



Key Performance Indicators of Jersey Incorporated Banks

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Measure	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025 Q1	2025 Q2
Cost/Income Ratio (Operating Expenses as a Percentage of Total Income)	50.7%	50.3%	51.5%	47.4%	52.8%	47.7%	54.3%	55.3%	52.6%	64.9%	52.5%	35.1%	35.8%	39.1%	46.0%	43.5%
NII Margin (i.e. as A Percentage of Average Assets)	1.3%	1.2%	1.2%	1.3%	1.3%	0.8%	1.0%	1.2%	1.4%	1.1%	1.0%	1.4%	2.0%	2.1%	2.6%	2.5%
PBT as Percentage of Average Regulatory Capital	13.0%	9.9%	12.1%	14.1%	9.1%	7.4%	9.0%	10.1%	14.3%	4.5%	15.4%	21.3%	29.5%	29.1%	32.3%	31.3%
PBT as Percentage of Average Capital and Reserves	15.3%	11.1%	12.9%	14.7%	9.6%	7.8%	8.9%	10.3%	14.6%	4.7%	16.3%	25.9%	40.5%	37.0%	39.8%	38.3%
Profit Before Tax ("PBT") as Percentage of Average Assets	0.9%	0.8%	1.0%	1.2%	0.8%	0.6%	0.6%	0.7%	0.9%	0.2%	0.8%	1.1%	1.5%	1.5%	1.7%	1.7%