



CONSOLIDATED 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		65,816	64,248
Loans and advances to customers	10	5,865,370	3,542,548
Available-for-sale investment securities	11	604,127	363,807
Held to maturity investment securities	11	2,622,588	1,635,985
Property, plant and equipment	12	246,690	165,257
Intangible assets	13	92,515	54,243
Prepayments and accrued income	14	43,000	30,456
Deferred tax asset	9	56,279	53,053
Other assets	15	26,291	20,525
Total assets		10,057,288	6,148,022
Liabilities			
Deposits from customers		7,950,579	5,107,656
Deposits from central banks		543,000	–
Repurchase agreements		653,091	561,778
Other liabilities	16	106,083	71,413
Total liabilities		9,252,753	5,740,847
Equity			
Called up share capital	17	–	–
Share premium account	17	1,027,645	629,304
Retained earnings	19	(230,193)	(213,440)
Other reserves		7,083	(8,689)
Total equity		804,535	407,175
Total equity and liabilities		10,057,288	6,148,022

The accounting policies, notes and information on pages 81 to 111 form part of the financial statements.

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