



NORTHERN TRUST

Northern Trust (Guernsey) Limited

KEY FINANCIAL RATIO DISCLOSURE

	31 December 2025	31 December 2024
Common Equity Tier 1 Capital Asset Ratio	36.09%	35.75%
Regulatory minimum	11.03%	11.03%
Ratio of common equity tier 1 capital to total risk weighted assets.		
Liquidity Mismatch Ratio	118.69%	130.82%
Regulatory minimum	100.00%	100.00%
Ratio of high quality liquid assets and qualifying inflows to total cash outflows over the next 30 calendar days.		
Leverage Ratio	7.97%	7.79%
No regulatory minimum defined		
Ratio of tier 1 capital to total exposures.		

These ratios do not form part of the audited financial statements.