

# Consolidated Balance Sheet

## At 31 July 2024

		31 July 2024	31 July 2023
	Note	£ million	£ million
<b>Assets</b>			
Cash and balances at central banks		1,584.0	1,937.0
Settlement balances		627.5	707.0
Loans and advances to banks	9	293.7	330.3
Loans and advances to customers	10	9,830.8	9,255.0
Debt securities	11	740.5	307.6
Equity shares	12	27.4	29.3
Loans to money brokers against stock advanced		22.5	37.6
Derivative financial instruments	13	101.4	88.5
Intangible assets	14	266.0	263.7
Property, plant and equipment	15	349.6	357.1
Current tax assets		36.4	42.3
Deferred tax assets	6	14.3	10.8
Prepayments, accrued income and other assets	16	186.7	184.1
<b>Total assets</b>		<b>14,080.8</b>	<b>13,550.3</b>
<b>Liabilities</b>			
Settlement balances and short positions	17	614.9	695.9
Deposits by banks	18	138.4	141.9
Deposits by customers	18	8,693.6	7,724.5
Loans and overdrafts from banks	18	165.6	651.9
Debt securities in issue	18	1,986.4	2,012.6
Loans from money brokers against stock advanced		16.7	4.8
Derivative financial instruments	13	129.0	195.9
Accruals, deferred income and other liabilities	16	306.5	303.0
Subordinated loan capital	19	187.2	174.9
<b>Total liabilities</b>		<b>12,238.3</b>	<b>11,905.4</b>
<b>Equity</b>			
Called up share capital	20	38.0	38.0
Retained earnings		1,634.4	1,608.5
Other equity instrument	20	197.6	–
Other reserves		(27.5)	(1.6)
<b>Total shareholders' and other equity owners' equity</b>		<b>1,842.5</b>	<b>1,644.9</b>
<b>Total equity</b>		<b>1,842.5</b>	<b>1,644.9</b>
<b>Total equity and liabilities</b>		<b>14,080.8</b>	<b>13,550.3</b>

The consolidated financial statements were approved and authorised for issue by the board of directors on 19 September 2024 and signed on its behalf by:

**Michael N. Biggs**  
Chairman

**Mike Morgan**  
Finance Director

Registered number: 520241