

# COMPANY BALANCE SHEET

AS AT 30 SEPTEMBER 2002

	Notes	2002 €m	2001 €m
			(restated)
<b>Assets</b>			
Loans and Advances to Banks	10	3,215.5	2,782.5
Loans and Advances to Customers	11	12,433.2	10,277.2
Securitised Assets	13	940.4	569.6
Less: Non-Returnable Proceeds	13	(903.4)	(546.3)
		37.0	23.3
Debt Securities	14	1,437.2	905.1
Equity Investment Shares	15	0.8	0.8
Investments in Group Undertakings	17	506.3	500.2
Intangible Fixed Assets - Goodwill	18	0.5	0.5
Tangible Fixed Assets	19	20.3	20.9
Other Assets	20	23.9	18.6
Prepayments and Accrued Income		352.0	221.9
<b>Total Assets</b>		<b>18,026.7</b>	<b>14,751.0</b>
<b>Liabilities</b>			
Deposits by Banks	23	5,022.4	4,501.0
Customer Accounts	24	9,812.6	8,048.8
Debt Securities in Issue	25	1,809.6	1,182.6
Proposed Dividends	8	26.9	20.8
Other Liabilities	26	48.2	50.1
Accruals and Deferred Income		341.8	168.0
Provisions for Liabilities and Charges	27	0.3	0.2
		<b>17,061.8</b>	<b>13,971.5</b>
<b>Capital Resources</b>			
Subordinated Liabilities	28	467.3	476.6
Called Up Share Capital	31	104.1	97.9
Share Premium Account	32	148.9	89.5
Other Reserves	33	1.3	1.3
Profit and Loss Account	34	243.3	114.2
<b>Total Shareholders' Funds (All Equity Interests)</b>		<b>497.6</b>	<b>302.9</b>
<b>Total Capital Resources</b>		<b>964.9</b>	<b>779.5</b>
<b>Total Liabilities and Capital Resources</b>		<b>18,026.7</b>	<b>14,751.0</b>
<b>Memorandum Items</b>			
<b>Contingent Liabilities:</b>			
Guarantees	35	636.1	669.4
<b>Commitments:</b>			
Commitments to Lend	35	2,520.9	2,088.3

Directors: Peter Murray, Sean FitzPatrick, Ned Sullivan. Secretary: Ronan Murphy.