



Consolidated financial statements

Consolidated balance sheet

As at 31 December	Notes	2016 £m	2015 £m	2014 £m
Assets				
Cash and balances at central banks		102,353	49,711	39,695
Items in the course of collection from other banks		1,467	1,011	1,210
Trading portfolio assets	13	80,240	77,348	114,717
Financial assets designated at fair value	14	78,608	76,830	38,300
Derivative financial instruments	15	346,626	327,709	439,909
Financial investments	16	63,317	90,267	86,066
Loans and advances to banks	20	43,251	41,349	42,111
Loans and advances to customers	20	392,784	399,217	427,767
Reverse repurchase agreements and other similar secured lending	22	13,454	28,187	131,753
Prepayments, accrued income and other assets		2,893	3,010	3,607
Investments in associates and joint ventures	38	684	573	711
Property, plant and equipment	23	2,825	3,468	3,786
Goodwill and intangible assets	24	7,726	8,222	8,180
Current tax assets	10	561	415	334
Deferred tax assets	10	4,869	4,495	4,130
Retirement benefit assets	35	14	836	56
Assets included in disposal groups classified as held for sale	44	71,454	7,364	15,574
Total assets		1,213,126	1,120,012	1,357,906
Financial instrument as a % of Total assets		92%	97%	97%



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Liabilities

Deposits from banks		48,214	47,080	58,390
Items in the course of collection due to other banks		636	1,013	1,177
Customer accounts		423,178	418,242	427,704
Repurchase agreements and other similar secured borrowing	22	19,760	25,035	124,479
Trading portfolio liabilities	13	34,687	33,967	45,124
Financial liabilities designated at fair value	17	96,031	91,745	56,972
Derivative financial instruments	15	340,487	324,252	439,320
Debt securities in issue		75,932	69,150	86,099
Subordinated liabilities	30	23,383	21,467	21,153
Accruals, deferred income and other liabilities	26	8,871	10,610	11,423
Provisions	27	4,134	4,142	4,135
Current tax liabilities	10	737	903	1,021
Deferred tax liabilities	10	29	122	262
Retirement benefit liabilities	35	390	423	1,574
Liabilities included in disposal groups classified as held for sale	44	65,292	5,997	13,115
Total liabilities		1,141,761	1,054,148	1,291,948
Financial instrument as a % of Total liabilities		93%	98%	98%