

Questions for uncertain times – September 2009

1. Who owns Zurich Bank International Limited?

Our immediate parent is Zurich Bank, a company incorporated in Ireland and regulated by the Financial Regulator. Zurich Bank is a wholly owned subsidiary of Zurich Financial Services (the Group/Zurich), an insurance-based financial services provider with a global network of subsidiaries and offices in North America and Europe as well as in Asia Pacific, Latin America and other markets.

Founded in 1872, the Group is headquartered in Zurich, Switzerland. It employs 60,000 people servicing customers in more than 170 countries.

As at 30 June 2009, the consolidated balance sheet of the Group showed total assets in excess of USD 349 billion and shareholders funds of USD 25.2 billion. These represent increases of 6% and 14% respectively over the 2008 year end.

2. How safe is my money?

Zurich Bank International's business model and the Group's prudent policies and careful approach have stood us in good stead during the recent economic crisis. We know we need to take good care of your money.

We're regulated by the Isle of Man Financial Supervision Commission (FSC) and meet all regulatory requirements on a stand-alone basis.

In addition, we have a strong parent and we're members of the Isle of Man Depositors' Compensation Scheme.

A Letter of Undertaking has also been issued by Zurich Bank to the FSC confirming that it accepts ultimate responsibility for the financial stability of its subsidiaries.

3. Is Zurich Bank covered by the Irish Government Guarantee?

No.

4. What is Zurich Bank International's credit rating?

Zurich Bank International does not have its own rating. However, third party agencies do rate our parent. For the latest ratings please visit:

<http://www.zurich.com/main/investors/ratings/introduction.htm>

5. What does Zurich Bank International do with my money?

Zurich Bank International is mainly a deposit taking operation and we use client deposits to fund other parts of Zurich's business.

6. Does Zurich Bank International or the Group have any exposure to toxic debt or to US sub-prime debt?

In its regular briefings Zurich reports that it continues to have minimal sub prime and Collateralised Debt Obligation (CDO) exposure in its investment portfolio.

In August 2009, Zurich reported its 26th straight quarter of profitability and its third consecutive quarter-on-quarter profit increase since the financial crisis started in the latter half of 2008. Business operating profit for the discrete second quarter was USD 1.5 billion, a 41% increase over the previous quarter, while net income was USD 892 million, a 147% increase over the previous quarter. Full details of Zurich's strength and financial performance can be found by visiting www.zurich.com

7. Is Zurich Bank International covered by the Depositors' Compensation Scheme?

Yes, all individual depositors are covered by the Scheme. The rules of the Scheme are quite specific and are primarily designed to protect individuals.

Further information on the Isle of Man Depositors' Compensation Scheme can be found on the website www.fsc.gov.im/investor/dep_comp.xml

8. If I have more than one deposit account with Zurich Bank International, does the compensation scheme cover me for the balance on each account or all accounts collectively?

The Isle of Man Depositors' Compensation Scheme covers up to £50k per person per institution NOT per deposit account, so you would only be covered for the first £50k regardless of the number of accounts you hold. For joint accounts each individual is covered so the total cover rises to £100k.

9. What cover do Limited Companies, small unincorporated Companies/ Partnerships, SIPP & SSAS, Charities have?

The rules of the Depositor's Compensation Scheme are quite specific and are primarily designed to protect individuals.

For deposits on the Isle of Man please refer to the following website for further information;

www.fsc.gov.im/investor/dep_comp.xml