

Notes to the financial statements

5 Finance income and finance costs

	2009 £m	2008 £m
Interest on bank deposits	28	29
Net return on pension schemes (note 31)	24	54
Finance income	52	83
Borrowing costs		
Bank loans and overdrafts	(6)	–
Other loans	(146)	(132)
Obligations under finance leases	(3)	(3)
Provisions – amortisation of discount (note 22)	(1)	(1)
	(156)	(136)
Interest capitalised – qualifying assets	15	8
Financing fair value losses	(7)	(4)
Finance costs	(148)	(132)