

Key Performance Indicators of Jersey Incorporated Banks

Measure	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Profit Before Tax ("PBT") as Percentage of Average Assets	1.2%	0.4%	0.7%	0.9%	0.8%	1.0%	1.2%	0.8%	0.6%	0.6%	0.7%
PBT as Percentage of Average Capital and Reserves	25.7%	7.3%	10.9%	15.3%	11.1%	12.7%	14.7%	9.6%	7.8%	8.9%	10.3%
PBT as Percentage of Average Regulatory Capital	22.1%	6.2%	9.1%	13.0%	10.0%	11.9%	14.1%	9.1%	7.4%	9.0%	10.1%
NII Margin (i.e. as A Percentage of Average Assets)	1.6%	1.4%	1.3%	1.3%	1.2%	1.2%	1.3%	1.3%	0.8%	1.0%	1.2%
Cost/Income Ratio (Operating Expenses as a Percentage of Total Income)	45.0%	47.4%	53.7%	50.7%	50.5%	51.5%	47.4%	52.8%	47.7%	54.3%	55.3%

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