

Banking Statistics

Key Performance Indicators of Jersey Incorporated Banks

Asset	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Profit before Tax (PBT) as Percentage of Average Assets	0.0%	1.3%	0.4%	0.7%	0.9%	0.8%	1.0%	1.2%	0.8%	0.6%	0.5%
PBT As Percentage Of Average Capital And Reserves (C&R)	0.0%	25.3%	7.6%	11.2%	15.2%	11.4%	13.0%	14.7%	9.9%	7.5%	6.1%
PBT As Percentage Of Average Regulatory Capital	0.0%	21.6%	6.4%	9.4%	12.9%	10.1%	12.2%	14.1%	9.3%	7.1%	6.0%
NII Margin (i.e. As A Percentage Of Average Assets)	0.0%	1.7%	1.4%	1.3%	1.3%	1.2%	1.2%	1.3%	1.3%	0.8%	0.8%
Cost/Income Ratio (Operating Expenses As A Percentage Of Total Income)	46.6%	45.0%	47.4%	53.7%	50.7%	50.5%	51.5%	47.4%	52.8%	47.7%	54.3%

Notes

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

Calendar 2017 Q4 Commentary

Profit continues to be challenged; NII is steady.

Chart 4: Key performance indicators of Jersey Incorporated Banks

