

Consolidated Balance Sheet at 31 December 2002

	Notes	2002 \$million	2001* \$million
Assets			
Cash and balances at central banks		1,100	1,004
Cheques in course of collection		137	170
Treasury bills and other eligible bills	13	5,050	5,105
Loans and advances to banks	14	16,001	19,578
Loans and advances to customers	15	57,009	53,005
Debt securities and other fixed income securities	20	20,187	15,971
Equity shares and other variable yield securities	21	250	109
Intangible fixed assets	23	2,118	2,269
Tangible fixed assets	24	928	992
Other assets	26, 32	9,106	8,250
Prepayments and accrued income		1,124	1,082
Total assets		113,010	107,535
Liabilities			
Deposits by banks	27, 30	10,850	11,688
Customer accounts	28, 30	71,626	67,855
Debt securities in issue	29, 30	4,877	3,706
Other liabilities	31	11,618	9,910
Accruals and deferred income		945	1,267
Provisions for liabilities and charges	33	63	150
Subordinated liabilities:			
Undated loan capital	34	1,853	1,804
Dated loan capital (including convertible bonds)	34	3,602	3,544
Minority interests (equity)	35	249	73
Called up share capital	37	909	861
Share premium account	37	2,764	2,761
Capital reserve	37	5	5
Capital redemption reserve	37	3	–
Premises revaluation reserve	37	3	61
Profit and loss account	37	3,643	3,850
Shareholders' funds (including non-equity interests)		7,327	7,538
Total liabilities and shareholders' funds		113,010	107,535
Memorandum items			
Contingent liabilities:			
Acceptances and endorsements	45	897	704
Guarantees and irrevocable letters of credit	45	12,199	11,227
Other contingent liabilities	45	4,817	3,645
		17,913	15,576
Commitments:			
Cancellable	45	28,815	27,151
Non-cancellable	45	14,988	15,471
		43,803	42,622

*Comparative restated (see note 40).

These accounts were approved by the Board of Directors on 19 February 2003 and signed on its behalf by:

Sir Patrick Gillam, Chairman

E M Davies, Group Chief Executive

P A Sands, Group Executive Director