

Balance sheets at 31 December 2006

	Note	Group		Company	
		2006 £m	2005 £m	2006 £m	2005 £m
Assets					
Cash and balances at central banks		6,121	4,759	—	—
Treasury and other eligible bills subject to repurchase agreements	33	1,426	896	—	—
Other treasury and other eligible bills		4,065	4,642	—	—
Treasury and other eligible bills	10	5,491	5,538	—	—
Loans and advances to banks	11	82,606	70,587	7,252	9,122
Loans and advances to customers	12	466,893	417,226	286	567
Debt securities subject to repurchase agreements	33	58,874	53,485	—	—
Other debt securities		68,377	67,480	—	—
Debt securities	13	127,251	120,965	—	—
Equity shares	14	13,504	9,301	—	—
Investments in Group undertakings	15	—	—	21,784	20,851
Intangible assets	17	18,904	19,932	—	—
Property, plant and equipment	18	18,420	18,053	—	—
Settlement balances		7,425	6,005	—	—
Derivatives	19	116,681	95,663	—	55
Prepayments, accrued income and other assets	20	8,136	8,798	3	147
Total assets		871,432	776,827	29,325	30,742
Liabilities					
Deposits by banks	21	132,143	110,407	738	951
Customer accounts	22	384,222	342,867	—	55
Debt securities in issue	23	85,963	90,420	2,139	2,942
Settlement balances and short positions	24	49,476	43,988	—	—
Derivatives	19	118,112	96,438	42	—
Accruals, deferred income and other liabilities	25	15,660	14,247	15	14
Retirement benefit liabilities	3	1,992	3,735	—	—
Deferred taxation	26	3,264	1,695	—	—
Insurance liabilities	27	7,456	7,212	—	—
Subordinated liabilities	28	27,654	28,274	8,194	9,242
Total liabilities		825,942	739,283	11,128	13,204
Equity					
Minority interests	29	5,263	2,109	—	—
Shareholders' equity					
Called up share capital	30	815	826	815	826
Reserves	31	39,412	34,609	17,382	16,712
Total equity		45,490	37,544	18,197	17,538
Total liabilities and equity		871,432	776,827	29,325	30,742

The accounts were approved by the Board of directors on 28 February 2007 and signed on its behalf by:

Sir Tom McKillop
Chairman

Sir Fred Goodwin
Group Chief Executive

Guy Whittaker
Group Finance Director