

**FCIB**  
**INTERNATIONAL CREDIT & COLLECTION SURVEY**  
**3rd QUARTER 2002 (07/01/02-09/30/02)**

	1	2	3			4		5	6	7	8	9	10
COUNTRY	IND. GROUP	# OF INPUTS	DEGREE OF USAGE			# DAYS GRANTED		AVG. COLL. TIME	PMNT DELAY	# OF PAST- DUE ACCTS (\$50,000 +)	NO. OF ACCTS	% OF BUSINESS BY IL/C	% OF IL/C CONFIRMED
			FIRST %	SECOND %	THIRD %	MEAN	STD. DEV.						
<b>AFRICA &amp; THE MIDDLE EAST</b>													
ALGERIA	--	4	PIA 25%	IL/C 25%	CAD 25%	88	12	120	32	2	6	31%	100%
BAHRAIN	--	4	O/A 100%	---	---	67	24	67	--	--	6	--	--
BOTSWANA	--	1	O/A 100%	---	---	60	0	120	60	--	0	--	--
CAMEROON	--	3	O/A 33%	IL/C 33%	D/A 33%	95	4	136	41	--	5	33%	--
CENTRAL AFRICA REP.	--	1	O/A 100%	---	---	90	0	100	10	--	1	--	--
CONGO	--	1	O/A 100%	---	---	100	0	180	80	--	3	--	--
EGYPT	--	13	IL/C 46%	O/A 38%	D/D 7%	92	39	156	64	3	42	38%	66%
ETHIOPIA	--	3	O/A 33%	IL/C 33%	CAD 33%	30	0	62	32	--	4	--	--
GABON	--	1	O/A 100%	---	---	100	0	130	30	--	3	--	--
GHANA	--	2	PIA 50%	O/A 50%	---	90	0	100	10	--	7	--	--
IRAN	--	4	IL/C 50%	PIA 25%	O/A 25%	90	0	123	33	1	15	72%	50%
IRAQ	--	1	IL/C 100%	---	---	--	--	--	--	--	2	100%	100%
ISRAEL	--	16	O/A 87%	D/A 12%	---	90	36	102	12	3	82	--	--
IVORY COAST	--	4	O/A 50%	IL/C 25%	D/A 25%	90	0	120	30	--	11	--	--
JORDAN	--	6	O/A 50%	D/D 33%	D/A 16%	87	27	92	5	3	14	8%	--
KENYA	--	4	PIA 25%	O/A 25%	D/A 25%	87	2	100	13	--	13	5%	--
KUWAIT	--	8	O/A 62%	IL/C 37%	---	66	29	85	19	1	11	37%	58%
LEBANON	--	5	O/A 60%	IL/C 20%	S/D 20%	93	24	96	3	--	18	20%	100%
LIBYA	--	1	IL/C 100%	---	---	--	--	--	--	1	1	100%	100%
MOROCCO	--	9	D/A 44%	CAD 22%	PIA 11%	71	44	104	33	3	33	16%	100%
NIGERIA	--	1	O/A 100%	---	---	60	0	60	--	--	2	--	--

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	1	2	3			4		5	6	7	8	9	10
COUNTRY	IND. GROUP	# OF INPUTS	DEGREE OF USAGE			# DAYS GRANTED		AVG. COLL. TIME	PMNT DELAY	# OF PAST- DUE ACCTS (\$50,000 +)	NO. OF ACCTS	% OF BUSINESS BY IL/C	% OF IL/C CONFIRMED
			FIRST %	SECOND %	THIRD %	MEAN	STD. DEV.						
OMAN	--	3	O/A 33%	D/D 33%	D/A 33%	100	14	112	12	--	4	33%	--
QATAR	--	2	O/A 50%	D/D 50%	-- --	105	15	95	-10	--	3	--	--
SAUDI ARABIA	--	13	O/A 46%	IL/C 23%	D/D 15%	106	33	97	-9	3	37	15%	100%
SENEGAL	--	1	O/A 100%	-- --	-- --	110	0	120	10	--	2	--	--
SOUTH AFRICA	--	13	O/A 84%	D/A 7%	S/D 7%	73	28	87	14	--	53	--	--
SUDAN	--	2	PIA 50%	IL/C 50%	-- --	--	--	--	--	--	7	50%	100%
SYRIA	--	6	O/A 33%	IL/C 33%	PIA 16%	62	46	61	-1	1	9	28%	100%
TANZANIA	--	1	O/A 100%	-- --	-- --	30	0	60	30	--	1	--	--
TUNISIA	--	7	IL/C 57%	D/A 28%	S/D 14%	89	0	108	19	2	19	54%	97%
U.A.E.	--	9	O/A 44%	IL/C 22%	CAD 11%	94	29	121	27	9	29	22%	--
UGANDA	--	2	PIA 50%	O/A 50%	-- --	90	0	111	21	1	2	--	--
ZAMBIA	--	2	O/A 100%	-- --	-- --	105	15	120	15	1	2	--	--
ZIMBABWE	--	2	PIA 50%	O/A 50%	-- --	60	0	60	--	--	2	--	--
<b>ASIA &amp; THE PACIFIC RIM</b>													
AUSTRALIA	--	14	O/A 85%	CAD 7%	D/D 7%	63	25	74	11	5	137	--	--
AUSTRALIA	28	4	O/A 75%	D/D 25%	-- --	67	24	91	24	2	11	--	--
BANGLADESH	--	2	IL/C 100%	-- --	-- --	--	--	--	--	--	3	100%	100%
CAMBODIA	--	2	PIA 50%	O/A 50%	-- --	30	0	79	49	--	2	--	--
CHINA	--	18	IL/C 44%	O/A 33%	PIA 5%	48	29	65	17	4	122	39%	41%
CHINA	28	5	O/A 40%	IL/C 40%	S/D 20%	75	15	82	7	2	33	43%	--
CHINA	26	4	IL/C 75%	O/A 25%	-- --	61	0	62	1	--	29	42%	66%
GUAM	--	2	PIA 50%	O/A 50%	-- --	60	0	60	--	--	7	--	--

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COUNTRY	IND. GROUP	# OF INPUTS	DEGREE OF USAGE			# DAYS GRANTED		AVG. COLL. TIME	PMNT DELAY	# OF PAST- DUE ACCTS (\$50,000 +)	NO. OF ACCTS	% OF BUSINESS BY IL/C	% OF IL/C CONFIRMED
			FIRST %	SECOND %	THIRD %	MEAN	STD. DEV.						
HONG KONG	--	20	O/A 65%	IL/C 20%	PIA 5%	59	21	69	10	1	191	21%	27%
HONG KONG	28	5	O/A 60%	IL/C 20%	D/D 20%	68	26	75	7	--	20	30%	--
INDIA	--	17	IL/C 41%	O/A 23%	S/D 17%	55	26	80	25	4	132	44%	53%
INDIA	28	5	IL/C 60%	S/D 40%	-- --	--	--	--	--	1	47	64%	66%
INDONESIA	--	16	O/A 43%	IL/C 25%	PIA 12%	55	27	87	32	2	79	22%	50%
INDONESIA	28	4	O/A 50%	IL/C 25%	CAD 25%	70	28	82	12	--	14	20%	--
JAPAN	--	15	O/A 93%	CAD 6%	-- --	65	26	75	10	2	348	--	--
JAPAN	28	4	O/A 75%	CAD 25%	-- --	79	18	88	9	2	9	--	--
MALAYSIA	--	14	O/A 42%	IL/C 35%	CAD 7%	53	23	71	18	4	113	36%	55%
MALAYSIA	28	4	O/A 75%	IL/C 25%	-- --	51	14	68	17	1	13	28%	--
MALAYSIA	26	4	IL/C 75%	CAD 25%	-- --	0	0	30	30	--	38	61%	58%
MONGOLIA	--	1	PIA 100%	-- --	-- --	--	--	--	--	--	1	--	--
NEPAL	--	2	IL/C 100%	-- --	-- --	--	--	--	--	--	2	100%	50%
NEW ZEALAND	--	10	O/A 80%	CAD 10%	D/D 10%	61	23	61	--	--	132	--	--
PAKISTAN	--	6	PIA 50%	IL/C 50%	-- --	--	--	--	--	--	18	46%	66%
PAPUA NEW GUINEA	--	2	O/A 50%	S/D 50%	-- --	120	0	120	--	--	4	--	--
PHILIPPINES	--	17	O/A 47%	IL/C 35%	PIA 5%	51	27	71	20	1	86	33%	53%
PHILIPPINES	28	4	O/A 50%	CAD 25%	D/D 25%	41	28	62	21	--	10	12%	--
SINGAPORE	--	17	O/A 64%	IL/C 11%	S/D 11%	55	26	89	34	6	113	9%	--
SINGAPORE	28	5	O/A 80%	S/D 20%	-- --	52	25	60	8	1	11	2%	--
SINGAPORE	26	4	IL/C 50%	O/A 25%	D/A 25%	30	0	38	8	--	36	26%	--
SOUTH KOREA	--	15	IL/C 60%	O/A 33%	PIA 6%	60	18	105	45	3	102	43%	31%

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COUNTRY	IND. GROUP	# OF INPUTS	DEGREE OF USAGE			# DAYS GRANTED		AVG. COLL. TIME	PMNT DELAY	# OF PAST- DUE ACCTS (\$50,000 +)	NO. OF ACCTS	% OF BUSINESS BY IL/C	% OF IL/C CONFIRMED
			FIRST %	SECOND %	THIRD %	MEAN	STD. DEV.						
SRI LANKA	--	5	O/A 40%	IL/C 20%	D/A 20%	72	19	64	-8	--	13	40%	100%
TAIWAN	--	15	O/A 46%	IL/C 46%	D/A 6%	52	24	72	20	3	196	38%	17%
TAIWAN	26	4	IL/C 100%	---	---	--	--	--	--	--	41	87%	31%
THAILAND	--	15	IL/C 40%	O/A 33%	PIA 6%	66	31	82	16	2	62	41%	50%
THAILAND	28	5	PIA 20%	O/A 20%	IL/C 20%	60	30	72	12	--	20	29%	--
VIETNAM	--	5	IL/C 60%	PIA 20%	O/A 20%	60	0	70	10	--	29	50%	43%
<b>WESTERN EUROPE</b>													
AUSTRIA	--	13	O/A 100%	---	---	39	14	60	21	3	262	--	--
BELGIUM	--	12	O/A 100%	---	---	45	19	55	10	2	215	--	--
CANARY ISLANDS	--	1	O/A 100%	---	---	60	0	60	--	--	1	--	--
CYPRUS	--	9	O/A 55%	S/D 22%	PIA 11%	108	40	118	10	--	26	15%	--
DENMARK	--	7	O/A 100%	---	---	47	21	59	12	2	74	--	--
FINLAND	--	13	O/A 92%	S/D 7%	---	49	21	54	5	1	38	--	--
FRANCE	--	16	O/A 100%	---	---	58	21	75	17	106	704	--	--
FRANCE	36	4	O/A 100%	---	---	60	21	73	13	101	110	1%	--
GERMANY	--	17	O/A 100%	---	---	41	19	49	8	4	706	--	--
GERMANY	28	6	O/A 100%	---	---	41	25	48	7	2	76	--	--
GREECE	--	14	O/A 78%	S/D 14%	D/A 7%	87	57	108	21	3	92	--	--
ICELAND	--	5	O/A 60%	S/D 40%	---	56	19	73	17	--	12	--	--
IRELAND	--	9	O/A 100%	---	---	55	17	65	10	1	96	1%	--
ITALY	--	18	O/A 94%	IL/C 5%	---	69	22	91	22	20	618	6%	--
ITALY	28	6	O/A 100%	---	---	63	11	79	16	3	90	--	--

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	IND. GROUP	# OF INPUTS	DEGREE OF USAGE			# DAYS GRANTED		AVG. COLL. TIME	PMNT DELAY	# OF PAST- DUE ACCTS (\$50,000 +)	NO. OF ACCTS	% OF BUSINESS BY IL/C	% OF IL/C CONFIRMED
			FIRST %	SECOND %	THIRD %	MEAN	STD. DEV.						
LIECHTENSTEIN	--	1	PIA 100%	---	---	--	--	--	--	--	0	--	--
LUXEMBOURG	--	6	O/A 100%	---	---	42	13	67	25	--	12	--	--
MALTA	--	4	O/A 75%	PIA 25%	---	75	21	95	20	--	7	--	--
NETHERLANDS	--	15	O/A 100%	---	---	46	20	55	9	4	504	--	--
NORWAY	--	11	O/A 100%	---	---	45	19	56	11	--	67	--	--
PORTUGAL	--	9	O/A 88%	IL/C 11%	---	64	25	79	15	2	87	11%	100%
SAN MARINO	--	1	D/A 100%	---	---	111	0	113	2	--	1	--	--
SPAIN	--	15	O/A 100%	---	---	64	21	84	20	13	416	--	--
SPAIN	28	5	O/A 100%	---	---	60	21	90	30	2	42	--	--
SWEDEN	--	12	O/A 100%	---	---	43	20	51	8	2	98	--	--
SWITZERLAND	--	18	O/A 94%	S/D 5%	---	40	16	48	8	3	141	--	--
SWITZERLAND	28	4	O/A 100%	---	---	34	15	46	12	3	32	--	--
TURKEY	--	14	O/A 42%	D/A 21%	IL/C 14%	114	97	126	12	5	92	20%	50%
UNITED KINGDOM	--	16	O/A 100%	---	---	52	20	66	14	8	774	--	--
UNITED KINGDOM	28	4	O/A 100%	---	---	60	29	75	15	1	66	--	--
<b>EASTERN EUROPE</b>													
BOSNIA/HERZEGOVINA	--	1	O/A 100%	---	---	150	0	150	--	--	1	--	--
BULGARIA	--	4	O/A 100%	---	---	45	15	76	31	4	22	--	--
CROATIA	--	7	O/A 71%	PIA 14%	IL/C 14%	64	18	74	10	3	36	14%	100%
CZECH REPUBLIC	--	8	O/A 87%	PIA 12%	---	43	12	59	16	--	83	--	--
ESTONIA	--	5	O/A 60%	PIA 20%	D/A 20%	57	21	62	5	--	11	--	--
HUNGARY	--	10	O/A 90%	PIA 10%	---	45	20	52	7	1	95	--	--

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COUNTRY	IND. GROUP	# OF INPUTS	DEGREE OF USAGE			# DAYS GRANTED		AVG. COLL. TIME	PMNT DELAY	# OF PAST- DUE ACCTS (\$50,000 +)	NO. OF ACCTS	% OF BUSINESS BY IL/C	% OF IL/C CONFIRMED
			FIRST %	SECOND %	THIRD %	MEAN	STD. DEV.						
KAZAKHSTAN	--	1	D/A 100%	---	---	28	0	90	62	--	1	--	--
LATVIA	--	3	O/A 100%	---	---	55	25	67	12	2	7	--	--
LITHUANIA	--	4	O/A 75%	PIA 25%	---	150	121	169	19	5	13	--	--
MACEDONIA	--	1	O/A 100%	---	---	45	0	32	-13	--	1	--	--
POLAND	--	11	O/A 81%	PIA 9%	S/D 9%	55	22	71	16	6	104	--	--
ROMANIA	--	10	O/A 50%	S/D 20%	PIA 10%	70	24	92	22	12	46	10%	100%
RUSSIA	--	7	O/A 85%	PIA 14%	---	41	13	55	14	6	77	--	--
SLOVAK REPUBLIC	--	4	O/A 100%	---	---	41	19	51	10	--	50	--	--
SLOVENIA	--	8	O/A 87%	PIA 12%	---	60	25	75	15	--	40	--	--
UKRAINE	--	1	O/A 100%	---	---	60	0	51	-9	--	1	--	--
YUGOSLAVIA	--	3	O/A 66%	D/A 33%	---	44	33	46	2	--	7	--	--
<b>NORTH AMERICA</b>													
CANADA	--	16	O/A 100%	---	---	33	7	52	19	36	743	--	--
CANADA	28	4	O/A 100%	---	---	30	0	52	22	27	91	--	--
CANADA	26	4	O/A 100%	---	---	32	10	44	12	5	101	--	--
UNITED STATES	--	5	O/A 100%	---	---	49	29	59	10	4	4098	4%	--
<b>LATIN AMERICA &amp; THE CARIBBEAN</b>													
ARGENTINA	--	17	O/A 47%	PIA 23%	D/D 17%	87	40	190	103	16	244	1%	--
ARGENTINA	28	4	D/D 50%	O/A 25%	D/A 25%	75	31	98	23	3	20	2%	--
ARGENTINA	30	4	O/A 50%	PIA 25%	D/A 25%	76	18	168	92	4	151	--	--
ARUBA	--	2	O/A 50%	CAD 50%	---	60	30	75	15	--	2	--	--
BAHAMAS	--	9	O/A 77%	PIA 11%	S/D 11%	51	20	81	30	--	18	--	--
BARBADOS	--	4	O/A 100%	---	---	67	24	67	--	--	10	--	302002-6

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COUNTRY	IND. GROUP	# OF INPUTS	DEGREE OF USAGE			# DAYS GRANTED		AVG. COLL. TIME	PMNT DELAY	# OF PAST- DUE ACCTS (\$50,000 +)	NO. OF ACCTS	% OF BUSINESS BY IL/C	% OF IL/C CONFIRMED
			FIRST %	SECOND %	THIRD %	MEAN	STD. DEV.						
BELIZE	--	2	O/A 100%	---	---	50	10	75	25	--	2	--	--
BERMUDA	--	4	O/A 100%	---	---	60	21	85	25	1	66	--	--
BOLIVIA	--	9	O/A 77%	D/D 22%	---	76	14	106	30	1	28	11%	--
BRAZIL	--	20	O/A 80%	D/D 15%	S/D 5%	97	49	118	21	27	225	6%	--
BRAZIL	28	5	O/A 80%	D/D 20%	---	90	18	106	16	9	63	--	--
BRAZIL	30	4	O/A 75%	D/D 25%	---	72	17	86	14	6	63	--	--
CAYMAN ISLANDS	--	2	O/A 100%	---	---	60	30	60	--	--	8	--	--
CHILE	--	19	O/A 63%	D/D 21%	D/A 15%	89	40	107	18	7	163	3%	--
CHILE	28	5	O/A 40%	D/A 40%	D/D 20%	114	48	139	25	3	36	--	--
CHILE	30	4	O/A 50%	D/D 25%	D/A 25%	105	25	108	3	2	90	10%	--
COLOMBIA	--	16	O/A 81%	D/D 12%	D/A 6%	81	31	104	23	6	133	--	--
COLOMBIA	28	5	O/A 80%	D/D 20%	---	96	22	100	4	3	56	--	--
COLOMBIA	30	4	O/A 75%	D/D 25%	---	63	26	83	20	1	47	2%	--
COSTA RICA	--	14	O/A 85%	D/D 7%	D/A 7%	66	19	82	16	4	64	2%	--
CUBA	--	1	O/A 100%	---	---	0	0	0	--	--	0	--	--
DOMINICAN REP.	--	12	O/A 75%	PIA 16%	D/D 8%	78	24	109	31	6	57	--	--
ECUADOR	--	15	O/A 66%	IL/C 13%	D/D 13%	80	22	89	9	2	73	7%	100%
ECUADOR	28	4	O/A 75%	D/D 25%	---	90	21	112	22	--	14	--	--
EL SALVADOR	--	10	O/A 70%	IL/C 10%	D/D 10%	61	24	83	22	5	65	6%	--
EL SALVADOR	26	4	O/A 75%	D/A 25%	---	63	22	76	13	1	22	--	--
GRENADA	--	1	O/A 100%	---	---	90	0	60	-30	--	1	--	--
GUATEMALA	--	17	O/A 88%	PIA 5%	D/D 5%	65	18	87	22	6	81	--	--

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			FIRST %	SECOND %	THIRD %	MEAN	STD. DEV.						
GUATEMALA	30	4	O/A 75%	D/D 25%	---	71	19	83	12	3	34	--	--
GUYANA	--	1	IL/C 100%	---	---	--	--	--	--	--	2	100%	100%
HAITI	--	4	O/A 50%	PIA 25%	IL/C 25%	75	15	103	28	--	4	25%	100%
HONDURAS	--	10	O/A 80%	PIA 10%	D/D 10%	80	20	102	22	7	41	5%	--
JAMAICA	--	8	O/A 50%	PIA 12%	IL/C 12%	60	24	72	12	1	15	14%	100%
MEXICO	--	25	O/A 92%	D/D 4%	D/A 4%	66	19	84	18	59	497	--	--
MEXICO	28	7	O/A 100%	---	---	65	17	90	25	31	186	--	--
MEXICO	26	5	O/A 80%	D/A 20%	---	70	15	84	14	13	101	--	--
MEXICO	30	4	O/A 75%	D/D 25%	---	82	12	83	1	9	100	--	--
NICARAGUA	--	4	O/A 75%	D/D 25%	---	75	45	91	16	--	9	12%	--
PANAMA	--	12	O/A 91%	D/D 8%	---	70	28	88	18	1	49	4%	--
PARAGUAY	--	5	O/A 40%	IL/C 40%	D/D 20%	50	14	71	21	--	5	20%	100%
PERU	--	17	O/A 64%	PIA 11%	D/D 11%	71	27	104	33	6	110	1%	--
PERU	28	5	O/A 80%	D/D 20%	---	72	36	101	29	3	31	--	--
PUERTO RICO	--	20	O/A 95%	IL/C 5%	---	52	20	71	19	5	121	5%	100%
PUERTO RICO	26	5	O/A 80%	IL/C 20%	---	67	12	85	18	2	14	20%	100%
PUERTO RICO	28	5	O/A 100%	---	---	39	12	60	21	2	38	--	--
SAINT KITTS AND NEVIS	--	1	D/A 100%	---	---	62	0	70	8	--	1	--	--
SAINT LUCIA	--	1	CAD 100%	---	---	0	0	0	--	--	1	--	--
ST. VINCENT/GRENADINES	--	1	D/D 100%	---	---	60	0	70	10	--	2	--	--
SURINAME	--	1	CAD 100%	---	---	0	0	0	--	--	3	--	--
TRINIDAD/TOBAGO	--	11	O/A 63%	PIA 18%	D/D 9%	60	15	78	18	2	40	--	--

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**FCIB**  
**INTERNATIONAL CREDIT & COLLECTION SURVEY**  
**3rd QUARTER 2002 (07/01/02-09/30/02)**

	1	2	3			4		5	6	7	8	9	10
COUNTRY	IND. GROUP	# OF INPUTS	DEGREE OF USAGE			# DAYS GRANTED		AVG. COLL. TIME	PMNT DELAY	# OF PAST- DUE ACCTS (\$50,000 +)	NO. OF ACCTS	% OF BUSINESS BY IL/C	% OF IL/C CONFIRMED
			FIRST %	SECOND %	THIRD %	MEAN	STD. DEV.						
URUGUAY	--	7	O/A 42%	IL/C 28%	D/D 28%	78	30	101	23	--	19	31%	100%
VENEZUELA	--	18	O/A 72%	PIA 11%	D/D 5%	75	23	107	32	11	120	3%	--
VENEZUELA	28	4	O/A 75%	D/D 25%	---	93	16	123	30	3	39	2%	--
VIRGIN ISLANDS (BRITISH)	--	2	O/A 50%	D/A 50%	---	105	75	47	-58	--	4	--	--
VIRGIN ISLANDS (U.S.)	--	4	O/A 50%	PIA 25%	S/D 25%	45	15	66	21	--	10	--	--