



Banking Statistics

Key Trends and Profitability of Jersey Incorporated Banks

All values are in £ millions

Asset	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Trend In Balance Sheet Total	0	8.8%	-13.5%	4.6%	2.7%	-3.3%	-11%	-1.1%	-2.5%	-31.1%	-37.1%
Trend In Customer Loans	0	33.6%	-16.1%	3.4%	-1.9%	.3%	2.4%	6.5%	8.2%	-62.3%	-49.8%
Trend in Customer Deposits	0	6.5%	-11.3%	1.9%	2.8%	-2.6%	-10.6%	-2%	-3.6%	-21.2%	-29.7%
Trend In Regulatory Capital	0	33%	-4.7%	4.6%	10%	1.6%	-1.3%	-3.9%	1.4%	-52.6%	-53.5%
Net Interest Income (NII)	1,218	1,653	1,338	1,183	1,229	1,119	1,056	1,092	1,082	520	631
Trend In (NII)	0	35.7%	-19.1%	-11.6%	3.9%	-8.9%	-5.7%	3.4%	-9%	-51.9%	2.1%
Total Operating Income	1,901	2,630	2,294	2,084	2,222	1,915	1,906	1,910	1,843	755	706
Trend In OI	0	38.4%	-12.8%	-9.2%	6.6%	-13.8%	-5%	.2%	-3.5%	-59%	6.5%
Operating Expenses (OE)	886	1,183	1,088	1,118	1,126	968	981	905	973	360	383
Trend in OE	0	33.5%	-8%	2.8%	.7%	-14%	1.3%	-7.8%	7.5%	-63%	6.4%
Bad Debt Provisions	50	194	793	355	202	204	27	-2	216%	24	4
Trend In Provisions	0	288%	308.8%	-55.2%	-43.1%	1%	-86.8%	-107.4%	-10900%	-88.9%	-83.3%
Profit Before Tax (PBT)	965	1,253	413	611	894	743	898	1,007	654	371	319
Trend In PBT	0	29.8%	-67%	47.9%	46.3%	-16.9%	20.9%	12.1%	-35.1%	-43.3%	-14%

Notes

Calendar 2017Q4 NII, OI, OE, Provisions and PBT figures have been annualised (multiplied by one and one third) to derive these ratios

Calendar 2017Q4 Commentary

Figures here reflect the movement from Jersey Incorporated Banks to Jersey Branches, as comments on elsewhere.

Chart 3: Key trends and profitability of Jersey Incorporated Banks

