

**Building Societies' Funding And Liquidity - Composition And Maturity**

%	Percent of relevant stock at end 2007 Amount repayable (without penalty) within stated time bands					<b>Total</b>
	Up to 8 days	9 days to 1 month	Over 1 month up to 3 months	Over 3 months up to 1 year	Over 1 year	
<b>SHARES:</b>						
Instant access	55.7	0.0	0.0	0.0	0.0	<b>55.8</b>
Notice accounts	2.7	5.4	11.0	0.7	0.1	<b>20.0</b>
Term accounts	0.7	0.7	1.9	13.6	6.9	<b>23.8</b>
Contractual savings	0.0	0.0	0.0	0.0	0.3	<b>0.4</b>
Other	0.1	0.0	0.0	0.0	0.0	<b>0.1</b>
<b>TOTAL</b>	<b>59.3</b>	<b>6.1</b>	<b>12.9</b>	<b>14.3</b>	<b>7.4</b>	<b>100.0</b>
<b>DEPOSITS AND DEBT SECURITIES:</b>						
Deposits	11.8	12.4	14.8	8.1	1.4	<b>48.5</b>
Bank borrowing	0.5	0.0	0.0	0.0	0.3	<b>0.8</b>
CDs, commercial paper & other debt securities	2.3	5.6	8.2	9.6	25.0	<b>50.7</b>
<b>TOTAL</b>	<b>14.6</b>	<b>18.0</b>	<b>23.0</b>	<b>17.7</b>	<b>26.7</b>	<b>100.0</b>
<b>LIQUIDITY:</b>						
Cash and bank deposits	15.3	2.9	1.9	0.3	0.4	<b>20.8</b>
Cds and other money market instruments	5.1	10.4	11.0	3.1	0.7	<b>30.3</b>
Marketable securities	0.0	0.2	1.1	3.1	38.4	<b>42.9</b>
Other	0.6	0.9	0.9	0.8	2.9	<b>6.0</b>
<b>TOTAL</b>	<b>21.0</b>	<b>14.4</b>	<b>15.0</b>	<b>7.3</b>	<b>42.3</b>	<b>100.0</b>