G-10 Developed Countries										
AUSTRALIA	415	0	0	4	411	228	0	0	639	0
AUSTRIA	1,100	0	0	107	993	215	0	3	1,211	0
DENMARK	530	25	0	0	505	174	0	10	689	2
FINLAND	188	0	0	0	188	30	0	0	218	0
GREECE	62	0	0	0	62	8	0	0	70	0
ICELAND	32	0	0	0	32	0	0	0	32	0
IRELAND	1,038	377	0	0	661	0	0	10	671	0
NEW ZEALAND	149	0	0	72	77	0	0	0	77	0
NORWAY	252	20	17	86	129	100	0	0	229	0
PORTUGAL	371	0	0	2	369	280	0	0	649	0
SOUTH AFRICA	57	0	0	0	57	14	0	0	71	0
SPAIN	677	51	0	3	623	178	0	7	808	0
TURKEY	239	29	0	52	158	13	0	0	171	0
OTHER NON G-10 DEV.	8	0	0	2	6	0	0	0	6	0
	5,118	502	17	328	4,271	1,240	0	30	5,541	2

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
All Other Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4				Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account
	Borrowings of:					Guarantees by:				
	Banks /5	Public Sector	All Others			Banks /7	Public Sector	All Others		
Eastern Europe										
BULGARIA	25	25	0	0	0	0	0	0	0	0
CZECH REPUBLIC	11	2	0	3	6	3	0	0	9	0
HUNGARY	7	1	0	0	6	0	0	0	6	0
POLAND	6	0	0	0	6	6	0	0	12	0
ROMANIA	1	0	0	0	1	0	0	0	1	0
RUSSIA	9	1	0	0	8	0	0	1	9	0
SLOVAKIA	11	0	0	0	11	0	0	0	11	0
OTHER E. EUROPE	101	11	9	4	77	0	0	0	77	0
	171	40	9	7	115	9	0	1	125	0
Latin America and the Caribbean										
ARGENTINA	353	4	1	67	281	0	0	3	284	0
BOLIVIA	16	0	0	3	13	0	0	0	13	0
BRAZIL	1,728	116	7	212	1,393	60	0	16	1,469	1
CHILE	294	0	0	70	224	0	0	0	224	0
COLOMBIA	89	0	0	15	74	2	0	0	76	0
COSTA RICA	144	4	0	8	132	2	0	0	134	0
DOMINICAN REPUBLIC	446	10	7	89	340	3	0	4	347	0
ECUADOR	181	16	4	53	108	0	0	0	108	0
EL SALVADOR	114	0	0	19	95	1	0	0	96	0
GUATEMALA	140	3	0	6	131	0	0	0	131	0
HONDURAS	108	5	1	48	54	0	0	0	54	0
JAMAICA	114	0	0	108	6	0	0	0	6	0
MEXICO	2,134	16	56	400	1,662	40	0	71	1,773	0
NICARAGUA	14	0	1	3	10	0	0	0	10	0
PARAGUAY	23	0	0	12	11	0	0	0	11	0
PERU	109	4	0	46	59	0	0	0	59	0
TRINIDAD & TOBAGO	122	0	0	101	21	10	0	0	31	0
URUGUAY	201	2	5	41	153	0	0	2	155	0
VENEZUELA	543	2	93	246	202	0	0	2	204	0
OTHER LAT. AM. & CAR.	384	7	13	301	63	0	0	13	76	0
	7,257	189	188	1,848	5,032	118	0	111	5,261	1

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
All Other Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4				Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account
	Borrowings of:					Guarantees by:				
	Banks /5	Public Sector	All Others			Banks /7	Public Sector	All Others		
Asia										
CHINA - MAINLAND	12	2	0	0	10	0	0	3	13	1
CHINA - TAIWAN	123	5	0	1	117	41	0	22	180	0
INDIA	37	2	0	1	34	22	0	0	56	1
INDONESIA	15	2	0	0	13	0	0	2	15	0
ISRAEL	499	0	15	4	480	42	45	135	702	0
JORDAN	0	0	0	0	0	0	0	0	0	0
KOREA	619	32	0	0	587	46	0	92	725	0
KUWAIT	10	0	0	0	10	7	0	0	17	0
MALAYSIA	19	4	0	0	15	0	0	0	15	0
OMAN	91	0	0	0	91	19	0	0	110	0
PHILIPPINES	154	0	0	0	154	0	0	2	156	0
QATAR	0	0	0	0	0	0	0	0	0	0
SAUDI ARABIA	85	0	0	2	83	0	0	0	83	0
THAILAND	44	3	0	17	24	10	0	0	34	0
UNITED ARAB EMIRATES	4	0	0	4	0	0	0	0	0	0
OTHER ASIA	48	0	0	45	3	0	0	0	3	0
	1,760	50	15	74	1,621	187	45	256	2,109	2
Africa										
ALGERIA	1	0	0	1	0	0	0	0	0	0
CAMEROON	1	0	0	0	1	0	0	0	1	0
EGYPT	33	19	0	0	14	0	0	0	14	0
GHANA	3	0	0	0	3	0	0	0	3	0
KENYA	1	0	0	0	1	0	0	0	1	0
ZIMBABWE	1	1	0	0	0	0	0	0	0	0
OTHER AFRICA	40	0	0	1	39	0	0	0	39	0
	80	20	0	2	58	0	0	0	58	0

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)										
All Other Banks										
Unadjusted Cross-border Claims by Country of Borrower	Portion of Cross-border Claims Guaranteed by Residents of Other Countries /4			Unadjusted Cross-border Claims Less Amounts Guaranteed	Guarantees Issued by Residents of Reporting Country for Residents of Other Countries /6			Cross-border Claims After Adjustments for Guarantees and External Borrowings	Memorandum: Portion of Claims Representing Assets Held in Trading Account	
	Borrowings of:				Guarantees by:					
	Banks /5	Public Sector	All Others		Banks /7	Public Sector	All Others			
Banking Centers										
BAHAMAS	190	107	0	46	37	26	0	0	63	0
BAHRAIN	19	19	0	0	0	0	0	0	0	0
BERMUDA	133	25	0	32	76	11	0	46	133	0
CAYMAN ISLANDS	1,116	959	0	101	56	20	0	43	119	0
HONG KONG	728	413	0	1	314	147	0	30	491	0
LEBANON	3	0	0	0	3	0	0	0	3	0
LIBERIA	7	0	0	7	0	0	0	0	0	0
NETHERLANDS ANTILLES	81	0	0	79	2	0	0	0	2	0
PANAMA	197	19	0	83	95	6	0	0	101	0
SINGAPORE	966	726	0	1	239	174	0	14	427	0
	3,440	2,268	0	350	822	384	0	133	1,339	0
International & Regional Organizations										
INTERNATIONAL	23	0	1	0	22	2	23	127	174	0
LATIN AMER. REGIONAL	16	0	0	0	16	0	0	0	16	0
	39	0	1	0	38	2	23	127	190	0
GRAND TOTALS	35,480	6,358	271	4,409	24,442	10,059	72	1,950	36,523	5

Country Exposure Lending Survey /1: September 30, 2002

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Other Banks

	Unadjusted Cross-border Claims by Country of Borrower	Breakdown of Unadjusted Cross Border Claims						Local Country Activity /2	
		Portion Owed by:			Maturity Distribution:			Local	Local
		Banks	Public Sector	All Others	One Year and Under	Between One and Five Years	Over Five Years	Country Claims	Country Liabilities
G-10 and Switzerland									
BELGIUM	824	649	42	133	650	10	164	1	5
CANADA	1,962	1,098	42	822	1,299	375	288	4,361	2,902
FRANCE	1,613	1,148	170	295	1,119	105	389	215	36
GERMANY	2,577	754	267	1,556	791	91	1,695	61	16
ITALY	555	537	5	13	548	2	5	14	13
JAPAN	741	601	0	140	699	16	26	40	125
LUXEMBOURG	106	66	0	40	47	30	29	0	0
NETHERLANDS	3,100	597	37	2,466	600	116	2,384	13	14
SWEDEN	357	191	62	104	184	16	157	83	73
SWITZERLAND	510	90	29	391	117	24	369	16	15
UNITED KINGDOM	5,270	3,548	27	1,695	3,908	1,149	212	10,710	11,356
	17,615	9,279	681	7,655	9,962	1,934	5,718	15,514	14,555
Non G-10 Developed Countries									
AUSTRALIA	415	62	47	306	35	16	364	60	48
AUSTRIA	1,100	411	11	678	411	0	689	1	0
DENMARK	530	425	21	84	419	19	92	21	19
FINLAND	188	100	20	68	85	0	103	7	7
GREECE	62	0	0	62	7	45	10	0	0
ICELAND	32	31	0	1	0	32	0	0	0
IRELAND	1,038	957	0	81	936	31	71	318	275
NEW ZEALAND	149	1	0	148	2	72	75	0	0
NORWAY	252	49	30	173	42	7	203	118	115
PORTUGAL	371	256	13	102	257	7	107	0	0
SOUTH AFRICA	57	26	23	8	29	28	0	0	0
SPAIN	677	658	0	19	651	18	8	3	3
TURKEY	239	147	9	83	202	31	6	0	0
OTHER NON G-10 DEV.	8	5	0	3	7	1	0	0	0
	5,118	3,128	174	1,816	3,083	307	1,728	528	467

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		
Eastern Europe									
BULGARIA	25	25	0	0	25	0	0	0	0
CZECH REPUBLIC	11	2	0	9	2	9	0	0	0
HUNGARY	7	7	0	0	2	5	0	0	0
POLAND	6	2	0	4	3	3	0	0	0
ROMANIA	1	0	0	1	1	0	0	0	0
RUSSIA	9	6	0	3	8	1	0	0	0
SLOVAKIA	11	0	11	0	11	0	0	0	0
OTHER E. EUROPE	101	59	18	24	31	66	4	0	0
	171	101	29	41	83	84	4	0	0
Latin America and the Caribbean									
ARGENTINA	353	96	21	236	193	122	38	3	0
BOLIVIA	16	12	0	4	14	2	0	0	0
BRAZIL	1,728	954	67	708	1,099	538	91	0	0
CHILE	294	131	15	148	159	130	5	0	0
COLOMBIA	89	35	1	53	54	13	22	0	0
COSTA RICA	144	92	14	38	133	10	1	0	0
DOMINICAN REPUBLIC	446	267	8	171	377	44	25	0	0
ECUADOR	181	102	4	75	160	19	2	0	0
EL SALVADOR	114	82	0	32	101	13	0	0	0
GUATEMALA	140	114	3	23	127	9	4	0	0
HONDURAS	108	50	1	57	99	9	0	0	0
JAMAICA	114	2	1	111	49	2	63	0	0
MEXICO	2,134	155	134	1,845	889	1,090	155	299	197
NICARAGUA	14	6	1	7	12	2	0	0	0
PARAGUAY	23	8	0	15	22	0	1	0	0
PERU	109	44	0	65	98	11	0	0	0
TRINIDAD & TOBAGO	122	11	0	111	17	18	87	0	0
URUGUAY	201	15	71	115	133	56	12	11	9
VENEZUELA	543	15	101	427	304	171	68	0	0
OTHER LAT. AM. & CAR.	384	14	13	357	185	164	35	77	0
	7,257	2,205	455	4,598	4,225	2,423	609	390	206

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
Asia									
CHINA - MAINLAND	12	11	0	1	10	2	0	0	0
CHINA - TAIWAN	123	86	0	37	109	1	13	40	26
INDIA	37	27	0	10	29	8	0	0	0
INDONESIA	15	2	0	13	3	0	12	0	0
ISRAEL	499	41	281	177	48	253	198	0	0
JORDAN	0	0	0	0	0	0	0	0	0
KOREA	619	550	9	60	552	67	0	242	22
KUWAIT	10	10	0	0	10	0	0	0	0
MALAYSIA	19	17	0	2	17	0	2	4	2
OMAN	91	91	0	0	84	7	0	0	0
PHILIPPINES	154	127	18	9	125	19	10	0	0
QATAR	0	0	0	0	0	0	0	0	0
SAUDI ARABIA	85	3	77	5	83	2	0	0	0
THAILAND	44	26	0	18	26	0	18	3	3
UNITED ARAB EMIRATES	4	0	0	4	4	0	0	0	0
OTHER ASIA	48	0	0	48	44	4	0	87	305
	1,760	991	385	384	1,144	363	253	376	358
Africa									
ALGERIA	1	0	0	1	1	0	0	0	0
CAMEROON	1	0	0	1	0	1	0	0	0
EGYPT	33	19	5	9	25	6	2	0	0
GHANA	3	0	0	3	0	3	0	0	0
KENYA	1	0	0	1	0	0	1	0	0
ZIMBABWE	1	1	0	0	1	0	0	0	0
OTHER AFRICA	40	0	37	3	3	37	0	0	0
	80	20	42	18	30	47	3	0	0

Country Exposure Lending Survey /1: September 30, 2002

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

(Data by Type of Borrower and Maturity Distribution)

(\$ Millions)

All Other Banks

	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		
Banking Centers									
BAHAMAS	190	128	0	62	188	1	1	0	151
BAHRAIN	19	19	0	0	19	0	0	0	0
BERMUDA	133	25	0	108	27	66	40	0	0
CAYMAN ISLANDS	1,116	960	0	156	1,026	79	11	0	3,164
HONG KONG	728	667	0	61	673	16	39	8	1
LEBANON	3	3	0	0	3	0	0	0	0
LIBERIA	7	0	0	7	1	6	0	0	0
NETHERLANDS ANTILLES	81	0	0	81	75	6	0	72	0
PANAMA	197	75	0	122	166	29	2	36	19
SINGAPORE	966	919	0	47	930	10	26	45	319
	3,440	2,796	0	644	3,108	213	119	161	3,654
International & Regional Organizations									
INTERNATIONAL	23	0	23	0	23	0	0	0	0
LATIN AMER. REGIONAL	16	0	16	0	11	0	5	0	0
	39	0	39	0	34	0	5	0	0
GRAND TOTALS	35,480	18,520	1,805	15,156	21,669	5,371	8,439	16,969	19,240

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

All Other Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public		Total					
		Sector	All Other						
G-10 and Switzerland									
BELGIUM	2	0	0	2	17	2	42	57	16
CANADA	62	4	4	70	4,365	70	289	4,584	105
FRANCE	31	0	0	31	212	33	91	270	11
GERMANY	65	0	1	66	253	4	125	374	66
ITALY	1	0	0	1	81	1	7	87	8
JAPAN	11	0	0	11	154	0	434	588	9
LUXEMBOURG	0	0	0	0	0	0	1	1	3
NETHERLANDS	31	0	29	60	251	70	197	378	96
SWEDEN	3	0	1	4	36	0	35	71	17
SWITZERLAND	101	0	3	104	77	13	12	76	68
UNITED KINGDOM	179	0	6	185	9,311	91	306	9,526	55
	486	4	44	534	14,757	284	1,539	16,012	454
Non G-10 Developed Countries									
AUSTRALIA	24	0	17	41	24	0	6	30	19
AUSTRIA	0	0	0	0	1	0	5	6	2
DENMARK	11	0	0	11	4	0	0	4	0
FINLAND	3	0	0	3	0	0	0	0	5
GREECE	0	0	0	0	0	0	0	0	0
ICELAND	0	0	0	0	0	0	0	0	0
IRELAND	1	2	9	12	26	0	66	92	0
NEW ZEALAND	0	0	0	0	0	0	0	0	0
NORWAY	0	0	0	0	5	0	0	5	0
PORTUGAL	0	0	0	0	0	0	0	0	0
SOUTH AFRICA	0	0	0	0	4	0	0	4	12
SPAIN	0	0	0	0	2	0	16	18	0
TURKEY	0	0	0	0	30	0	1	31	110
OTHER NON G-10 DEV.	0	0	1	1	2	0	0	2	3
	39	2	27	68	98	0	94	192	151

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

All Other Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Banks	Public							
		Sector	All Other	Total					
Eastern Europe									
BULGARIA	0	0	0	0	2	2	0	0	0
CZECH REPUBLIC	0	0	0	0	0	0	0	0	0
HUNGARY	0	0	0	0	0	0	0	0	1
POLAND	0	0	0	0	1	0	0	1	0
ROMANIA	0	0	0	0	0	0	0	0	0
RUSSIA	0	0	0	0	4	0	0	4	6
SLOVAKIA	0	0	0	0	0	0	0	0	0
OTHER E. EUROPE	0	0	0	0	2	0	6	8	14
	0	0	0	0	9	2	6	13	21
Latin America and the Caribbean									
ARGENTINA	0	0	0	0	64	20	1	45	34
BOLIVIA	3	0	0	3	17	1	0	16	8
BRAZIL	0	0	0	0	281	12	0	269	602
CHILE	0	0	0	0	57	2	0	55	151
COLOMBIA	0	0	0	0	12	0	0	12	54
COSTA RICA	0	0	0	0	12	5	0	7	64
DOMINICAN REPUBLIC	0	0	0	0	65	5	0	60	189
ECUADOR	0	0	0	0	21	1	0	20	106
EL SALVADOR	0	0	0	0	23	1	0	22	60
GUATEMALA	0	0	0	0	18	7	0	11	79
HONDURAS	0	0	0	0	10	1	0	9	47
JAMAICA	0	0	0	0	1	1	0	0	37
MEXICO	0	0	0	0	452	59	15	408	130
NICARAGUA	0	0	0	0	3	1	0	2	8
PARAGUAY	0	0	0	0	12	1	0	11	9
PERU	0	0	0	0	12	5	0	7	49
TRINIDAD & TOBAGO	0	0	0	0	0	0	0	0	3
URUGUAY	0	0	0	0	14	1	0	13	13
VENEZUELA	0	0	0	0	74	45	0	29	107
OTHER LAT. AM. & CAR.	0	0	0	0	234	189	6	51	33
	3	0	0	3	1,382	357	22	1,047	1,783

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

All Other Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Public			Total					
	Banks	Sector	All Other						
Asia									
CHINA - MAINLAND	0	0	0	0	39	3	5	41	26
CHINA - TAIWAN	0	0	0	0	102	3	24	123	15
INDIA	0	0	0	0	10	0	0	10	26
INDONESIA	0	0	0	0	1	0	0	1	0
ISRAEL	0	0	0	0	52	22	40	70	40
JORDAN	0	0	0	0	4	0	0	4	4
KOREA	1	0	0	1	100	0	24	124	452
KUWAIT	0	0	0	0	0	0	0	0	10
MALAYSIA	0	0	0	0	2	0	0	2	5
OMAN	0	0	0	0	4	0	0	4	5
PHILIPPINES	0	0	0	0	29	0	0	29	76
QATAR	0	0	0	0	1	0	0	1	1
SAUDI ARABIA	0	0	1	1	11	0	1	12	1
THAILAND	0	0	0	0	6	0	1	7	8
UNITED ARAB EMIRATES	0	0	0	0	2	0	0	2	3
OTHER ASIA	0	0	0	0	7	0	1	8	4
	1	0	1	2	370	28	96	438	676
Africa									
ALGERIA	0	0	0	0	0	0	0	0	0
CAMEROON	0	0	0	0	0	0	0	0	0
EGYPT	0	0	0	0	1	0	0	1	1
GHANA	0	0	0	0	0	0	0	0	0
KENYA	0	0	0	0	0	0	0	0	0
ZIMBABWE	0	0	0	0	0	0	0	0	0
OTHER AFRICA	0	0	1	1	22	2	0	20	0
	0	0	1	1	23	2	0	21	1

Country Exposure Lending Survey /1: September 30, 2002

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

(\$ Millions)

All Other Banks

	Revaluation Gains on Foreign Exchange and Derivative Products after Adjustments for Guarantees /8				Unadjusted Commitments by Country Residents	Commitments Guaranteed by Residents of Other Countries	Commitments to Residents of Other Countries Guaranteed by Residents of Reporting Country	Total Commitments After Adjustments for Guarantees	Memorandum: Trade Financing Included in Unadjusted Cross-border Claims and Unadjusted Commitments
	Public			Total					
	Banks	Sector	All Other						
Banking Centers									
BAHAMAS	0	0	0	0	10	0	0	10	16
BAHRAIN	0	0	0	0	3	1	0	2	19
BERMUDA	0	0	4	4	1,692	562	94	1,224	125
CAYMAN ISLANDS	0	0	0	0	160	10	597	747	82
HONG KONG	1	0	0	1	154	74	2	82	79
LEBANON	0	0	0	0	2	0	0	2	4
LIBERIA	0	0	0	0	0	0	0	0	0
NETHERLANDS ANTILLES	0	0	0	0	1	0	1	2	0
PANAMA	0	0	0	0	55	4	0	51	62
SINGAPORE	1	0	0	1	10	4	8	14	2
	2	0	4	6	2,087	655	702	2,134	389
International & Regional Organizations									
INTERNATIONAL	0	0	0	0	0	0	0	0	0
LATIN AMER. REGIONAL	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0
GRAND TOTALS	531	6	77	614	18,726	1,328	2,459	19,857	3,475

E.16 ENDNOTES

Report as of September 30, 2002

1/ Data on country exposure of U.S. banking organizations are reported on the Country Exposure Report (FFIEC 009). All data are on a fully consolidated basis and cover 75 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 September 30, 2002

Banking Organization Category	Tier 1 Capital	Total Assets
All Reporting Banks	\$ 312.6 billion*	\$ 4,978.1 billion
Money Center Banks	\$ 152.3 billion*	\$ 2,756.7 billion
Other Large Banks	\$ 49.8 billion	\$ 762.4 billion
All Other Banks	\$ 110.5 billion	\$ 1,459.0 billion

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

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

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

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

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

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

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

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