

## Banking Statistics

### Key Risk Ratios of Jersey Incorporated Banks

Asset	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<b>Regulatory Capital As Percentage Of Risk Weighted Assets (RAR)</b>	13.5%	13.9 %	15.2%	15.3%	14.6%	14.8%	16.1%	15.4%	15.5%	14.7%	18.8%
<b>Capital And Reserves As Percentage Of Total Assets (leverage ratio)</b>	4.6%	5.4%	6%	5.9%	6.5%	7.4%	8.4%	8.2%	8.2%	6.2%	6.7%
<b>Non-Performing Loans (NPLs, i.e. all loans considered to be impaired, to any extent)</b>	0	258	869	1,517	1,581	1,560	1,549	1,274	1,121	166	58
<b>NPLs As % Of Customer Loans</b>	0	1%	3.9%	6.5%	6.9%	6.8%	6.6%	5.1%	4.2%	1.6%	.5%
<b>Provisions</b>	0	245	797	982	1,053	1,124	1,058	870	884	72	27
<b>Provisions as % Of NPLs</b>	0	95%	91.7%	64.7%	66.6%	72.1%	68.3%	68.3%	78.9%	43.4%	46.6%
<b>Interest Rate Risk (IRR, Impact Of 200 BP Adverse Move)</b>	1,167	400	199	257	235	288	294	279	255	293	296
<b>IRR as % Of Regulatory Capital</b>	23.4%	6%	3.2%	3.9%	3.2%	3.9%	4%	4%	3.6%	8.7%	8.7%
<b>FX Risk (Aggregate Net Open Foreign Exchange Position)</b>	50	122	502	716	1,004	888	943	429	307	9	4
<b>FX Risk As % Of Regulatory Capital</b>	1%	1.8%	7.09%	10.8%	13.8	12%	12.9%	6.1%	4.3%	.3%	.1%

2017 Commentary

Asset quality continues to improve. IRR and FX risk are steady