

## Additional information

### Financial summary

The Group's accounts are prepared in accordance with IFRS, which differ in certain significant respects from US GAAP. For a discussion of such differences and a reconciliation between IFRS and US GAAP, see Note 47 on the accounts.

The dollar financial information included below has been converted from sterling at a rate of £1.00 to US\$1.9586, being the Noon Buying Rate on 29 December 2006 (the last business day in 2006).

### Amounts in accordance with IFRS

#### Summary consolidated income statement – IFRS

	2006 \$m	2006 £m	2005 £m	2004 £m
Net interest income	20,753	10,596	9,918	9,071
Non-interest income <sup>(1)</sup>	34,091	17,406	15,984	14,320
Total income	54,844	28,002	25,902	23,391
Operating expenses <sup>(2,3,4)</sup>	24,443	12,480	11,946	10,362
Insurance net claims	8,731	4,458	4,313	4,260
Operating profit before impairment losses	21,670	11,064	9,643	8,769
Impairment losses	3,678	1,878	1,707	1,485
Operating profit before tax	17,992	9,186	7,936	7,284
Tax	5,267	2,689	2,378	1,995
Profit for the year	12,725	6,497	5,558	5,289
Minority interests	204	104	57	177
Preference dividends	374	191	109	256
Profit attributable to ordinary shareholders	12,147	6,202	5,392	4,866

Notes:

- (1) Includes gain on sale of strategic investment of £333 million in 2005.
- (2) Includes loss on sale of subsidiaries of £93 million in 2005.
- (3) Includes integration expenditure of £134 million for the year ended 31 December 2006 (2005 – £458 million; 2004 – £520 million).
- (4) Includes purchased intangibles amortisation of £94 million for the year ended 31 December 2006 (2005 – £97 million; 2004 – £45 million).

#### Summary consolidated balance sheet – IFRS

	2006 \$m	2006 £m	2005 £m	2004 £m
Loans and advances	1,076,249	549,499	487,813	408,324
Debt securities and equity shares	275,683	140,755	130,266	98,631
Derivatives and settlement balances	243,074	124,106	101,668	23,482
Other assets	111,781	57,072	57,080	57,685
Total assets	1,706,787	871,432	776,827	588,122
Shareholders' equity	78,789	40,227	35,435	33,905
Minority interests	10,308	5,263	2,109	3,492
Subordinated liabilities	54,163	27,654	28,274	20,366
Total capital resources	143,260	73,144	65,818	57,763
Deposits	1,011,352	516,365	453,274	383,198
Derivatives, settlement balances and short positions	328,238	167,588	140,426	51,866
Other liabilities	223,937	114,335	117,309	95,295
Total liabilities and equity	1,706,787	871,432	776,827	588,122