

CONSOLIDATED BALANCE SHEET

AS AT 30 SEPTEMBER 2002

	USDm	GBPm	CHFm
Assets			
Loans and Advances to Banks	3,833	2,447	5,680
Loans and Advances to Customers	13,170	8,408	19,515
Securitised Assets	927	592	1,374
Less: Non-Returnable Proceeds	(891)	(569)	(1,320)
	36	23	54
Debt Securities	1,436	917	2,128
Equity Investment Shares	2	2	4
Own Shares	6	4	9
Intangible Fixed Assets - Goodwill	61	39	90
Tangible Fixed Assets	28	18	41
Other Assets	122	78	181
Prepayments and Accrued Income	374	238	554
	19,068	12,174	28,256
Life Assurance Assets Attributable to Policyholders	78	50	116
Total Assets	19,146	12,224	28,372
Liabilities			
Deposits by Banks	3,054	1,950	4,526
Customer Accounts	11,670	7,451	17,294
Debt Securities in Issue	1,892	1,208	2,804
Proposed Dividends	26	17	39
Other Liabilities	55	35	81
Accruals and Deferred Income	373	238	552
Provisions for Liabilities and Charges	5	3	7
	17,075	10,902	25,303
Capital Resources			
Subordinated Liabilities	461	294	683
Perpetual Capital Securities	557	355	825
Equity and Non-Equity Minority Interests	275	176	408
	1,293	825	1,916
Called Up Share Capital	103	65	152
Share Premium Account	147	94	218
Other Reserves	1	1	1
Profit and Loss Account	449	287	666
Total Shareholders' Funds (All Equity Interests)	700	447	1,037
Total Capital Resources	1,993	1,272	2,953
	19,068	12,174	28,256
Life Assurance Liabilities Attributable to Policyholders	78	50	116
Total Liabilities and Capital Resources	19,146	12,224	28,372

Exchange Rates used at 30 September 2002. One Euro = USD 0.986 / GBP 0.6295 / CHF 1.4611