

Consolidated Balance Sheet

As at 31 December 2006

	Notes	2006 \$million	2005 \$million
Assets			
Cash and balances at central banks	41	7,698	8,012
Financial assets held at fair value through profit or loss	14	15,715	10,333
Derivative financial instruments	15	13,154	9,370
Loans and advances to banks	16,19	19,724	21,701
Loans and advances to customers	17,19	139,330	111,791
Investment securities	21	49,487	37,863
Interests in associates	22	218	128
Goodwill and intangible assets	24	6,146	4,321
Property, plant and equipment	25	2,168	1,644
Deferred tax assets	26	538	498
Other assets	27	8,601	7,163
Prepayments and accrued income		3,268	2,272
Total assets		266,047	215,096
Liabilities			
Deposits by banks	28	26,233	18,834
Customer accounts	29	147,382	119,931
Financial liabilities held at fair value through profit or loss	30	9,969	6,293
Derivative financial instruments	15	13,703	9,864
Debt securities in issue	31	23,514	25,913
Current tax liabilities		68	283
Other liabilities	33	11,355	8,446
Accruals and deferred income		3,210	2,319
Provisions for liabilities and charges	34	45	55
Retirement benefit obligations	35	472	476
Subordinated liabilities and other borrowed funds	36	12,699	10,349
Total liabilities		248,650	202,763
Equity			
Share capital	37	692	660
Reserves	38	16,161	11,222
Total parent company shareholders' equity		16,853	11,882
Minority interests	39	544	451
Total equity		17,397	12,333
Total equity and liabilities		266,047	215,096

These accounts were approved by the Board of Directors on 27 February 2007 and signed on its behalf by:

E M Davies
Chairman

P A Sands
Group Chief Executive

R H Meddings
Group Finance Director