Jersey Financial Services Commission

Completion Guide

Prudential Reporting of Other Prudential Data

Near final draft

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Contents

Contents 2

1 '9.1 Fiduciary Activity' 3

Summary of fiduciary activity 3

2 '9.2 Parent Accounts' 5

Summary of parent accounts 5

3 '9.3 Additional Detail' 7

Fields denoted as "Detail" 7

4 '9.4 Commentary on Movements' 8

Material Movements 8

5 '9.5 JRDCA Data' 9

6 '9.8 Local Interbank Market' 10

Schedule of amounts placed with and received from Jersey banks 10

7 '9.9 Other Information' 11

8 '9.10 Directors' Names and Interests' 13

Schedule of directors' names, residence and interests in the registered person 13

Near final draft

1 '9.1 Fiduciary Activity'

Summary of fiduciary activity

1.1 Where the JIB (or subsidiaries that have been consolidated for the purpose of this prudential return) acts in a fiduciary capacity by placing or holding assets on behalf of clients in its own name, the transactions should not appear on the balance sheet but instead be reported here.

1.2 The relevant categories include:

1.2.1 **Assets under Management (AuM)** detailing the total market value of assets for which the JIB has discretionary or non-discretionary investment management responsibility under a mandate or a similar investment management arrangement.

1.2.1.1 This category should include:

- Assets managed on a discretionary basis.
- Assets managed on an advisory basis where the JIB is mandated to make or implement investment decisions.
- Assets held in collective investment vehicles managed by the JIB.
- Pension and retirement fund assets managed by the JIB.

1.2.1.2 The following assets should be excluded:

- Assets solely held in custody with no investment management mandate.
- Assets for which the JIB performs only administrative services.
- Assets managed by external parties where the JIB has no investment management authority.

1.2.2 **Assets under Custody (AuC),** representing the total market value of client assets safeguarded or held in custody by the JIB, either directly or through a sub-custodian arrangement.

1.2.2.1 This category should include:

- Securities held in custody accounts.
- Cash balances associated with custody accounts.
- Foreign and domestic securities held for clients.
- Assets held through nominee structures where the bank acts as custodian.

1.2.2.2 The following assets should be excluded:

- Assets merely reported to clients without custody responsibility.
- Assets for which only administrative services are provided.
- Assets beneficially owned by the JIB unless held in a client custody capacity.

1.2.3 **Assets under Administration (AuA)** covering assets for which the JIB provides administrative, recordkeeping, reporting, transfer agency, trustee, platform, or similar support services without exercising investment management discretion or acting as custodian.

1.2.3.1 This category should include:

Near final draft

- Investment platform assets.
- Assets subject to administration, recordkeeping and transfer agency services.
- Assets subject to fund accounting and investor servicing arrangements.
- Retirement fund administration assets.

1.2.3.2 The following assets should be excluded:

- Assets under management where investment discretion exists.
- Assets safeguarded solely in a custody capacity unless separate administration services are provided.

1.2.4 **Total Fiduciary Activity** covering total market value of assets for which the JIB acts in a fiduciary capacity across the relevant categories above noting that the JIB may act in multiple capacities for the same asset.

1.3 The same asset may appear under AuM, AuC and AuA where the JIB performs multiple functions. However, within each column, an asset should be reported only once.

Item	Completion Notes
A.1	**Cash and Bank Deposits -** The Sterling equivalent of cash balances and deposits held in a fiduciary capacity should be entered here.
A.2	**Securities -** Value of securities held in a fiduciary capacity. In the case of "Quoted" securities (issued debt and equity), enter the most recently obtained valuation. For "Unquoted" securities use the best available estimate. Collective investment securities (such as mutual funds, exchange traded funds and unit trusts) and other securities (such as structured notes and asset / mortgage-backed securities) should be reported under this section.
A.3	**Real estate assets –** The total value of physical real estate assets held under fiduciary capacity should be reported here. These assets include commercial, residential, industrial and agricultural properties but should exclude listed property securities and REITs (reported under securities).
A.4	**Digital assets -** This section should include the market value of all digital assets for which the bank has fiduciary responsibility. Examples include cryptocurrencies, stablecoins, tokenised financial instruments, and digital funds.
A.5	**Other – Detail -** In the case of other assets held in a fiduciary capacity (commodities, collectibles and alternative investments), use, where possible, insurance valuations; otherwise use best estimate of value.
A.6	**Total –** This should reflect the aggregate value (sum of A.1 to A.5) for the relevant service category.

Working draft

'9.2 Parent Accounts'

Summary of Parent accounts

1.4 Enter here the most recent published figures for the consolidated accounts of the parent bank (i.e. of the banking group of which the JIB is a subsidiary), expressed in the parent's own reporting currency.

Item	Completion Notes
A.1	**Name -** Enter the full name of ultimate parent/group to which the accounts relate.
A.2	**Month -** Enter the year end reporting month numerically. For example, December is entered as 12.
A.3	**Year -** Enter the year, in full, corresponding to the last published year end accounts.
A.4	**Currency -** Enter the reporting currency used in the financial statements (for example, GBP, USD or EUR).
A.5	**Net interest income -** Enter total interest income earned less total interest expense incurred during the reporting period.
A.6	**Total income -** Enter total operating income for the reporting period, including net interest income, non-interest income and any other income earned.
A.7	**Total operating expenses (excluding provision charges) -** Enter total operating and administrative expenses incurred during the reporting period, excluding impairment and provision charges.
A.8	**Provision charges -** Report the total impairment and provision charges recognised during the reporting period, including expected credit loss provisions where applicable.
A.9	**Profit/(loss) before tax -** Enter profit or loss before taxation for the reporting period.
A.10	**Taxation -** Provide the total tax charge or tax credit recognised for the reporting period.
A.11	**Profit/(loss) after tax -** Enter the net profit or loss attributable to the reporting period after taxation.
A.12.1	**Loans and advances to customers -** Report the total value of loans and advances provided to customers, excluding balances with banks and other treasury-related exposures.
A.12.2	**Loans and advances to Banks -** Provide the total value of placements, loans and advances to banks and other credit institutions.
A.12.3	**Non-performing loans -** Enter the gross value of loans classified as non-performing in accordance with the group's applicable accounting or regulatory definition.
A.12.4	**Financial Investments -** Record the carrying value of financial investments held, including debt securities, equity investments and other investment instruments.

Near final draft

Item	Completion Notes
A.12.5	**Other assets -** Enter the total value of all other assets not reported in items A.12.1 to A.12.4.
A.12	**Total assets -** A calculated field, being the sum of items A.12.1 to A.12.5.
A.13.1	**Deposits from customers -** Enter the total amount of deposits and other repayable funds received from customers.
A.13.2	**Deposits from Banks -** Report the total amount of deposits and funding received from banks and other credit institutions.
A.13.3	**Debt securities -** Provide the carrying value of debt securities issued and outstanding at the reporting date.
A.13.4	**Other liabilities -** Record the total value of liabilities not reported in items A.13.1 to A.13.3.
A.13	**Total liabilities -** A calculated field, being the sum of items A.13.1 to A.13.4.
A.14.1	**Share capital incl. share premium -** Enter here the amount of paid up share capital, including share premium reserves.
A.14.2	**Reserves -** Enter here the total of accumulated reserves that are counted as regulatory capital less any deductions from regulatory capital such that A.14 equals total regulatory capital.
A.14	**Total equity -** A calculated field, being the sum of items A.14.1 and A.14.2.
A.15	**Total equity and liabilities -** A calculated field, being the sum of items A.13 and A.14**.**
A.16	**Risk weighted assets -** Enter the total risk weighted assets calculated for regulatory capital purposes at the reporting date.
A.17	**Common equity Tier 1 capital ratio -** Provide the Common Equity Tier 1 (CET1) capital ratio expressed as a percentage of risk weighted assets.
A.18	**Tier 1 capital ratio -** Provide the Tier 1 capital ratio expressed as a percentage of risk weighted assets.
A.19	**Total capital ratio -** Provide the total regulatory capital ratio expressed as a percentage of risk weighted assets.
A.20	**Liquidity coverage ratio -** Provide the Liquidity Coverage Ratio expressed as a percentage at the reporting date.
A.21	**Net stable funding ratio -** Provide the Net Stable Funding Ratio expressed as a percentage at the reporting date.
A.22	**Leverage ratio -** Provide the leverage ratio expressed as a percentage at the reporting date.
A.23	**NPL ratio -** Report non-performing loans expressed as a percentage of gross loans and advances to customers at the reporting date.

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2 ‘9.3 Additional Detail’

2.1 Report items where further detail is required. These may include items specified by the JFSC from time to time or in any Prudential Reporting Guide, in which case the format will be specified. Otherwise, please follow the below guidance.

Fields denoted as “Detail”

2.2 Where fields are denoted as ‘Detail’ in any sheet, identify here any component that exceeds 5% of the total for the item in question.

2.3 Enter the relevant figures for this quarter and the preceding quarter.

2.4 In the case of Item A.9 ‘Detail’ on sheet ‘8.3 Total Deposits’, report the total deposits for any relevant country only (i.e. no currency breakdown), where this exceeds 5% of the amount reported for that Item.

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3 '9.4 Commentary on Movements'

Material Movements

3.1 Report material movements in accordance with the below.

3.2 **Material changes to the bank's balance sheet**: in the description give a brief summary of the change, report the amount for the current and previous quarter. As a guide to materiality, a movement in an item that exceeds 10% compared to the previous balance and where the item constitutes over 5% of the balance sheet footings should always be considered to be material.

3.3 **Material changes to the bank's regulatory capital; as reported in the Core Module**: in the description give a brief summary of the change, report the amount for the current and previous quarter. As a guide to materiality, a movement in an item that exceeds 10% compared to the previous balance and where the item constitutes over 5% of capital should always be considered to be material.

3.4 **Other material changes in items reported in all modules in the prudential return**: in the description give a brief summary of the change, report the amount for the current and previous quarter. As a guide to materiality, a movement in an item that exceeds 10% compared to the previous balance and where the item constitutes over 5% of capital should always be considered to be material.

3.5 In all cases, a commentary should be submitted with the return explaining material movements that reference this sheet. It is accepted that there is a degree of subjectivity in respect of materiality.

3.6 The above extends to all parts of the prudential return. A shorter explanation may be appropriate where full details have already been communicated to the JFSC but, otherwise, the commentary should be along similar lines to any other communication with the JFSC regarding a significant development.

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4 ‘9.5 JRDCA Data’

4.1 In September 2026, the JRDCA consulted on the collection of annual holdings data, see 'CP 2026/02 JDCS Annual Holdings Return'.

4.2 This part of the prudential return enables us to collect the relevant data, which would then be provided to the JRDCA for year end 2027 and later dates.

4.3 The JRDCA has published Draft JRDCA Notice and guidance, addressing completion.

4.4 This guide will be updated on completion of the JRDCA’s consultation and finalisation of requirements to reflect the final position.

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5 '9.8 Local Interbank Market'

Schedule of amounts placed with and received from Jersey banks

5.1 Where the gross balance (deposits placed plus received) for any required currency, or aggregate of currencies, is less than £1 million, the registered person may choose not to report an amount for that currency or aggregate.

5.2 A counterparty breakdown may be requested by the JFSC. This will typically take the form of a request for information on significant counterparties and the currency of exposures. If such a request is made, the information should be reported in the rows below the summary data information (rows 1 to 100). Otherwise, these rows should be left blank.

5.3 Report gross balances in the columns headed "Placed with" and "Received from", showing the gross amounts placed with and received from Jersey registered deposit takers. This includes amounts placed with overseas branches of JIBs but, for the avoidance of doubt, does not include amounts placed with overseas branches of banks that operate in Jersey through a branch.

5.4 This may include amounts already disclosed in the "Large Exposures" and "Exempt Large Exposures" sheets and those disclosed in the Liquidity Module as falling within the top 10 bank depositors. Please aggregate amounts by currency in accordance with the following:

Row	Currency	Balances to be reported
101	GBP	Sterling balances
102	USD	US Dollar balances
103	EUR	Euro balances
104	CHF	Swiss Franc balances
105	JPY	Japanese Yen balances
106	OTH	The aggregate of all other currency balances
107	**TOTAL**	**Calculated by the sheet as the total of rows 101 to 106.**

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6 '9.9 Other Information'

Non-financial data items

6.1 The following information is requested, as set out in the table below.

Item	Completion Notes
OI.1	**How many internal money laundering reports have been made in the year to date?** Input the number of such reports made in the current calendar year to any MLRO or deputy in any location (subsidiary or branch)
OI.2	**How many money laundering reports have been made to the police in the year to date?** Input the number of SARs submitted in the current calendar year to the JFCU or overseas financial intelligence unit (FIU) by the JIB or any subsidiary or branch. Where an initial SAR is then followed by a "continuation" SAR (which provides more detail about the same suspicion) then just one SAR should be reported. Where the same suspicion is reported to more than one FIU, e.g. to the Joint Financial Crimes Unit of the States of Jersey Police (JFCU) and Guernsey FIU, then just one SAR should be reported here.
OI.3	**How many full time equivalent staff members do you have?** Report all employees, including contractors, employed by the JIB, including all employees of subsidiaries and branches of the bank.
OI.4	**How many full time equivalent vacancies do you have that are unfilled?** Include vacancies in the JIB, its subsidiaries and branches.
OI.5	**What was your total IT spend including capitalisation for the period?** Report the total expenditure on information technology for the reporting period, including both operating expenditure and capitalised IT costs incurred by the JIB. Include costs attributable to the JIB for IT staff and contractors, software subscriptions and licences, cloud and hosting services, outsourced IT services, cybersecurity, IT support and maintenance, and intragroup IT services. Where IT costs form part of a shared service charge, include the IT element where it can be separately identified or reasonably allocated. Capitalised IT expenditure should include additions during the reporting period, such as hardware, network equipment and software acquisition or development costs that meet the capitalisation requirements of the JIB's applicable accounting framework. Exclude depreciation, amortisation and impairment charges, non-IT costs, and budgets or commitments for expenditure not yet incurred. Do not report the carrying value of existing IT assets. Each cost should be reported once only. In particular, costs included within capitalised expenditure or intragroup charges should not also be included elsewhere in the total.

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OI.6	**How many material overseas branches do you have?** Report the number of overseas branches that meet the JIB's definition of materiality for management, financial reporting, regulatory reporting or risk management purposes.
OI.7	**Have you determined that you are highly systemic?** Report the JIB's determination of whether they are highly systemic as set out in section 4.3 of the Risk-based capital requirements part.

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7 ‘9.10 Directors’ Names and Interests’

Schedule of directors’ names, residence and interests in the registered person

7.1 Note that, as detailed below, the last four columns need to be completed even if not relevant and should not be left blank. A “0” entry will be interpreted as either nil or an amount not reaching the threshold.

Column	Completion Notes
Position	Enter post held by the Director using **only** the following abbreviations: (a) CH - Chairman or Non-executive head of the Board; (b) MD - Managing Director or executive head of the Board; (c) DIR - Executive Director or working director; or NED - Non Executive Director or director principally attending Board meetings only.
Surname	Enter the full surname.
Forenames	Enter all forenames.
Residence	Country of normal residence.
Shares in Parent	State number of shares held in the parent/group. Only share holdings and/or share options convertible to holdings in excess of 0.1% of total issued shares need be reported; enter “0” if less than 0.1%.
Shares in Bank	State number of shares held in the Jersey company. Only share holdings and/or share options convertible to holdings in excess of 0.1% of total issued shares need be reported; enter “0” if less than 0.1%.
Contract	State if any Director has an interest in any contract (other than their own contract of employment) to which the company or any other group companies was a party. Enter “Y” for yes or “N” for no.
Amount of Loans	The amount of all loans to Directors in excess of £100,000 or, in the case of loans for house purchase only, in excess of £250,000; enter “0” if loan amount is lower.

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