



# Assets by Type

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Totals and sub-totals for registered deposit-takers, split between those that are incorporated in Jersey ('Jersey Incorporated Banks') and those that operate in Jersey through a branch of an overseas incorporated bank ('Jersey Branches').

| Category                         | 2011           | 2012           | 2013           | 2014           | 2015           | 2016           | 2017           | 2018           | 2019           | 2020           | 2021           | 2022           | 2023           | 2024           | 2025 Q1        | 2025 Q2        |
|----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>All Loans</b>                 | <b>190,392</b> | <b>179,347</b> | <b>168,256</b> | <b>159,561</b> | <b>145,056</b> | <b>121,893</b> | <b>123,228</b> | <b>124,482</b> | <b>140,293</b> | <b>130,440</b> | <b>127,494</b> | <b>146,924</b> | <b>153,291</b> | <b>154,413</b> | <b>162,747</b> | <b>179,167</b> |
| Jersey Incorporated Banks        | 79,882         | 78,126         | 72,965         | 72,234         | 71,147         | 51,784         | 48,717         | 43,095         | 30,878         | 31,846         | 41,838         | 40,238         | 38,697         | 34,840         | 36,146         | 34,822         |
| Jersey Branches                  | 110,510        | 101,222        | 95,290         | 87,327         | 73,909         | 70,109         | 74,511         | 81,387         | 109,415        | 98,594         | 85,655         | 106,686        | 114,594        | 119,574        | 126,601        | 144,345        |
| <b>Funding of Group Compa...</b> | <b>156,622</b> | <b>145,822</b> | <b>133,756</b> | <b>122,011</b> | <b>105,515</b> | <b>98,372</b>  | <b>99,127</b>  | <b>82,814</b>  | <b>98,449</b>  | <b>87,634</b>  | <b>75,713</b>  | <b>94,768</b>  | <b>103,932</b> | <b>108,427</b> | <b>115,697</b> | <b>133,604</b> |
| Jersey Incorporated Banks        | 53,301         | 52,981         | 48,547         | 44,781         | 41,893         | 41,491         | 36,424         | 14,424         | 2,941          | 1,942          | 3,727          | 2,362          | 2,309          | 2,145          | 2,104          | 1,720          |
| Jersey Branches                  | 103,321        | 92,841         | 85,210         | 77,230         | 63,622         | 56,881         | 62,703         | 68,390         | 95,508         | 85,692         | 71,987         | 92,406         | 101,623        | 106,282        | 113,593        | 131,883        |
| <b>Intra Jersey Funding</b>      | <b>5,023</b>   | <b>3,107</b>   | <b>4,675</b>   | <b>4,112</b>   | <b>5,676</b>   | <b>314</b>     | <b>155</b>     | <b>147</b>     | <b>133</b>     | <b>50</b>      | <b>18</b>      | <b>12</b>      | <b>5</b>       | <b>6</b>       | <b>8</b>       | <b>32</b>      |
| <b>Other Loans</b>               | <b>33,770</b>  | <b>33,526</b>  | <b>34,500</b>  | <b>37,550</b>  | <b>39,541</b>  | <b>23,520</b>  | <b>24,101</b>  | <b>41,668</b>  | <b>41,844</b>  | <b>42,805</b>  | <b>51,780</b>  | <b>52,156</b>  | <b>49,358</b>  | <b>45,986</b>  | <b>47,050</b>  | <b>45,563</b>  |
| Jersey Incorporated Banks        | 26,581         | 25,145         | 24,419         | 27,453         | 29,254         | 10,293         | 12,292         | 28,671         | 27,936         | 29,904         | 38,112         | 37,876         | 36,388         | 32,695         | 34,042         | 33,101         |
| Jersey Branches                  | 7,189          | 8,381          | 10,081         | 10,097         | 10,287         | 13,228         | 11,809         | 12,998         | 13,907         | 12,901         | 13,669         | 14,280         | 12,970         | 13,291         | 13,008         | 12,462         |
| <b>Interbank Loans</b>           | <b>4,310</b>   | <b>3,035</b>   | <b>1,283</b>   | <b>2,974</b>   | <b>2,933</b>   | <b>1,328</b>   | <b>1,161</b>   | <b>1,052</b>   | <b>1,546</b>   | <b>1,489</b>   | <b>2,779</b>   | <b>2,731</b>   | <b>2,550</b>   | <b>1,775</b>   | <b>2,611</b>   | <b>2,954</b>   |
| Jersey Incorporated Banks        | 4,187          | 2,833          | 987            | 2,561          | 2,325          | 136            | 532            | 663            | 1,370          | 1,322          | 2,616          | 2,624          | 2,460          | 1,666          | 2,506          | 2,841          |
| Jersey Branches                  | 123            | 202            | 296            | 414            | 609            | 1,193          | 629            | 388            | 177            | 168            | 162            | 107            | 89             | 109            | 105            | 114            |
| <b>Customer Loans</b>            | <b>29,460</b>  | <b>30,491</b>  | <b>33,217</b>  | <b>34,576</b>  | <b>36,608</b>  | <b>22,192</b>  | <b>22,940</b>  | <b>40,617</b>  | <b>40,297</b>  | <b>41,316</b>  | <b>49,002</b>  | <b>49,425</b>  | <b>46,809</b>  | <b>44,211</b>  | <b>44,439</b>  | <b>42,609</b>  |
| Jersey Incorporated Banks        | 22,394         | 22,311         | 23,432         | 24,893         | 26,930         | 10,157         | 11,760         | 28,008         | 26,567         | 28,582         | 35,495         | 35,252         | 33,928         | 31,029         | 31,535         | 30,261         |
| Jersey Branches                  | 7,066          | 8,179          | 9,785          | 9,683          | 9,678          | 12,035         | 11,180         | 12,609         | 13,731         | 12,734         | 13,506         | 14,173         | 12,881         | 13,182         | 12,904         | 12,348         |
| <b>Retail Loans</b>              | <b>4,382</b>   | <b>4,360</b>   | <b>4,734</b>   | <b>4,545</b>   | <b>4,813</b>   | <b>2,959</b>   | <b>3,164</b>   | <b>3,262</b>   | <b>3,212</b>   | <b>3,255</b>   | <b>3,862</b>   | <b>4,179</b>   | <b>3,876</b>   | <b>3,635</b>   | <b>3,519</b>   | <b>3,221</b>   |
| Jersey Incorporated Banks        | 2,252          | 2,035          | 1,662          | 1,670          | 1,947          | 558            | 535            | 452            | 422            | 394            | 824            | 605            | 482            | 407            | 404            | 347            |
| Jersey Branches                  | 2,131          | 2,325          | 3,072          | 2,875          | 2,866          | 2,400          | 2,628          | 2,810          | 2,790          | 2,861          | 3,038          | 3,573          | 3,393          | 3,228          | 3,116          | 2,873          |
| <b>Residential Mortgages</b>     | <b>6,554</b>   | <b>7,002</b>   | <b>7,918</b>   | <b>7,932</b>   | <b>7,709</b>   | <b>6,041</b>   | <b>6,878</b>   | <b>7,917</b>   | <b>8,610</b>   | <b>8,532</b>   | <b>9,000</b>   | <b>9,016</b>   | <b>8,780</b>   | <b>8,466</b>   | <b>8,351</b>   | <b>8,262</b>   |
| Jersey Incorporated Banks        | 3,735          | 3,572          | 3,841          | 3,819          | 3,894          | 2,847          | 3,128          | 3,988          | 3,944          | 3,803          | 3,921          | 3,186          | 2,961          | 2,559          | 2,549          | 2,508          |
| Jersey Branches                  | 2,819          | 3,430          | 4,077          | 4,113          | 3,815          | 3,194          | 3,751          | 3,929          | 4,666          | 4,729          | 5,079          | 5,830          | 5,818          | 5,907          | 5,803          | 5,754          |
| <b>Commercial Loans</b>          | <b>18,524</b>  | <b>19,129</b>  | <b>20,565</b>  | <b>22,100</b>  | <b>24,086</b>  | <b>13,192</b>  | <b>12,898</b>  | <b>29,438</b>  | <b>28,476</b>  | <b>29,529</b>  | <b>36,140</b>  | <b>36,230</b>  | <b>34,153</b>  | <b>32,110</b>  | <b>32,569</b>  | <b>31,126</b>  |
| Jersey Incorporated Banks        | 16,407         | 16,705         | 17,929         | 19,404         | 21,089         | 6,751          | 8,097          | 23,568         | 22,201         | 24,385         | 30,750         | 31,460         | 30,484         | 28,063         | 28,583         | 27,405         |
| Jersey Branches                  | 2,117          | 2,424          | 2,636          | 2,695          | 2,997          | 6,441          | 4,801          | 5,870          | 6,275          | 5,144          | 5,390          | 4,769          | 3,669          | 4,047          | 3,985          | 3,721          |
| <b>All Investments</b>           | <b>11,594</b>  | <b>29,085</b>  | <b>22,344</b>  | <b>18,047</b>  | <b>13,337</b>  | <b>11,186</b>  | <b>8,702</b>   | <b>11,575</b>  | <b>11,525</b>  | <b>11,853</b>  | <b>14,376</b>  | <b>13,436</b>  | <b>13,278</b>  | <b>17,860</b>  | <b>18,029</b>  | <b>19,579</b>  |
| Jersey Incorporated Banks        | 9,682          | 7,906          | 7,653          | 7,564          | 6,743          | 2,757          | 2,930          | 6,470          | 7,049          | 7,779          | 10,852         | 8,166          | 7,528          | 9,515          | 9,183          | 10,232         |
| Jersey Branches                  | 1,911          | 21,179         | 14,692         | 10,483         | 6,594          | 8,429          | 5,772          | 5,105          | 4,476          | 4,074          | 3,524          | 5,270          | 5,750          | 8,345          | 8,846          | 9,347          |
| <b>All Other Assets</b>          | <b>28,119</b>  | <b>5,231</b>   | <b>4,091</b>   | <b>3,695</b>   | <b>3,184</b>   | <b>1,799</b>   | <b>2,916</b>   | <b>1,500</b>   | <b>1,088</b>   | <b>1,043</b>   | <b>1,072</b>   | <b>1,209</b>   | <b>1,504</b>   | <b>1,438</b>   | <b>1,491</b>   | <b>1,428</b>   |
| Jersey Incorporated Banks        | 3,687          | 3,293          | 2,188          | 2,057          | 1,913          | 447            | 441            | 496            | 346            | 480            | 411            | 371            | 385            | 385            | 396            | 340            |
| Jersey Branches                  | 24,432         | 1,938          | 1,903          | 1,638          | 1,271          | 1,352          | 2,474          | 1,005          | 741            | 563            | 661            | 838            | 1,119          | 1,053          | 1,095          | 1,088          |
| <b>Balance Sheet Total</b>       | <b>230,105</b> | <b>213,664</b> | <b>194,691</b> | <b>181,303</b> | <b>161,576</b> | <b>134,878</b> | <b>134,846</b> | <b>137,557</b> | <b>152,905</b> | <b>143,335</b> | <b>142,941</b> | <b>161,570</b> | <b>168,073</b> | <b>173,711</b> | <b>182,267</b> | <b>200,174</b> |
| Jersey Incorporated Banks        | 93,251         | 89,325         | 82,806         | 81,856         | 79,803         | 54,988         | 52,088         | 50,061         | 38,273         | 40,105         | 53,101         | 48,776         | 46,610         | 44,740         | 45,725         | 45,394         |
| Jersey Branches                  | 136,854        | 124,338        | 111,885        | 99,447         | 81,774         | 79,889         | 82,758         | 87,497         | 114,632        | 103,231        | 89,840         | 112,795        | 121,463        | 128,972        | 136,542        | 154,779        |
| <b>Risk Weighted Assets</b>      | <b>49,223</b>  | <b>49,187</b>  | <b>45,271</b>  | <b>45,693</b>  | <b>46,027</b>  | <b>23,004</b>  | <b>18,072</b>  | <b>14,400</b>  | <b>8,616</b>   | <b>9,456</b>   | <b>10,939</b>  | <b>10,190</b>  | <b>10,297</b>  | <b>9,664</b>   | <b>9,788</b>   | <b>9,792</b>   |
| Jersey Incorporated Banks        | 49,223         | 49,187         | 45,271         | 45,693         | 46,027         | 23,004         | 18,072         | 14,400         | 8,616          | 9,456          | 10,939         | 10,190         | 10,297         | 9,664          | 9,788          | 9,792          |
| <b>HQLAs</b>                     |                |                |                |                |                |                |                |                | <b>17,463</b>  | <b>20,960</b>  | <b>28,538</b>  | <b>25,900</b>  | <b>25,860</b>  | <b>24,145</b>  | <b>24,199</b>  | <b>24,218</b>  |
| Jersey Incorporated Banks        |                |                |                |                |                |                |                |                | 17,463         | 20,960         | 28,538         | 25,900         | 25,860         | 24,145         | 24,199         | 24,218         |
| <b>Total</b>                     | <b>768,079</b> | <b>722,985</b> | <b>675,302</b> | <b>644,098</b> | <b>596,061</b> | <b>460,678</b> | <b>458,187</b> | <b>496,428</b> | <b>554,457</b> | <b>531,698</b> | <b>553,653</b> | <b>607,747</b> | <b>621,766</b> | <b>625,848</b> | <b>652,765</b> | <b>701,727</b> |

Intra-Jersey funding represents deposits placed by banks registered in Jersey with other Jersey registered banks

JIB = Jersey Incorporated Banks; JB = Jersey Branches; SUB = Subsidiary; BR=Branch. JIB is same as SUB, JB same as Branch.

HQLA = High Quality Liquid Assets as per Basel III implementation wef Q1 2019 data.

Values are in £Millions

JFSC Official