

Statement of Financial Position

	Note	31 December 2020 €'000	31 December 2019 €'000
Assets			
Cash and cash equivalents	11	987	361
Property, plant and equipment	12	104	98
Loans and advances	13	5,281,392	4,732,893
Other debtors and receivables	14	3,543	3,824
Total assets		5,286,026	4,737,176
Liabilities			
Debt securities in issue	15	4,290,761	3,936,119
Bank loans	16	698,684	561,022
Pension scheme deficit	17	1,603	744
Other payables		1,042	776
Total liabilities		4,992,090	4,498,661
Equity			
Called up share capital	20	39	39
Retained surplus	21	293,897	238,476
Total equity		293,936	238,515
Total liabilities and equity		5,286,026	4,737,176


The accompanying notes on pages 52 to 82 form an integral part of the financial statements.

On behalf of the Board,



Professor Michelle Norris
Chairperson

25 March 2021



Barry O'Leary
Chief Executive Officer

25 March 2021