



ISLE OF MAN
FINANCIAL SERVICES AUTHORITY

Lught-Reill Shirveishyn Argidoil Ellan Vannin

QUARTERLY STATISTICAL BULLETIN

30 June 2016

Deposit Takers (Banks)

Data for 30 June 2016

Data encapsulates business held in the Isle of Man offices only of licensed deposit takers ("banks") and where applicable is expressed in £'millions. The data is taken from prudential returns submitted to the Authority by banks. Two banks incorporated in the Isle of Man also operate overseas branches; the data excludes business undertaken in these branches.

Contents

1. High level summary	3
2. Ultimate country of origin of banking groups operating in the Isle of Man	4
3. Assets and liabilities of licensed banks	5
a. Balance sheet	5
b. Breakdown of assets	6
c. Breakdown of liabilities	7
d. Total deposits and assets / liabilities	8
e. Deposit term (including inter-IOM banks)	9
f. Geographical source of non-bank customer deposits	10
g. Customer loans	11
4. Capital adequacy	12
a. Regulatory capital	12
b. Capital ratios (risk asset ratio "RAR")	13
Appendix i - Deposit breakdown figures	14
Appendix ii - Lending breakdown figures	15

Date issued: September 2016

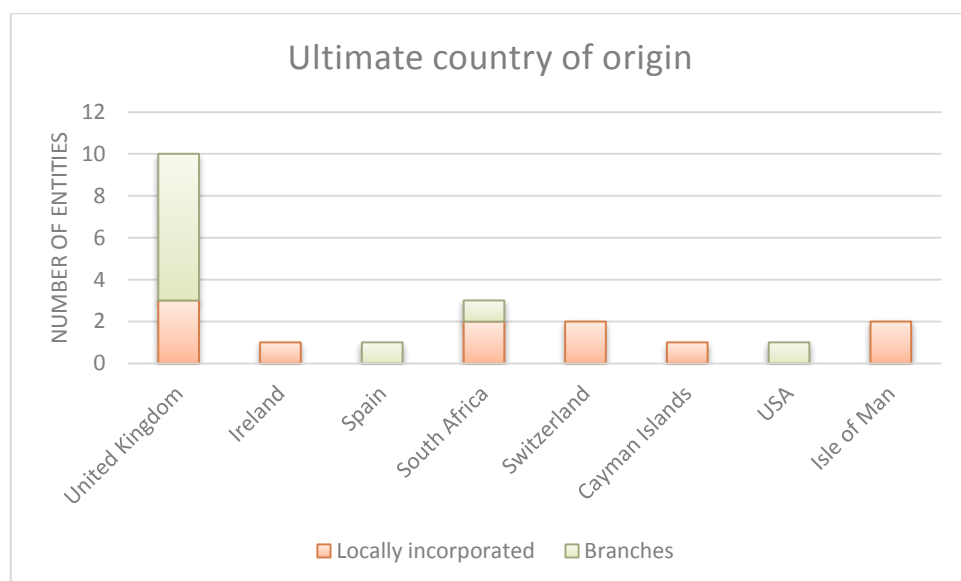
Enquiries

Banking Team, Supervision Division
 Isle of Man Financial Services Authority
 P.O. Box 58, Finch Hill House, Bucks Road, Douglas, Isle of Man, IM99 IDT
 Tel: (01624) 646000
 Fax: (01624) 689398
 Email: info@iomfsa.im
 Website: www.iomfsa.im

1. High level summary

		Number of banks	Retail deposits £'m	Total deposits £'m	Quarterly change	Total assets / liabilities £'m	Quarterly change
2010	Dec	34	19,680	51,658		54,627	
2011	Mar	34	19,106	49,914	-3.38%	52,793	-3.36%
	Jun	34	18,989	50,165	0.50%	53,149	0.67%
	Sept	33	18,931	50,790	1.25%	53,626	0.90%
	Dec	33	18,170	48,813	-3.89%	51,763	-3.47%
2012	Mar	33	18,194	49,325	1.05%	52,300	1.04%
	Jun	33	17,590	48,774	-1.12%	51,754	-1.04%
	Sept	33	17,645	48,807	0.07%	51,867	0.22%
	Dec	32	17,839	47,100	-3.50%	50,192	-3.23%
2013	Mar	32	18,580	50,734	7.72%	53,822	7.23%
	Jun	30	18,058	46,010	-9.31%	48,596	-9.71%
	Sept	30	17,695	43,939	-4.50%	46,457	-4.40%
	Dec	29	17,481	43,166	-1.76%	45,573	-1.90%
2014	Mar	28	17,848	43,142	-0.06%	45,424	-0.33%
	Jun	26	17,506	42,515	-1.45%	44,971	-1.00%
	Sept	25	17,320	42,868	0.83%	45,435	1.03%
	Dec	25	17,172	43,515	1.51%	45,710	0.61%
2015	Mar	23	17,546	44,226	1.63%	46,402	1.51%
	Jun	23	17,250	43,094	-2.56%	45,310	-2.35%
	Sept	23	17,162	43,056	-0.09%	45,105	-0.45%
	Dec	23	17,481	43,642	1.36%	45,724	1.37%
2016	Mar	22	18,010	43,208	-0.99%	45,262	-1.01%
	Jun	21	18,634	45,268	4.77%	47,260	4.41%

2. Ultimate country of origin of banking groups operating in the Isle of Man



Notes for Editors:

- i. Information regarding the ownership structure for all banks in the Isle of Man and their home supervisory authorities is contained within the Authority's document "FAQs – banks" which is available from the consumers section of the Authority's website www.iomfsa.im
- ii. Included in "Isle of Man" is the licence granted to the joint liquidators of Kaupthing Singer & Friedlander (Isle of Man) Limited – in liquidation.
- iii. The Co-operative Bank plc (branch, trading as Britannia Building Society), previously shown under "United Kingdom" above, surrendered its licence on 19 May 2016.

3. Assets and liabilities of licensed banks

a. Balance sheet

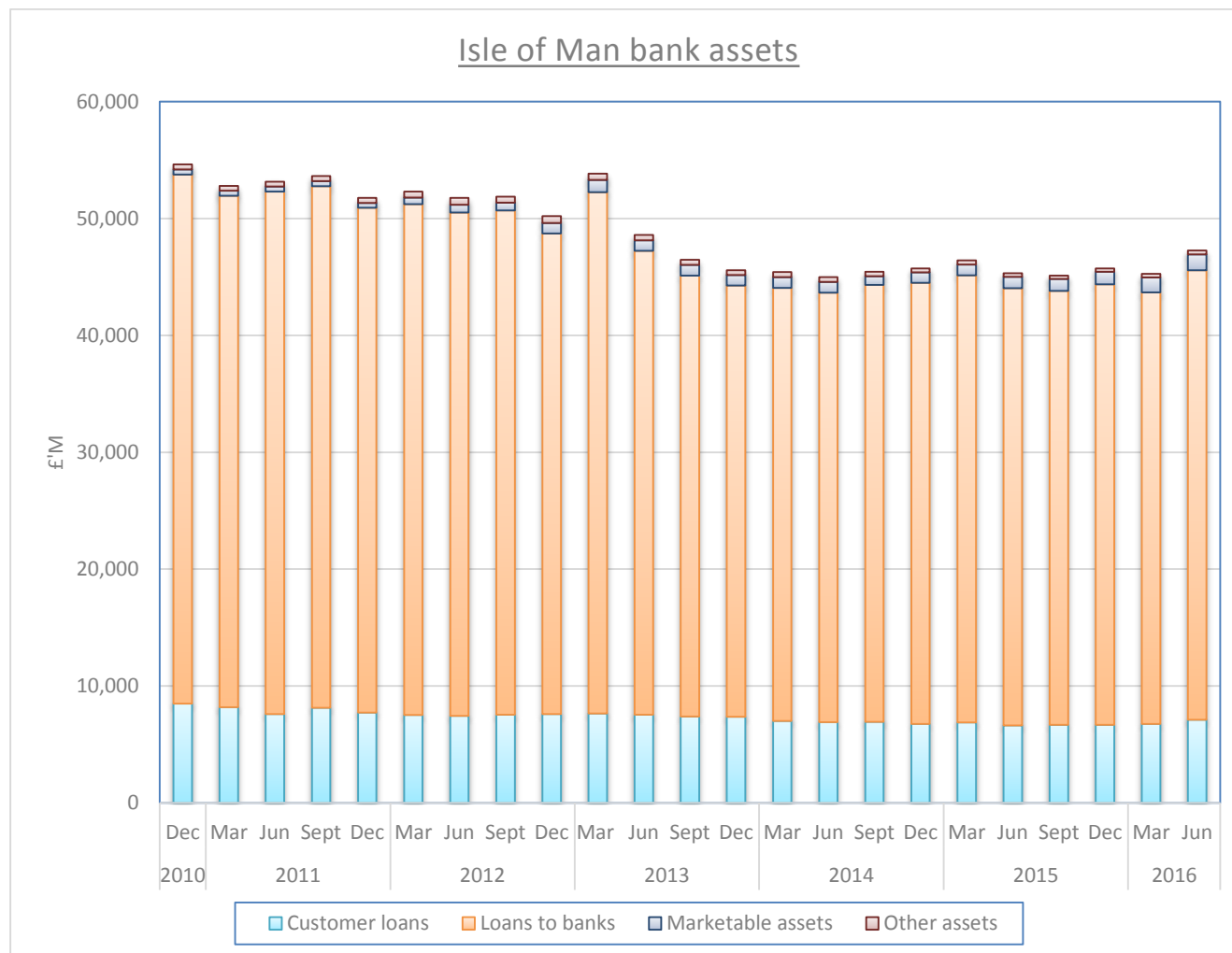
Total assets / liabilities of Isle of Man banks, not including those held in overseas branches of Isle of Man incorporated banks:

Assets		£'m	£'m
Loans to banks	Loans due from group	33,973	
	Loans due from other banks	4,477	
	Total loans to banks		38,450
Marketable Assets	Government & public sector debt	798	
	Group	0	
	Other banks	552	
	Other holdings	4	
	Total marketable assets		1,354
Loans, advances and assets leased			7,123
Investments			9
Other assets (including cash)			324
Total assets			47,260
Liabilities		£'m	£'m
Deposits	Due to group	10,142	
	Due to other banks	2,534	
	Retail	18,634	
	Corporate / trust / fiduciary	13,574	
	Other (including government)	384	
	Total deposits		45,268
CDs and other debt issued			0
Other liabilities			272
Capital and reserves			1,720
Total liabilities			47,260

The above data is taken from prudential returns SR-1A.

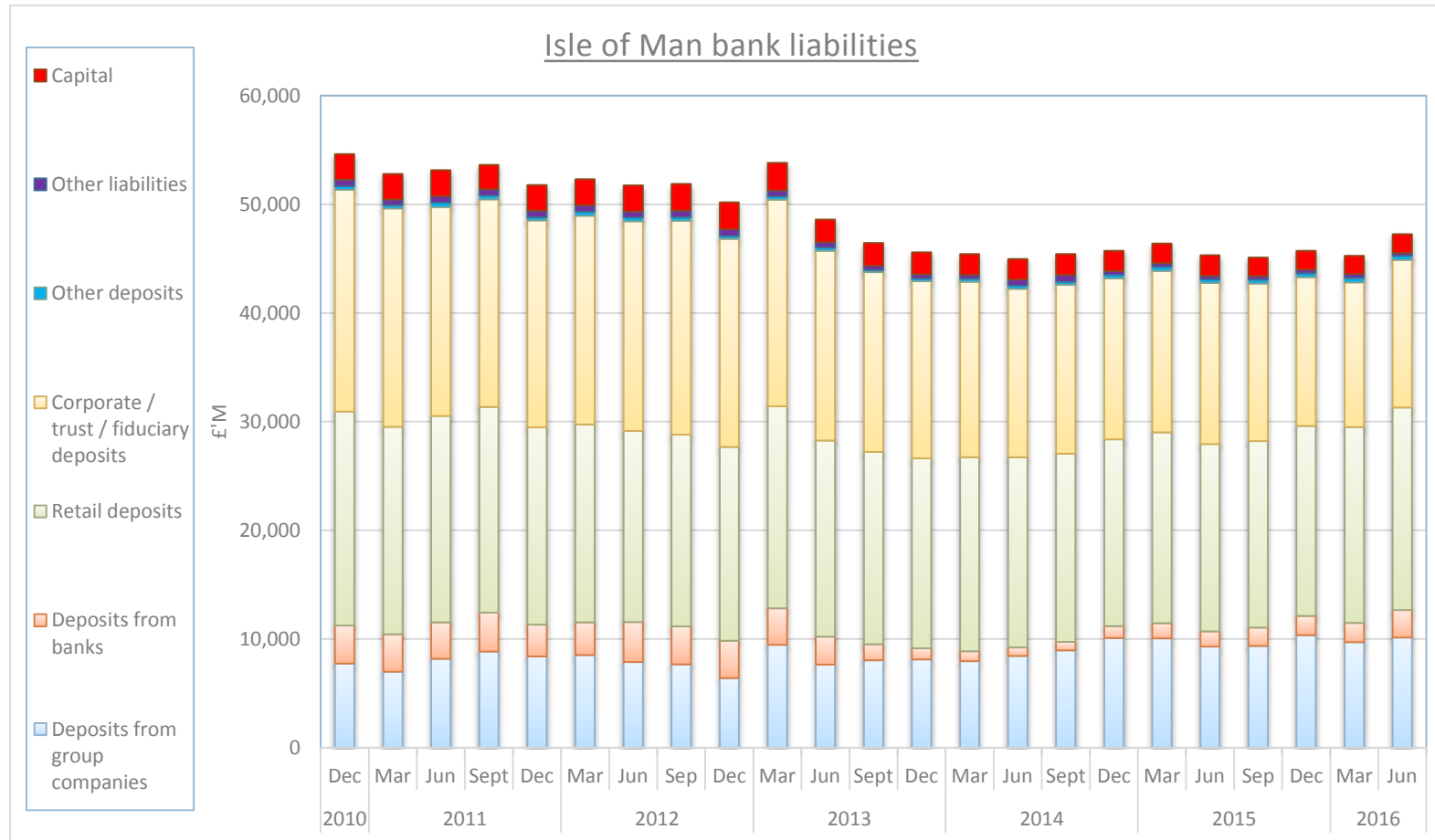
Isle of Man Financial Services Authority

b. Breakdown of assets



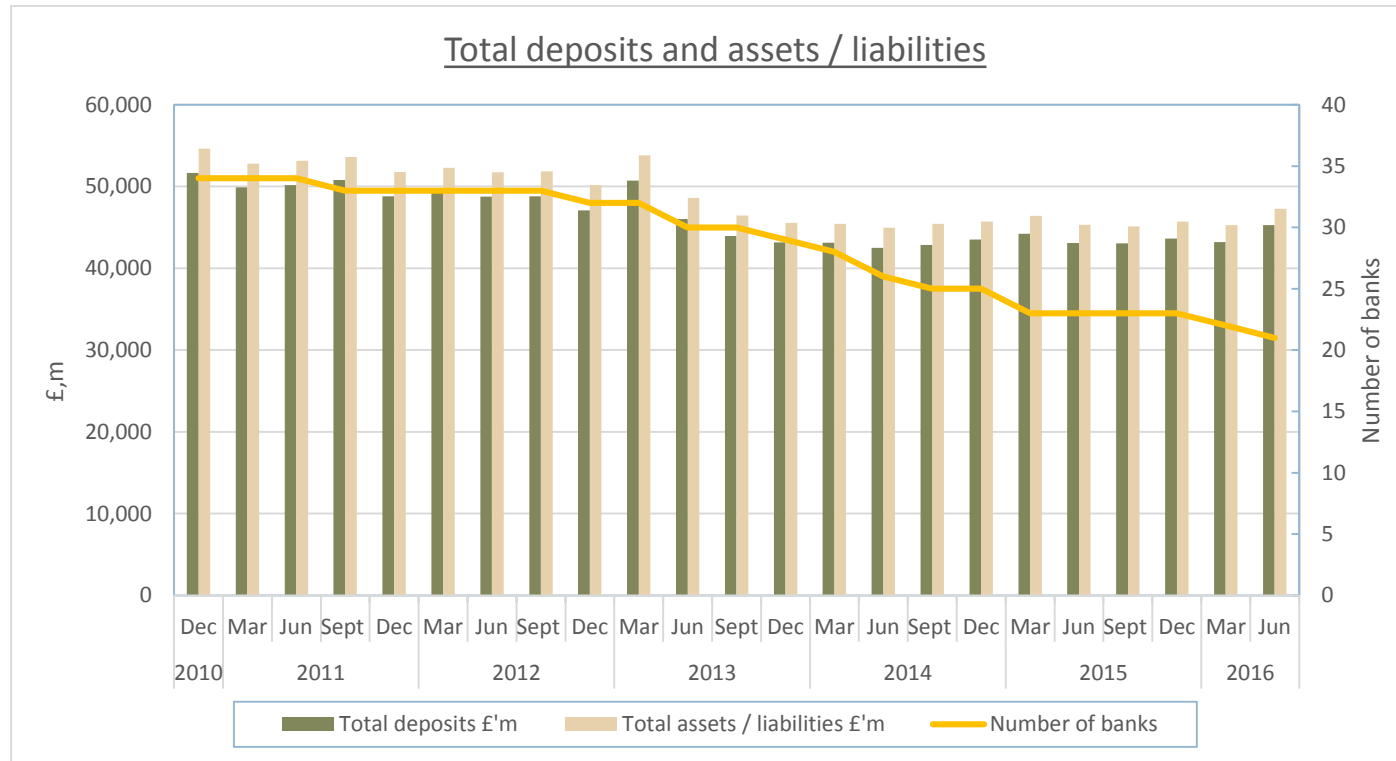
Isle of Man Financial Services Authority

c. Breakdown of liabilities



Isle of Man Financial Services Authority

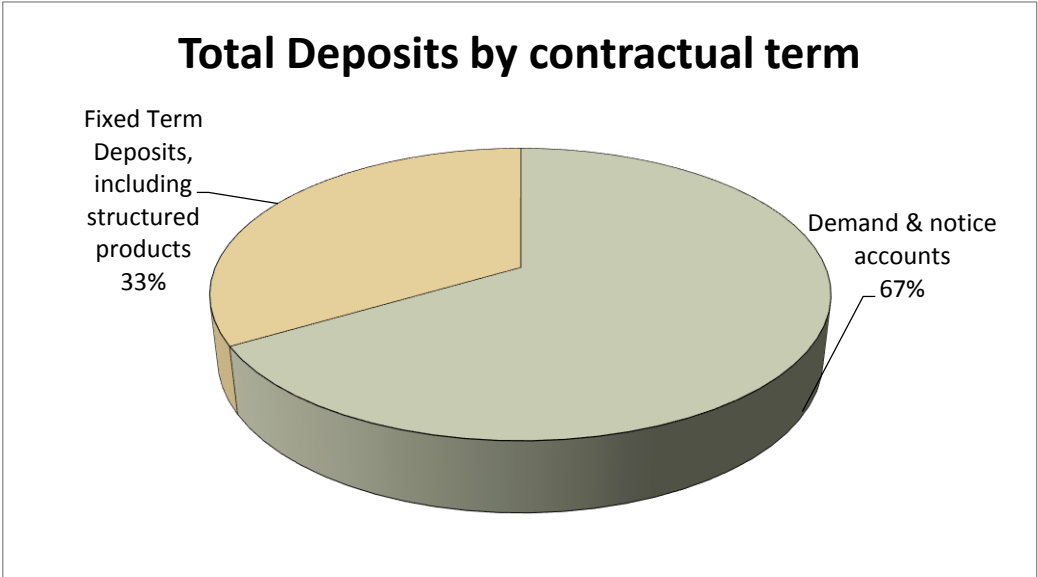
d. Total deposits and assets / liabilities



Notes for Editors:

- i. The Authority also publishes a “deposit base” figure and press release for each quarter. The “deposit base” figure excludes interbank flows between banks in the Isle of Man. The press releases include commentary on any material quarterly movements.

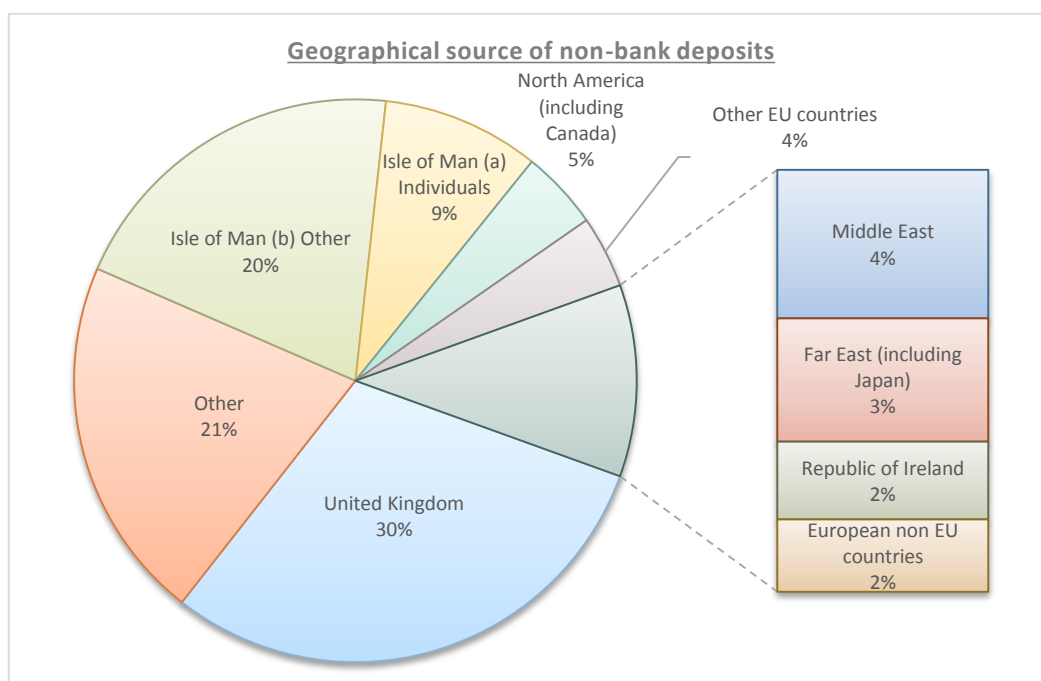
e. Deposit term (including inter-IOM banks)



Isle of Man Financial Services Authority

f. Geographical source of non-bank customer deposits

Isle of Man (a) Individuals	9
Isle of Man (b) Other	20
United Kingdom	30
Republic of Ireland	2
Other EU countries	4
European non EU countries	2
Middle East	4
Far East (including Japan)	3
North America (including Canada)	5
Other	21



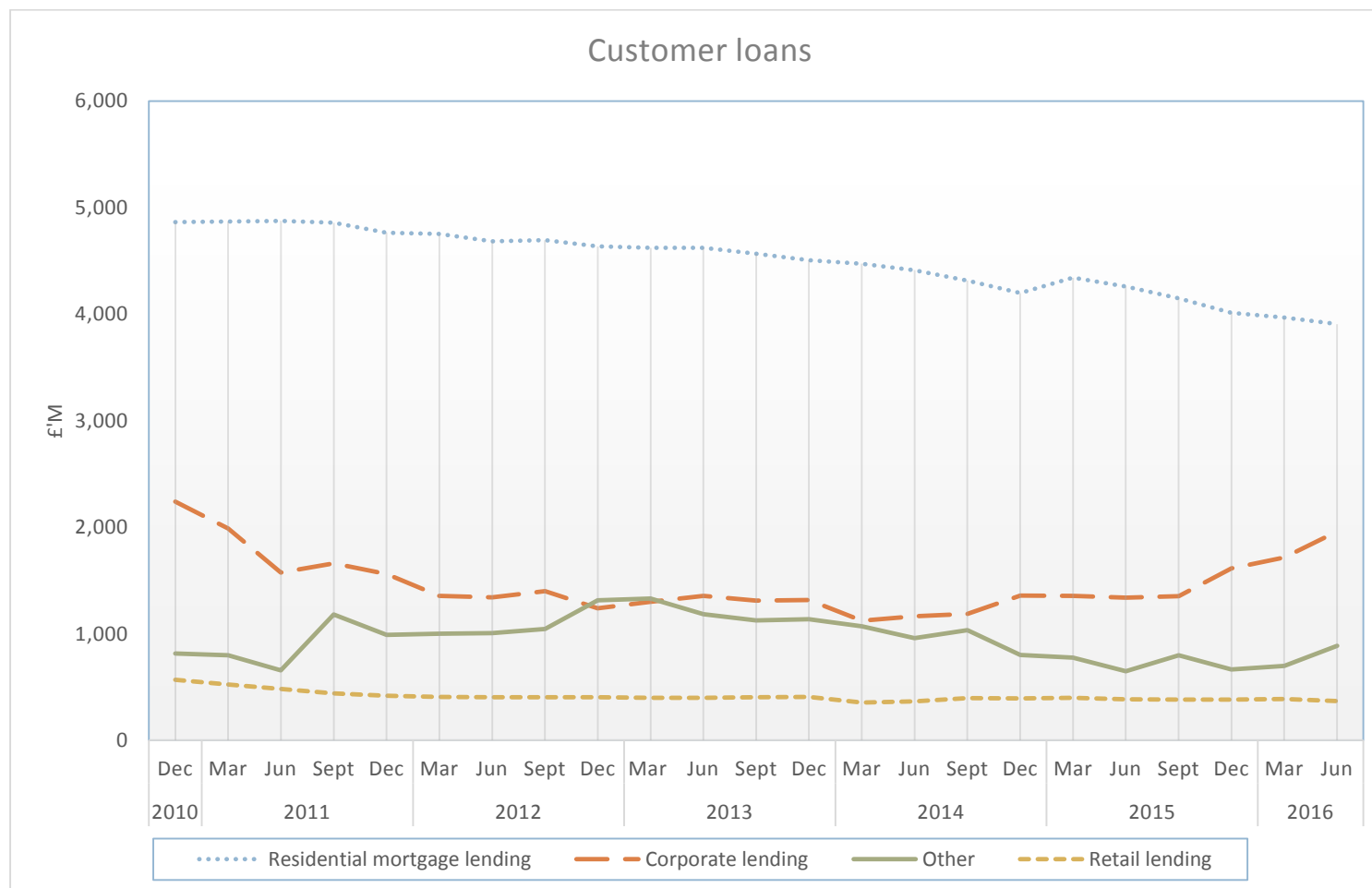
The above data is taken from prudential returns SR-3A.

Notes for Editors:

- i. Residence of a deposit is classified according to the address to which the bank corresponds, if no better classification is available.

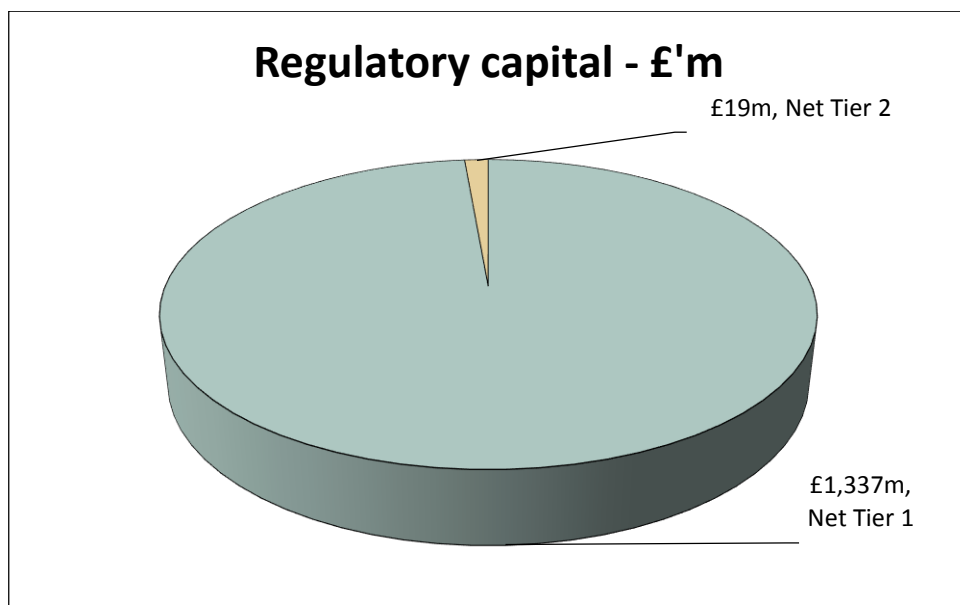
Isle of Man Financial Services Authority

g. Customer loans



4. Capital adequacy

a. Regulatory capital



The above data is taken from prudential returns SR-2A.

Notes for Editors:

- i. The figures represent net tier 1 and net tier 2 capital for banks incorporated in the Isle of Man only. The figure for net tier 1 capital has fallen by £4m compared to March 2016.

Isle of Man Financial Services Authority

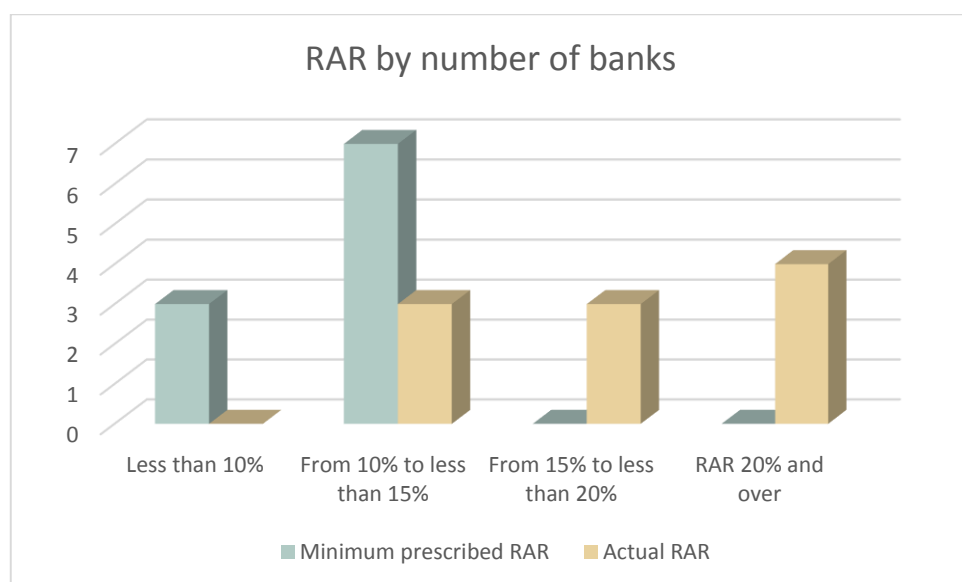
b. Capital ratios (risk asset ratio “RAR”)

“Minimum risk asset ratio” means —

- (a) such risk asset ratio as the Authority may direct in the case of that licenceholder;
- (b) where no such direction is given, 8 per cent.

All banks must notify the Authority if their ratio falls to within 1% (or higher) of their prescribed minimum, and a minimum notification level of at least 10% is set for banks with a prescribed minimum below 9%.

The figures exclude Kaupthing Singer & Friedlander (Isle of Man) Limited, in liquidation.



Appendix i - Deposit breakdown figures

£'m	Dec-08	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Mar-16	Jun-16
Other deposits	451	706	331	310	288	247	313	353	399	384
Other deposit takers	3,271	3,606	3,509	2,918	3,437	1,007	1,107	1,761	1,780	2,534
Group depositors	7,053	8,382	7,737	8,399	6,392	8,124	10,084	10,359	9,714	10,142
Retail deposits	20,129	19,345	19,680	18,170	17,839	17,481	17,172	17,481	18,010	18,634
Corporate / trust / fiduciary deposits	27,229	22,213	20,401	19,016	19,144	16,307	14,839	13,688	13,305	13,574
Total deposits	58,133	54,252	51,658	48,813	47,100	43,166	43,515	43,642	43,208	45,268

For June 2016, the above figures include deposits / loans received from other Isle of Man credit institutions of £3,683m (£3,347m at March 2016).

The above data is taken from prudential returns SR-1A.

Appendix ii – Lending breakdown figures

£'m	Residential mortgage lending	Corporate lending	Other	Retail lending	Total lending
Dec-08	4,168	2,143	1,589	1,712	9,612
Dec-09	4,641	2,864	1,223	842	9,570
Dec-10	4,864	2,240	816	569	8,489
Dec-11	4,766	1,561	988	417	7,732
Dec-12	4,636	1,239	1,314	403	7,592
Dec-13	4,507	1,317	1,135	408	7,367
Dec-14	4,198	1,357	800	394	6,749
Dec-15	4,012	1,615	665	381	6,673
Mar-16	3,968	1,717	697	387	6,769
Jun-16	3,907	1,960	888	368	7,123

The above data is taken from prudential returns SR-1A. 'Other lending' includes lending to other non-bank group entities, sovereigns and public sector entities. All lending is shown net of impairment charges (bad debts) and excludes loans classified as past due (90 days have passed since a payment is missed).