



Guernsey Financial  
Services Commission

# Banking Supervision and Policy Division

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# External Challenges

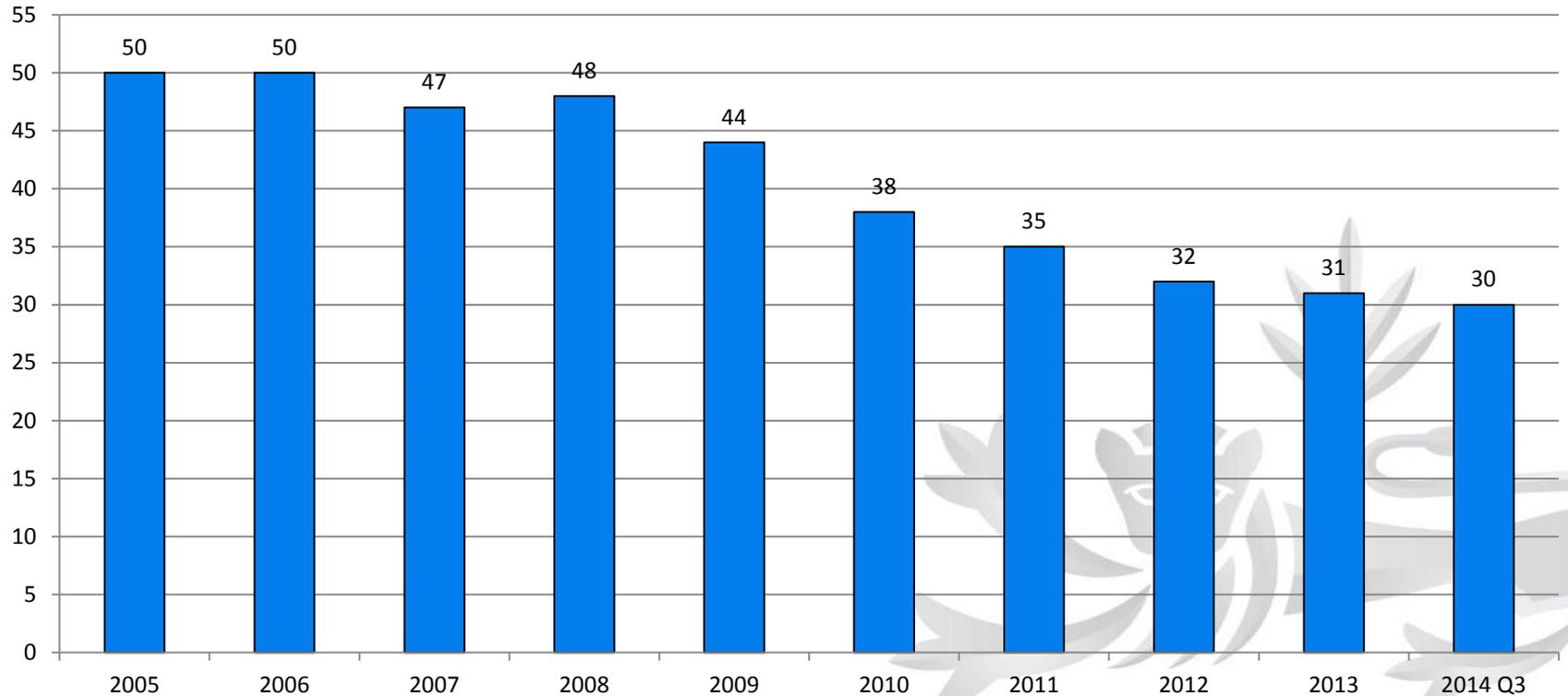
- Low interest rate environment
- Conduct risk
- London property market
- Political and media risk



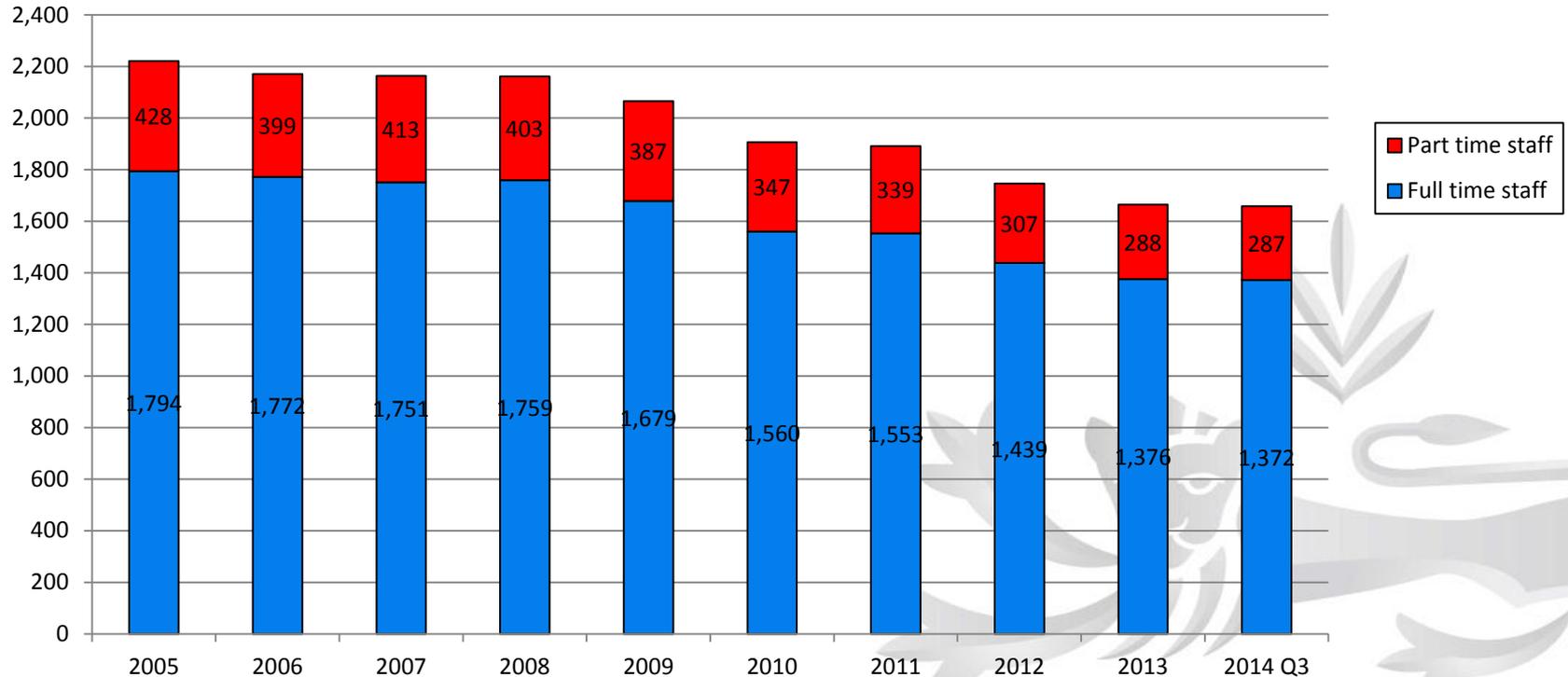
# Trends in Guernsey



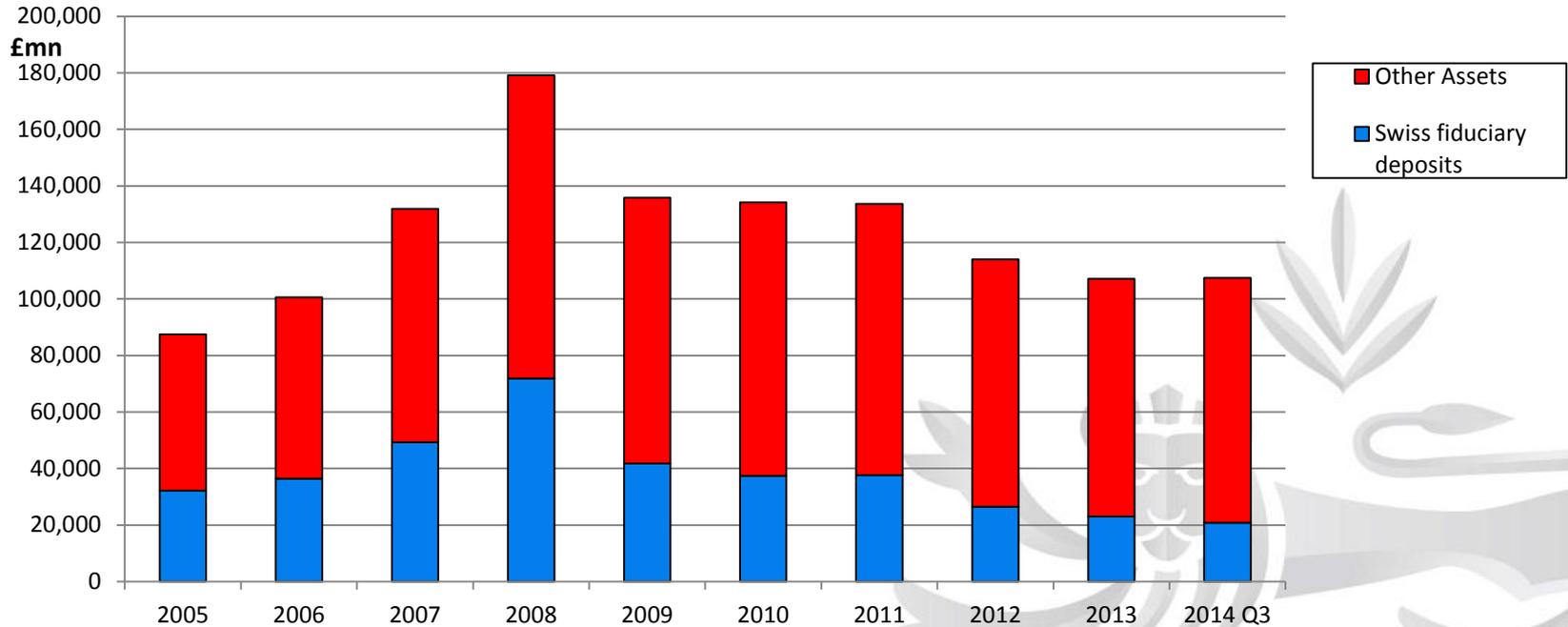
# Number of banking licensees



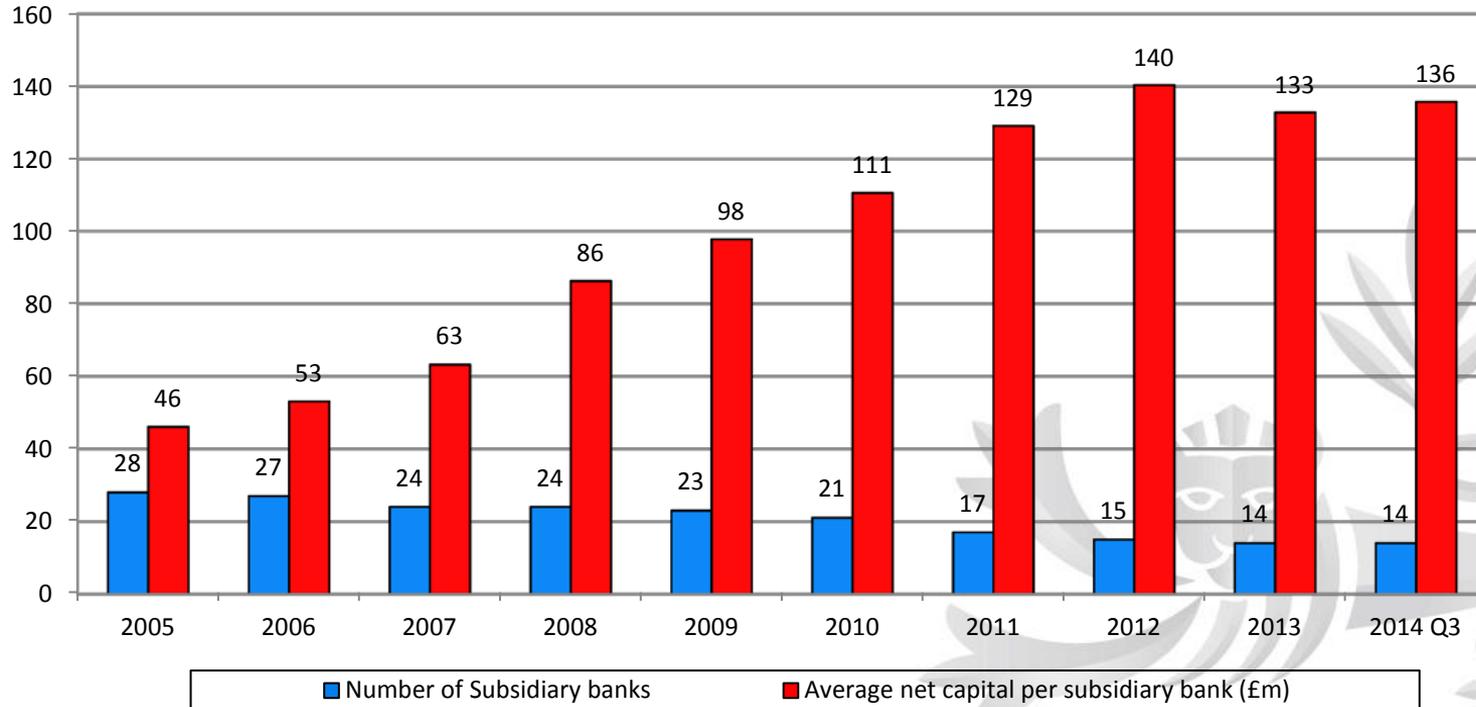
# Staff numbers in Guernsey banks



# Total assets held by Guernsey banks

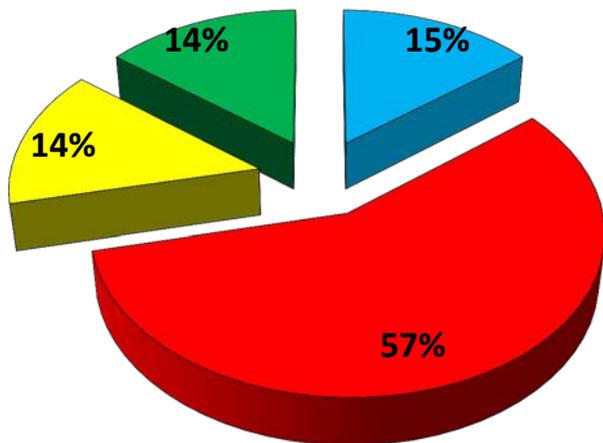


# Average net capital per subsidiary

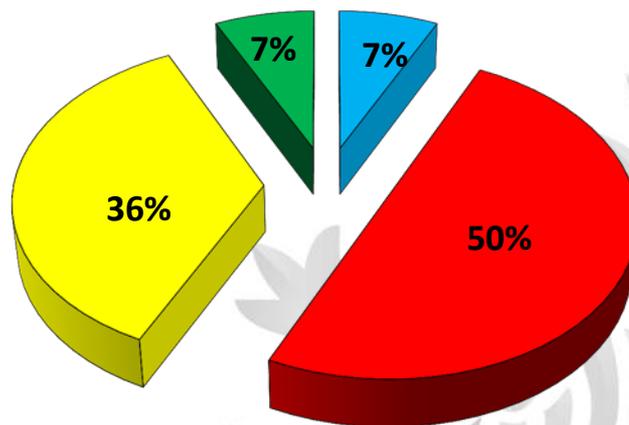


# Minimum ICGs

December 2013



Today



- ICG up to 130%
- ICG 130% to 149%
- ICG 150% to 169%
- ICG 170% plus

# What have we been doing this year?

- Supervisory Colleges
- Crown Dependency meetings
- Stress testing
- Locational statistics
- Policy

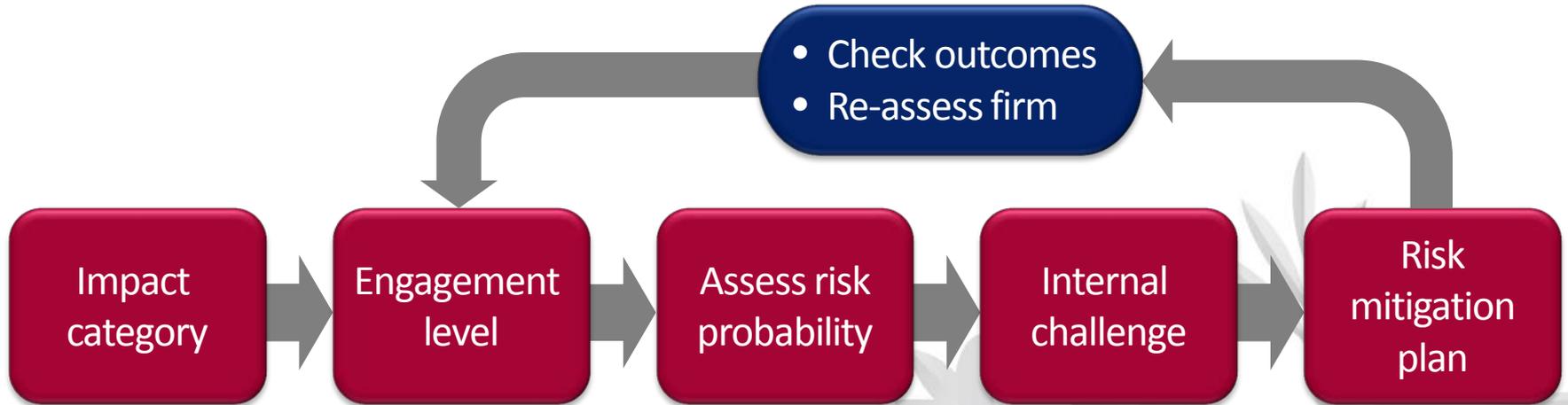


# Policy

- Large Exposures
- Basel III
- Basel Core Principles



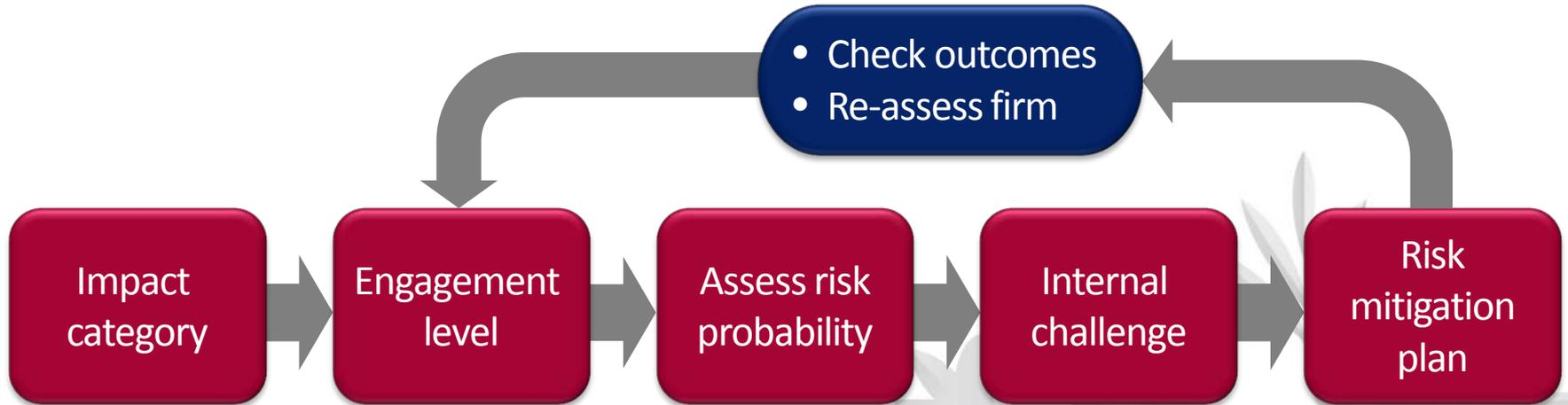
# Supervision under PRISM



# Probability Risk

- Strategy/Business Model Risk
- Governance Risk
- Conduct Risk
- Operational Risk
- Environmental Risk
- Credit Risk
- Market Risk
- Capital Risk
- Liquidity Risk
- Insurance Risk
- Financial Crime Risk

# Supervision under PRISM



# What else in 2015?

- ICAAP+
- Annual Compliance Form



# Questions?

