



COMPANY BALANCE SHEET

AS AT 31 DECEMBER 2016

	Notes	31 December 2016 £'000	31 December 2015 £'000
Assets			
Cash and balances with the Bank of England		434,612	217,900
Loans and advances to banks		64,368	66,815
Loans and advances to customers	10	5,705,961	3,423,109
Available-for-sale investment securities		604,127	363,807
Held to maturity investment securities		2,622,588	1,635,985
Property, plant and equipment		246,663	165,224
Investment in subsidiaries		15,000	15,000
Intangible assets	13	87,072	49,648
Prepayments and accrued income	14	40,398	28,646
Deferred tax asset		56,436	53,073
Other assets	15	169,776	117,456
Total assets		10,047,001	6,136,663
Liabilities			
Deposits from customers		7,950,579	5,107,131
Deposits from central banks		543,000	–
Repurchase agreements		653,091	561,778
Other liabilities	16	101,353	63,733
Total liabilities		9,248,023	5,732,642
Equity			
Called up share capital	17	–	–
Share premium	17	1,027,645	629,304
Retained earnings ¹	19	(235,750)	(216,594)
Other reserves		7,083	(8,689)
Total equity		798,978	404,021
Total equity and liabilities		10,047,001	6,136,663

1 The Company loss for the year was £19.2 million (2015: loss of £50.4 million).

These financial statements were approved and authorised for issue by the Board of Directors on 2 March 2017 and were signed on its behalf by:

Vernon W. Hill, II
Chairman

Craig Donaldson
Chief Executive Officer

Mike Brierley
Chief Financial Officer