Consolidated Balance Sheet

at 31 December 2003

Assets Cash and balances at central banks 1,835 1,100 Cheques in course of collection 147 137 Treasury bills and other eligible bills 13 5,689 5,050 Loans and advances to banks 14 13,354 16,001 Loans and advances to customers 16 59,744 57,099 Debt securities and other fixed income securities 20 23,141 20,187 Equity shares and other variable yield securities 21 359 193 Intangible fixed assets 23 1,986 2,118 Tangible fixed assets 24 844 928 Other assets 26, 32 12,076 9,106 Prepayments and accrued income 10,67 1,124 Total assets 27, 30 10,924 10,850 Customer accounts 28, 30 73,767 71,626 Debt securities in issue 29, 30 6,062 4,877 Other liabilities 31 14,006 11,618 Accruals and deferred income 31 14,006				
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Profit and loss account Shareholders' funds (including non-equity interests) 7,715 7,270 Total liabilities and shareholders' funds Memorandum items				_
Shareholders' funds (including non-equity interests) 7,715 7,270 Total liabilities and shareholders' funds Memorandum items			` '	
Total liabilities and shareholders' funds 120,282 112,953 Memorandum items		37		
Memorandum items			<u> </u>	
			120,282	112,953
(contingent liabilities:				
	Contingent liabilities:			
·				897
				12,199
- ·	Other contingent liabilities	44		4,817
			17,868	17,913
Commitments:				
		44		28,815
Non-cancellable 44 14,568 14,988	Non-cancellable	44	14,568	14,988
41,157 43,803			41,157	43,803

^{*}Comparative restated (see note 52 on page 111).

These accounts were approved by the Board of Directors on 18 February 2004 and signed on its behalf by:

B K Sanderson Chairman **E M Davies**Group Chief Executive

P A Sands Group Executive Director