

BALANCE SHEET ASSETS, LIABILITIES AND OFF BALANCE SHEET ITEMS

FORM SR-1A

BALANCE SHEET ASSETS

Item	Nature of Item	Sterling £'000	Other ccy £'000	Total £'000
A	Cash			
A.1	Notes and coins			0
A.2	Cash items in the course of collection			0
A.3	Gold			0
	SUBTOTAL	0	0	0
B	Loans to Banks			
B.1	Loans to Parent			0
B.2	Loans to fellow banking subsidiaries			0
B.3	Loans to other banks - 1 year or less to maturity			0
B.4	Loans to other banks - greater than 1 year to maturity			0
	SUBTOTAL	0	0	0
C	Marketable Assets			
C.1	Zone A Government debt			0
C.2	Zone A PSE debt			0
C.3	CDs, CP and FRNs of less than 1 year to maturity			
C.3.1	Parent issued			0
C.3.2	Other group bank issued			0
C.3.3	Other Banks			0
C.3.4	All Marketable CP			0
C.4	Other Marketable Bank Debt			
C.4.1	Parent issued			0
C.4.2	Other group bank issued			0
C.4.3	Other Banks			0
C.5	Other Marketable Assets			
C.5.1	Other Marketable debt - Group non-banking entities			0
C.5.2	Other Marketable debt - Corporate			0
C.5.3	Other Marketable debt - Securitisation exposures - non equity			0
C.5.4	Other Marketable debt - Sovereign			0
C.5.5	Other Marketable PSE Debt			0
C.5.6	Marketable Bank equity holdings			0
C.5.7	Marketable Corporate equity holdings			0
C.5.8	Marketable Securitisation exposures - equity tranche holdings			0
	SUBTOTAL	0	0	0
D	Loans and Advances			
D.1	Group non-banking entities			0
D.2	Sovereigns			0
D.3	PSEs			0
D.4	Corporate Lending			0
D.5	Retail Lending			0
D.6	Residential Mortgages			0
D.7	Capital Connected Lending			0
	SUBTOTAL	0	0	0
E	Investments			
E.1	Non Marketable Sovereign Debt			0
E.2	Non Marketable PSE Debt			0
E.3	Non Marketable debt - parental			0
E.4	Non Marketable debt - Other group bank			0
E.5	Non Marketable debt - Other bank issued			0
E.6	Non Marketable debt - Group non-banking entities			0
E.7	Non Marketable debt - Corporate			0
E.8	Non Marketable Securitisation exposures - non capital			0
E.9	Investments requiring deduction			0
E.10	Capital Investments in Subsidiaries and other associated companies			0
E.11	Capital Investments in other banks			0
E.12	Equity - Corporate			0
E.13	Securitisation exposures - equity tranches			0
	SUBTOTAL	0	0	0
F	Other Financial			
F.1	Items in suspense			0
F.2	Settlement Balances			0
F.3	Debtors and Prepayments			0
F.4	Operating leases			0
F.5	All past due assets			0
	SUBTOTAL	0	0	0
G	Other			
G.1	Premises owned and occupied by the bank			0
G.2	Other land and property owned by the bank			0
G.3	Plant, equipment, leasehold premises, and motor vehicles			0
G.4	Intangible assets including goodwill			0
	SUBTOTAL	0	0	0
	TOTAL ASSETS	0	0	0

BALANCE SHEET LIABILITIES

Item	Nature of Item	Sterling £'000	Other ccy £'000	Total £'000
A	Deposits due to:			
A.1	Parent/Holding Company or Group			0
A.2	Associated Banking Companies			0
A.3	Fellow Subsidiaries			0
A.4	Other Deposit Takers			0
A.5	Retail Customers			0
A.6	Corporate / Trust / Fiduciary			0
A.7	All Other			0
	SUBTOTAL	0	0	0
B	CDs and Other Debt			
B.1	Certificates of deposit issued			0
B.2	Promissory notes, bills and other short term paper issued			0
B.3	Non - Capital term debt issued			0
	SUBTOTAL	0	0	0
C	Creditors, accruals and provisions			
C.1	Interest payable			0
C.2	Creditors and accruals			0
C.3	Current taxation			0
C.4	Other taxation			0
C.5	Settlement balances			0
C.6	Items in suspense			0
C.7	Provisions			0
C.8	Dividends payable			0
C.9	Other liabilities			0
	SUBTOTAL	0	0	0
D	Capital			
D.1	Retained profits			0
D.2	General / collective provisions			0
D.3	Capital issued by the branch			0
D.4	Capital items - other working capital			0
	SUBTOTAL	0	0	0
	TOTAL LIABILITIES	0	0	0

OFF BALANCE SHEET ITEMS

Item	Nature of Item	Sterling £'000	Other ccy £'000	Total £'000
A	Off Balance Sheet Commitments			
A.1	Direct Credit Substitutes			0
A.2	Transaction Related Contingencies			0
A.3	Trade Related Contingencies			0
A.4	Asset sales with recourse			0
A.5	Forward asset purchases			0
A.6	Partly paid up shares and securities			0
A.7	Forward deposits placed			0
A.8	Note Issuance and Revolving Underwriting Facilities			0
A.9	Other commitments with original maturity of less than 1 year			0
A.10	Other commitments with original maturity of 1 year and over			0
A.11	Commitments that are unconditionally cancellable without prior notice			0
	SUBTOTAL	0	0	0
B	OTC Contracts			
B.1	Interest rate contracts			0
B.2	Foreign exchange and gold contracts			0
B.3	Equity contracts			0
B.4	Other precious metal contracts			0
B.5	Other commodity contracts			0
	SUBTOTAL	0	0	0
C	Netted Exposures			
C.1	Netted Exposures			0
	SUBTOTAL	0	0	0
	Total Off- Balance Sheet Items	0	0	0

PROFIT AND LOSS, PROVISIONS AND NON-PERFORMING ASSETS
FORM SR-2A
PROFIT & LOSS ACCOUNT

Item	Nature of Item	Amount £'000
A	Income	
A.1	Banking Income	
A.1.1.1	Interest Income	
A.1.1.2	Interest Expense	
A.1.1	Net Interest Income	0
A.1.2	Profit/loss on foreign exchange dealing and currency positions	
A.1.3	Profit/Loss on investments held for dealing	
A.1.4	Net Income from banking fees, charges and commissions	
A.1.5	Increase/decrease in book value of investments	
	Total Banking Income	0
A.2	Non Banking Income	
A.2.1	Investment management fees	
A.2.2	Trust and company administration fees	
A.2.3	Trustee/Custodian fees	
A.2.4	Fund management fees	
A.2.5	Investment dealing profits and commissions	
A.2.6	Other	
	Total Non Banking Income	0
A.3	Dividends and other income	
A.3.1	Dividends/share of profits (or losses) from subsidiaries and associated companies	
A.3.2	Other Income	
	Total Dividends and other income	0
	Total Income	0
B	Expenses	
B.1	Operating Expenses	
B.1.1	Staff costs	
B.1.2	Occupancy	
B.1.3	Audit & Legal fees	
B.1.4	Directors Remuneration	
B.1.5	Group management / administration charge	
B.1.6	Other	
	Total Operating Expenses	0
B.2	Other Expenses	
B.2.1	Interest paid and payable on subordinated debt	
B.2.2	Net charge/credit for specific/individual and general/collective bad debt provisions	
B.2.3	Other expenses	
	Total Other Expenses	0
	Total Expenses	0
C	Profit or Loss	
C.1	Profit /loss before taxation, extraordinary items and dividends	0
C.2	Extraordinary items	
C.3	Taxation	
C.4	Profit /loss after taxation and extraordinary items	0
C.5	Dividends	
	Profit/loss retained	0

PROVISIONS AND NON-PERFORMING ASSETS

Item	Nature of Item	Amount £'000
A	Provisions against bad and doubtful debts	
A.1	Gross value of loans against which specific/individual provisions made	
A.2	Amounts written off in the period - specific/individual provisions only	
A.3	Recoveries of amounts previously written off - specific/individual provisions only	
B	Non performing assets and loans	
B.1	Loans and other assets - 60 days past due	
B.2	Loans and other assets - 90 days past due	

LARGE EXPOSURES REPORTING

FORM SR-2B

Section 1 - analysis of the top ten exposures to non credit institutions booked in the Isle of Man

	1.Customer / Counterparty Name	2. State if customer / counterparty is connected to the bank (Y or N)	3. Exposure as at reporting date gross of specific/individual provisions £'000	4. Specific/individual bad debt provision (if any) £'000	5. Maturity date(s) (DD.MM.YY or "various")	6. Currency	7. Reported on Form SR-1A under item(s)	8. Facility limit £'000	9. Maximum exposure in the quarter £'000	10. Nature of security	11. Date large exposure card submitted (DD.MM.YY)
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											
	Totals		0	0				0			

Section 2 - analysis of the top ten exposures to credit institutions

	1. Name of credit institution	2. Reported on Form SR-1A under item(s)	3. Maturity date(s) (DD.MM.YY or "various")	4. Limit £'000	5. Current amount £'000
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
	Total			0	0

MEMORANDUM ITEMS

FORM SR-2C

	Reported under SR-1A item	Amount drawn £'000	Facility limit £'000
A	AMOUNTS DUE TO PARTIES CONNECTED TO THE BANK		
A.1	Other group companies - credit institutions		
A.2	Other group companies - other		
A.3	Directors, controllers and their associates		
A.4	Non-group companies, trusts and other bodies with which the directors and controllers are associated		
	SUB-TOTAL	0	0

B	AMOUNTS DUE FROM PARTIES CONNECTED TO THE BANK		
B.1	Other group companies - credit institutions		
B.2	Other group companies - other		
B.3	Directors, controllers and their associates		
B.4	Non-group companies, trusts and other bodies with which the directors and controllers are associated		
	SUB-TOTAL	0	0

	Sterling £'000	Other ccy £'000
C	INVESTMENTS	
C.1	Quoted investments: Market Valuation	
C.2	Unquoted investments: Directors' valuation	

D	Encumbered Assets	

E	Fiduciary Deposits	

	Full time	Part time
F	Number of staff employed	

	Sterling denominated	Other ccy denominated
G	Number of accounts as at the reporting date	

	Sterling £'000	Other ccy £'000
H	Deposits / loans received from other Isle of Man credit institutions	

Total Liabilities	26	0	0	0	0	0	0	0	0	0
Foreign exchange cash outflows	27									0
Undrawn commitments	28									0
Other known future cash outflows	29									0
Behavioural Adjustments	30									0
a) Retail Deposits										0
b)										0
c)										0
d)										0
e)										0
Total adjusted liabilities	31	0	0	0	0	0	0	0	0	0
Net adjusted mismatch position	32	0	0	0	0	0	0	0	0	0
Cumulative mismatch position	33	0	0	0	0	0	0	0	0	0
Cumulative mismatch position as % of total deposit liabilities	34	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

**ANALYSIS OF THE TEN LARGEST DEPOSITORS
(Including credit institutions)**

	Customer/Counterparty Name	Amount £'000	Maturity Date(s) DD.MM.YY or "various"	Currency
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
	TOTAL	0		

ANALYSIS OF NON CREDIT INSTITUTION DEPOSITS

	Sterling £'000	Other Currencies £'000	Total £'000
Isle of Man			0
(a) Individuals			0
Isle of Man			0
(b) Other			0
United Kingdom			0
Republic of Ireland			0
Other EU countries			0
European non EU countries			0
Middle East			0
Far East (including Japan)			0
North America (including Canada)			0
Other			0
	TOTALS	0	0

* = Connected party.

(Indicate with a "*" any deposit that is from a party connected to the bank. Connected parties are defined in the general notes to assist completion of the reporting forms.)