

Annual Review and Summary Financial Statement 2009



# Chief Executive's Statement

---



Our Group Chairman has commented that “2009 was a year of profound change and substantial challenges for RBS. But, in the course of the year, we have put in place the building blocks of our recovery plan and have begun the process of restoring the company to good health.”

As a part of the wider RBS group, RBS International has played its part in that change process and contributed positively in terms of strong customer service and sound profitability.

## **Wider Backdrop and Economic Environment**

In 2009 we have reviewed our operating model to ensure we meet our Group strategic tests in having a strong customer franchise, a strong return on capital, a well funded financial position and opportunities for growth. These tests are all met positively by RBS International and we are well positioned to both contribute to our Group's return to standalone strength and benefit from its scale and breadth.

Economically, the jurisdictions we operate in (principally Jersey, Guernsey, the Isle of Man and Gibraltar) have been, to a degree, sheltered from the significant global economic downturn in 2009 but they have not avoided it entirely. In this local and global environment we, like others, have had to ensure we are working as efficiently as possible and that we are operating in sustainable markets. Hence in 2009, we have seen an overall reduction in staff numbers and have pulled back from less established business lines. It is with deep regret that we have seen this reduction in staff numbers as a result of some of the changes we made, but all employees affected were managed sensitively and with full support. Our core focus remains on serving and supporting our corporate, business and personal customers through strong relationships and reliable services.

## **Contribution**

Against the economic backdrop of 2009, an increase in our Operating Contribution to £307million in 2009 is pleasing and reaffirms the strength of our franchises. We have a strong financial position and with a customer deposits/loans ratio of four to one we are liquid and

well funded. Our Capital Ratios exceed Basel, UK and local jurisdictional requirements.

Our record of sustained profitable business growth is driven by our passion for our customers, the development of our people and the responsibility we have and show to the jurisdictions we live and work in.

### Customers, People and our Communities

I am delighted that all our business sectors, as shown on page 8, have seen very positive customer feedback scores continue throughout 2009. A number of our businesses are at market leading levels of Customer Satisfaction and this is beginning to be recognised not only in business performance but also through the receipt of National Awards. Our staff are passionate about our business and have developed and committed to our own Customer Promises as outlined on page 5.

Our people are also the drivers behind our Corporate Sustainability activity, which is very important to us. As a bank it has never before been so vital that our footprint, as a Corporate citizen in the communities in which we work and live, is positive and contributory. RBS International is a leader in this field both from our engagement in Financial Education, the reduction in our Environmental Impact and the support given in the community through sponsorship and volunteering.

### Looking Forward

As I look forward into 2010, I see global markets settling but still fragile, our home jurisdictions taking key steps to steer their way forward both economically and reputationally and growing confidence from our customers. RBS International is clear in its goals and we have excellent people whom I thank for their hard work, loyalty and support. RBS International is well placed to meet the challenges the year will bring and take forward the opportunities arising. I look forward with confidence.



### Adrian Gill

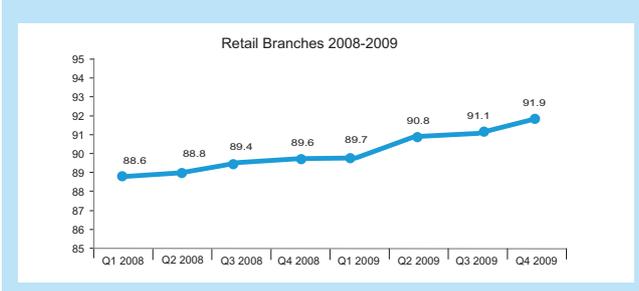
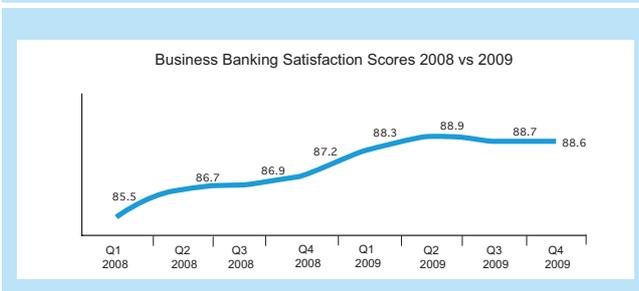
Chief Executive, RBS International  
Regional Managing Director, Corporate Banking



# RBS International Customer Satisfaction

To say we are passionate about customer service would only be telling half the story. In every area of our independently assessed customer satisfaction surveys we have improved upon our 2008 results.

Our results, as detailed on this page, really do speak for themselves. However, there is an untold story in any graphical representation...the human story. This is the story of how our staff, through their total commitment, have improved on our existing industry setting standards of customer service.



## National Honours

The Peel Branch of Isle of Man Bank has surpassed the independently assessed service provision benchmark for the finance sector of 91% which relates to 'World Class Service' levels. The dedicated team at the Peel branch consistently scored between 94% and 95% in this assessment, helping them secure the prestigious Financial Customer Service Team of the Year at the National Customer Service Awards on the 9th of December 2009.

## Excellence Rewarded

Of equal note, demonstrating our total commitment to deliver exceptional service at a local level, the Isle of Man Corporate Team scooped top honours at the independently judged Isle of Man Awards For Excellence in the hotly contested 'Best Customer Service' category.

## Gibraltar Team Excels

In Gibraltar, a major migration to our NatWest brand of over 3,000 customers was successfully delivered by our Planning & Delivery and Retail Branch teams. This seamless transfer now distinguishes NatWest as the only bank to offer two full branches in Gibraltar, ensuring our customers benefit from a much improved customer experience.

These are just three of many examples showing how individual excellence and collective teamwork can deliver exceptional results. It is efforts like these that have helped maintain our strong reputation in our jurisdictions and given us the strongest possible platform to deliver ongoing customer service excellence. Without the commitment of every single member of staff, at every level, these achievements and visions for the future could not be delivered. Whilst we continue to evolve our customer first principles, every member of our multi jurisdictional organisation should take great pride in what we have achieved so far.

Just imagine what we can achieve tomorrow...

# RBS International Customer Promises

At the heart of our commitment to customer service will be our newly developed Customer Promises. Setting our own standards of customer service excellence and publicly promoting them will be a core competitor differentiator going forward.

Following a deep analysis of service data and our extensive customer research, we have developed our three Customer Promises which will be our central focus over the coming months and years. This is a big step and a bold move, but is one which we feel confident will maintain and further enhance our reputation as the best bank offshore, our ultimate vision.

Engaging our staff from the outset was critical to ensure a full understanding and commitment to this new concept. Our internal teams then worked tirelessly to develop and evolve the theory of customer promises into a deliverable practice. This new initiative was launched internally at the start of 2010. The 2nd half of 2010 will see the external public launch of our Promises.

## A new era of engagement

The challenges of 2009 have changed the way many of our customers look at their financial provider. Trust and confidence has been damaged and as an industry, we need to look at ways to re-engage with the most important people in the banking sector – our customers.

Our extensive customer research clearly demonstrates we already give our customers world class levels of service but is that really enough? We do not believe it is and want to take this concept much further. Our Customer Promises are the next important step. They are a clear statement to our customers that we are committed to them and their individual needs. We are committed to delivering exceptional levels of customer service. We are committed to rebuilding the trust and confidence in our organisation and we are committed to delivering our Customer Promises, every minute of every day.

It is this level of personal service and re-engagement with our customers that will be the bedrock of our ongoing success in our core business areas.

## Listen, understand and respond

### 1. We will listen, understand and respond to our customer needs

- Taking the time to understand customers individual circumstances and needs.
- Suggesting the best options available to meet customer needs.

### 2. We will do what we say

- Committing to getting things right, first time.
- Working to an agreed timeframe and keeping our customers informed of progress.
- Explaining how decisions are made.

### 3. We act where problems arise

- Acting quickly to resolve matters and providing customers with a dedicated contact.
- If things do go wrong, we will put them right and say sorry.
- Learning from problems to improve things for the future.

In support of launching these Customer Promises; we have also developed an internal service quality programme, where we measure and benchmark our various divisions and departments, as we recognise that this internal efficiency is a vital link in the chain of delivering great service to our customers.

# RBS International

## Corporate Sustainability / Community Investment

Our approach to managing Corporate Sustainability and Community Investment focuses on identifying and responding to the issues that matter most to our external stakeholders, communities and our staff. Sustainability is not just about the many business responsibilities and obligations that we have as a company, but also about good citizenship and that we are a healthy and respected business operating on a sustainable basis.

Our Community Investment strategy is designed to support our communities through the engagement of our resources and staff across five focus areas; education, money management, conservation and environment, sports and youth development and the arts. We aim to deliver a long term positive impact with recognised benefits to the wider communities in which we operate. Some highlights in 2009 were:



### Financial Education

Financial inclusion and capability both for the young as well as adults is very important to us. Through our MoneySense programme we invest in educating people on how to best manage their money. MoneySense is a free and impartial financial education programme providing personal finance capability to schools and colleges and we are now extending the reach to include adult education. Understanding and confidently managing money is a crucial life skill for people of all ages and investing in our MoneySense programme recognises our responsibilities as a business to respond to this. During 2009, over 60 MoneySense lessons have been delivered across our local communities in schools and colleges with support from trained staff partners.

### Conservation and Environment

We have supported a range of conservation organisations throughout the year ranging from the lead sponsorship of Durrell's 50th anniversary to

staff volunteer support for organisations such as Jersey Heritage Trust, Manx National Heritage and many others. Employees have also taken the lead in each jurisdiction to transform a school or community centre playground into attractive and stimulating places where children can learn and play safely. In the environment 2009 saw RBS International produce energy savings of 12.6% with one of our buildings achieving a 23.0% reduction. Overall, we achieved a 20.5% reduction in electricity costs (despite power prices rising) and all buildings have segregated recycling facilities. The 2010 goals to reduce our carbon footprint are equally aggressive.

### Sport and Youth Development

The healthy development of people through sport is a key part of the Sports and Education policies of Jersey, Guernsey, the Isle of Man and Gibraltar. The gap between local sport and international level is wide and many see the biannual NatWest Island Games as a key facilitator in the development of local sport to bridge that gap.

Having helped sponsor the growth of the games over the last 12 years, we are delighted to partner what in 2009 was the third largest multi-sport competition in the world with 4,800 competitors, managers, coaches and media representatives attending the NatWest Island Games in Aland. Our coaching fund, the NatWest Sports Development Programme, has contributed over £100,000 to youth development in sport over that period. Locally we also help sports through sponsorship arrangements which see the support of coaching and grass roots development. These include RBS International Rugby, NatWest Cricket and Isle of Man Bank Cricket.

### Community

We work with a range of charities across our jurisdictions and encourage staff volunteer support. In 2009 we provided community awards to staff for the benefit of their chosen causes providing an additional £50,000 to add to the work and funds they have raised themselves. Additionally in 2009 and 2010 staff have chosen to support one of the Group Charity partners, Macmillan, and a target of £100,000 has been set. We are also the sponsor of Crimestoppers with staff volunteers assisting each local board.



RBS International at Ballaugh Currags for Hen Harriers

# Structure and Summary Financial Statement

---

8 RBS International Structure

---

10 Summary

---

12 Financial Results

---

# RBS International Structure

---

## What is RBS International?

RBS International is a large and dynamic financial services group.

---

RBS International is one of the world's leading offshore banks, offering a full range of core and specialist banking services for local, personal and business customers, commercial, corporate and financial intermediary customers and international personal customers.

We operate under three distinct and powerful brands – RBS International, NatWest and Isle of Man Bank – and currently have a presence in a number of the world's leading offshore financial centres.

Headquartered in Jersey, we have our own board of directors and management team and are focused solely on the requirements of our local and international markets.

Each of our businesses has close working links with its counterpart in our parent company, The Royal Bank of Scotland Group. This gives us the ability to leverage the strength, knowledge, expertise, scale and reach of the RBS Group for the benefit of all our customers.

Our diverse but relatively small overall size gives us a unique opportunity to be innovative and clearly differentiate ourselves from our peers. Collaboration between divisions to unlock best practice and ideas from one business area and apply them in an innovative way to another group of customers sets us apart from many of our competitors.

## Retail Banking

Retail Banking serves the everyday banking needs of the communities in which we operate.

Customers can choose which of our distinct brands they bank with, RBS International, NatWest or Isle of Man Bank. In each brand we offer all of the banking services that you would expect from a leading high street bank including current accounts, savings accounts, packaged accounts, credit cards, overdrafts, loans, mortgages, insurance products and investment advice.

## Premium Banking

Premium Banking is a very different, highly personalised service for our local client base in Jersey, Guernsey, Isle of Man and Gibraltar. Customers benefit from direct contact with their own dedicated Relationship Manager. This relationship enables us to understand their needs and tailor the service to meet their personal requirements. Customers can enjoy the full benefits of Premium Banking in RBS International, NatWest and Isle of Man Bank brands.

## International Personal Banking (IPB)

IPB offers a full range of banking and related financial services to personal customers who live and work internationally. The main customer sectors include British expatriates, foreign nationals who live and work in the UK and truly international customers, for example a French domiciled person living in Spain.

IPB services are delivered in both the RBS International and NatWest brands.

## Business Services

Business Services make it happen 365 days a year, 24 hours a day, for our customers. It is the backbone of RBS International, providing a diverse range of high quality services to the customer-facing operations of the Group. It is made up of four specialist sections: RBS International Technology; Group Property; Group Sourcing & Vendor Management and RBS International Operations.

## Corporate Banking

Corporate Banking offers a full range of banking services to businesses, corporates and financial institutions. Each of our clients are appointed their own dedicated, highly trained Relationship Manager who works in partnership with our specialist teams across the business, to deliver solutions tailored to the client's requirements. Our cash management services are also underpinned by eQ, our market leading electronic banking platform that was built specifically for the offshore market in which we operate.

## Treasury & Investor Solutions (TIS)

With locally based, specialist teams in each jurisdiction, TIS work with clients to service their underlying financial needs, tailoring solutions to meet their requirements. Supported by RBS Group's Global Banking & Markets division, TIS provide treasury and

risk management solutions, including money market pricing & execution, foreign exchange options and structured investor products. TIS have the capabilities to create innovative investment solutions to reflect customer's needs, views and risk strategy.

## Executive Committee Offshore (ECO)



# RBS International Summary Financial Statement



The information contained within this summary financial statement is only a summary of information in the company's annual accounts and directors' report and has been prepared in accordance with the requirements of the Banking Business (Jersey) Law 1991. Additional information to allow for a full understanding of the results and state of affairs of the Company has been submitted to the Jersey Financial Services Commission, as required by the Banking Business (Jersey) Law 1991. In accordance with the Banking Business (General Provisions) (Jersey) Order 2002, The Royal Bank of Scotland International Limited has decided to adopt the summarised form of accounts.

Copies of the accounts of The Royal Bank of Scotland International Limited are available on request.

## **DIRECTORS**

Adrian Gill  
Steven Matthews  
Stephen Camm  
James Fleming  
Stephen Reilly  
Gavin Frost

## **SECRETARY**

Christopher Ian Nicol

## **REGISTERED OFFICE**

Royal Bank House  
71 Bath Street  
St Helier  
Jersey  
JE4 8PJ  
Channel Islands

---

## INDEPENDENT AUDITORS' STATEMENT TO THE MEMBERS OF THE ROYAL BANK OF SCOTLAND INTERNATIONAL LIMITED

---

We have examined the summary financial statement for the year ended 31 December 2009 which comprises the Summary Income Statement, Summary Statement of Financial Position and related notes 1 to 5.

This report is made solely to the company's members, as a body, in accordance with the Banking Business (General Provisions) (Jersey) Order 2002. Our work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, for our audit report, or for the opinions we have formed.

### Respective responsibilities of directors and auditors

The directors are responsible for preparing the Annual Review and Summary Financial Statement 2009 in accordance with applicable Jersey law.

Our responsibility is to report to you our opinion on the consistency of the summary financial statement within the Annual Review and Summary Financial Statement 2009 with the full annual report and accounts and its compliance with the relevant requirements of the Banking Business (General Provisions) (Jersey) Order 2002 and the regulations made thereunder.

We also read the other information contained in the Annual Review and Summary Financial Statement 2009 as described in the contents section, and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summary financial statement.

We conducted our work in accordance with Bulletin 2008/3 issued by the Auditing Practices Board.

Our report on the company's full annual financial statements describes the basis of our opinion on those financial statements.

### Opinion

In our opinion, the summary financial statement is consistent with the full annual report and accounts of The Royal Bank of Scotland International Limited for the year ended 31 December 2009 and complies with the applicable requirements of the Banking Business (General Provisions) (Jersey) Order 2002, and the regulations made thereunder.

We have not considered the effects of any events between the date on which we signed our report on the full annual financial statements, 24 February 2010, and the date of this statement.



### Deloitte LLP

Chartered Accountants  
St Helier, Jersey  
15 September 2010

# RBS International Financial Results

## Summary Income Statement

|  | 2009<br>£'000s | 2008<br>£'000s |
|--|----------------|----------------|
| Operating profit before management charge ('Operating contribution') | 306,608        | 303,746        |
| Management charge  | (105,806)      | (174,645)      |
| Profit before tax  | 200,802        | 129,101        |
| Tax  | (21,506)       | (13,995)       |
| Profit for the year  | 179,296        | 115,106        |

The company's results as reported are on a historical cost basis except for derivative financial instruments and available-for-sale financial assets which are stated at fair value.

## Summary Statement of Financial Position as at 31 December 2009

| <b>Assets</b>                                   | Notes    | 2009<br>£'000s    | 2008<br>£'000s    |
|---|----------|-------------------|-------------------|
| Cash and balances at central banks              |          | 35,628            | 33,116            |
| Loans and advances to banks                     | 1        | 17,808,393        | 19,574,041        |
| Loans and advances to customers                 |          | 5,150,112         | 5,678,445         |
| Debt securities                                 |          | 300,275           | 266,963           |
| Equity shares                                   |          | 262               | 262               |
| Derivatives at fair value                       |          | 50,597            | 56,358            |
| Deferred tax assets                             |          | 10,394            | 4,105             |
| Other assets, prepayments and accrued income    |          | 13,087            | 18,130            |
| Investment in subsidiary companies              |          | 226               | -                 |
| Intangible assets                               |          | -                 | 123               |
| Property, plant and equipment                   |          | 78,466            | 84,225            |
| <b>Total assets</b>                             |          | <b>23,447,440</b> | <b>25,715,768</b> |
| <b>Liabilities</b>                              |          |                   |                   |
| Deposits by banks                               |          | 809,316           | 1,132,264         |
| Customer accounts                               |          | 20,777,681        | 22,595,239        |
| Derivatives at fair value                       |          | 52,664            | 55,015            |
| Other liabilities, accruals and deferred income |          | 143,461           | 213,854           |
| Current taxation liabilities                    |          | 19,152            | 23,382            |
| Retirement benefit liabilities                  |          | 95,064            | 38,981            |
| Subordinated liabilities                        |          | 225,000           | 377,000           |
| <b>Total liabilities</b>                        |          | <b>22,122,338</b> | <b>24,435,735</b> |
| <b>Equity</b>                                   |          |                   |                   |
| Called up share capital                         | 2        | 96,540            | 96,540            |
| Reserves  | 3        | 1,228,562         | 1,183,493         |
| <b>Total equity</b>                             | <b>3</b> | <b>1,325,102</b>  | <b>1,280,033</b>  |
| <b>Total liabilities and equity</b>             |          | <b>23,447,440</b> | <b>25,715,768</b> |

The accounts were approved by the Board of Directors on 24th February 2010 and signed on its behalf by Adrian Gill and Gavin Frost.

# RBS International Notes to the Summary Accounts

## 1. Loans and advances to banks

|  | 2009<br>£'000s | 2008<br>£'000s |
|--|----------------|----------------|
| Designated as at fair value through profit or loss | 417,912        | 231,298        |
| Loans and receivables                              | 17,390,481     | 19,342,743     |
|  | 17,808,393     | 19,574,041     |

### Amounts above include:

|  |            |            |
|--|------------|------------|
| Amounts due from Group banking companies | 17,801,070 | 19,281,139 |
|--|------------|------------|

### Designated as at fair value through profit or loss:

Certain equity-linked products totalling £473,513,000 (2008: £268,248,000) before fair value adjustments had been designated as at fair value through profit or loss.

## 2. Called up share capital

|                       | Allotted, called up<br>and fully paid<br>31 December<br>2009<br>£'000s | Allotted, called up<br>and fully paid<br>31 December<br>2008<br>£'000s | Authorised<br>31 December<br>2009<br>£'000s | Authorised<br>31 December<br>2008<br>£'000s |
|-----------------------|--|--|---|---|
| <b>Equity shares</b>  |  |  |   |   |
| Ordinary shares of £1 | 96,540   | 96,540   | 300,000                                     | 300,000                                     |

The issued share capital of the Company comprises one class of equity share, each share being entitled to one vote, and it has been issued to the holding company, The Royal Bank of Scotland International (Holdings) Limited, and its nominee.

### Ultimate controlling party

The Royal Bank of Scotland International Limited is a wholly owned subsidiary of The Royal Bank of Scotland International (Holdings) Limited which is itself an indirect wholly owned subsidiary of The Royal Bank of Scotland Group plc which is registered in Scotland and which the Directors regard as the ultimate holding and controlling parent company.

On 1 December 2008, the UK Government through HM Treasury acquired a controlling shareholding in The Royal Bank of Scotland Group plc. The UK Government shareholdings in banks are managed by UK Financial Investments Limited, a company wholly-owned by the UK Government.

### 3. Reserves and total equity

|  | 2009<br>£'000s | 2008<br>£'000s |
|--|----------------|----------------|
| <b>Share premium account</b>   |                |                |
| At 1 January and 31 December   | 4,976          | 4,976          |
| <b>Available-for-sale reserves</b>                                     |                |                |
| At 1 January   | (5,161)        | (3,421)        |
| Unrealised gains/(losses) in the year                                  | 5,790          | (1,740)        |
| At 31 December   | 629            | (5,161)        |
| <b>Retained earnings</b>   |                |                |
| At 1 January   | 1,183,678      | 1,059,864      |
| Profit attributable to ordinary shareholders                           | 179,296        | 115,106        |
| Actuarial (losses)/gains recognised in post-retirement benefit schemes | (60,017)       | 8,708          |
| Dividend paid  | (80,000)       | -              |
| At 31 December   | 1,222,957      | 1,183,678      |
| <b>Total reserves</b>  | 1,228,562      | 1,183,493      |
| <b>Called up share capital</b>   | 96,540         | 96,540         |
| <b>Closing total equity</b>  | 1,325,102      | 1,280,033      |

### 4. Commitments and contingencies

#### Contingent Liabilities

|         |         |         |
|---------|---------|---------|
| Various | 191,145 | 540,102 |
|---------|---------|---------|

#### Commitments

|   |           |           |
|---|-----------|-----------|
| Undrawn formal standby facilities, credit lines and other commitments to lend | 2,519,241 | 3,305,696 |
|---|-----------|-----------|

The Company does not undertake any speculative trading activity in derivatives. Derivative contracts are used to manage market risks inherent in certain activities undertaken by the Company. All the Company's derivative activity is contracted with financial institutions and all the associated credit risks are monitored in accordance with RBS Group policies.

### 5. Regulatory information

|                  | 31 December<br>2009 | 31 December<br>2008 |
|------------------|---------------------|---------------------|
| Risk Asset Ratio | 15.7%               | 12.9%               |

Credit Rating AA-

On 13 November 2008 Fitch Ratings assigned the Company a Long-term Issuer Default rating (IDR) of 'AA-' (AA minus) with Stable Outlook and a Short-term IDR of 'F1+'. This was reviewed by Fitch in January 2009 and the ratings remain unchanged and subject to their continual monitoring. RBS International's ratings are the same as those assigned to its ultimate parent, The Royal Bank of Scotland plc (RBS).

---

## Important addresses

### The Royal Bank of Scotland International Limited

#### Registered Office

The Royal Bank of Scotland International Limited (RBS International). Registered Office: P.O. Box 64, Royal Bank House, 71 Bath Street, St. Helier, Jersey JE4 8PJ. Regulated by the Jersey Financial Services Commission.

#### Guernsey

Guernsey business address: P.O. Box 62, Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended.

#### Isle of Man

Isle of Man business address: Royal Bank House, 2 Victoria Street, Douglas, Isle of Man IM99 1NJ. Licensed by the Financial Supervision Commission of the Isle of Man and registered with the Insurance and Pensions Authority in respect of general business.

#### Gibraltar

The Royal Bank of Scotland International Limited trading as NatWest (NatWest). Registered Office: P.O. Box 64, Royal Bank House, 71 Bath Street, St. Helier, Jersey JE4 8PJ. Regulated by the Jersey Financial Services Commission. Business address: PO Box 11, 16 Library Place, St Helier, Jersey, JE4 8NH.

NatWest is the registered business name of The Royal Bank of Scotland International Limited under the Business Names Registration Act. Gibraltar business address: National Westminster House, PO Box 707, 57 Line Wall Road, Gibraltar. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 57 and 55 Line Wall Road and 1 Corral Road, Gibraltar

#### Website

[www.rbsinternational.com](http://www.rbsinternational.com)

**The Royal Bank of Scotland International Ltd**

PO Box 64  
Royal Bank House  
71 Bath Street  
St. Helier  
Jersey  
JE4 8PJ