

Consolidated Balance Sheet

at 31 July 2021

	Note	31 July 2021 £ million	31 July 2020 £ million
Assets			
Cash and balances at central banks		1,331.0	1,375.8
Settlement balances		699.6	619.7
Loans and advances to banks	10	136.3	125.8
Loans and advances to customers	11	8,444.5	7,616.7
Debt securities	12	477.3	382.5
Equity shares	13	31.9	30.0
Loans to money brokers against stock advanced		51.1	45.8
Derivative financial instruments	14	18.3	39.9
Intangible assets	15	232.6	240.1
Property, plant and equipment	16	309.9	297.2
Current tax assets		36.4	41.2
Deferred tax assets	7	56.0	47.3
Prepayments, accrued income and other assets	17	209.6	209.5
Total assets		12,034.5	11,071.5
Liabilities			
Settlement balances and short positions	18	690.6	604.9
Deposits by banks	19	150.6	152.8
Deposits by customers	19	6,634.8	5,917.7
Loans and overdrafts from banks	19	512.7	497.9
Debt securities in issue	19	1,865.5	1,870.3
Loans from money brokers against stock advanced		–	17.9
Derivative financial instruments	14	21.3	20.8
Current tax liabilities		–	1.3
Accruals, deferred income and other liabilities	17	367.0	315.3
Subordinated loan capital	20	222.7	223.0
Total liabilities		10,465.2	9,621.9
Equity			
Called up share capital	21	38.0	38.0
Retained earnings		1,555.5	1,435.0
Other reserves		(23.2)	(22.4)
Total shareholders' equity		1,570.3	1,450.6
Non-controlling interests		(1.0)	(1.0)
Total equity		1,569.3	1,449.6
Total liabilities and equity		12,034.5	11,071.5

The consolidated financial statements were approved and authorised for issue by the board of directors on 28 September 2021 and signed on its behalf by:

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