

## Consolidated Balance Sheet

At 31 July 2023

	Note	31 July 2023 £ million	31 July 2022 £ million
<b>Assets</b>			
Cash and balances at central banks		1,937.0	1,254.7
Settlement balances		707.0	799.3
Loans and advances to banks	9	330.3	165.4
Loans and advances to customers	10	9,255.0	8,858.9
Debt securities	11	307.6	612.8
Equity shares	12	29.3	28.4
Loans to money brokers against stock advanced		37.6	48.4
Derivative financial instruments	13	88.5	71.2
Intangible assets	14	263.7	252.0
Property, plant and equipment	15	357.1	322.5
Current tax assets		42.3	47.0
Deferred tax assets	6	10.8	32.5
Prepayments, accrued income and other assets	16	184.1	185.2
<b>Total assets</b>		<b>13,550.3</b>	<b>12,678.3</b>
<b>Liabilities</b>			
Settlement balances and short positions	17	695.9	796.1
Deposits from banks	18	141.9	160.5
Deposits from customers	18	7,724.5	6,770.4
Loans and overdrafts from banks	18	651.9	622.7
Debt securities in issue	18	2,012.6	2,060.9
Loans from money brokers against stock advanced		4.8	–
Derivative financial instruments	13	195.9	89.2
Accruals, deferred income and other liabilities	16	303.0	334.5
Subordinated loan capital	19	174.9	186.5
<b>Total liabilities</b>		<b>11,905.4</b>	<b>11,020.8</b>
<b>Equity</b>			
Called up share capital	20	38.0	38.0
Retained earnings		1,608.5	1,628.4
Other reserves		(1.6)	(8.9)
<b>Total shareholders' equity</b>		<b>1,644.9</b>	<b>1,657.5</b>
<b>Total equity</b>		<b>1,644.9</b>	<b>1,657.5</b>
<b>Total equity and liabilities</b>		<b>13,550.3</b>	<b>12,678.3</b>

The consolidated financial statements were approved and authorised for issue by the board of directors on 26 September 2023 and signed on its behalf by:

**Michael N. Biggs**  
Chairman

**Adrian J. Sainsbury**  
Chief Executive

Registered number: 520241