Jersey Financial Services Commission

Completion Guide

Prudential Reporting of Loans and Deposits Data

Near final draft

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Contents

Contents 2

1 '8.1 Asset Quality & Provisions' 3

Summary of specific and general provisions and of loan quality 3

2 '8.2 Loan Security' 5

Loans segmented by percentage secured 5

3 '8.3 Total Deposits' 6

Deposits by residency and currency 6

4 '8.4 Lending by Sector' 7

Lending by sector and type 7

5 '8.7 Asset quality detail' 8

Days past due 8

Credit risk classification 8

Performance 8

Security 8

Provisions 9

Near final draft

1 '8.1 Asset Quality & Provisions'

Summary of specific and general provisions and of loan quality

1.1 This sheet is intended to provide an overview of the JIB's provisions and the underlying credit quality of its financial assets.

1.2 The quality of assets must be segmented by the bank to provide:

1.2.1 An analysis of non-performing loans and other assets according to number of days past due; and

1.2.2 A segmentation based on the bank's own classification of its financial assets.

1.3 It is expected that the total amount of loans classified as "substandard" or "default" will be consistent with the figure reported for "Gross loans provided against" and that both figures will be correlated with those for past due loans, particularly those relating to loans classified as more than 90 days past due. Where figures appear to be materially inconsistent, an explanation should be provided in the covering letter.

Item	Completion Notes
A.1	**Previous Balance -** Enter here the balance brought forward from the previous report for both "specific" and "general" provisions for bad and doubtful debts.
A.2	**Charge to P&L Account -** General provisions: Enter here the expense charged for bad debts to the profit and loss account as a result of a net increase in general provisions. Specific provisions: Enter here the expense charged for bad debts to the profit and loss account as a result of new or increased specific provisions and any net charge from write offs after netting off specific provisions from prior periods already charged to the profit and loss account.
A.3	**Release to P&L Account -** General provisions: Enter here the income credited for bad debts to the profit and loss account as a result of a net decrease in general provisions. Specific provisions: Enter here the income credited for bad debts to the profit and loss account as a result of the release of or decrease in specific provisions and any net income from write backs.
A.4	**Amounts written off -** Enter the gross amount written off.
A.5	**Recoveries of amounts written off -** Enter the gross amounts recovered from loans previously written off.
A.6	**Current Balance - The total balance carried forward. Equates to item A.1 plus item A.2 minus item A.3 plus, for specific provisions only, item A.5 minus item A.4.**
A.7	**Gross Loans provided against -** Enter the total book value (before provisions) of loans and advances against which "specific" provisions have been made.
A.8	**Other Provisions – Detail -** Enter here details of any other provisions made e.g. loss on investments, reorganisation provisions. Appropriate detail must be provided in the sheet '9.3 Additional Detail' regarding the amount reported in this line if the amount is material.

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<table>
<tr><th>Item</th><th colspan="2">Completion Notes</th></tr>
<tr><td>A.9.1</td><td>30 days past due</td><td rowspan="6">Non-performing loans and other assets - Report here all assets past due for more than 30 days, categorised into buckets according to the latest bucket for which an asset would be eligible (e.g. an asset that is 84 days past due should be categorised as “60 days past due”). Past due assets of all categories – loans, investment etc – should be reported here.</td></tr>
<tr><td>A.9.2</td><td>60 days past due</td></tr>
<tr><td>A.9.3</td><td>90 days past due</td></tr>
<tr><td>A.9.4</td><td>120 days past due</td></tr>
<tr><td>A.9.5</td><td>150 days past due</td></tr>
<tr><td>A.9.6</td><td>180 days past due</td></tr>
<tr><td>A.10.1</td><td>Satisfactory</td><td rowspan="4">Classification of assets and loans - This should reflect credit quality and how the bank has classified its financial assets to reflect the likely recoverability of those assets (loans and advances – interbank and customer – and investments). It is recognised that banks might not classify assets precisely in this manner. If so, report the closest approximation to the banks’ classifications as defined for each grade.

Off balance sheet credit substitutes such as guarantees, letters of credit, performance bonds etc should be included in the classifications.

Report the value of loans to banks, loans and advances, investments and off-balance sheet credit substitute exposures (collectively “credit exposures”) outstanding under each classification:
› Satisfactory: Performing credit exposures.
› Watch List: Other performing credit exposures subject to close monitoring following some external development or adverse credit information.
› Substandard: Credit exposures where it is unlikely all outstanding interest will be recovered but it is still expected to recover the principal.

Default: Credit exposures where it is unlikely that interest outstanding and at least some of the principal will be recovered.</td></tr>
<tr><td>A.10.2</td><td>Watch list</td></tr>
<tr><td>A.10.3</td><td>Substandard</td></tr>
<tr><td>A.10.4</td><td>Default</td></tr>
</table>

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2 '8.2 Loan Security'

Loans segmented by percentage secured

2.1 The purpose of this sheet is to analyse the JIB's loans and advances in relation to the level of security cover provided.

Item	Completion Notes
A.1.1	**100% + -** Enter the total amount of loans and advances for which the registered person holds 100%+ security. The following examples show types of loan which should be classified as fully secured: › Loans fully covered by a bank guarantee; › Loans fully covered by a cash deposit with right of set off in place; and Loans secured on property, where the loan is less than the estimated market value of the property.
A.1.2	**50 – 100% -** Enter the total amount of loans and advances for which the registered person holds 50% or more but less than 100% security cover.
A.1.3	**0 - 50% -** Enter the total amount of loans and advances for which the registered person holds security cover of less than 50%.
A.1.0	**Total Secured - Sum of items A.1.1 to A.1.3.**
A.2	**Unsecured -** Amount of loans and advances for which the bank holds no effective security.
A.3	**Booked Loans -** Where loans and advances have been booked into Jersey from Head Office or any other group source and the nature of the underlying security is not known. Enter these loans under the special heading of "Booked Loans".
A.0	**Total Loans - Sum of items A.1 to A.3. This should equate to the total reported in sheet '2.1 Balance Sheet Assets' for Item 'D.0: Loans and Advances Total'.**

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3 '8.3 Total Deposits'

Deposits by residency and currency

3.1 This represents an analysis of deposits (subsection A of Sheet '2.3 balance sheet liabilities') taken by the JIB.

3.2 Residency may be determined according to the address to which the bank corresponds, if no better internal classification is available. Refer cases of difficulty to the JFSC.

3.3 The registered person is required to separately report balances for Sterling, Euro, US Dollar, Swiss Franc and Japanese Yen. All other balances should be reported in the column "Currency".

Item	Completion Notes
A.1	**Jersey Resident Depositors -** This category includes all depositors who are known to be Jersey resident (other than deposits falling within A.2). If residence is uncertain this would include those that have supplied a Jersey address for their correspondence.
A.2	**Jersey Financial Intermediaries -** Deposits from Jersey financial intermediaries (including Jersey banking operations, investment businesses, trust company businesses and funds and including both client funds and own funds). Also include any accounts that are known to be beneficially owned by non-Jersey depositors but where the correspondence address supplied is a Jersey address.
A.3	**UK Guernsey & IoM -** Depositors with UK, Guernsey or Isle of Man addresses.
A.4	**Other EU Members -** All European Union members.
A.5	**European non EU Members -** Europe, excluding EU members and including Iceland, Turkey and Russia. For the avoidance of doubt, this excludes the nations of the Caucasus (Georgia, Armenia and Azerbaijan) and Kazakhstan.
A.6	**Middle East -** Covers all those countries that lie between, and include, Egypt and Iran. In the north it is bordered by, but does not include Turkey (Europe).
A.7	**Far East -** All countries in Asia, and including the nations of the Caucasus and Kazakhstan, but excluding Russia (Europe), Turkey (Europe) and Iran (Middle East).
A.8	**North America -** The USA and Canada only. Do not include Caribbean countries or Mexico.
A.9	**Detail -** All other countries, including all those in Africa (except Egypt), Central and South America, the Caribbean and Australasia. If the balance for any single country exceeds 5% of total deposit liabilities, please provide a breakdown in sheet '9.3 Additional Detail'.
A	**Total by Currency - Sum of items A.1 to A.9**
B	**Total All Currencies - Sum of item A across all currencies. This should agree with the amount reported in the Core module in sheet '2.3 Balance Sheet Liabilities' for Item 'A.0 Total: Deposits'.**

Verification

4 ‘8.4 Lending by Sector’

Lending by sector and type

4.1 The sector analysis report requires a breakdown between the columns “Local” and “Non Local”. If residence is uncertain, all customers that provide a Jersey address should be classed as “Local” unless either:

4.1.1 The address is that of a Jersey financial intermediary and the beneficial owner’s residence is unknown; or

4.1.2 The customer is not believed to be resident in Jersey,

in which case treat as “Non Local”.

4.2 Items A.1 to A.10 should be completed with a breakdown of the JIB’s loans and advances by sector.

4.3 Items B.1 and B.2 should be completed with an analysis of the JIB’s loans and advances allocated between “Overdrafts” and all “Other Loans & Advances”.

4.4 Items A and B are the respective sums from the data entered above. As such they should total the same amount, and each should equate to the total reported in sheet ‘2.1 Balance Sheet Assets’ for Item ‘D.0: Loans and Advances Total’.

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5 ‘8.7 Asset quality detail’

5.1 This sheet is intended to provide a breakdown by asset category of the JIB’s provisions, the underlying credit quality of its financial assets and the level of security it holds in relation to its loans and advances.

5.2 The “Balance sheet value” should be consistent with the amount reported on sheet ‘2.1 BS assets” as set out in the Guidance Note: Prudential Reporting of Financial Data except that “Past due” assets reported in F.5 of that sheet should follow the normal classification.

5.3 Unless specified differently below, the “Gross Amount” should equal the “balance sheet value” plus all adjustments included in the “balance sheet value” for credit quality such as specific credit provisions.

5.4 Each of the following areas should be broken down by the required asset category:

- 5.4.1 Days past due
- 5.4.2 Credit risk classification
- 5.4.3 Performance
- 5.4.4 Security
- 5.4.5 Provisions

Days past due

5.5 Provide a breakdown by asset category of all assets reported in item A.9.1 to A.9.6 of ‘8.1 Asset Quality & Provisions’.

Credit risk classification

5.6 Provide a breakdown of the “gross amount” by asset category of all financial assets included in the JIB’s three-stage expected credit loss impairment model by impairment stage.

5.7 Report any financial assets not included in the JIB’s impairment assessment as Stage 1.

5.8 It is not expected that a credit loss impairment assessment for any individual exposure should be made for prudential reporting purposes only. The JIB may use its most recent assessment available in line with its internal processes at the prudential reporting date.

Performance

5.9 Provide a breakdown by asset category of Loans to banks, Loans and advances, Investments and off-balance sheet credit substitutes reported in item A.10.1 to A.10.4 of ‘8.1 Asset Quality & Provisions’.

Security

5.10 Provide a breakdown by asset category of Loans and advances reported in item A.1.1 to A.1.3, A.2 of ‘8.2 Loan Security.

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Provisions

5.11 Provide a breakdown by asset category of "specific provisions", "general provisions" and gross "loans provided against" reported in item A.6 and A.7 respectively.

Item	Completion Notes
A.0	**Cash -** This category includes assets reported in sheet '2.1 Balance Sheet Assets' for Item 'A.0 Cash Total'.
B.0	**Loans to Banks -** This category includes assets reported in sheet '2.1 Balance Sheet Assets' for Item 'B.0 Loans to Banks Total'.
C.0	**Marketable Assets -** This category includes assets reported in sheet '2.1 Balance Sheet Assets' for Item 'C.0 Marketable Assets Total'.
D.1	**Group non-banking entities -** This category includes assets reported in sheet '2.1 Balance Sheet Assets' for Item 'D.1 Group non-banking entities'.
D.2	**Corporate Lending -** This category includes assets reported in sheet '2.1 Balance Sheet Assets' for Item 'D.4 Corporate Lending'.
D.2.1	**of which, SME Lending -** This category includes assets reported in sheet '2.1 Balance Sheet Assets' for Item 'D.4.1 of which, SME Lending'.
D.3	**Retail Lending -** This category includes assets reported in sheet '2.1 Balance Sheet Assets' for Item 'D.5 Retail Lending'.
D.3.1	**of which, SME Lending -** This category includes assets reported in sheet '2.1 Balance Sheet Assets' for Item 'D.5.1 of which, SME Lending'.
D.5	**Residential Mortgages -** This category includes assets reported in sheet '2.1 Balance Sheet Assets' for Item 'D.6 Residential mortgages'.
D.6	**Other Loans and Advances -** This category includes all other assets reported in sheet '2.1 Balance Sheet Assets' for Item 'D.0 Loans and Advances Total' not included in items D.1 to D.5 above.
D.0	**Loans and Advances -** Calculated as the sum of D.1, D.2, D.3, D.4, D.5 and D.6.
E.0	**Investments -** This category includes assets reported in sheet '2.1 Balance Sheet Assets' for Item 'E.0 Investments Total'.
F.0	**Other Financial Assets excl. All past due assets -** This category includes assets reported in sheet '2.1 Balance Sheet Assets' for Item 'F.0 Other Financial Assets Total' except for assets included in Item 'F.5 All past due asset' which should be included in the relevant classifications above and below.
G.0	**Other Assets -** This category includes assets reported in sheet '2.1 Balance Sheet Assets' for Item 'G.0 Other Assets Total'.
H.0	**Off Balance sheet credit substitutes -** This category includes any off-balance sheet credit substitutes such as guarantees, letters of credit, performance bonds etc. **"Gross Amount"**

Neutral draft

Item	Completion Notes
	The exposure value of any off-balance sheet credit substitutes such as guarantees, letters of credit, performance bonds etc should be included.
I.0	**TOTAL –** **"Balance sheet value"** Sum of items A.0, B.0, C.0, D.0, E.0, F.0 and G.0. This should agree with the amount reported in in sheet '2.1 BS Assets' for Item 'H.0 TOTAL ASSETS'. **"Gross Amount"** Sum of items A.0, B.0, C.0, D.0, E.0, F.0, G.0 and H.0. **"Days past due"** Sum of items A.0, B.0, C.0, D.0, E.0, F.0, G.0 and H.0. This should agree with the sum of the amounts reported in in sheet '8.1 Asset Quality & Provisions' for items A.9.1 to A.9.6 **"Credit risk classification"** Sum of items A.0, B.0, C.0, D.0, E.0, F.0 and H.0. **"Performance"** Sum of items B.0, D.0, E.0 and H.0. This should agree with the sum of the amounts reported in in sheet '8.1 Asset Quality & Provisions' for items A.10.1 to A.10.4. **"Security"** Equal to item D.0 Loans and Advances minus the value of any booked loans reported in item A.3 of '8.2 Loan Security. **"Provisions – Gross loans provided against"** Sum of items B.0 and D.0. This should agree with the amount reported in sheet '8.1 Asset Quality & Provisions' for item A.7. **"Provisions – Specific provisions"** Sum of items B.0, D.0, and F.0. This should agree with the amount reported in sheet '8.1 Asset Quality & Provisions' for bad and doubtful debts in sheet item A.6. **"Provisions – General provisions"** Sum of items B.0, D.0, and F.0. This should agree with the amount reported in for bad and doubtful debts in sheet '8.1 Asset Quality & Provisions' for item A.6.

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