

Consolidated Balance Sheet

at 31 July 2022

| | Note | 31 July 2022 £ million | 31 July 2021 £ million |
|---|------|------------------------------|------------------------------|
| Assets | | | |
| Cash and balances at central banks | | 1,254.7 | 1,331.0 |
| Settlement balances | | 799.3 | 699.6 |
| Loans and advances to banks | 10 | 165.4 | 136.3 |
| Loans and advances to customers | 11 | 8,858.9 | 8,444.5 |
| Debt securities | 12 | 612.8 | 477.3 |
| Equity shares | 13 | 28.4 | 31.9 |
| Loans to money brokers against stock advanced | | 48.4 | 51.1 |
| Derivative financial instruments | 14 | 71.2 | 18.3 |
| Intangible assets | 15 | 252.0 | 232.6 |
| Property, plant and equipment | 16 | 322.5 | 309.9 |
| Current tax assets | | 47.0 | 36.4 |
| Deferred tax assets | 7 | 32.5 | 56.0 |
| Prepayments, accrued income and other assets | 17 | 185.2 | 209.6 |
| Total assets | | 12,678.3 | 12,034.5 |
| Liabilities | | | |
| Settlement balances and short positions | 18 | 796.1 | 690.6 |
| Deposits from banks | 19 | 160.5 | 150.6 |
| Deposits from customers | 19 | 6,770.4 | 6,634.8 |
| Loans and overdrafts from banks | 19 | 622.7 | 512.7 |
| Debt securities in issue | 19 | 2,060.9 | 1,865.5 |
| Derivative financial instruments | 14 | 89.2 | 21.3 |
| Accruals, deferred income and other liabilities | 17 | 334.5 | 367.0 |
| Subordinated loan capital | 20 | 186.5 | 222.7 |
| Total liabilities | | 11,020.8 | 10,465.2 |
| Equity | | | |
| Called up share capital | 21 | 38.0 | 38.0 |
| Retained earnings | | 1,628.4 | 1,555.5 |
| Other reserves | | (8.9) | (23.2) |
| Total shareholders' equity | | 1,657.5 | 1,570.3 |
| Non-controlling interests | | - | (1.0) |
| Total equity | | 1,657.5 | 1,569.3 |
| Total equity and liabilities | | 12,678.3 | 12,034.5 |

The consolidated financial statements were approved and authorised for issue by the board of directors on 27 September 2022 and signed on its behalf by:

Michael N. Biggs **Adrian J. Sainsbury**
Chairman Chief Executive

Registered number: 520241