



Key Risk Ratios 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
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%
Tier 1 as a percentage of Risk Weighted Assets	12.04%	13.21%	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%
Total Capital as a percentage of Risk Weighted Assets	14.50%	14.75%	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%
Capital and Reserves as Percentage of Total Assets ("leverage ratio")	6.48%	7.48%	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%
LCR/LMR									141.79%	138.44%	124.69%	113.00%	124.41%	117.84%	124.10%	116.25%
NSFR									145.02%	145.61%	141.24%	137.42%	152.28%	158.19%	156.68%	146.76%
Non Performing Loans ("NPLs", i.e. all loans considered to be impaired, to any extent)	320.87	229.88	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
NPLs as % of Customer Loans	1.43%	1.03%	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%
Provisions	1,053.05	1,123.70	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
Provisions as % of NPLs	328.18%	488.82%	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%
Interest Rate Risk ("IRR", Impact Of 200 BP Adverse Move)	234.71	287.44	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
IRR as % of Regulatory Capital	3.29%	3.96%	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%
FX Risk (Aggregate Net Open Foreign Exchange Position)	1,004.30	888.38	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
FX Risk as % of Regulatory Capital	14.07%	12.24%	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%