

Consolidated Balance Sheet

AS AT 30 SEPTEMBER 2001

	Notes	2001 €m	2000 €m
Assets			
Loans and Advances to Banks	8	3,386.7	2,213.2
Loans and Advances to Customers	9	10,952.0	7,793.5
Securitised Assets	10	569.6	510.5
Less: Non-Returnable Proceeds	10	(546.3)	(472.8)
		23.3	37.7
Debt Securities	11	943.5	737.5
Equity Investment Shares	12	1.3	0.5
Own Shares	13	5.3	4.0
Intangible Fixed Assets - Goodwill	15	64.1	3.0
Tangible Fixed Assets	16	29.1	22.7
Other Assets	17	36.4	36.8
Prepayments and Accrued Income		260.4	198.4
		15,702.1	11,047.3
Life Assurance Assets Attributable to Policyholders	18	55.6	-
Total Assets		15,757.7	11,047.3
Liabilities			
Deposits by Banks	19	3,763.8	2,452.4
Customer Accounts	20	8,862.3	6,471.5
Debt Securities in Issue	21	1,217.4	928.4
Proposed Dividends	6	20.8	15.8
Other Liabilities	22	56.3	35.5
Accruals and Deferred Income		220.1	181.7
Provisions for Liabilities and Charges	23	4.8	12.5
		14,145.5	10,097.8
Capital Resources			
Subordinated Liabilities	25	476.6	328.7
Perpetual Capital Securities	26	318.3	-
Non-Equity Minority Interest - Preference Shares	27	288.1	293.6
		1,083.0	622.3
Called Up Share Capital	28	97.9	91.1
Share Premium Account	29	89.5	49.1
Other Reserves	30	0.9	0.9
Profit and Loss Account	31	285.3	186.1
Total Shareholders' Funds (All Equity Interests)		473.6	327.2
Total Capital Resources		1,556.6	949.5
		15,702.1	11,047.3
Life Assurance Liabilities Attributable to Policyholders	18	55.6	-
Total Liabilities and Capital Resources		15,757.7	11,047.3
Memorandum Items			
Contingent Liabilities			
Guarantees	32	690.4	491.6
Commitments			
Commitments to Lend	32	2,088.3	1,366.8

The notes on pages 31 to 76 form part of these financial statements.

Directors: Anthony O'Brien, Sean FitzPatrick, Peter Murray. Secretary: Ronan Murphy.