

Notes to the financial statements

37 Contingent liabilities and financial commitments

Financial commitments

The financial commitments of Sainsbury's Bank plc, a 50 per cent joint venture of the Group, are set out below.

The amounts noted below indicate the volume of business outstanding at the balance sheet date in respect of the off-balance sheet financial instruments that commit Sainsbury's Bank plc to extend credit to customers.

	2009 £m	2008 £m
Commitments to extend credit	25.5	24.6