

Consolidated Balance Sheet

at 31 July 2020

	Note	31 July 2020 £ million	31 July 2019 £ million
Assets			
Cash and balances at central banks		1,375.8	1,106.4
Settlement balances		619.7	562.9
Loans and advances to banks	10	125.8	108.9
Loans and advances to customers	11	7,616.7	7,649.6
Debt securities	12	382.5	314.4
Equity shares	13	30.0	36.3
Loans to money brokers against stock advanced		45.8	42.5
Derivative financial instruments	14	39.9	30.1
Intangible assets	15	240.1	219.4
Property, plant and equipment	16	297.2	248.2
Current tax assets		41.2	–
Deferred tax assets	6	47.3	52.2
Prepayments, accrued income and other assets	17	209.5	190.4
Total assets		11,071.5	10,561.3
Liabilities			
Settlement balances and short positions	18	604.9	568.1
Deposits by banks	19	152.8	58.0
Deposits by customers	19	5,917.7	5,638.4
Loans and overdrafts from banks	19	497.9	519.3
Debt securities in issue	19	1,870.3	1,860.1
Loans from money brokers against stock advanced		17.9	14.3
Derivative financial instruments	14	20.8	20.6
Current tax liabilities		1.3	21.2
Accruals, deferred income and other liabilities	17	315.3	233.3
Subordinated loan capital	20	223.0	221.6
Total liabilities		9,621.9	9,154.9
Equity			
Called up share capital	21	38.0	38.0
Retained earnings		1,435.0	1,392.5
Other reserves		(22.4)	(23.1)
Total shareholders' equity		1,450.6	1,407.4
Non-controlling interests		(1.0)	(1.0)
Total equity		1,449.6	1,406.4
Total liabilities and equity		11,071.5	10,561.3

The consolidated financial statements were approved and authorised for issue by the board of directors on 22 September 2020 and signed on its behalf by:

Michael N. Biggs **A. Sainsbury**
Chairman Chief Executive

Registered number: 520241