

CONSOLIDATED BALANCE SHEET

AS AT 30 SEPTEMBER 2002

	Notes	2002 €m	2001 €m
			(restated)
Assets			
Loans and Advances to Banks	10	3,887.8	3,386.7
Loans and Advances to Customers	11	13,356.5	10,952.0
Securitised Assets	13	940.4	569.6
Less: Non-Returnable Proceeds	13	(903.4)	(546.3)
		37.0	23.3
Debt Securities	14	1,456.4	943.5
Equity Investment Shares	15	2.4	1.3
Own Shares	16	6.1	5.3
Intangible Fixed Assets - Goodwill	18	61.5	64.1
Tangible Fixed Assets	19	28.0	29.1
Other Assets	20	123.9	54.7
Prepayments and Accrued Income		379.0	260.4
		19,338.6	15,720.4
Life Assurance Assets Attributable to Policyholders	22	79.2	55.6
Total Assets		19,417.8	15,776.0
Liabilities			
Deposits by Banks	23	3,097.4	3,763.8
Customer Accounts	24	11,836.1	8,862.3
Debt Securities in Issue	25	1,919.2	1,217.4
Proposed Dividends	8	26.9	20.8
Other Liabilities	26	55.4	56.3
Accruals and Deferred Income		377.9	220.1
Provisions for Liabilities and Charges	27	4.9	4.8
		17,317.8	14,145.5
Capital Resources			
Subordinated Liabilities	28	467.3	476.6
Perpetual Capital Securities	29	564.7	318.3
Equity and Non-Equity Minority Interests	30	279.2	288.1
		1,311.2	1,083.0
Called Up Share Capital	31	104.1	97.9
Share Premium Account	32	148.9	89.5
Other Reserves	33	0.9	0.9
Profit and Loss Account	34	455.7	303.6
Total Shareholders' Funds (All Equity Interests)		709.6	491.9
Total Capital Resources		2,020.8	1,574.9
		19,338.6	15,720.4
Life Assurance Liabilities Attributable to Policyholders	22	79.2	55.6
Total Liabilities and Capital Resources		19,417.8	15,776.0
Memorandum Items			
Contingent Liabilities			
Guarantees	35	655.5	690.4
Commitments			
Commitments to Lend	35	2,530.8	2,088.3

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