Banking Statistics - Key Ratios

Jersey Financial Services Commission

Key risk ratios of Jersey Incorporated Banks.

Asset	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018 Q1	2018 Q2	2018 Q3	2018 Q4
Regulatory Capital As Percentage Of Risk Weighted Assets ("RAR")	13.85%	15.20%	15.31%	14.57%	14.75%	16.13%	15.36%	15.46%	14.66%	18.78%	21.18%	21.08%	20.35%	21.73%
Capital And Reserves As Percentage Of Total Assets ("leverage ratio")	5.35%	5.97%	5.89%	6.43%	7.33%	8.34%	8.16%	8.11%	6.16%	6.54%	7.79%	6.82%	6.85%	5.81%
Non Performing Loans ("NPLs", i.e. all loans considered to be impaired, to any extent)	£258	£869	£1,517	£1,581	£1,560	£1,549	£1,274	£1,121	£166	£58	£86	£132	£117	£136
NPLs As % Of Customer Loans	0.96%	3.86%	6.52%	6.93%	6.82%	6.61%	5.12%	4.16%	1.64%	0.50%	0.73%	0.77%	0.59%	0.49%
Provisions	£245	£797	£982	£1,053	£1,124	£1,058	£870	£884	£72	£27	£29	£48	£41	£41
Provisions as % Of NPLs	95.10%	91.78%	64.76%	66.60%	72.03%	68.30%	68.34%	78.81%	43.36%	46.72%	34.06%	36.72%	35.01%	30.20%
Interest Rate Risk ("IRR", Impact Of 200 BP Adverse Move	£400	£199	£257	£235	£288	£294	£279	£255	£293	£296	£271	£278	£302	£428
IRR as % Of Regulatory Capital	6.04%	3.15%	3.89%	3.23%	3.89%	4.02%	3.98%	3.58%	8.69%	8.71%	7.32%	7.63%	8.40%	13.68%
FX Risk (Aggregate Net Open Foreign Exchange Position)	£122	£502	£716	£1,004	£888	£943	£429	£307	£9	£4	£28	£30	£16	£6
FX Risk As % Of Regulatory Capital	1.85%	7.93%	10.82%	13.80%	12.01%	12.92%	6.11%	4.32%	0.26%	0.11%	0.75%	0.81%	0.44%	0.20%