



# Funding by Source

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Category	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025 Q1	2025 Q2
<b>All Deposits</b>	<b>£160,645</b>	<b>£151,687</b>	<b>£144,578</b>	<b>£136,774</b>	<b>£132,451</b>	<b>£114,189</b>	<b>£118,207</b>	<b>£123,037</b>	<b>£143,074</b>	<b>£131,710</b>	<b>£133,611</b>	<b>£151,570</b>	<b>£156,409</b>	<b>£158,978</b>	<b>£165,374</b>	<b>£182,790</b>
Jersey Incorporated Banks	£79,428	£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
Jersey Branches	£81,218	£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
<b>Customer Deposits</b>	<b>£109,243</b>	<b>£105,150</b>	<b>£100,075</b>	<b>£100,346</b>	<b>£106,206</b>	<b>£94,662</b>	<b>£100,718</b>	<b>£97,141</b>	<b>£93,698</b>	<b>£96,164</b>	<b>£105,504</b>	<b>£107,771</b>	<b>£102,495</b>	<b>£105,328</b>	<b>£106,285</b>	<b>£105,877</b>
Jersey Incorporated Banks	£74,369	£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
Jersey Branches	£34,874	£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
<b>Bank Deposits</b>	<b>£51,403</b>	<b>£46,537</b>	<b>£44,504</b>	<b>£36,428</b>	<b>£26,245</b>	<b>£19,527</b>	<b>£17,489</b>	<b>£25,896</b>	<b>£49,376</b>	<b>£35,547</b>	<b>£28,107</b>	<b>£43,799</b>	<b>£53,914</b>	<b>£53,650</b>	<b>£59,089</b>	<b>£76,914</b>
Jersey Incorporated Banks	£5,059	£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
Jersey Branches	£46,344	£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
<b>Intra Jersey Funding</b>	<b>£5,384</b>	<b>£3,121</b>	<b>£4,685</b>	<b>£4,360</b>	<b>£5,934</b>	<b>£323</b>	<b>£155</b>	<b>£147</b>	<b>£134</b>	<b>£53</b>	<b>£39</b>	<b>£32</b>	<b>£5</b>	<b>£6</b>	<b>£8</b>	<b>£32</b>
<b>All Senior Debt Issued</b>	<b>£50,815</b>	<b>£42,712</b>	<b>£33,409</b>	<b>£29,055</b>	<b>£15,415</b>	<b>£12,997</b>	<b>£9,859</b>	<b>£9,173</b>	<b>£5,504</b>	<b>£7,899</b>	<b>£5,149</b>	<b>£5,576</b>	<b>£6,336</b>	<b>£9,528</b>	<b>£11,667</b>	<b>£12,228</b>
Jersey Incorporated Banks	£2,839	£3,330	£2,425	£2,951	£2,800	£0	£0	£0	£0	£542	£459	£839	£1,114	£1,273	£1,372	£1,330
Jersey Branches	£47,976	£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
<b>All Other Liabilities And Equity</b>	<b>£18,645</b>	<b>£19,265</b>	<b>£16,704</b>	<b>£15,475</b>	<b>£13,710</b>	<b>£7,691</b>	<b>£6,779</b>	<b>£5,347</b>	<b>£3,817</b>	<b>£3,773</b>	<b>£4,176</b>	<b>£4,309</b>	<b>£5,053</b>	<b>£5,085</b>	<b>£5,025</b>	<b>£4,906</b>
Jersey Incorporated Banks	£10,984	£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
Jersey Branches	£7,660	£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
<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>£152,395</b>	<b>£143,383</b>	<b>£142,936</b>	<b>£161,454</b>	<b>£167,798</b>	<b>£173,591</b>	<b>£182,065</b>	<b>£199,925</b>
Jersey Incorporated Banks	£93,251	£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
Jersey Branches	£136,854	£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
<b>Regulatory Capital</b>	<b>£5,928</b>	<b>£6,495</b>	<b>£6,738</b>	<b>£6,465</b>	<b>£6,372</b>	<b>£3,346</b>	<b>£3,367</b>	<b>£2,899</b>								
Jersey Incorporated Banks	£5,928	£6,495	£6,738	£6,465	£6,372	£3,346	£3,367	£2,899								
<b>CET1 Capital</b>									<b>£1,768</b>	<b>£1,845</b>	<b>£2,193</b>	<b>£1,921</b>	<b>£1,949</b>	<b>£1,923</b>	<b>£1,936</b>	<b>£1,932</b>
Jersey Incorporated Banks									£1,768	£1,845	£2,193	£1,921	£1,949	£1,923	£1,936	£1,932
<b>Tier 1 Capital</b>	<b>£5,928</b>	<b>£6,495</b>	<b>£6,738</b>	<b>£6,465</b>	<b>£6,372</b>	<b>£3,346</b>	<b>£3,367</b>	<b>£2,899</b>	<b>£2,089</b>	<b>£2,166</b>	<b>£2,514</b>	<b>£2,242</b>	<b>£2,270</b>	<b>£2,244</b>	<b>£2,258</b>	<b>£2,253</b>
Jersey Incorporated Banks	£5,928	£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
<b>Total Regulatory Capital</b>	<b>£7,136</b>	<b>£7,256</b>	<b>£7,300</b>	<b>£7,017</b>	<b>£7,118</b>	<b>£3,373</b>	<b>£3,395</b>	<b>£3,129</b>	<b>£2,098</b>	<b>£2,194</b>	<b>£2,671</b>	<b>£2,418</b>	<b>£2,436</b>	<b>£2,412</b>	<b>£2,421</b>	<b>£2,407</b>
Jersey Incorporated Banks	£7,136	£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

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

JFSC Official