

4 FINANCE INCOME

	Year ended 31 December 2006 £m	Year ended 31 December 2005 £m
Group finance income		
Interest income	51	50
Net gain on re-measurement of assets held for trading	2	3
Total Group finance income	53	53

Interest income comprises interest earned from bank deposits and other financial assets. Included within share of results of joint ventures and associates is interest income of £21 million (2005: £16 million).

5 FINANCE EXPENSES

	Year ended 31 December 2006 £m	Year ended 31 December 2005 £m
Group finance expenses		
Interest on:		
Bank loans and overdrafts	226	211
Other loans and bonds	83	57
	309	268
Unwinding discount on provisions	1	1
Less: amounts capitalised in the cost of qualifying assets	(9)	(14)
Group finance costs excluding exceptional items and specific IAS 39 mark to market movements	301	255
Specific IAS 39 mark to market movements on derivative financial instruments	26	–
Total Group finance expenses	327	255

Included within share of results of joint ventures and associates is interest expense of £121 million (2005: £106 million). Specific IAS 39 mark to market movements included within interest expense of joint ventures and associates amount to an expense of £1 million (2005: an income of £7 million).