

Group financial statements

Primary statements

Consolidated income statement
 Statement of changes in equity
 Consolidated balance sheet
 Consolidated cash flow statement

Notes on the Group financial statements

	Note		Note
Section A: Background and adoption of International Financial Reporting Standards (IFRS)		Section G: Financial assets and liabilities	
Nature of operations	A1	Financial instruments – designation and fair values	G1
Basis of preparation	A2	Market risk	G2
Critical accounting policies, estimates and judgements	A3	Derivatives and hedging	G3
Significant accounting policies	A4	Derecognition, securitisation and collateral	G4
Changes from previous accounting basis and reconciliation to previously published 2004 results on first-time adoption of IFRS	A5	Impairment of financial assets	G5
Changes of accounting policy in 2005	A6	Section H: Other information on balance sheet items	
New accounting pronouncements	A7	Goodwill	H1
Section B: Summary of results		Other intangible assets	H2
Supplementary analysis of profit before tax attributable to shareholders	B1	Reinsurers' share of policyholder liabilities	H3
Earnings per share	B2	Tax assets and liabilities	H4
Dividends	B3	Accrued investment income and other debtors	H5
New business	B4	Property, plant and equipment	H6
Group balance sheet	B5	Investment properties	H7
Section C: Group risk management		Investments in participating interests	H8
Section D: Life assurance business		Assets and liabilities held for sale	H9
Group overview	D1	Cash and cash equivalents	H10
UK insurance operations	D2	Shareholders' equity: share capital, share premium and reserves	H11
US operations	D3	Insurance contract liabilities and unallocated surplus of with-profits funds	H12
Asian operations	D4	Borrowings	H13
Capital position statement for life assurance businesses	D5	Provisions and contingencies	H14
Section E: Banking operations		Other liabilities	H15
Income statement for banking operations	E1	Section I: Other notes	
Balance sheet for banking operations	E2	Staff and pension plans	I1
Risk management overview	E3	Share-based payments	I2
Maturities of assets and liabilities and liquidity risk	E4	Key management remuneration	I3
Losses on loans and advances	E5	Fees payable to auditors	I4
Market risk	E6	Related party transactions	I5
Credit risk	E7	Subsidiary undertakings	I6
Section F: Income statement notes		Commitments	I7
Segmental information	F1	Post-balance sheet events	I8
Revenue	F2	Foreign exchange translation	I9
Acquisition costs and other operating expenditure	F3	Cash flows	I10
Finance costs: interest on core structural borrowings of shareholder-financed operations	F4		
Tax	F5		
Discontinued operations	F6		