as at 31 December 1999

LC Paper No. CB(1)530/04-05(04)

Notes	1999 1999 £m £m	1998 (restated) (re £m	1998 estated £m
Assets			
Cash and balances at central banks	701		329
5 Treasury bills and other eligible bills	1,114	2	2,057
6 Loans and advances to banks	11,472		7,42
2 Loans and advances to customers	75,221		2,25
8 Leans and advances to customers subject to a sufficient (1110 6	217	•
		(213)	
	551		
9 Net investment in finance leases	5,441		5,32
20 Debt securities	59,445		4,20
Equity shares and other variable yield securities	295		12
22 Long term assurance business	1,042		76
23 Interests in associated undertakings	59		2
26 Intangible fixed assets	203	··	20
27 Tangible fixed assets	759		73
2° Operating lease assets	358		22
Other assets	3,930		3,33
30 Prepayments and accrued income	2,714		2,37
22 Assets of long term assurance funds	17,439		3,38
Total assets	180,744		2,75
Liabilities	1,00,7 1.	102	2,7 3
32 Deposits by banks	29,824	₹.	5,61
33 Customer accounts	59,911		2,92
34 Debt securities in issue	51,407		2,98
Dividend proposed	382		33
35 Other liabilities	6,930		4,56
36 Accruals and deferred income	2,857		3,01
37 Provisions for liabilities and charges	1,275		1,19
40 Subordinated liabilities including convertible debt	4,641		3,33
22 Liabilities of long term assurance funds	17,439	•	3.38
,	174,666		7,34
41 Called up share capital — ordinary shares	142	142	
- preference shares	325	325	
41 Share premium account	1,536	1,493	
42 Reserves	449	433	
42 Profit and loss account	3,626	3,014	
43 Shareholders' funds including non-equity interests	6,078		5,40
Total liabilities	180,744		2,75
Memorandum items			
Contingent liabilities			
45 Guarantees and assets pledged as collateral security	2,214	1	1,84
46 Other contingent liabilities	477	,	.,s., 55
	2,691		2,39
Commitments	2,071		-,57
47 Obligations under stock borrowing and lending agreements	17,024	 11	 5 ຄວ
47 Other commitments	6,235		5,02
			2,810
f - 1 - 2 - 0 - 1000 - 1 - 1	23,259		7,836

For details of the 1998 balance sheet restatement, see 'Accounting policies, Stock borrowing and lending arrangements' on page 42. The accounts on pages 37 to 61 were approved by the Board on 16 February 2000 and signed on its behalf by:

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Lord Tugendhat Chairman

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H.A.P.

lan Harley Chief Executive

Mark Pain Finance Director

Note	s	1999 £m	1999 £m	1998 £m	פר יות
	Assets				
	Cash and balances at central banks		672		324
16	Loans and advances to banks		4,650		3,361
17	Loans and advances to customers		62,927	· · · · · · · · · · · · · · · · · · ·	62,165
18	Esans autre Carres to customers subject to securitisation	1,92	· · · · · · · · · · · · · · · · · · ·	217	
•	Less non description de la company de la com	(0,911)	<i>•</i>	(213)	
			21		
20	Debt securities		1,302		1,491
21	Equity shares and other variable yield securities	_	2		
23	Interests in associated undertakings		12		11
24	Shares in Group undertakings		4,187	·	2,776
27	Tangible fixed assets		575		564
29	Other assets		343	, .	564
30	Prepayments and accrued income		1,049		694
	Total assets		75,740		71,958
	Liabilities				
32	Deposits by banks		11,020		11,533
33	Customer accounts		52,919		50,730
34	Debt securities in issue		21		23
	Dividend proposed		382		334
35	Other liabilities		627		740
36	Accruals and deferred income		1,024		1,014
37	Provisions for liabilities and charges		54	_	72
40	Subordinated liabilities including convertible debt		4,668		3,343
			70,715		67,789
41	Called up share capital — ordinary shares	142		142	
	 preference shares 	325		325	
41	Share premium account	1,536	*	1,493	
42	Profit and loss account	3,022		2,209	
43	Shareholders' funds including non-equity interests		5,025	<u> </u>	4,169
	Total liabilities		75,740		71,958
	Memorandum items				
	Contingent liabilities				
45	Guarantees and assets pledged as collateral security		128,643		107,615
46	Other contingent liabilities		8		10
	Commitment		128,651		107,625
47	Commitments		497		338
			497		338

The accounts on pages 37 to 61 were approved by the Board on 16 February 2000 and signed on its behalf by:

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Lord Tugendhat Chairman

The S

lan Harley Chief Executive

H.A.P....

Mark Pain Finance Director