



Key Risk Ratios of Jersey Incorporated Banks

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Measure	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	2025 Q3	2025 Q4
CET 1 as a percentage of Risk Weighted Assets							20.52%	19.51%	20.05%	18.85%	18.92%	19.90%	19.78%	19.73%	22.02%	23.01%
Tier 1 as a percentage of Risk Weighted Assets	14.88%	14.15%	13.84%	14.55%	18.63%	20.14%	24.25%	22.91%	22.98%	22.00%	22.04%	23.22%	23.07%	23.01%	24.17%	24.01%
Total Capital as a percentage of Risk Weighted Assets	16.13%	15.36%	15.46%	14.66%	18.78%	21.73%	24.35%	23.20%	24.42%	23.73%	23.66%	24.96%	24.73%	24.58%	25.85%	25.63%
Capital and Reserves as Percentage of Total Assets ("leverage ratio")	8.34%	8.16%	8.11%	6.16%	6.54%	5.81%	4.88%	4.93%	4.41%	4.23%	4.48%	4.65%	4.59%	4.61%	4.75%	4.65%
LCR/LMR							141.79%	138.44%	124.69%	113.00%	124.41%	117.84%	124.10%	116.25%	112.99%	118.20%
NSFR							145.02%	145.61%	141.24%	137.42%	152.28%	158.19%	156.68%	146.76%	144.39%	153.67%
Non Performing Loans ("NPLs", i.e. all loans considered to be impaired, to any extent)	282.57	148.13	175.35	114.05	72.68	76.82	53.27	104.16	97.78	14.54	41.28	46.00	37.40	40.36	25.98	26.36
NPLs as % of Customer Loans	1.21%	0.60%	0.65%	1.12%	0.62%	0.27%	0.20%	0.36%	0.28%	0.04%	0.12%	0.15%	0.12%	0.13%	0.09%	0.09%
Provisions	1,057.97	870.41	883.72	72.07	27.29	41.09	27.58	127.63	60.36	49.15	56.32	50.43	50.15	52.08	54.01	53.68
Provisions as % of NPLs	374.41%	587.62%	503.96%	63.19%	37.54%	53.48%	51.77%	122.53%	61.73%	338.11%	136.43%	109.64%	134.10%	129.04%	207.92%	203.62%
Interest Rate Risk ("IRR", Impact Of 200 BP Adverse Move)	293.74	279.01	255.01	293.00	295.65	428.10	431.75	468.74	786.94	106.06	306.36	279.59	283.50	390.81	386.94	373.53
IRR as % of Regulatory Capital	4.02%	3.98%	3.58%	8.69%	8.71%	13.68%	20.58%	21.37%	29.46%	4.39%	12.58%	11.59%	11.71%	16.24%	16.00%	15.09%
FX Risk (Aggregate Net Open Foreign Exchange Position)	943.27	428.63	307.36	8.77	3.69	6.21	36.10	72.45	52.22	96.70	187.23	83.51	113.12	143.95	53.48	83.32
FX Risk as % of Regulatory Capital	12.92%	6.11%	4.32%	0.26%	0.11%	0.20%	1.72%	3.30%	1.96%	4.00%	7.69%	3.46%	4.67%	5.98%	2.21%	3.37%