



Funding by Source

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Category	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026 Q1	2026 Q2
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	£186,763	£197,477	£193,523
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	£41,171	£42,167	£43,199
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	£145,592	£155,310	£150,324
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	£109,123	£116,146	£116,195
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	£37,923	£38,819	£39,913
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	£71,200	£77,327	£76,282
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	£77,640	£81,331	£77,328
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	£3,248	£3,347	£3,286
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	£74,391	£77,984	£74,042
Intra Jersey Funding	£3,121	£4,685	£4,360	£5,934	£323	£155	£147	£134	£53	£39	£32	£5	£6	£30	£8	£22
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	£13,681	£14,791	£13,695
Jersey Incorporated Banks	£3,330	£2,425	£2,951	£2,800	£0	£0	£0	£0	£542	£459	£839	£1,114	£1,273	£1,723	£1,824	£1,493
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	£11,958	£12,966	£12,202
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	£5,035	£5,439	£5,590
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	£3,491	£3,507	£3,521
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	£1,544	£1,932	£2,069
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	£205,479	£217,706	£212,809
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	£46,385	£47,498	£48,213
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	£159,094	£170,209	£164,596
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	£2,223	£2,315	£2,286
Jersey Incorporated Banks								£1,768	£1,845	£2,193	£1,921	£1,949	£1,923	£2,223	£2,315	£2,286
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	£2,319	£2,336	£2,308
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	£2,319	£2,336	£2,308
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	£2,476	£2,495	£2,465
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	£2,476	£2,495	£2,465

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