

## Business review continued

### Consolidated balance sheet at 31 December 2007

	2007 £m	2006 £m
<b>Assets</b>		
Cash and balances at central banks	17,866	6,121
Treasury and other eligible bills	18,229	5,491
Loans and advances to banks	219,460	82,606
Loans and advances to customers	829,250	466,893
Debt securities	276,427	127,251
Equity shares	53,026	13,504
Settlement balances	16,589	7,425
Derivatives	337,410	116,681
Intangible assets	48,492	18,904
Property, plant and equipment	18,750	18,420
Prepayments, accrued income and other assets	19,066	8,136
Assets of disposal groups	45,954	—
<b>Total assets</b>	<b>1,900,519</b>	<b>871,432</b>
<b>Liabilities</b>		
Deposits by banks	312,633	132,143
Customer accounts	682,365	384,222
Debt securities in issue	273,615	85,963
Settlement balances and short positions	91,021	49,476
Derivatives	332,060	118,112
Accruals, deferred income and other liabilities	34,024	15,660
Retirement benefit liabilities	496	1,992
Deferred taxation	5,510	3,264
Insurance liabilities	10,162	7,456
Subordinated liabilities	37,979	27,654
Liabilities of disposal groups	29,228	—
<b>Total liabilities</b>	<b>1,809,093</b>	<b>825,942</b>
Minority interests	38,388	5,263
Equity owners	53,038	40,227
<b>Total equity</b>	<b>91,426</b>	<b>45,490</b>
<b>Total liabilities and equity</b>	<b>1,900,519</b>	<b>871,432</b>
<b>Analysis of repurchase agreements included above</b>		
<b>Reverse repurchase agreements and stock borrowing</b>		
Loans and advances to banks	175,941	54,152
Loans and advances to customers	142,357	62,908
	<b>318,298</b>	<b>117,060</b>
<b>Repurchase agreements and stock lending</b>		
Deposits by banks	163,038	76,376
Customer accounts	134,916	63,984
	<b>297,954</b>	<b>140,360</b>