



## Financial Services Industry – Quarterly Report

### Period ended 30<sup>th</sup> June 2006

*This Quarterly Report is produced by Jersey Finance, the representative body for the Financial Services Industry in Jersey. The Report is based upon statistical information collated and prepared by the Jersey Financial Services Commission, supplemented by comments from Jersey Finance.*

*More detailed statistical information for the quarter is attached at appendices 1-4.*

#### A. EXECUTIVE SUMMARY

- The Net Asset Value (NAV) of funds under administration in Jersey grew by £3.7 billion to £159.7 billion.
- The number of Expert Funds established in Jersey has broken the 200 barrier, increasing by 26.6% on the last quarter from 169 to 214. The total NAV of Expert Funds grew by £3.8 billion to £21.7 billion.
- The aggregate value of bank deposits decreased by £4.3 billion to £183.7 billion during the quarter, primarily as a result of a single transaction undertaken by an institution as part of a group re-organisation (see below).
- The total value of funds under investment management increased by £0.8 billion to £59.1 billion.
- The number of live companies on the register as at 30<sup>th</sup> June 2006 stood at 32,234, with a total of 875 new companies were incorporated during the second quarter of 2006.

Beverley Le Cuirot, Marketing & Communications Director of Jersey Finance Limited, commented:

“Whilst total bank deposits decreased by £4.3 billion this quarter, this is due primarily to a specific reallocation of certain intra-group currency deposits by a banking institution as part of a wider group re-organisation which had been planned for several months. The transaction is not expected to have a material impact on either the scale of the institution’s operational presence in Jersey or the total revenues and profitability of its Jersey-based operations.

“On the funds side, we have continued to see encouraging levels of growth across the alternative investment classes. Promoters of funds targeted at high net worth specialist investors are increasingly recognising Jersey’s flexible regulatory regime and its depth of expertise in legal & accounting, investment, administrative and custody services. The latest published statistics for the funds sector are testimony to the Island’s growing importance as a leading European fund domicile and administration centre.”

“New Expert Fund registrations in particular have continued to show strong growth, with more than 200 such funds now established under the Expert Fund regime. This represents a 26.6% increase from the previous quarter with 45 new Expert Funds established in the last quarter alone.”

#### Contact details

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

[www.jerseyfinance.je](http://www.jerseyfinance.je)

## Financial Services Industry – Quarterly Report Period ended 30<sup>th</sup> June 2006

### B. STATISTICAL INFORMATION

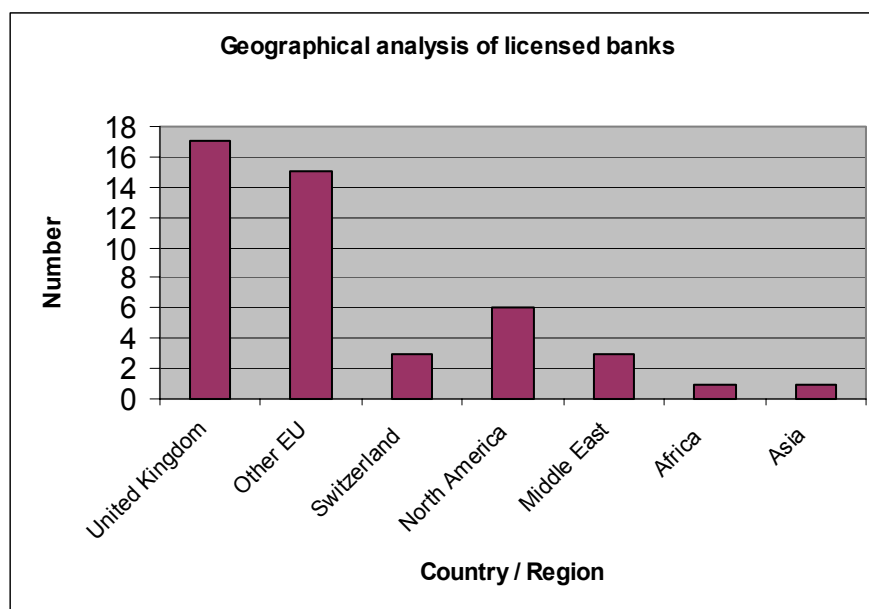
#### 1. Banking Sector

##### Licensed banks

There were 46 banks registered in Jersey as at 30<sup>th</sup> June 2006.

The geographical analysis of licensed banks (based on the jurisdiction of the ultimate parent company) is as follows:

**Figure 1 – Geographical analysis of licensed banks as at 30th June 2006**



##### Bank deposits

The overall total of bank deposits decreased by £4.3 billion to £183.7 billion with foreign exchange movements having an adverse impact on the sterling value of currency deposits held in the Island. The primary reason for the decrease during the period was however the transfer of approximately £3.1 billion of intra group deposits previously booked with a local banking operation to various fellow group entities as part of a planned internal group reorganisation. The transfer has not had a material impact on the scale of the group's operations in the Island.

A more detailed analysis of bank deposits as at 30<sup>th</sup> June 2006 is included at Appendix 1.

#### **Contact details**

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

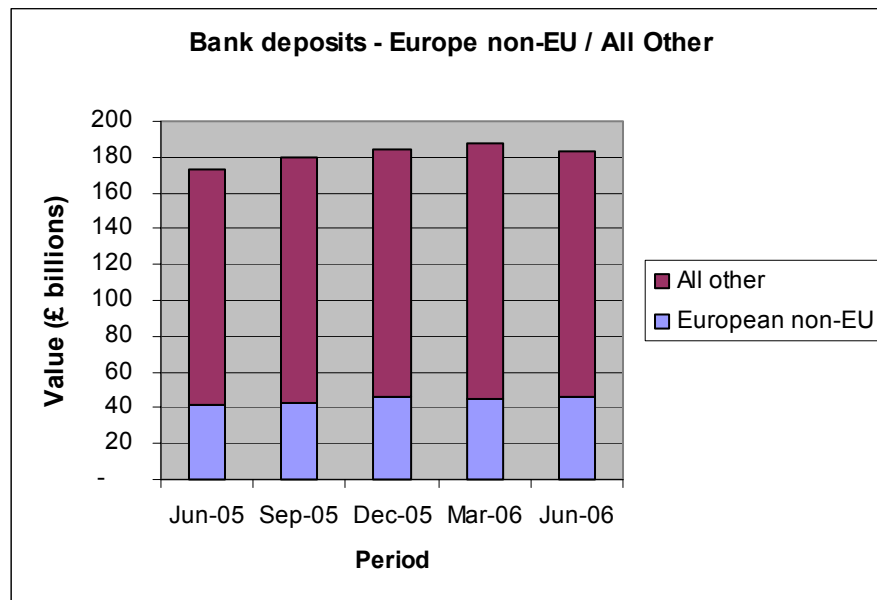
[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

[www.jerseyfinance.je](http://www.jerseyfinance.je)



## Financial Services Industry – Quarterly Report Period ended 30<sup>th</sup> June 2006

Figure 2 – Analysis of bank deposits as at 30<sup>th</sup> June 2006 <sup>1</sup>



## 2. Funds and Fund Management

### Introduction

The following data includes both Jersey and non-Jersey domiciled funds administered from within the Island (i.e. for which a functionary permit has been granted under the Collective Investment Funds (Jersey) Law 1988 ('CIF Law')). However, excluded from the analyses are collective investment funds for which the only permit issued under the CIF Law was for the function of distributor or similar minor function. Such funds are regarded as non-Jersey funds.

In addition to regulated funds established under the CIF Law, the data also includes funds established under the Control of Borrowing (Jersey) Order 1958 ('COBO'). COBO funds are private schemes with fewer than 50 offers which do not require a permit under CIF Law, but which do require an initial regulatory consent in the form of a consent granted under COBO.

### Key statistics

The total value of funds grew by £3.7 billion during the quarter to £159.7 billion.

The total number of funds has climbed by 4.5% to 1,055 funds comprising 2,582 separate investment pools. The growth in the NAV of funds was mainly driven by the increase in the NAV of Specialist Funds which increased by £2.0 billion.

The number of Expert Funds increased from 169 to 214 and the NAV of Expert Funds reached £21.7 billion.

### Contact details

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

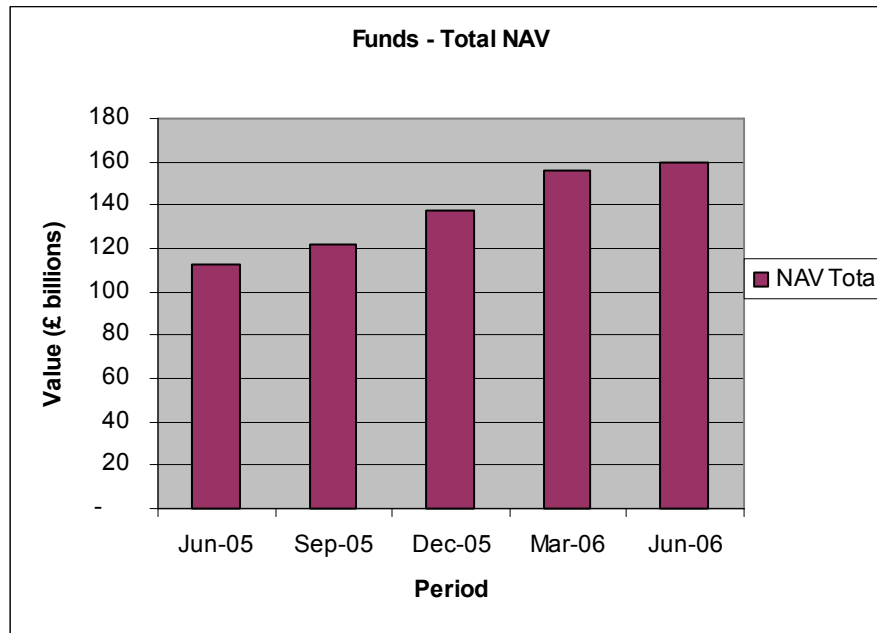
[www.jerseyfinance.je](http://www.jerseyfinance.je)

<sup>1</sup> Deposits are analysed between deposits from 'European non-EU Members' and other deposits. The reason for this split is that 'European non-EU Members' includes a significant element of wholesale fiduciary deposits on which margins are much lower than on other types of deposits.



## Financial Services Industry – Quarterly Report Period ended 30<sup>th</sup> June 2006

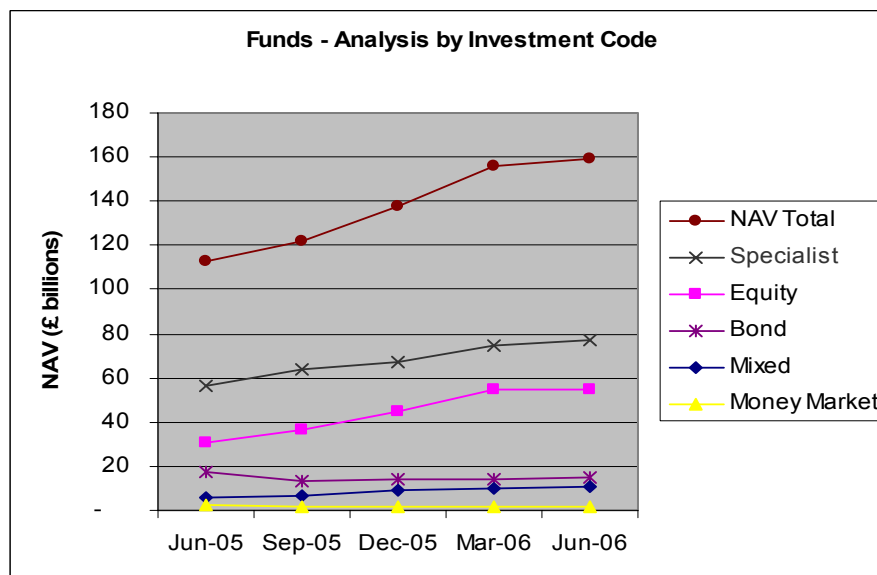
**Figure 3 – Net Asset Value – all funds as at 30<sup>th</sup> June 2006**



### Analysis by Investment Policy Codes

The NAV of Specialist Funds grew by £2.0 billion to £77.0 billion. This increase can be largely attributed to the increase in the NAV of Specialist Property Funds which grew by £1.6 billion.

**Figure 4 – Analysis of funds by investment code as at 30<sup>th</sup> June 2006**



### Contact details

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

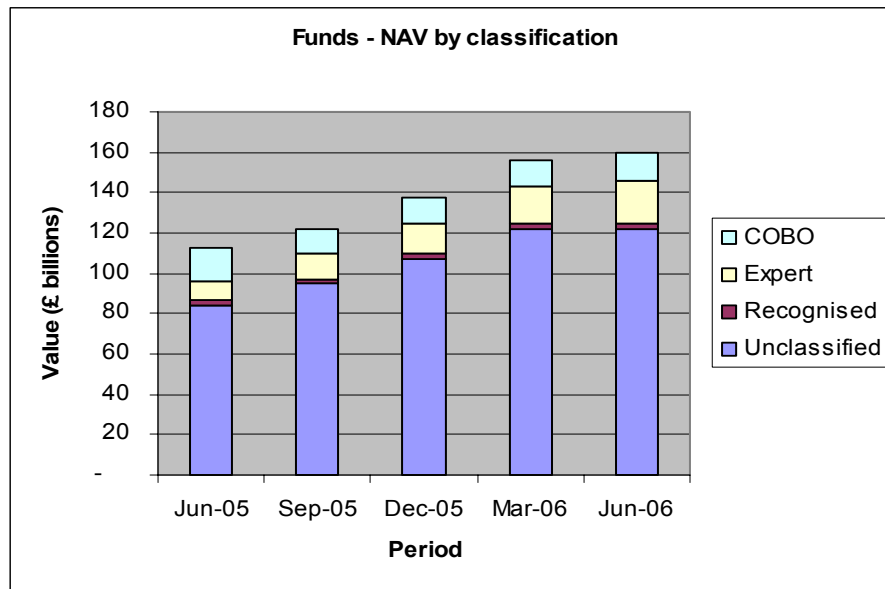
[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

[www.jerseyfinance.je](http://www.jerseyfinance.je)



**Financial Services Industry – Quarterly Report**  
**Period ended 30<sup>th</sup> June 2006**

**Figure 5 – Analysis of funds by classification as at 30<sup>th</sup> June 2006**



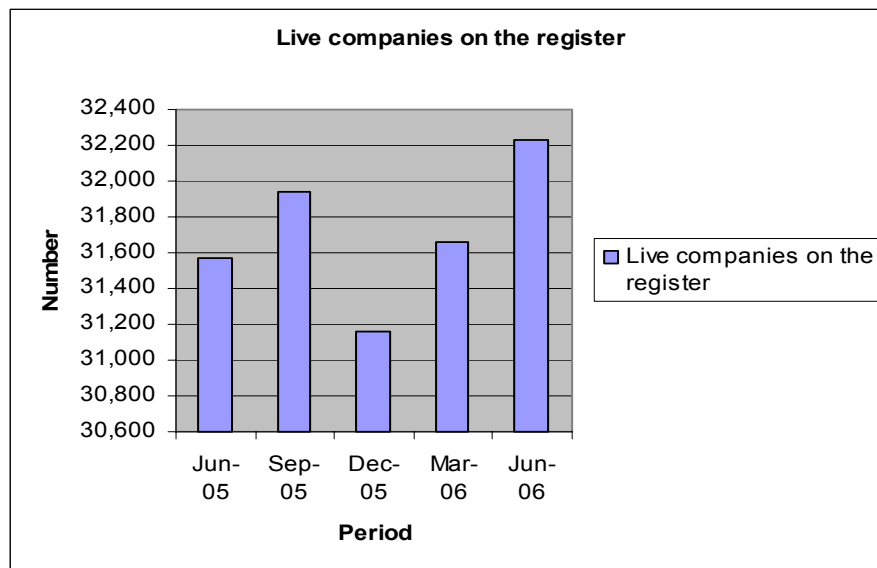
**3. Company Administration**

Company incorporations – Jersey companies<sup>2</sup>

In total, 875 companies were incorporated in Jersey during the 2<sup>nd</sup> quarter of 2006.

The total number of live companies on the register increased from 31,664 to 32,234 over the previous quarter.

**Figure 6 – Live companies on the Register as at 30<sup>th</sup> June 2006**



**Contact details**

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

[www.jerseyfinance.je](http://www.jerseyfinance.je)

<sup>2</sup> The figures only refer to Jersey companies and do not include foreign companies formed and/or administered from Jersey.



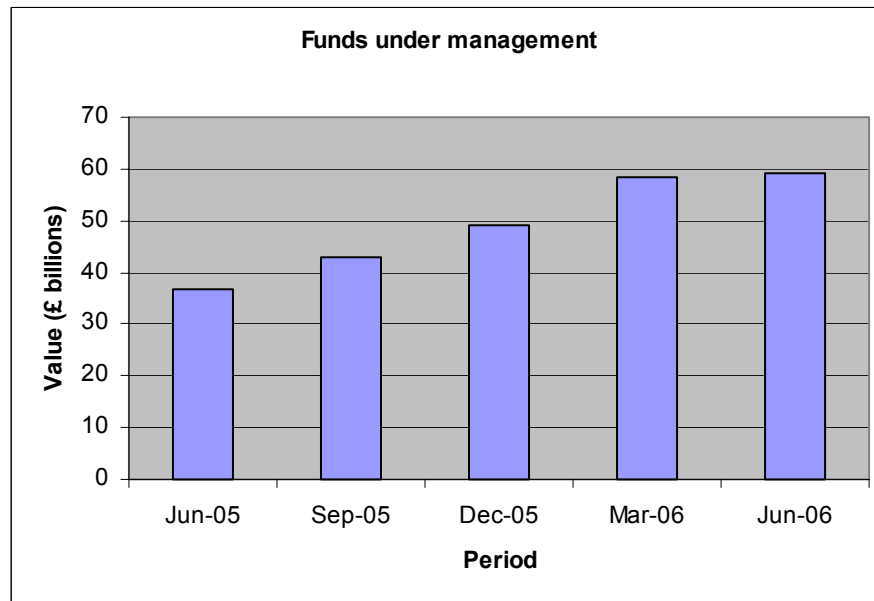
## Financial Services Industry – Quarterly Report Period ended 30<sup>th</sup> June 2006

### 4. Investment Business

Total funds under management (Class B of the Financial Services (Jersey) Law 1998) stood at £59.1 billion as at 30<sup>th</sup> June 2006.

The total number of clients of investment managers was 19,119.

**Fig 7 – Funds under investment management as at 30th June 2006**



### 5. Commentary and conclusion

Jersey's funds sector has continued to show good growth in the second quarter of 2006. These latest statistics suggest that funds businesses continue to be attracted to Jersey's flexible regulatory approach, depth and breadth of expertise and world-class infrastructure.

During the quarter, the NAV of funds under administration in Jersey grew by £3.7 billion to £159.7 billion and the total number of Expert Fund registrations stood at 214 for the quarter ended 30<sup>th</sup> June 2006.

To support the future development of the Industry, the Jersey Financial Services Commission is continuing to work on several initiatives, in consultation with Industry representatives. These include the streamlining of the regulatory approach to non-Jersey domiciled funds that are administered in the Island as well as a review of the regulatory approach to listed investment funds. These initiatives should ensure that Jersey continues to consolidate its position as a leading European fund administration centre and domicile.

#### Contact details

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

[www.jerseyfinance.je](http://www.jerseyfinance.je)



**Financial Services Industry – Quarterly Report**  
**Period ended 30<sup>th</sup> June 2006**

For further information, please contact:

David Wild  
Technical Director  
Jersey Finance  
27 Hill Street  
St Helier  
Jersey JE2 4UA

Beverley Le Cuirot  
Marketing & Communications Director  
Jersey Finance  
27 Hill Street  
St Helier  
Jersey JE2 4UA

Tel: +44 1534 836004  
Fax: +44 1534 836001

Tel: +44 1534 836003  
Fax: +44 1534 836001

e: [david.wild@jerseyfinance.je](mailto:david.wild@jerseyfinance.je)

e: [beverley.lecuirot@jerseyfinance.je](mailto:beverley.lecuirot@jerseyfinance.je)

***This document has been prepared as a general guide for customers of Jersey financial institutions and does not constitute or offer legal, financial or other advice upon which you may act or rely. Specific professional advice should be taken in respect of any individual matter. Whilst every effort has been made to ensure the accuracy and completeness of the information contained herein, Jersey Finance Limited cannot be held liable for any error or omission.***

**Contact details**

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

[www.jerseyfinance.je](http://www.jerseyfinance.je)



**Financial Services Industry – Quarterly Report**  
**Period ended 30<sup>th</sup> June 2006**

Appendices – Detailed statistical information for quarter ended 30<sup>th</sup> June 2006

Appendix 1 - Banking Statistics

(Source: Jersey Financial Services Commission)

Annual growth in Banks and Bank Deposits to date. £ Billions

DATE	NO OF BANKS	STERLING	CURRENCY	TOTAL
30 <sup>th</sup> Jun 2001	70	42.377	83.250	125.897
30 <sup>th</sup> Sept 2001	70	42.115	86.955	129.069
31 <sup>st</sup> Dec 2001	64	44.057	88.116	132.173
31 <sup>st</sup> Mar 2002	61	43.324	91.716	135.041
30 <sup>th</sup> Jun 2002	62	43.136	89.307	132.443
30 <sup>th</sup> Sept 2002	62	43.213	93.269	136.482
31 <sup>st</sup> Dec 2002	59	47.489	91.840	139.329
31 <sup>st</sup> Mar 2003	55	47.688	107.931	155.619
30 <sup>th</sup> Jun 2003	55	47.414	109.008	156.421
30 <sup>th</sup> Sep 2003	55	47.538	108.256	155.794
31 <sup>st</sup> Dec 2003	55	47.307	101.945	149.252
31 <sup>st</sup> Mar 2004	51	49.877	105.821	155.698
30 <sup>th</sup> Jun 2004	51	49.923	107.717	157.640
30 <sup>th</sup> Sep 2004	55	50.707	108.464	159.171
31 <sup>st</sup> Dec 2004	51	51.366	106.783	158.149
31 <sup>st</sup> Mar 2005	48	52.621	109.580	162.201
30 <sup>th</sup> June 2005	50	54.003	119.015	173.018
30 <sup>th</sup> Sep 2005	49	55.189	124.467	179.656
31 <sup>st</sup> Dec 2005	47	55.280	129.361	184.641
31 <sup>st</sup> Mar 2006	46	56.991	131.003	187.995
30 <sup>th</sup> Jun 2006	46	57.694	126.003	183.698

**Contact details**

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

[www.jerseyfinance.je](http://www.jerseyfinance.je)





## Financial Services Industry – Quarterly Report Period ended 30<sup>th</sup> June 2006

Analysis of deposits – as at 30<sup>th</sup> June 2006

(Source: Jersey Financial Services Commission)

### ANALYSIS OF DEPOSITS ALL AMOUNTS IN £ THOUSANDS

<b>ANALYSIS OF DEPOSITS – June 2006</b>			
RESIDENCE OF DEPOSITORS	Sterling	Currency	Total
Jersey Resident Depositors and Jersey Financial Intermediaries	13,307,790	8,579,980	21,887,770
U.K., Guernsey & I.O.M. + unallocated Jersey, UK etc	25,215,785	26,156,017	51,371,802
<b>SUBTOTAL</b>	<b>38,523,575</b>	<b>34,735,997</b>	<b>73,259,572</b>
Other EU Members	3,665,761	13,956,513	17,622,274
European Non EU Members	5,310,691	40,470,639	45,781,330
Middle East	1,137,625	10,076,932	11,214,557
Far East	2,564,715	5,666,536	8,231,251
North America	2,455,628	17,280,379	19,736,007
Others, Unallocated non Jersey, UK etc	4,036,498	3,816,210	7,852,708
<b>SUBTOTAL</b>	<b>19,170,918</b>	<b>91,267,209</b>	<b>110,438,127</b>
<b>OVERALL TOTAL OF DEPOSITS</b>	<b>57,694,493</b>	<b>126,003,206</b>	<b>183,697,699</b>

PERCENTAGE OF TOTAL	Sterling	Currency	Total
Jersey Resident Depositors and Jersey Financial intermediaries	7.3%	4.7%	11.9%
U.K., Guernsey & I.O.M. + unallocated Jersey, UK etc	13.7%	14.2%	28.0%
<b>SUBTOTAL</b>	<b>21.0%</b>	<b>18.9%</b>	<b>39.9%</b>
Other EU Members	2.0%	7.6%	9.6%
European Non EU Members	2.9%	22.0%	24.9%
Middle East	0.6%	5.5%	6.1%
Far East	1.4%	3.1%	4.5%
North America	1.3%	9.4%	10.7%
Others, Unallocated non Jersey, UK etc	2.2%	2.1%	4.3%
<b>SUBTOTAL</b>	<b>10.4%</b>	<b>49.7%</b>	<b>60.1%</b>
<b>Total</b>	<b>31.4%</b>	<b>68.6%</b>	

#### Contact details

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

[www.jerseyfinance.je](http://www.jerseyfinance.je)



**Financial Services Industry – Quarterly Report**  
**Period ended 30<sup>th</sup> June 2006**

**Appendix 2 – Funds Statistics**

(Source: Jersey Financial Services Commission)

**COLLECTIVE INVESTMENT FUNDS (JERSEY) LAW 1988 ("CIF LAW")**  
**CONTROL OF BORROWING (JERSEY) ORDER 1958 ("COBO")**

**SUMMARY OF STATISTICAL SURVEY OF FUNDS SERVICED IN JERSEY AS AT 30<sup>TH</sup>**  
**JUNE 2006**

Excluded from the following figures are collective investment funds for which a permit was issued under the CIF Law for the function of distributor or similar minor function. However, the data does include statistics on private schemes administered in the Island, which, although not requiring a permit under the CIF Law, do require consent under the COBO (such funds are termed "COBO funds"). Funds regulated under the CIF Law are referred to herein as "CIFs".

<b>Date</b>	<b>Total Value £ Million</b>	<b>Number of Funds</b>	<b>Total No. of Separate Pools</b>
30 <sup>th</sup> Jun 2004	98,227	678	2,124
30 <sup>th</sup> Sep 2004	96,883	769	2,208
31 <sup>st</sup> Dec 2004	104,110	833	2,214
31 <sup>st</sup> Mar 2005	103,871	870	2,289
30 <sup>th</sup> Jun 2005	112,610	899	2,299
30 <sup>th</sup> Sep 2005	121,953	906	2,358
31 <sup>st</sup> Dec 2005	137,430	965	2,437
31 <sup>st</sup> Mar 2006	155,979	1,010	2,507
<b>30<sup>th</sup> June 2006</b>	<b>159,658</b>	<b>1,055</b>	<b>2,582</b>

**ANALYSIS OF CIFS AND COBO FUNDS**

	<b>Total NAV £ millions</b>	<b>Total No of Funds</b>	<b>No of separate pools</b>
CIFs Closed	44,976	308	393
CIFs Open	101,203	516	1,933
<b>CIF Sub total</b>	<b>146,179</b>	<b>824</b>	<b>2,326</b>
COBO Funds Closed	10,405	192	199
COBO Fund Open	3,074	39	57
<b>COBO Sub Total</b>	<b>13,479</b>	<b>231</b>	<b>256</b>
<b>Quarter Total</b>	<b>159,658</b>	<b>1,055</b>	<b>2,582</b>

**Contact details**

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

[www.jerseyfinance.je](http://www.jerseyfinance.je)



**Financial Services Industry – Quarterly Report**  
**Period ended 30<sup>th</sup> June 2006**

**Appendix 2 - Funds Statistics (continued) CIFs AND COBOs BY POLICY CODE**

Investment Policy	Number of Single Class Funds	Number of Umbrella Sub-funds	NAV £Millions as at 31/03/06	NAV £Millions as at 30/06/06
B01 - Bond-Global	3	63	4,646	4,967
B02 - Bond-UK Debt	3	18	2,080	2,049
B03 - Bond-US Debt	1	16	886	927
B04 - Bond-Europe	1	24	2,447	2,448
B05 - Bond-Other	4	49	4,328	4,748
<b>Sub Total Bond</b>	<b>12</b>	<b>170</b>	<b>14,387</b>	<b>15,139</b>
E01 - Equity-UK	25	31	8,083	8,098
E02 - Equity-Europe (Including UK)	9	28	4,523	5,298
E03 - Equity-Europe (Excluding UK)	13	14	3,818	3,709
E04 - Equity-US (North America)	6	33	7,362	7,642
E05 - Equity-Japan	3	13	2,364	1,969
E06 - Equity-Far East (Including Japan)	4	12	779	675
E07 - Equity-Far East (Excluding Japan)	4	10	965	931
E08 - Equity-Global Emerging Markets	7	6	1,197	989
E09 - Equity-Global Equity	28	105	11,923	11,922
E1220 - Equity-Other	33	46	13,414	13,391
<b>Sub Total Equity</b>	<b>132</b>	<b>298</b>	<b>54,428</b>	<b>54,624</b>
X01 -Mixed Equity and Bond	22	199	10,351	10,825

**Contact details**

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

[www.jerseyfinance.je](http://www.jerseyfinance.je)



**Financial Services Industry – Quarterly Report**  
**Period ended 30<sup>th</sup> June 2006**

Investment Policy	Number of Single Class Funds	Number of Umbrella Sub-funds	NAV £Millions as at 31/03/06	NAV £Millions as at 30/06/06
<b>Sub Total Mixed</b>	<b>22</b>	<b>199</b>	<b>10,351</b>	<b>10,825</b>
M01 - Money Market-Sterling	2	13	463	619
M02 - Money Market-US Dollar	1	12	489	490
M03 - Money Market-Euro	0	12	666	723
M04 - Money Market-Swiss	0	5	164	167
M05 - Money Market-Other	0	9	56	54
<b>Sub Total Money Market</b>	<b>3</b>	<b>51</b>	<b>1,838</b>	<b>2,053</b>
S01 - Specialist-Venture Capital/Private Equity-Emerging Markets	28	2	656	1,028
S02 - Specialist-Venture Capital/Private Equity-Other	173	8	11,400	10,692
S03 - Specialist-Real Property	115	24	21,679	23,306
S04 - Specialist-Derivatives	8	4	242	129
S05 - Specialist-Traded Endowment Policies	29	24	1,674	1,525
S06 - Specialist-Hedge/Alternative Investment Funds	326	858	34,635	35,255
S07 - Specialist-Other	39	57	4,689	5,081
<b>Sub Total Specialist</b>	<b>718</b>	<b>977</b>	<b>74,975</b>	<b>77,017</b>
<b>Grand Total</b>	<b>887</b>	<b>1,695</b>	<b>155,979</b>	<b>159,658</b>

**Contact details**

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

[www.jerseyfinance.je](http://www.jerseyfinance.je)



**Financial Services Industry – Quarterly Report**  
**Period ended 30<sup>th</sup> June 2006**

**COLLECTIVE INVESTMENT FUNDS (JERSEY) LAW 1988 (“CIF LAW”)**  
**CONTROL OF BORROWING (JERSEY) ORDER 1958 (“COBO”)**

**SUMMARY OF STATISTICAL SURVEY OF FUNDS SERVICED IN JERSEY AS AT 30<sup>TH</sup>**  
**JUNE 2006**

**Analysis by Class**

Fund Type	Number of Funds	Number of Separate Pools	NAV £ Millions
Unclassified CIFs	601	2,024	121,841
Recognised CIFs	9	45	2,666
Expert CIFs	214	257	21,672
<b>CIFs Sub Total</b>	<b>824</b>	<b>2,326</b>	<b>146,179</b>
COBO Funds	231	256	13,479
<b>CIFs &amp; COBO Funds Total</b>	<b>1,055</b>	<b>2,582</b>	<b>159,658</b>

**Appendix 3 – Company Incorporations**

<b>QUARTERLY COMPANY INCORPORATIONS</b>				
	<b>31<sup>st</sup> March</b>	<b>30<sup>th</sup> June</b>	<b>30<sup>th</sup> September</b>	<b>31<sup>st</sup> December</b>
2002	889	833	623	484
2003	533	442	550	631
2004	606	584	629	620
2005	608	697	714	855
2006	921	875		

**Contact details**

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

[www.jerseyfinance.je](http://www.jerseyfinance.je)

<b>LIVE COMPANIES ON THE REGISTER</b>				
	<b>31<sup>st</sup> March</b>	<b>30<sup>th</sup> June</b>	<b>30<sup>th</sup> September</b>	<b>31<sup>st</sup> December</b>
2003	32654	32795	33356	31780
2004	31498	31772	32058	30869
2005	31177	31568	31943	31162
2006	31664	32234		



**Financial Services Industry – Quarterly Report**  
**Period ended 30<sup>th</sup> June 2006**

**Appendix 4 – Insurance Business**

Eight new General Insurance Mediation licences were granted under the Financial Services (Jersey) Law 1998 during the quarter. At 30<sup>th</sup> June 2006 there were 90 registered general insurance businesses with a further three transitional applicants.

The number of permits granted under the Insurance Business (Jersey) Law 1996 also increased during the quarter, as follows:

Permit	31st March 2006	Net movement	30th June 2006
Category A	160	7	167
Category B	12	3	15
<b>Total</b>	<b>172</b>	<b>10</b>	<b>182</b>

**Contact details**

Jersey Finance Limited  
27 Hill Street  
St Helier  
Jersey  
JE2 4UA

Tel: +44 (0) 1534 836000  
Fax: +44 (0) 1534 836001

[info@jerseyfinance.je](mailto:info@jerseyfinance.je)

[www.jerseyfinance.je](http://www.jerseyfinance.je)