

Standard Chartered Bank
Consolidated Income Statement
For the year ended 31 December 2006

	<u>2006</u>
	Total US\$million
Interest income	12,987
Interest expense	(7,629)
Net interest income	5,358
Fees and commission income	2,275
Fees and commission expense	(394)
Net trading income	895
Other operating income	491
	<u>3,267</u>
Operating income	8,625
Staff costs	(2,912)
Premises costs	(444)
General administrative expenses	(1,171)
Depreciation and amortisation	(358)
Operating expenses	(4,885)
Operating profit before impairment losses and taxation	3,740
Impairment losses on loans and advances and other credit risk provisions	(629)
Other impairment	(15)
Loss from associates	(2)
Profit before taxation	3,094
Taxation	(796)
Profit for the year	<u>2,298</u>
Profit attributable to:	
Minority interests	76
Parent company's shareholders	2,222
Profit for the year	<u>2,298</u>

Standard Chartered Bank
Consolidated Balance Sheet
For the year ended 31 December 2006

	<u>2006</u>
	Total
	US\$million
Assets	
Cash and balances at central banks	7,698
Financial assets held at fair value through profit or loss	15,715
Derivative financial instruments	13,154
Loans and advances to banks	19,722
Loans and advances to customers	139,330
Investment securities	49,487
Interests in associates	218
Goodwill and intangible assets	7,508
Property, plant and equipment	2,168
Deferred tax assets	538
Other assets	8,504
Due from parent companies	1,247
Prepayments and accrued income	3,265
Total assets	268,554
Liabilities	
Deposits by banks	26,233
Customer accounts	147,382
Financial liabilities held at fair value through profit or loss	9,969
Derivative financial instruments	13,703
Debt securities in issue	23,514
Current tax liabilities	225
Other liabilities	11,429
Accruals and deferred income	3,192
Due to parent companies	1,621
Provisions for liabilities and charges	45
Retirement benefit obligations	472
Subordinated liabilities and other borrowed funds	12,332
Total liabilities	250,117
Equity	
Share capital	8,746
Reserves	9,147
Total parent company shareholders' equity	17,893
Minority interests	544
Total equity	18,437
Total equity and liabilities	268,554