

Jun-08



2.1 SIMPLIFIED STANDARDISED APPROACH TO CREDIT RISK

Item	Nature of Item	Amount	Amount after CRM	Risk Weight	Risk Weighted Amount
A	Claims on Sovereigns				
A.1	Claims on Guernsey			0	0
A.2	Claims on other Sovereigns:				
A.2.1	Risk Weight 0%			0	0
A.2.2	Risk Weight 20%			20	0
A.2.3	Risk Weight 50%			50	0
A.2.4	Risk Weight 100%			100	0
A.2.5	Risk Weight 150%			150	0
A.3	Claims on Multilateral Development Banks			0	0
SUBTOTAL		0	0		0
B	Claims on Public Sector Entities (PSEs)				
B.1	Claims on Guernsey PSEs			20	0
B.2	Claims on other PSEs:				
B.2.1	Risk Weight 0%			0	0
B.2.2	Risk Weight 20%			20	0
B.2.3	Risk Weight 50%			50	0
B.2.4	Risk Weight 100%			100	0
B.2.5	Risk Weight 150%			150	0
SUBTOTAL		0	0		0
C	Claims on Corporates				
C.1	Risk Weight 20%				
C.2	Risk Weight 50%				
C.3	Risk Weight 100%			100	0
C.4	Risk Weight 150%				
SUBTOTAL		0	0		0

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Item	Nature of Item	Amount	Amount after CRM	Risk Weight	Risk Weighted Amount
D	Claims on Banks				
D.1	Claims on Banks, except guarantees				
D.1.1	Maturity more than 3 Months				
D.1.1.1	Risk Weight 20%			20	0
D.1.1.2	Risk Weight 50%			50	0
D.1.1.3	Risk Weight 100%			100	0
D.1.1.4	Risk Weight 150%			150	0
D.1.2	Maturity less than 3 Months				
D.1.2.1	Risk Weight 20%			20	0
D.1.2.2	Risk Weight 50%			50	0
D.1.2.3	Risk Weight 100%			100	0
D.1.2.4	Risk Weight 150%			150	0
	SUBTOTAL	0	0		0
D.2	Claims secured by guarantees from Banks				
D.2.1	Maturity more than 3 Months				
D.2.1.1	Risk Weight 20%			20	0
D.2.1.2	Risk Weight 50%			50	0
D.2.1.3	Risk Weight 100%			100	0
D.2.1.4	Risk Weight 150%			150	0
D.2.2	Maturity less than 3 Months				
D.2.2.1	Risk Weight 20%			20	0
D.2.2.2	Risk Weight 50%			50	0
D.2.2.3	Risk Weight 100%			100	0
D.2.2.4	Risk Weight 150%			150	0
	SUBTOTAL		0		0
D	Claims on Banks	0	0		0
E	Securitisations				
E.1	Risk Weight 20%			20	0
E.2	Risk Weight 50%			50	0
E.3	Risk Weight 100%			100	0
E.4	Risk Weight 350%			350	0
	SUBTOTAL	0	0		0
F	Cash				
F.1	Notes and coins			0	0
F.2	Cash items in the course of collection			20	0
F.3	Gold			0	0
F.4	Claims collateralised by Cash deposits			0	0
	SUBTOTAL	0	0		0
G	Retail Exposures				
G.1	Claims in regulatory retail portfolio			75	0
G.2	Claims falling outside the regulatory retail portfolio			100	0
	SUBTOTAL	0	0		0
H	Residential Mortgages				
H.1	Risk Weight 35%			35	0
H.2	Risk Weight 50%			50	0
H.3	Risk Weight 75%			75	0
H.4	Risk Weight 100%			100	0
	SUBTOTAL	0	0		0

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Item	Nature of Item	Amount	Amount after CRM	Risk Weight	Risk Weighted Amount
J	Past Due Exposures				
J.1	Secured				
J.1.1	Risk Weight 0%			0	0
J.1.2	Risk Weight 20%			20	0
J.1.3	Risk Weight 35%			35	0
J.1.4	Risk Weight 50%			50	0
J.1.5	Risk Weight 75%			75	0
J.1.6	Risk Weight 100%			100	0
J.1.7	Risk Weight 150%			150	0
J.2	Unsecured				
J.2.1	Risk Weight 50%			50	0
J.2.2	Risk Weight 100%			100	0
J.2.3	Risk Weight 150%			150	0
SUBTOTAL		0	0		0
K	Capital Deductions				
K.1	Investment in Subsidiaries				
K.2	Capital connected lending				
K.3	Holdings of Financial Service Business' Capital Instruments				
K.4	Goodwill and other intangible fixed assets				
K.5	Securitisations - Equity Tranches				
K.6	Other				
SUBTOTAL		0	0		
L	Other Balance Sheet Exposures				
L.1	Tangible Fixed Assets			100	0
L.2	Equity			100	0
L.3	High Risk Assets			150	0
L.4	Other, including Prepayments and Debtors				
L.4.1	Risk Weight 0%			0	0
L.4.2	Risk Weight 20%			20	0
L.4.3	Risk Weight 35%			35	0
L.4.4	Risk Weight 50%			50	0
L.4.5	Risk Weight 75%			75	0
L.4.6	Risk Weight 100%			100	0
L.4.7	Risk Weight 150%			150	0
SUBTOTAL		0	0		0

2.1 SIMPLIFIED STANDARDISED APPROACH TO CREDIT RISK

M Off-Balance Sheet

Item	M.1	M.2	M.3	M.4	M.5
Nature of Item	Direct credit substitutes	Transaction related contingencies	Trade-related contingencies	Asset sales with recourse	Forward asset purchases
Amount					
Credit Conversion Factor	100	50	20	100	100
Credit Equivalent Amount	0	0	0	0	0
After CRM:					
Risk Weight 0%					
Risk Weight 20%					
Risk Weight 35%					
Risk Weight 50%					
Risk Weight 75%					
Risk Weight 100%					
Risk Weight 150%					
Other, Total Amount					
Other, Average weight					
Risk Weighted Amount	0	0	0	0	0
Items requiring Capital Deduction					

Item	M.6	M.7	M.8	M.9a	M.9b
Nature of Item	Partly paid up shares and securities	Forward deposits placed	Note issuance and revolving underwriting facilities	Other commitments with original maturity of less than 1 year	Other commitments with original maturity of 1 year and over
Amount					
Credit Conversion Factor	100	100	50	20	50
Credit Equivalent Amount	0	0	0	0	0
After CRM:					
Risk Weight 0%					
Risk Weight 20%					
Risk Weight 35%					
Risk Weight 50%					
Risk Weight 75%					
Risk Weight 100%					
Risk Weight 150%					
Risk Weighted Amount	0	0	0	0	0
Items requiring Capital Deduction					

Item	Nature of Item	Amount
M.9c	Commitments that are unconditionally cancellable without prior notice	

2.1 SIMPLIFIED STANDARDISED APPROACH TO CREDIT RISK

N Off-Balance Sheet - OTCs

N.2 Foreign exchange and gold contracts

	Amount	Positive Mark-to-Market	Time to Maturity	Add-on %	Add-on Amount	Credit Equivalent Amount	After CRM	Weight	Risk Weighted Amount
	-	-			-	-	-		-

N.2 Schedule

No.	Amount	Positive Mark-to-Market	Time to Maturity	Add-on %	Add-on Amount	Credit Equivalent Amount	After CRM	Weight	Risk Weighted Amount
1			< 1 year	1.00%	0	0		0%	0
2			< 1 year	1.00%	0	0		20%	0
3			< 1 year	1.00%	0	0		50%	0
4			< 1 year	1.00%	0	0		100%	0
5			< 1 year	1.00%	0	0		150%	0
6			1 - 5 years	5.00%	0	0		0%	0
7			1 - 5 years	5.00%	0	0		20%	0
8			1 - 5 years	5.00%	0	0		50%	0
9			1 - 5 years	5.00%	0	0		100%	0
10			1 - 5 years	5.00%	0	0		150%	0
11			> 5 years	7.50%	0	0		0%	0
12			> 5 years	7.50%	0	0		20%	0
13			> 5 years	7.50%	0	0		50%	0
14			> 5 years	7.50%	0	0		100%	0
15			> 5 years	7.50%	0	0		150%	0

2.1 SIMPLIFIED STANDARDISED APPROACH TO CREDIT RISK

N Off-Balance Sheet - OTCs

N.4 Other precious metal contracts

	Amount	Positive Mark-to-Market	Time to Maturity	Add-on %	Add-on Amount	Credit Equivalent Amount	After CRM	Weight	Risk Weighted Amount
	-	-			-	-	-		-

N.4 Schedule

No.	Amount	Positive Mark-to-Market	Time to Maturity	Add-on %	Add-on Amount	Credit Equivalent Amount	After CRM	Weight	Risk Weighted Amount
1			< 1 year	7.00%	0	0		0%	0
2			< 1 year	7.00%	0	0		20%	0
3			< 1 year	7.00%	0	0		50%	0
4			< 1 year	7.00%	0	0		100%	0
5			< 1 year	7.00%	0	0		150%	0
6			1 - 5 years	7.00%	0	0		0%	0
7			1 - 5 years	7.00%	0	0		20%	0
8			1 - 5 years	7.00%	0	0		50%	0
9			1 - 5 years	7.00%	0	0		100%	0
10			1 - 5 years	7.00%	0	0		150%	0
11			> 5 years	8.00%	0	0		0%	0
12			> 5 years	8.00%	0	0		20%	0
13			> 5 years	8.00%	0	0		50%	0
14			> 5 years	8.00%	0	0		100%	0
15			> 5 years	8.00%	0	0		150%	0

2.1 SIMPLIFIED STANDARDISED APPROACH TO CREDIT RISK

N Off-Balance Sheet - OTCs

N.5 Other commodity contracts

	Amount	Positive Mark-to-Market	Time to Maturity	Add-on %	Add-on Amount	Credit Equivalent Amount	After CRM	Weight	Risk Weighted Amount
	-	-			-	-	-		-

N.5 Schedule

No.	Amount	Positive Mark-to-Market	Time to Maturity	Add-on %	Add-on Amount	Credit Equivalent Amount	After CRM	Weight	Risk Weighted Amount
1			< 1 year	10.00%	0	0		0%	0
2			< 1 year	10.00%	0	0		20%	0
3			< 1 year	10.00%	0	0		50%	0
4			< 1 year	10.00%	0	0		100%	0
5			< 1 year	10.00%	0	0		150%	0
6			1 - 5 years	12.00%	0	0		0%	0
7			1 - 5 years	12.00%	0	0		20%	0
8			1 - 5 years	12.00%	0	0		50%	0
9			1 - 5 years	12.00%	0	0		100%	0
10			1 - 5 years	12.00%	0	0		150%	0
11			> 5 years	15.00%	0	0		0%	0
12			> 5 years	15.00%	0	0		20%	0
13			> 5 years	15.00%	0	0		50%	0
14			> 5 years	15.00%	0	0		100%	0
15			> 5 years	15.00%	0	0		150%	0

2.1 SIMPLIFIED STANDARDISED APPROACH TO CREDIT RISK

N Off-Balance Sheet - OTCs

Item	N.1	N.2	N.3	N.4	N.5
Nature of Item	Interest rate contracts	Foreign exchange and gold contracts	Equity contracts	Other precious metal contracts	Other commodity contracts
Amount	0	0	0	0	0
Positive Mark-to-Market	0	0	0	0	0
Add-on Amount	0	0	0	0	0
Credit Equivalent Amount	0	0	0	0	0
After CRM:					
Risk Weight 0%	0	0	0	0	0
Risk Weight 20%	0	0	0	0	0
Risk Weight 50%	0	0	0	0	0
Risk Weight 100%	0	0	0	0	0
Risk Weight 150%	0	0	0	0	0
Risk Weighted Amount	0	0	0	0	0

Reporting institutions are required to report their contracts in exchange rate and gold, interest rate, equity, precious metals, other commodities in banking book and trading book, and credit derivative contracts in trading book that are subject to bilateral netting agreements.

Item	Nature of Item	Amount	Positive Mark-to-Market	Add-on Amount	Credit Equivalent Amount
P	Netted Exposures				

2.1 SIMPLIFIED STANDARDISED APPROACH TO CREDIT RISK

Portfolio	Portfolio Name	Amount	RWA	Capital Deduction
A	Claims on Sovereigns	-	-	
B	Claims on Public Sector Entities (PSEs)	-	-	
C	Claims on Corporates	-	-	
D	Claims on Banks	-	-	
E	Securitisations	-	-	
F	Cash	-	-	
G	Retail Exposures	-	-	
H	Residential Mortgages	-	-	
J	Past Due Exposures	-	-	
K	Capital Deductions	-		-
L	Other Balance Sheet Exposures	-	-	
	Balance Sheet Exposures	-	-	-
M	Off-Balance Sheet	-	-	-
N	Off-Balance Sheet - OTCs	-	-	
P	Netted Exposures	-		
	Off-Balance Sheet Exposures	-	-	-
	SIMPLIFIED STANDARDISED APPROACH	-	-	-