

## Consolidated balance sheet as at 31 December 1999

Notes	1999 £m	1999 £m	1998 (restated) £m	1998 (restated) £m
<b>Assets</b>				
		701		329
		1,114		2,057
15		11,472		7,428
16		75,221		72,257
17			217	
18			(213)	
		551		4
19		5,441		5,326
20		59,445		54,203
21		295		123
22		1,042		760
23		59		20
26		203		201
27		759		731
28		358		223
29		3,930		3,332
30		2,714		2,376
22		17,439		13,383
		<b>180,744</b>		<b>162,753</b>
<b>Liabilities</b>				
32		29,824		35,610
33		59,911		52,924
34		51,407		42,989
		382		334
35		6,930		4,564
36		2,857		3,015
37		1,275		1,194
40		4,641		3,333
22		17,439		13,383
		<b>174,666</b>		<b>157,346</b>
41		142	142	
		325	325	
41		1,536	1,493	
42		449	433	
42		3,626	3,014	
43		6,078		5,407
		<b>180,744</b>		<b>162,753</b>
<b>Memorandum items</b>				
<b>Contingent liabilities</b>				
45		2,214		1,844
46		477		552
		<b>2,691</b>		<b>2,396</b>
<b>Commitments</b>				
47		17,024		15,026
47		6,235		2,810
		<b>23,259</b>		<b>17,836</b>

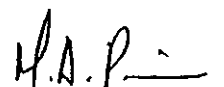
For details of the 1998 balance sheet restatement, see 'Accounting policies, Stock borrowing and lending arrangements' on page 42. The accounts on pages 37 to 61 were approved by the Board on 16 February 2000 and signed on its behalf by:



Lord Tugendhat Chairman



Ian Harley Chief Executive



Mark Pain Finance Director

**Company balance sheet** as at 31 December 1999

Notes	1999 £m	1999 £m	1998 £m	1998 m
<b>Assets</b>				
		672		324
			4,650	3,361
16	Loans and advances to banks			
		62,927		62,165
17	Loans and advances to customers			
18	Loans and advances to customers subject to securitisation		217	
	Less non-terminable finance		(213)	
		21		4
20	Debt securities	1,302		1,491
21	Equity shares and other variable yield securities	2		4
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
	<b>Total assets</b>	<b>75,740</b>		<b>71,958</b>
<b>Liabilities</b>				
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		4,169
	<b>Total liabilities</b>	<b>75,740</b>		<b>71,958</b>
<b>Memorandum items</b>				
<b>Contingent liabilities</b>				
45	Guarantees and assets pledged as collateral security	128,643		107,615
46	Other contingent liabilities	8		10
		128,651		107,625
47	Commitments	497		338
		497		338

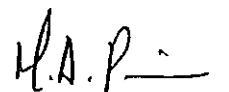
The accounts on pages 37 to 61 were approved by the Board on 16 February 2000 and signed on its behalf by:



**Lord Tugendhat** Chairman



**Ian Harley** Chief Executive



**Mark Pain** Finance Director