

**ISLE OF MAN
FINANCIAL SERVICES AUTHORITY**

Lught-Reill Shirveishyn Argidoil Ellan Vannin

QUARTERLY STATISTICAL BULLETIN

Deposit Takers (Banks)

Class 1(1)

30 June 2017

Data for 30 June 2017

Data encapsulates business held in the Isle of Man offices only of licensed deposit takers (“banks”) holding Class 1(1) permissions. Where applicable, the data is expressed in £’millions. The data is taken from prudential returns submitted to the Authority by banks. One bank incorporated in the Isle of Man also operates an overseas branch; the data excludes business undertaken in this branch.

The Isle of Man’s Alternative Banking Regime came into force on 1 August 2016. At the reporting date, no Class 1(2) banks or Class 1(3) rep offices had been licenced.

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Date issued: September 2017

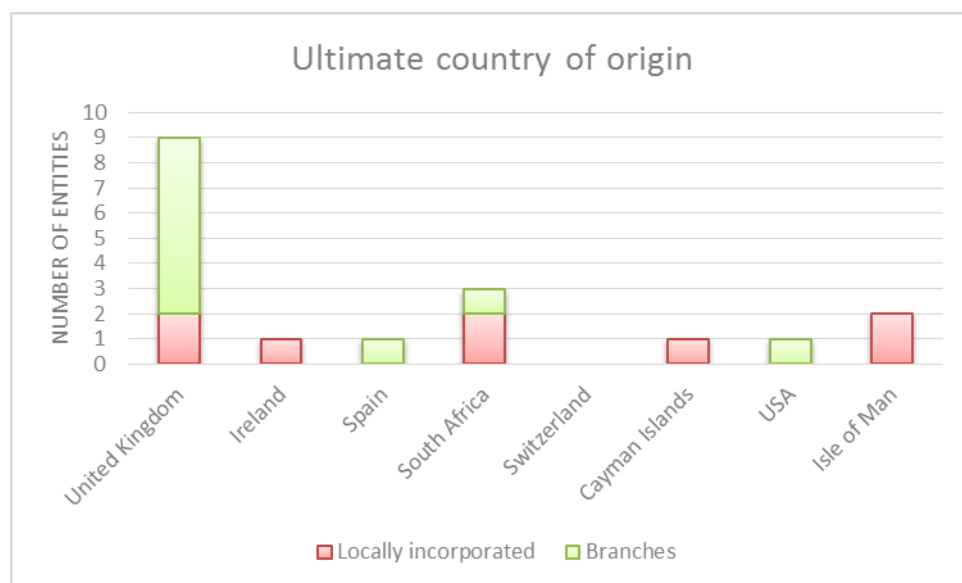
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1. High level summary

		Number of Class 1(1) 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%
	Sept	20	19,095	47,129	4.11%	49,121	3.94%
	Dec	19	19,213	44,603	-5.36%	45,772	-6.82%
2017	Mar	19	18,663	41,752	-6.39%	43,050	-5.95%
	Jun	18	18,059	37,920	-9.18%	39,106	-9.16%

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 liquidator of Kaupthing Singer & Friedlander (Isle of Man) Limited – in liquidation.
- iii) Nationwide Building Society, shown under "United Kingdom" above, has given notice of its intention to close and surrender the licence for its branch in the Isle of Man during 2017.
- iv) Duncan Lawrie (IOM) Limited, shown under "United Kingdom" above, surrendered its class 1 and class 2 licence with effect from 31 July 2017.
- v) Zurich Bank International Limited, formerly shown under "Switzerland" above, closed and surrendered its licence with effect from 30 April 2017.
- vi) Permanent Bank International Limited, shown under "Ireland" above, has given notice of its intention to close and surrender its licence before the end of 2017.

3. Assets and liabilities of licensed banks

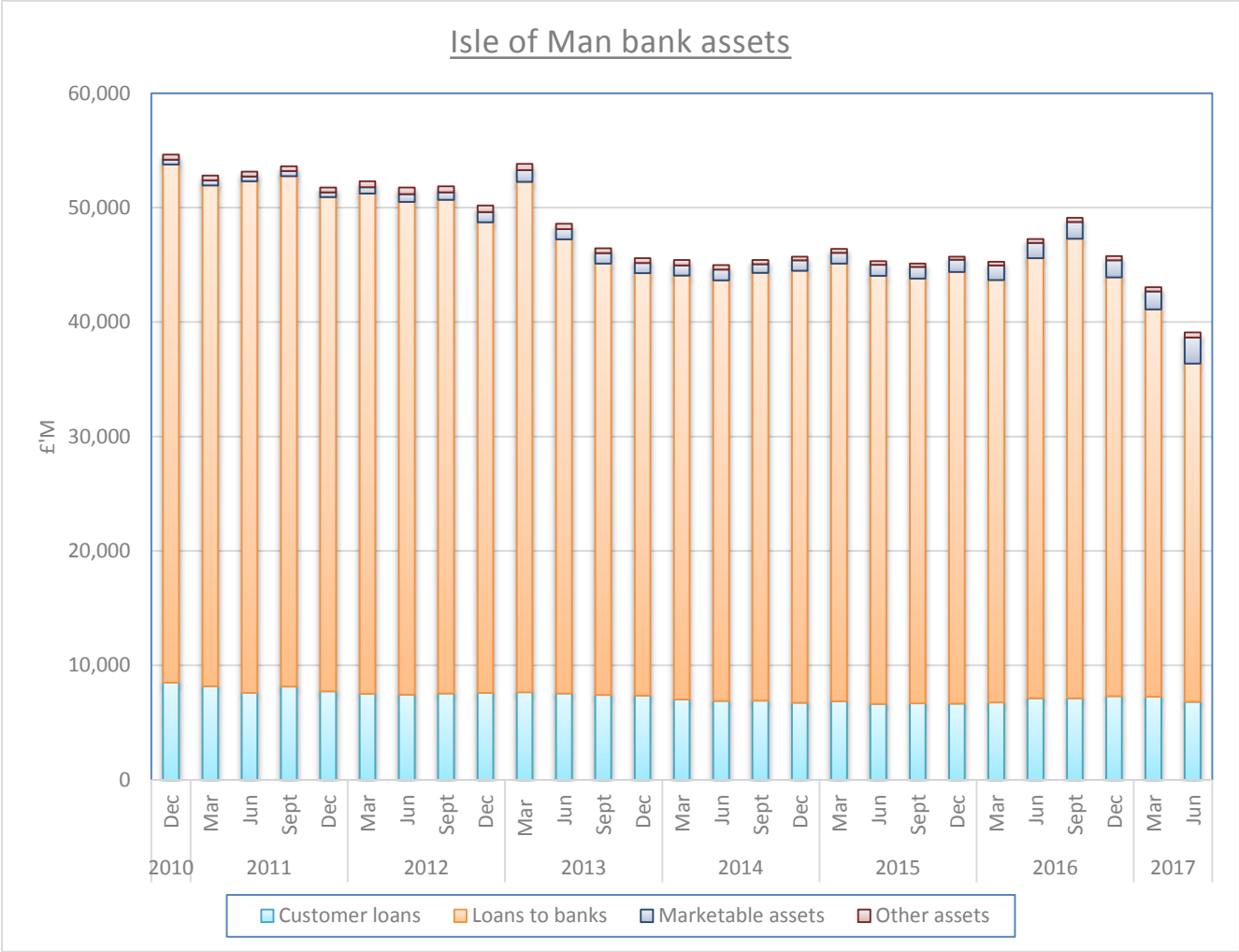
a. Balance sheet

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

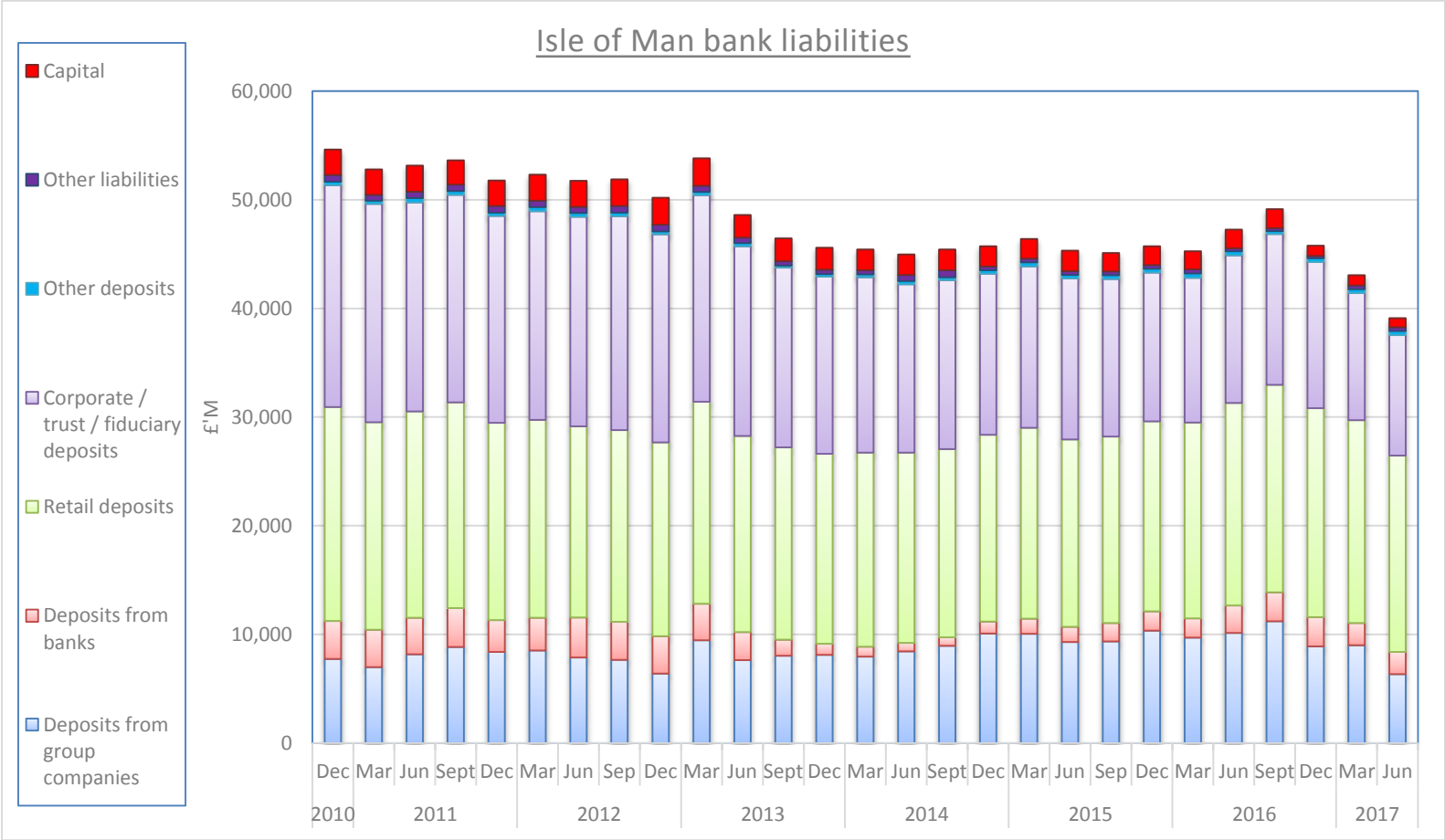
Assets		£'m	£'m
Loans to banks	Loans due from group	26,944	
	Loans due from other banks	2,594	
	Total loans to banks		29,538
Marketable Assets	Government & public sector debt	1,685	
	Group	0	
	Other banks	605	
	Other holdings	3	
	Total marketable assets		2,293
Loans, advances and assets leased			6,828
Investments			8
Other assets (including cash)			439
Total assets			39,106
Liabilities		£'m	£'m
Deposits	Due to group	6,357	
	Due to other banks	2,041	
	Retail	18,059	
	Corporate / trust / fiduciary	11,095	
	Other (including government)	368	
Total deposits			37,920
CDs and other debt issued			0
Other liabilities			349
Capital and reserves			837
Total liabilities			39,106

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

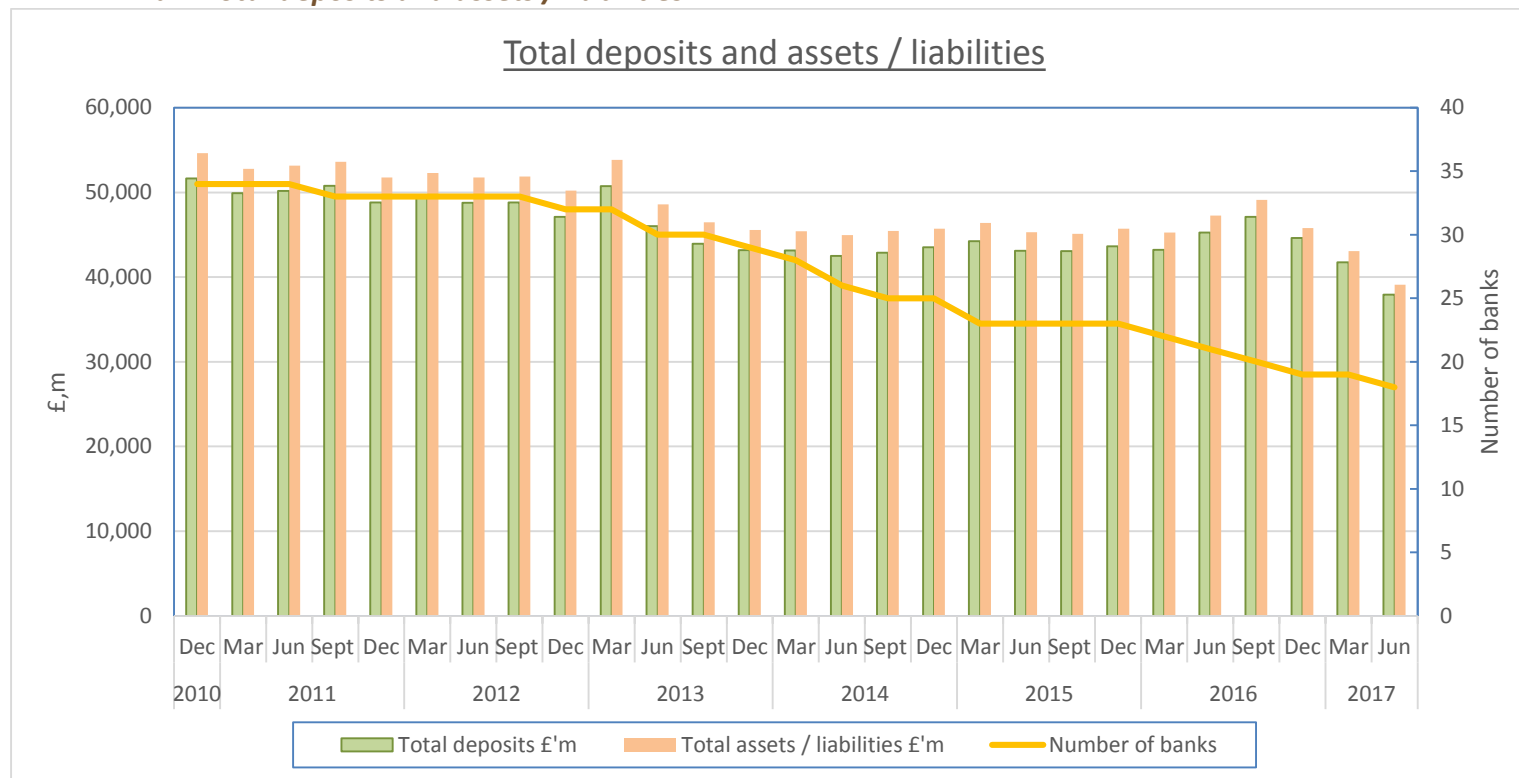
b. Breakdown of assets



c. Breakdown of liabilities



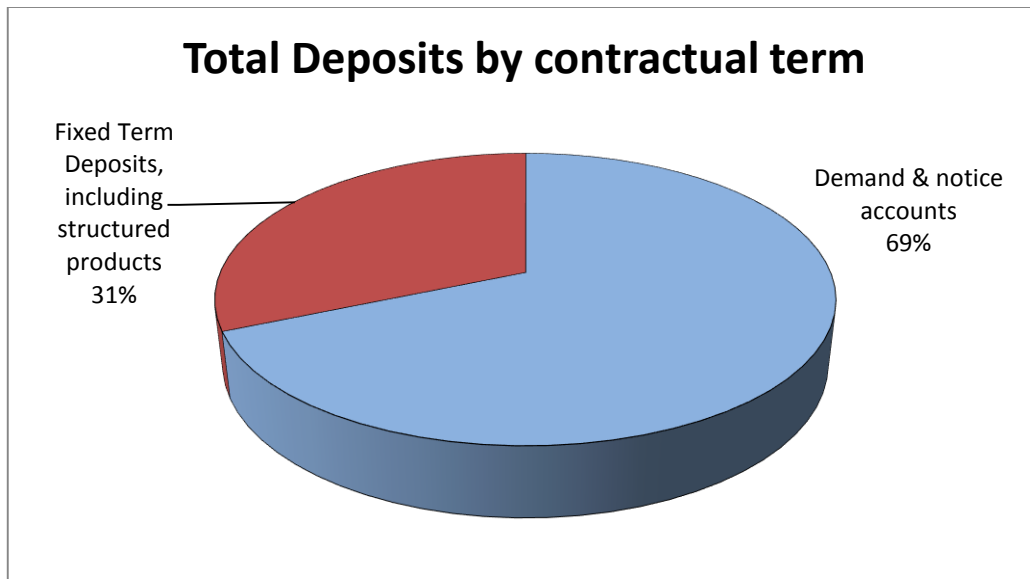
d. Total deposits and assets / liabilities



Notes for Editors:

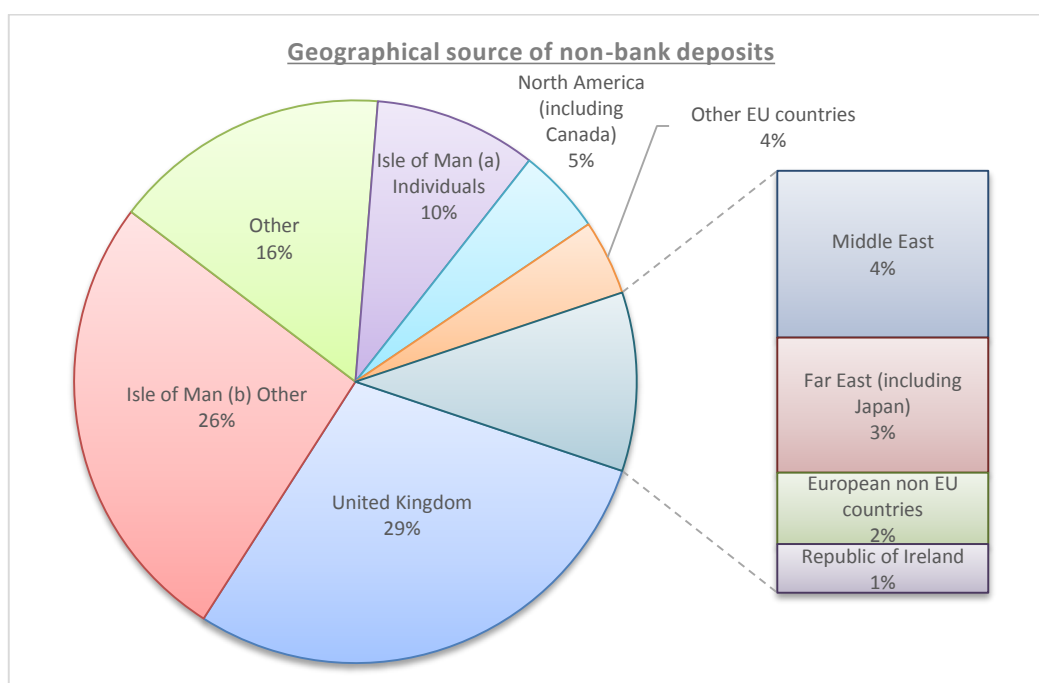
- i) The Authority also publishes a “deposit base” figure and press release for each quarter. The “deposit base” figure excludes interbank flows between banks in the Isle of Man. The press releases include commentary on any material quarterly movements.

e. Deposit term (including inter-IOM banks)



f. Geographical source of non-bank customer deposits

	% of total
Isle of Man (a) Individuals	10
Isle of Man (b) Other	26
United Kingdom	29
Republic of Ireland	1
Other EU countries	4
European non EU countries	2
Middle East	4
Far East (including Japan)	3
North America (including Canada)	5
Other	16

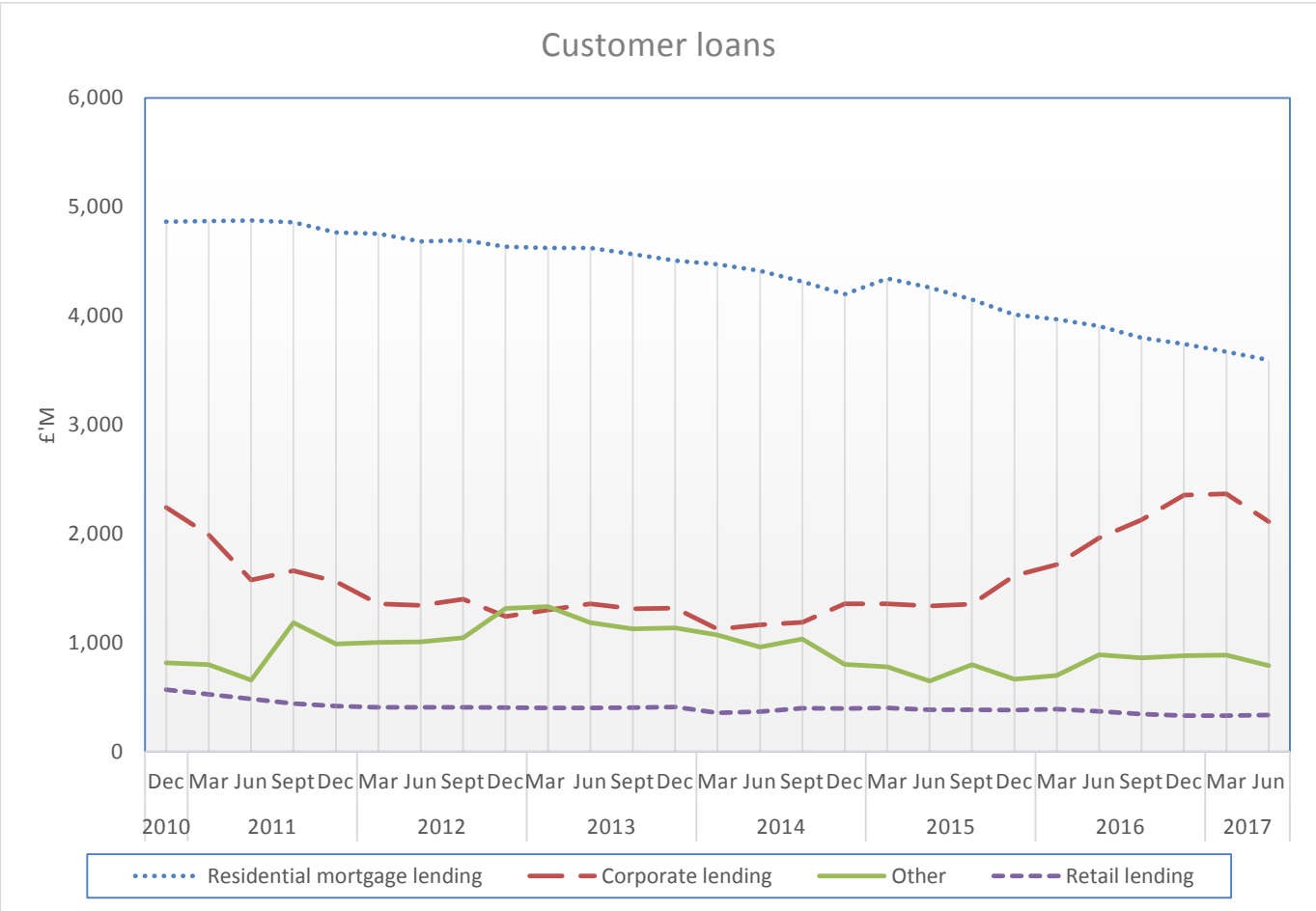


The above data is taken from prudential returns SR-3A.

Notes for Editors:

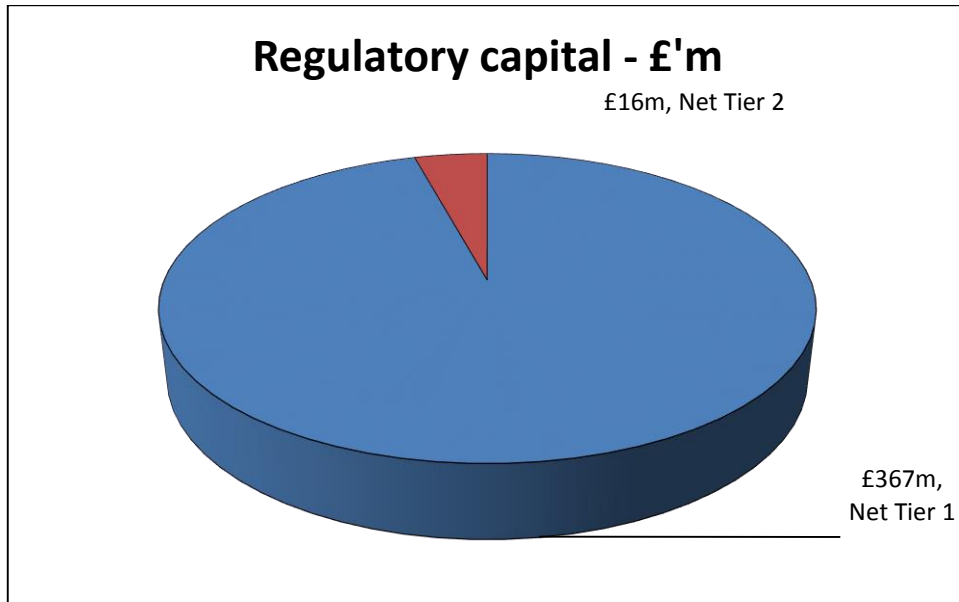
- i) Residence of a deposit is classified according to the address to which the bank corresponds, if no better classification is available.

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 Class 1(1) banks incorporated in the Isle of Man only.

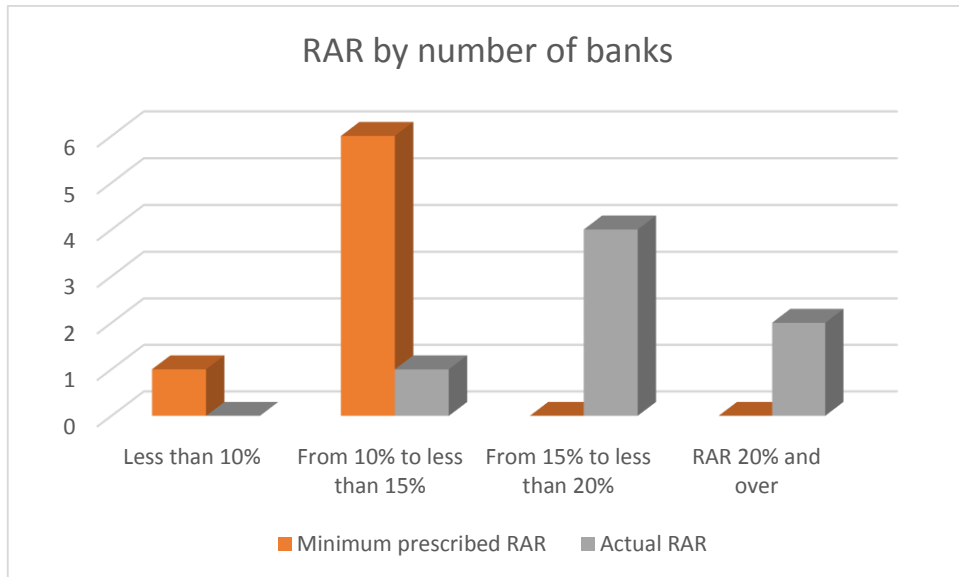
b. Capital ratios (risk asset ratio “RAR”)

“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.



h. Appendix i - Deposit breakdown figures

£'m	Dec-08	Dec-09	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-15	Dec-16	Mar-17	Jun-17
Other deposits	451	706	331	310	288	247	313	353	328	342	368
Other deposit takers	3,271	3,606	3,509	2,918	3,437	1,007	1,107	1,761	2,692	2,047	2,041
Group depositors	7,053	8,382	7,737	8,399	6,392	8,124	10,084	10,359	8,903	9,017	6,357
Retail deposits	20,129	19,345	19,680	18,170	17,839	17,481	17,172	17,481	19,213	18,663	18,059
Corporate / trust / fiduciary deposits	27,229	22,213	20,401	19,016	19,144	16,307	14,839	13,688	13,467	11,683	11,095
Total deposits	58,133	54,252	51,658	48,813	47,100	43,166	43,515	43,642	44,603	41,752	37,920

For June 2017, the above figures include deposits / loans received from other Isle of Man credit institutions of £1,476m (£2,012m at March 2017).

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

i. 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
Dec-16	3,740	2,355	880	330	7,305
Mar-17	3,672	2,366	885	328	7,251
Jun-17	3,594	2,110	789	335	6,828

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).