

### Summary consolidated income statement for the year ended 31 December 2007

The income statement set out below shows purchased intangibles amortisation, integration costs and net gain on sale of strategic investments and subsidiaries separately. In the statutory consolidated income statement on page 120, these items are included in non-interest income and operating expenses as appropriate.

	2007 £m	2006 £m	2005 £m
<b>Net interest income</b>	12,668	10,596	9,918
Fees and commissions receivable	8,465	7,116	6,750
Fees and commissions payable	(2,311)	(1,922)	(1,841)
Other non-interest income	6,184	6,239	4,963
Insurance premium income	6,398	6,243	6,076
Reinsurers' share	(289)	(270)	(297)
<b>Non-interest income</b>	18,447	17,406	15,651
<b>Total income</b>	31,115	28,002	25,569
<b>Operating expenses</b>	14,053	12,252	11,298
<b>Profit before other operating charges</b>	17,062	15,750	14,271
Insurance claims	4,770	4,550	4,413
Reinsurers' share	(118)	(92)	(100)
<b>Operating profit before impairment losses</b>	12,410	11,292	9,958
Impairment losses	2,128	1,878	1,707
<b>Profit before tax, purchased intangibles amortisation, integration costs and net gain on sale of strategic investments and subsidiaries</b>	10,282	9,414	8,251
Amortisation of purchased intangible assets	274	94	97
Integration costs	108	134	458
Net gain on sale of strategic investments and subsidiaries	—	—	240
<b>Profit before tax</b>	9,900	9,186	7,936
Tax	2,052	2,689	2,378
<b>Profit after tax from continuing operations</b>	7,848	6,497	5,558
Loss from discontinued operations, net of tax	136	—	—
<b>Profit for the year</b>	7,712	6,497	5,558
Minority interests	163	104	57
Other owners	246	191	109
<b>Profit attributable to ordinary shareholders</b>	7,303	6,202	5,392
<b>Basic earnings per ordinary share*</b>	76.4p	64.9p	56.5p
Intangibles amortisation	1.5p	0.7p	0.6p
Integration costs	0.8p	1.1p	3.3p
Net gain on sale of strategic investments and subsidiaries	—	—	(1.8p)
<b>Adjusted earnings per ordinary share*</b>	78.7p	66.7p	58.6p

\* Prior year per share data have been restated to reflect the bonus issue of ordinary shares in May 2007.