



Funding by Source

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Category	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025 Q1	2025 Q2	2025 Q3	2025 Q4
All Deposits	£151,687	£144,578	£136,774	£132,451	£114,189	£118,207	£123,037	£143,074	£131,710	£133,611	£151,570	£156,409	£158,978	£165,374	£182,790	£184,019	£186,763
Jersey Incorporated Banks	£75,103	£69,810	£68,583	£66,732	£50,865	£47,866	£45,990	£35,532	£36,737	£49,500	£45,013	£42,198	£40,347	£40,985	£40,793	£39,316	£41,171
Jersey Branches	£76,584	£74,768	£68,190	£65,719	£63,324	£70,342	£77,047	£107,543	£94,974	£84,111	£106,557	£114,211	£118,632	£124,389	£141,997	£144,703	£145,592
Customer Deposits	£105,150	£100,075	£100,346	£106,206	£94,662	£100,718	£97,141	£93,698	£96,164	£105,504	£107,771	£102,495	£105,328	£106,285	£105,877	£106,391	£109,123
Jersey Incorporated Banks	£71,596	£67,112	£65,769	£63,427	£50,008	£47,162	£43,802	£35,088	£36,350	£48,370	£42,489	£39,094	£37,727	£38,411	£37,220	£36,012	£37,923
Jersey Branches	£33,554	£32,963	£34,577	£42,780	£44,654	£53,556	£53,339	£58,610	£59,814	£57,134	£65,281	£63,401	£67,601	£67,874	£68,656	£70,380	£71,200
Bank Deposits	£46,537	£44,504	£36,428	£26,245	£19,527	£17,489	£25,896	£49,376	£35,547	£28,107	£43,799	£53,914	£53,650	£59,089	£76,914	£77,628	£77,640
Jersey Incorporated Banks	£3,507	£2,699	£2,815	£3,305	£857	£703	£2,188	£443	£387	£1,129	£2,524	£3,104	£2,619	£2,574	£3,573	£3,304	£3,248
Jersey Branches	£43,030	£41,805	£33,613	£22,940	£18,670	£16,786	£23,708	£48,933	£35,160	£26,977	£41,275	£50,810	£51,031	£56,515	£73,341	£74,324	£74,391
Intra Jersey Funding	£3,121	£4,685	£4,360	£5,934	£323	£155	£147	£134	£53	£39	£32	£5	£6	£8	£32	£4	£30
All Senior Debt Issued	£42,712	£33,409	£29,055	£15,415	£12,997	£9,859	£9,173	£5,504	£7,899	£5,149	£5,576	£6,336	£9,528	£11,667	£12,228	£13,308	£13,681
Jersey Incorporated Banks	£3,330	£2,425	£2,951	£2,800	£0	£0	£0	£0	£542	£459	£839	£1,114	£1,273	£1,372	£1,330	£1,448	£1,723
Jersey Branches	£39,382	£30,983	£26,104	£12,615	£12,997	£9,859	£9,173	£5,504	£7,357	£4,689	£4,737	£5,222	£8,255	£10,295	£10,899	£11,860	£11,958
All Other Liabilities And Equity	£19,265	£16,704	£15,475	£13,710	£7,691	£6,779	£5,347	£3,817	£3,773	£4,176	£4,309	£5,053	£5,085	£5,025	£4,906	£5,068	£5,032
Jersey Incorporated Banks	£10,893	£10,570	£10,322	£10,271	£4,123	£4,222	£4,071	£3,019	£3,114	£3,541	£3,288	£3,636	£3,519	£3,669	£3,536	£3,527	£3,491
Jersey Branches	£8,372	£6,134	£5,153	£3,439	£3,568	£2,556	£1,276	£798	£659	£636	£1,021	£1,416	£1,566	£1,356	£1,370	£1,541	£1,541
Balance Sheet Total	£213,664	£194,691	£181,303	£161,576	£134,878	£134,846	£137,557	£152,395	£143,383	£142,936	£161,454	£167,798	£173,591	£182,065	£199,925	£202,395	£205,476
Jersey Incorporated Banks	£89,325	£82,806	£81,856	£79,803	£54,988	£52,088	£50,061	£38,551	£40,393	£53,500	£49,140	£46,949	£45,138	£46,026	£45,659	£44,290	£46,385
Jersey Branches	£124,338	£111,885	£99,447	£81,774	£79,889	£82,758	£87,497	£113,844	£102,990	£89,436	£112,314	£120,849	£128,453	£136,039	£154,266	£158,105	£159,091
Regulatory Capital	£6,495	£6,738	£6,465	£6,372	£3,346	£3,367	£2,899										
Jersey Incorporated Banks	£6,495	£6,738	£6,465	£6,372	£3,346	£3,367	£2,899										
CET1 Capital								£1,768	£1,845	£2,193	£1,921	£1,949	£1,923	£1,936	£1,932	£2,060	£2,223
Jersey Incorporated Banks								£1,768	£1,845	£2,193	£1,921	£1,949	£1,923	£1,936	£1,932	£2,060	£2,223
Tier 1 Capital	£6,495	£6,738	£6,465	£6,372	£3,346	£3,367	£2,899	£2,089	£2,166	£2,514	£2,242	£2,270	£2,244	£2,258	£2,253	£2,261	£2,319
Jersey Incorporated Banks	£6,495	£6,738	£6,465	£6,372	£3,346	£3,367	£2,899	£2,089	£2,166	£2,514	£2,242	£2,270	£2,244	£2,258	£2,253	£2,261	£2,319
Total Regulatory Capital	£7,256	£7,300	£7,017	£7,118	£3,373	£3,395	£3,129	£2,098	£2,194	£2,671	£2,418	£2,436	£2,412	£2,421	£2,407	£2,419	£2,476
Jersey Incorporated Banks	£7,256	£7,300	£7,017	£7,118	£3,373	£3,395	£3,129	£2,098	£2,194	£2,671	£2,418	£2,436	£2,412	£2,421	£2,407	£2,419	£2,476

Bank Deposits reported here include intra-Jersey deposits - deposits from banks registered in Jersey - which are excluded in calculating deposit totals for the purpose of the tables 'Banks and Bank Deposits' and 'Analysis of Deposits'. The Capital and Reserves figure (Equity) is lower than regulatory capital primarily due to the latter including Tier 2 capital although its calculation is shown after certain deductions.

CET1 (Common Equity Tier 1) added, Tier 1 Capital replaced 'Capital & Reserves' and Total Capital replaced 'Regulatory Capital' wef Q1 2019 per Basel III implementation. Prior to this, data refers to Basel II definitions under those former headings.

Values are in £Millions