

# Consolidated Balance Sheet

AS AT 30 SEPTEMBER 2001

	USDm	GBPm	CHFm
<b>Assets</b>			
Loans and Advances to Banks	3,092	2,107	4,999
Loans and Advances to Customers	10,000	6,812	16,166
Securitised Assets	520	354	841
Less: Non-Returnable Proceeds	(499)	(340)	(806)
	21	14	35
Debt Securities	861	587	1,393
Equity Investment Shares	1	1	2
Own Shares	5	3	8
Intangible Fixed Assets - Goodwill	59	40	94
Tangible Fixed Assets	27	18	43
Other Assets	33	23	54
Prepayments and Accrued Income	238	162	384
	14,337	9,767	23,178
Life Assurance Assets Attributable to Policyholders	51	35	82
<b>Total Assets</b>	<b>14,388</b>	<b>9,802</b>	<b>23,260</b>
<b>Liabilities</b>			
Deposits by Banks	3,437	2,341	5,556
Customer Accounts	8,092	5,512	13,081
Debt Securities in Issue	1,112	757	1,797
Proposed Dividends	19	13	31
Other Liabilities	51	35	83
Accruals and Deferred Income	201	137	325
Provisions for Liabilities and Charges	4	3	7
	12,916	8,798	20,880
<b>Capital Resources</b>			
Subordinated Liabilities	435	297	704
Perpetual Capital Securities	291	198	470
Non-Equity Minority Interest - Preference Shares	263	179	425
	989	674	1,599
Called Up Share Capital	89	61	145
Share Premium Account	82	56	132
Other Reserves	1	1	1
Profit and Loss Account	260	177	421
<b>Total Shareholders' Funds (All Equity Interests)</b>	<b>432</b>	<b>295</b>	<b>699</b>
<b>Total Capital Resources</b>	<b>1,421</b>	<b>969</b>	<b>2,298</b>
	14,337	9,767	23,178
Life Assurance Liabilities Attributable to Policyholders	51	35	82
<b>Total Liabilities and Capital Resources</b>	<b>14,388</b>	<b>9,802</b>	<b>23,260</b>

Exchange Rates used at 30 September 2001

One Euro = USD 0.9131 / GBP 0.622 / CHF 1.4761