

Key trends and profitability of Jersey Incorporated Banks

Measure	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Trend In Balance Sheet Total	8.8%	-13.5%	4.6%	2.7%	-3.3%	-11.0%	-1.1%	-2.5%	-31.1%	-5.3%	-3.9%
Trend In Customer Loans	33.6%	-16.1%	3.4%	-1.9%	0.3%	2.4%	6.2%	8.2%	-62.3%	15.8%	138.2%
Trend in Customer Deposits	6.5%	-11.3%	1.9%	2.8%	-2.6%	-10.6%	-2.0%	-3.6%	-21.2%	-5.7%	-7.1%
Trend In Regulatory Capital	33.0%	-4.7%	4.6%	10.0%	1.6%	-1.3%	-3.9%	1.4%	-52.6%	0.6%	-7.8%
Net Interest Income ("NII")	£1,653	£1,338	£1,183	£1,229	£1,119	£1,056	£1,092	£1,082	£520	£531	£621
Trend In NII	35.7%	-19.1%	-11.6%	3.9%	-8.9%	-5.7%	3.4%	-0.9%	-51.9%	2.1%	16.9%
Total Operating Income ("OI")	£2,630	£2,294	£2,084	£2,222	£1,915	£1,906	£1,910	£1,843	£755	£706	£775
Trend In OI	38.3%	-12.8%	-9.2%	6.6%	-13.8%	-0.4%	0.2%	-3.5%	-59.0%	-6.5%	9.8%
Operating Expenses ("OE")	£1,183	£1,088	£1,118	£1,126	£968	£981	£905	£973	£360	£383	£429
Trend in OE	33.5%	-8.0%	2.8%	0.6%	-14.0%	1.4%	-7.7%	7.4%	-63.0%	6.3%	12.0%
Bad Debt Provisions	£194	£793	£355	£202	£204	£27	(£2)	£216	£24	£4	(£8)
Trend In Provisions	287.5%	308.4%	-55.2%	-43.1%	1.1%	-86.8%	-106.3%	12,845.3%	-89.1%	-81.7%	-287.9%
Profit Before Tax ("PBT")	£1,252	£413	£610	£895	£743	£898	£1,006	£654	£371	£319	£354
Trend In PBT	29.8%	-67.1%	47.9%	46.6%	-17.0%	20.9%	12.0%	-34.9%	-43.3%	-14.2%	11.2%

Note

All values are in £ millions.

NII, OI, OE, Provisions and PBT figures have been annualised within the quarter columns where appropriate.

Quarterly trend comparisons are to the previous full year end.

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