		PR	UDENTIA	PLC - NE	W BUSINES	S - FULL	YEAR 2007					
			TOTAL INS	URANCE A	ND INVESTME	ENT NEW BU	JSINESS					
		UK			US <sup>(1a)</sup>			Asia <sup>(1a)</sup>			Total	
	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%)
Total Insurance Products	6,866	7,192	(5%)	6,534	5,507	19%	2,944	1,816	62%	16,344	14,515	13%
Total Investment Products Gross Inflows <sup>(2)</sup>	14,745	13,486	9%	60	-	-	38,954	19,816	97%	53,759	33,302	61%
	21,611	20,678	5%	6,594	5,507	20%	41,898	21,632	94%	70,103	47,817	47%

Single         Project         Total         Annual Equivalent1 <sup>20</sup> UN tatemen Operation         En         PY 2007         PY 2007 </th <th></th> <th></th> <th></th> <th></th> <th>INSUR</th> <th>ANCE OPER</th> <th>ATIONS</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>					INSUR	ANCE OPER	ATIONS						
Image         Image <th< th=""><th></th><th></th><th>Single</th><th></th><th></th><th>Regular</th><th></th><th></th><th>Total</th><th></th><th>Annu</th><th>al Equivalents<sup>(3</sup></th><th>0</th></th<>			Single			Regular			Total		Annu	al Equivalents <sup>(3</sup>	0
UN         UN<				+/-(%)			+/-(%)			+/-(%)			+/-(%)
Intervention proving         1,290         1,31         44         73         44           Intervention Proving         200         1,30         1,30         1,31         44         1,30         44           Intervention Proving         200         1,30	UK Insurance Operations												
Disk of physicing housing         42         70         45         44         70         45         44         70         45           100         200         171         -         -         420         710         45         70         70         70         70         70         70         70         70         70         70         70         70         70         70         70 <t< td=""><td>Product Summary</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Product Summary												
Internetion boundies         49         90         (15)         -         200         0.00000000000000000000000000000000000	Internal Vesting annuities	1,399	1,341	4%		-	-	1,399	1,341	4%	140	134	4%
Tada Infolded Mundles         2,889         2,713         4%         -         -         2,890         2,713         4%         293         271         4%           Explorization         188         20         795         -         -         188         20         795         1         -         -         188         20         795         14         9         795         14         9         795         14         9         795         14         9         795         14         9         795         14         9         795         14         9         795         14         9         795         14         9         795         14         9         200         795         14         14         90         201         14         14         90         201         14         14         14         14         14         14         14         14         14         161         115         175         14         14         161         115         175         115         115         115         115         115         115         115         115         115         115         115         115         115         115 <t< td=""><td></td><td></td><td></td><td></td><td>-</td><td>-</td><td>-</td><td></td><td></td><td>8%</td><td></td><td>78</td><td></td></t<>					-	-	-			8%		78	
Explor         Handball         <		589		(1%)	-	-	-	589	592	(1%)			0%
Induitable Presides         13         3         1         -         -         -         37         21         88%         5         2         1000           Congrade Presides         23         338         (171)         34         46         5         27         327         344         (20)         344         (30)         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         (21)         34         (21) <t< td=""><td>Total Individual Annuities</td><td>2,830</td><td>2,713</td><td>4%</td><td>-</td><td>-</td><td></td><td>2,830</td><td>2,713</td><td>4%</td><td>283</td><td>271</td><td>4%</td></t<>	Total Individual Annuities	2,830	2,713	4%	-	-		2,830	2,713	4%	283	271	4%
Induitable Presides         13         3         1         -         -         -         37         21         88%         5         2         1000           Congrade Presides         23         338         (171)         34         46         5         27         327         344         (20)         344         (30)         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         34         (21)         (21)         34         (21) <t< td=""><td>Equity Release</td><td>156</td><td>89</td><td>75%</td><td></td><td></td><td>-</td><td>156</td><td>89</td><td>75%</td><td>16</td><td>9</td><td>78%</td></t<>	Equity Release	156	89	75%			-	156	89	75%	16	9	78%
Corporate Previous         333         319         (11%)         44         69         27%         347         348         (4%)         112         48         (48)           Vite Hand Borks         277         139         1146         -         -         272         139         (148)         34         (148)         34         (148)         34         (148)         34         (148)         34         (148)         34         (148)         34         (148)         34         (148)         34         (148)         34         (148)         34         (148)         34         (148)         34         (148)         34         (148)         (148)         144         (148)         (148)         (148)         144         (148)         <					1	-	-						
Link Link Books         243         388         (D*)         ·<					84	66	27%				112		
With-Bands         207         110         1         -         1         -         1         -         -         -         1         -         -         -         -         -         -         -         -         -         -         -         -         -         -        <					-	-							
Induction         -         11         -         5         0         (47)         5         20         (75)         47         54         (100)           Obline P-locating         4281         4210         15         94         4.75         204         4214         420         75         207         105         5.666         5.067         205         205         207         105         5.666         5.071         205         205         207         105         205         207         105         205         207         105         205         207         105         5.056         207         205					-	-	-						
other bounds         414         540         1000         4         -         -         438         540         (178)         477         543         1730           Opportage Previous         198         221         1010         105         205         4.175         528         427         522         427         522         427         522         427         522         427         522         427         522         427         522         427         522         427         522         427         522         427         522         427         522         427         522         427         522         427         523         416         1175         621         105<				-	5	9	(44%)						
Total Retrieven         4.281         4.210         1%         44         75         2.5%         4.276         4.28         4.27         5.50           Conscript Findering         168         2.21         (1/6)         115         100         (1/5)         213         (1/7)         114         4.61         (1/2)           Development         498         2.22         (1/6)         116         100         115         426         (1/7)         144         4.61         (1/2)           Development         831         6.54         (1/6)         124         115         471         700         (1/4)         179         4.93         199         490         193         199         193         490         193         290         (1/2)         193         191         193         490         193         290         (1/2)         193         191         193         290         (0/7)         193         421         201         195         6.864         7.192         (93)         897         600         (97)         193         193         293         293         293         293         293         293         293         293         293         293         293		434		(20%)			(,						
Other Products         190         2.22         (195)         2.5         2.6         (195)         2.16         2.55         (175)         4.4         4.0         (175)           VPR Relate         4.13         101         (175)         4.0         102         115         6.71         7.80         (145)         101         115         115         6.71         7.80         (145)         101         115         115         6.71         7.80         (145)         101         115         115         6.71         100         143         2.01         105         5.646         5.074         (155)         101         101         101         2.05         0.07         101         2.05         101         2.05         101         2.05         101         2.05         101         101         2.05         101		4,281			94	75	25%	4,375					
Other Products         190         2.22         (195)         2.5         2.6         (195)         2.16         2.55         (175)         4.4         4.0         (175)           VPR Relate         4.13         101         (175)         4.0         102         115         6.71         7.80         (145)         101         115         115         6.71         7.80         (145)         101         115         115         6.71         7.80         (145)         101         115         115         6.71         100         143         2.01         105         5.646         5.074         (155)         101         101         101         2.05         0.07         101         2.05         101         2.05         101         2.05         101         2.05         101         101         2.05         101													
DVP Relates         143         161         (11%)         -         -         -         143         161         (11%)         14         10         (12%)           1204 Mutre Ulas of Pacings         131         654         (15%)         140         101         (11%)         141         101         (11%)         141         101         (11%)         101													
Total Munue Life and Pensions         551         654         (195)         140         120         11%         671         720         (145)         149         191         1%           Total Retail         4,412         4,873         (1%)         224         201         10%         5,644         5,074         (1%)         775         658         4%           Wholesaik Annules         1,739         1,431         20%         -         -         1,799         1,431         20%         209         (0%)           Cred Life         21         6.67         (0%)         2         69         (0%)         200         (0%)           Total Winsurnes Operations         5.652         6.991         (0%)         234         201         10%         5.656         7,192         (0%)         497         (0%)           User and Parkinghy         2.284         2,490         5%         25         7,7         (7%)         2.48         4.24         4.85           State 2.241         1.61         (1%)         2.44         2.16         1.45         1.42         2.12         1.45         1.42         1.4         1.45         1.43         1.61         (1%)         1.43					25	26	(4%)						
Atea         Atea <th< td=""><td></td><td></td><td></td><td></td><td>- 140</td><td>- 126</td><td>- 11%</td><td></td><td></td><td></td><td></td><td></td><td></td></th<>					- 140	- 126	- 11%						
Whotesate Annulies         1,799         1,431         20%         -         -         1,799         1,431         20%         160         143         20%           Credit Life         21         657         (07%)         -         -         21         667         (07%)         2         69         (07%)           Channes         5532         6.91         (0%)         234         201         10%         6.866         7,192         053         897         900         0/053           Channes         Decide of phremetry intermediated         2,385         2,554         2,07%         2,386         2,118         (48,1)         -         -         1,420         2,118         (48,1)         2,122         (15%)         243         2,424         4%         4%           Other Relates         143         161         (11%)         2.3         2.3         2.4         16%         6,723         7,031         (48)         48         6.0         0.5           Other Relates         143         161         (11%)         2.4         201         16%         6,723         7,031         (48)         30         (0%)           Other Relates         143         161													
Credit Life         21         6.67         (07%)         -         -         21         6.67         (07%)         2         69         (07%)           Total UK insurance Operations         6.532         6.691         (0%)         234         201         16%         6.865         7,192         (5%)         487         600         (0%)           Channel Summary         2,385         2,543         (6%)         206         174         20%         2,584         2,717         (5%)         448         428         5%           Main medial         2,285         2,116         (1%)         2.34         201         10%         6,752         7,011         (5%)         263         2.44         4.48         5%           DWF Relates         143         161         (11%)         -         -         -         143         161         (15%)         234         201         16%         6,866         7,192         6%         87         900         (0%)           DWF Relates         143         161         (11%)         -         -         -         453         161         16%         6,866         7,192         6%         87         900         (0%)					234	201	16%						
Total UK Issunace Operations         6.652         0.991         234         201         19%         6.866         7,192         (9%)         877         900         (9%)           Channel Summary         2.885         2.543         (9%)         209         174         20%         2.694         2.717         (9%)         2.465         2.53         2.44         5%           Sub-Total         2.885         2.430         (9%)         2.24         2.01         10%         5.723         7.031         (4%)         152         2.12         (14%)           Sub-Total         6.652         6.991         (11%)         -         -         -         1.420         2.118         (14%)         162         2.12         (14%)           DWP Rebates         143         161         (11%)         2.34         2.01         10%         6.866         7.192         (9%)         883         884         (0%)           DWP Rebates         143         161         11%         -         -         -         573         633         (9%)         57         63         (10%)           US Insurance Operations <sup>104</sup> 77         633         (9%)         -         -         -	Wholesale Annuities	1,799	1,431	26%		-	-	1,799	1,431	26%	180	143	26%
Channel Summary         Z.54         Z.54         Z.54         Z.717         (%)         Z.64         Z.717         Z.703         Z.717         Z.717 <thz.717< th="">         Z.717         Z.717<td>Credit Life</td><td>21</td><td>687</td><td>(97%)</td><td>-</td><td>-</td><td>-</td><td>21</td><td>687</td><td>(97%)</td><td>2</td><td>69</td><td>(97%)</td></thz.717<>	Credit Life	21	687	(97%)	-	-	-	21	687	(97%)	2	69	(97%)
Direct of Pathemalian         2,385         2,443         (9%)         209         174         20%         2,544         2,77         (5%)         448         428         5%           Number of land         1,820         2,118         (14%)         -         -         1,820         2,118         (14%)         182         212         (14%)           Sub-Total         6,469         6,630         (5%)         224         201         16%         6,723         7,031         (4%)         883         884         (0%)           DWP Relates         143         161         (11%)         -         -         143         161         (11%)         14         16         (13%)           Total K insurance Operations         6,632         6,691         234         201         16%         6,562         7,192         6,59         97         00         (0%)           Variable Annulies         573         633         (9%)         -         -         -         573         653         (10%)         455         512         (15%)         -         -         -         4,554         3,517         234         16%         16%         16%         16%         16%         16% <td>Total UK Insurance Operations</td> <td>6,632</td> <td>6,991</td> <td>(5%)</td> <td>234</td> <td>201</td> <td>16%</td> <td>6,866</td> <td>7,192</td> <td>(5%)</td> <td>897</td> <td>900</td> <td>(0%)</td>	Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)	897	900	(0%)
Direct of Pathemalian         2,385         2,443         (9%)         209         174         20%         2,544         2,77         (5%)         448         428         5%           Number of land         1,820         2,118         (14%)         -         -         1,820         2,118         (14%)         182         212         (14%)           Sub-Total         6,469         6,630         (5%)         224         201         16%         6,723         7,031         (4%)         883         884         (0%)           DWP Relates         143         161         (11%)         -         -         143         161         (11%)         14         16         (13%)           Total K insurance Operations         6,632         6,691         234         201         16%         6,562         7,192         6,59         97         00         (0%)           Variable Annulies         573         633         (9%)         -         -         -         573         653         (10%)         455         512         (15%)         -         -         -         4,554         3,517         234         16%         16%         16%         16%         16%         16% <td>Channel Summary</td> <td></td>	Channel Summary												
Intermediated Wholesale         2,284 1,200         2,160 2,116         1750         2,290 2,116         2166 (14%)         950         223         244 (14%)         483         244 (14%)         490           Sub-Total         6,489         6,830         (9%)         224         201         10%         6,723         7,031         (14%)         143         611         (14%)         46         683         684         (0%)           DWP Rebates         143         161         (11%)         -         -         143         161         (11%)         14         16         (15%)           Total UK Insurance Operations (**)         -         -         -         573         633         (9%)         57         633         (10%)           Tixed Annulles         573         633         (9%)         -         -         -         573         633         (9%)         57         633         (10%)           Tixed Annulles         545         510         (19%)         56         573         633         (9%)         57         633         532         23         13%         20         17         19%           US Insurance Operations (**         7         7         0%	-	2 295	2 542	(69()	200	174	20%	2 504	0 717	(59/)	449	400	E9/
Whitestate Sub-Total         1.820         2.118         (14%)         -         -         1.820         2.118         (14%)         182         2.12         (14%)           Bub-Total         6,489         6,630         (5%)         2.24         201         16%,         6,723         7.031         (4%)         B83         884         (0%)           DWP Rebates         161         (11%)         -         -         163         161         (11%)         14         16         (15%)           Total UK Issurance Operations (**          -         -         6,632         6,91         (5%)         2.24         201         16%         6,666         7,192         (5%)         897         900         (0%)           US Insurance Operations (**         -         -         -         6,763         6.33         (9%)         57         6.3         (10%)           Variable Annulies         573         633         (9%)         -         -         -         6,763         6.83         (9%)         455         351         (12%)           Variable Annulies         4,554         3,517         2.9%         455         352         12%         455         354 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>													
Sub-Total         6,489         6,830         (5%)         234         201         16%         6,723         7,031         (4%)         883         884         (0%)           DWP Relates         143         161         (11%)         -         -         -         143         161         (11%)         14         16         (13%)           DWP Relates         6,632         6,991         (5%)         234         201         16%         6,866         7,192         (5%)         897         900         (0%)           US Insurance Operations         6,632         6,991         (5%)         234         201         16%         6,866         7,192         (5%)         897         900         (0%)           US Insurance Operations (**         -         -         -         573         633         (9%)         57         63         (10%)         144         16         (13%)         445         51         (12%)           Variable Annuites         4,654         3,517         29%         465         3,527         20%         17         18%         20         17         18%         20         17         18%         20%         161         19%         126					-	-	(1,0)						
Cotal UK Insurance Operations         6,632         6.991         (3%)         234         201         16%         6,866         7,192         (5%)         897         900         (0%)           US insurance Operations <sup>(6)</sup> Fixed Annulies         573         633         (9%)         -         -         -         573         633         (9%)         57         63         (10%)           Fixed Annulies         446         510         (13%)         445         51         (12%)           Variable Annulies         4,554         3,517         29%         -         -         -         4,654         3,517         29%         20         17         19%           Gli- Meduil         5,580         4,667         20%         19         16         19%         26         23         13%         20         17         19%           Gli- Meduil         5,580         4,687         20%         19         16         19%         5,593         4,083         10%         14         42         (2%)         161         345         3607         19%         671         565         19%         100         108         10%         108         108					234	201	16%						
US insurance Operations <sup>(14)</sup> Fixed Annulities         573         633         (9%)         57         633         (10%)           Variable Annulites         446         510         (13%)         -         -         -         446         510         (13%)         45         51         (12%)           Variable Annulites         4,564         3,517         29%         455         352         29%           Life         7         7         0%         19         16         19%         26         2.3         13%         20         17         18%           Sub-Total Retail         5,569         4,667         20%         19         16         19%         5,599         4,683         20%         577         483         19%           GiC-Medium Term Note         527         402         31%         -         -         527         402         31%         533         40         33%           Total US Insurance Operations         6,515         5,491         19%         19         16         19%         6,514         5,507         19%         671         565         19%           Chan (%)         72         26         177% <td>DWP Rebates</td> <td>143</td> <td>161</td> <td>(11%)</td> <td>-</td> <td>-</td> <td>-</td> <td>143</td> <td>161</td> <td>(11%)</td> <td>14</td> <td>16</td> <td>(13%)</td>	DWP Rebates	143	161	(11%)	-	-	-	143	161	(11%)	14	16	(13%)
Fixed Annulities         573         633         (9%)         -         -         -         573         633         (9%)         57         63         (10%)           Fixed Index Annulies         446         510         (13%)         -         -         -         446         510         (13%)         445         51         (12%)           Variable Annulities         4,554         3.517         29%         -         -         -         446         510         (13%)         445         51         (12%)           Variable Annulities         4,657         0%         19         16         19%         28         23         13%         20         17         18%           Sub-Total Reall         5,580         4,667         20%         19         16         19%         5.59         4.683         20%         57         403         19%         6.51         4.03         3%         7         7         0%         19%         10%         6.514         10%         6.513         4.0         33%         7         7         0%         10%         6.514         11%         61         8.4%         6.7         3.8         4.0         33%	Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)	897	900	(0%)
Fixed Annulities         573         633         (9%)         -         -         -         573         633         (9%)         57         63         (10%)           Fixed Index Annulies         446         510         (13%)         -         -         -         446         510         (13%)         445         51         (12%)           Variable Annulities         4,554         3.517         29%         -         -         -         446         510         (13%)         445         51         (12%)           Variable Annulities         4,657         0%         19         16         19%         28         23         13%         20         17         18%           Sub-Total Reall         5,580         4,667         20%         19         16         19%         5.59         4.683         20%         57         403         19%         6.51         4.03         3%         7         7         0%         19%         10%         6.514         10%         6.513         4.0         33%         7         7         0%         10%         6.514         11%         61         8.4%         6.7         3.8         4.0         33%	US Insurance Operations (1a)												
Variable Annulties         4,554         3,517         29%         4,55         352         29%           Life         7         0%         19         16         19%         26         23         19%         20'         17         18%           Sub-Total Retail         5,580         4,667         20%         19         16         19%         5,599         4,663         20%         577         483         19%           Guaranteed Investment Contracts         408         422         (3%)         -         -         -         577         402         31%         53         40         33%           GiCi- Medium Term Note         527         402         31%         5,507         19%         6,513         5,491         19%         19         16         19%         6,534         5,507         19%         671         565         19%           China (*0)         72         26         177%         40         35         14%         112         61         84%         47         38         24%           Hoing Kong         501         325         54%         117         95         23%         618         420         47%         167	Fixed Annuities	573	633	(9%)				573	633	(9%)	57	63	(10%)
Tr         7         7         0%         19         16         19%         28         23         13%         20         17         18%           Sub-Total Retail         5,580         4,667         20%         19         16         19%         5,599         4,663         20%         577         463         19%           Guaranteed Investment Contracts         408         422         (3%)         -         -         -         408         422         (3%)         41         42         (2%)           GIC - Medium Term Note         527         402         31%         -         -         -         527         402         31%         40         33%           Chai Ibinsurance Operations         6,515         5,691         19%         19         16         19%         6,534         5,507         19%         671         565         19%           Chai <sup>100</sup> 72         26         177%         40         35         14%         112         61         84%         47         38         24%           India <sup>60</sup> 26         20         30%         177         106         67%         203         126         61%         128 </td <td>Fixed Index Annuities</td> <td>446</td> <td>510</td> <td>(13%)</td> <td>-</td> <td>-</td> <td>-</td> <td>446</td> <td>510</td> <td>(13%)</td> <td>45</td> <td>51</td> <td>(12%)</td>	Fixed Index Annuities	446	510	(13%)	-	-	-	446	510	(13%)	45	51	(12%)
Sub-Total Retail         5,580         4,667         20%         19         16         19%         5,599         4,683         20%         577         483         19%           Guaranteed Investment Contracts         408         422         (3%)         -         -         -         408         422         (3%)         41         42         (2%)           GlC- Medium Term Note         527         402         31%         -         -         -         527         402         31%         40         33%           Total US Insurance Operations         6,515         5,491         19%         19         16         19%         6,534         5,507         19%         671         565         19%           Asian Insurance Operations         501         325         54%         117         95         23%         618         420         47%         167         128         30%           India <sup>60</sup> 26         20         30%         177         106         67%         203         126         61%         180         106         67%           Japan         122         62         97%         22         6         26%         109         66	Variable Annuities	4,554	3,517	29%	-	-	-	4,554	3,517	29%	455	352	29%
Guaranteed Investment Contracts         408         422         (3%)         -         -         -         408         422         (3%)         41         42         (2%)           GIC - Medium Term Note         527         402         31%         -         -         527         402         31%         53         40         33%           Chal Us Insurance Operations         6,515         5,491         19%         19         16         19%         6,534         5,507         19%         671         565         340         33%           Asian Insurance Operations <sup>(14)</sup> 72         26         177%         40         35         14%         112         61         84%         47         38         24%           Hong Kong         501         32.5         54%         117         95         23%         618         420         47%         167         128         30%           India <sup>(6)</sup> 26         20         30%         177         106         67%         203         126         61%         180         108         67%         23%         141         68         117%         34         12         18%         34         12         18%<			7										
GIC - Medium Term Note         527         402         31%         -         -         527         402         31%         53         40         33%           Total US Insurance Operations         6,515         5,491         19%         19         16         19%         6,534         5,507         19%         671         565         19%           Asian Insurance Operations <sup>(1a)</sup> 72         26         17%         40         35         14%         112         61         84%         47         38         24%           Hong Kong         501         325         54%         117         95         23%         618         420         47%         167         128         30%           India <sup>(0)</sup> 26         20         30%         177         106         67%         203         126         61%         180         108         67%           Japan         122         62         97%         22         6         65%         227         94         141%         121         69         7%           Singapre         132         62         27%         100         66         65%         227         94         141%         121 <td></td> <td></td> <td></td> <td></td> <td>19</td> <td>16</td> <td>19%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>					19	16	19%						
Total US Insurance Operations         6,515         5,481         19%         19         16         19%         6,534         5,507         19%         671         565         19%           Asian Insurance Operations <sup>140</sup>					-	-	-						
Asian insurance Operations <sup>(te)</sup> 72         26         177%         40         35         14%         112         61         84%         47         38         24%           Hong Kong         501         325         54%         117         95         23%         618         420         47%         167         128         30%           India <sup>(6)</sup> 26         20         30%         177         106         67%         203         126         61%         180         108         67%           Japan         122         62         97%         22         6         65%         227         94         141%         121         69         75%           Japan         122         62         97%         22         6         65%         227         94         141%         121         69         75%           Korea         179         97         85%         24         197         22%         420         294         43%         259         207         25%           Singapre         533         347         71%         67         70         (4%)         660         417         58%         125         105					- 19	- 16	- 19%						
China         72         26         177%         40         35         14%         112         61         84%         47         38         24%           Hong Kong India <sup>(6)</sup> 501         325         54%         117         95         23%         618         420         47%         167         128         30%           India <sup>(6)</sup> 26         20         30%         177         106         67%         203         126         61%         180         108         67%           India <sup>(6)</sup> 26         20         32/%         109         66         65%         227         94         141%         121         69         75%           Japan         122         62         97%         22         6         267%         144         68         112%         34         12         83%           Malesia         117         97         22%         60         267%         144         68         112%         35         29%         34         12         83%           Singapore         53         347         71%         67         70         (4%)         660         417         58%         126         <													
Hong Kong         501         325         54%         117         95         23%         618         420         47%         167         128         30%           India (III)         01dia													
Hong Kong         501         325         54%         117         95         23%         618         420         47%         167         128         30%           India (III)         01dia	China (10)	72	26	177%	40	35	14%	112	61	84%		38	24%
India         106         26         20         30%         177         106         67%         203         126         61%         180         108         67%           Indonesia         118         28         321%         109         66         65%         227         94         141%         121         69         75%           Japan         122         62         97%         22         6         267%         144         68         112%         34         12         183%           Korea         179         97         85%         241         197         22%         420         294         43%         259         207         25%           Singapore         53         347         71%         67         70         (4%)         660         417         58%         125         105         20%           Taiwan         132         84         57%         218         127         72%         350         211         66%         231         135         71%           Other <sup>(4)</sup> 36         15         140%         55         35         57%         91         50         82%         59         37	Hong Kong		325			95							30%
Japan         122         62         97%         22         6         267%         144         68         112%         34         12         183%           Korea         179         97         85%         241         197         22%         420         294         43%         259         207         25%           Malasia         41         4         925%         78         71         10%         119         75         59%         82         71         15%           Singapore         533         347         71%         67         70         (4%)         660         417         58%         126         105         20%           Taiwan         132         84         57%         218         127         72%         360         211         66%         231         135         77%           Other <sup>(4)</sup> 36         15         140%         55         35         57%         91         50         82%         59         37         59%           Total Asian Insurance Operations         1,820         1,028         81%         1,124         808         39%         2,944         1,816         62%         1,306													
Korea         179         97         85%         241         197         22%         420         294         43%         259         207         25%           Malaysia         41         4         925%         78         71         10%         119         75         59%         82         71         15%           Singapore         593         347         71%         67         70         (4%)         660         417         58%         126         105         20%           Taiwan         132         84         57%         218         127         72%         350         211         66%         231         135         71%           Other <sup>(4)</sup> 36         15         140%         55         35         57%         91         50         82%         69         37         59%           Total Asian Insurance Operations         1,820         1,008         81%         1,124         808         39%         2,944         1,816         62%         1,306         909         44%													
Malaysia         41         4         925%         78         71         10%         119         75         59%         82         71         15%           Singapore         593         347         71%         67         70         (4%)         660         417         58%         128         10.5         20%           Taiwan         132         84         57%         218         127         72%         360         211         66%         231         135         71%           Other <sup>(4)</sup> 36         15         140%         55         35         57%         91         50         82%         59         37         59%           Total Asian Insurance Operations         1,820         1.008         81%         1,124         808         39%         2,944         1,816         62%         1,306         909         44%													
Singapore         593         347         71%         67         70         (4%)         660         417         58%         126         105         20%           Taiwan         132         84         57%         218         127         72%         350         211         66%         231         135         71%           Other <sup>(4)</sup> 36         15         140%         55         35         57%         91         50         82%         59         37         59%           Total Asian Insurance Operations         1,820         1,008         81%         1,124         808         39%         2,944         1,816         62%         1,306         90         44%													
Taiwan         132         84         57%         218         127         72%         350         211         66%         231         135         71%           Other <sup>(4)</sup> 36         15         140%         55         35         57%         91         50         82%         59         37         59%           Total Asian Insurance Operations         1,820         1,008         81%         1,124         808         39%         2,944         1,816         62%         1,306         909         44%													
Other         36         15         140%         55         35         57%         91         50         82%         59         37         69%           Total Asian Insurance Operations         1,820         1,008         81%         1,124         808         39%         2,944         1,816         62%         1,306         909         44%													
Total Asian Insurance Operations         1,820         1,008         81%         1,124         808         39%         2,944         1,816         62%         1,306         909         44%													
Group Total         14,967         13,490         11%         1,377         1,025         34%         16,344         14,515         13%         2,874         2,374         21%		1,820	1,000	01/0	1,124	000	3370	2,044	1,010	UZ /0	1,000	202	0, דד
	Group Total	14,967	13,490	11%	1,377	1,025	34%	16,344	14,515	13%	2,874	2,374	21%

Schedule 1B - Actual Exchange Rates

		PI	RUDENTIA	AL PLC - NE	EW BUSINE	SS - FULL	YEAR 2007					
			TOTAL IN	SURANCE A	ND INVESTM	ENT NEW B	USINESS					
		UK			US (1b)			Asia (1b)			Total	
	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%)
Total Insurance Products	6,866	7,192	(5%)	6,534	5,981	9%	2,944	1,921	53%	16,344	15,094	8%
Total Investment Products Gross Inflows <sup>(2)</sup>	14,745 21,611	13,486 20,678	9% 5%	60 6,594	- 5,981	- 10%	38,954 41,898	20,408 22,329	91% 88%	53,759 70,103	33,894 48,988	59% 43%
				INSUR	ANCE OPERA	TIONS						
		Single			Regular			Total		Annu	al Equivalents <sup>(3</sup>	)
	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%)
UK Insurance Operations												
Product Summary												
Internal Vesting annuities Direct and Partnership Annuities	1,399 842	1,341 780	4% 8%				1,399 842	1,341 780	4% 8%	140 84	134 78	4% 8%
Intermediated Annuities	842 589	780 592	8% (1%)	-			842 589	780 592	8% (1%)	84 59	78 59	8% 0%
Total Individual Annuities	2,830	2,713	4%	-		-	2,830	2,713	4%	283	271	4%
Equity Release	156	89	75%	-	-	-	156	89	75%	16	9	78%
Individual Pensions	38	21	81%	1 84	-	-	39 367	21	86%	5	2	150%
Corporate Pensions Unit Linked Bonds	283 243	318 388	(11%) (37%)	84	66	27%	367 243	384 388	(4%) (37%)	112 24	98 39	14% (38%)
With-Profit Bonds	243 297	139	(37%) 114%				243	139	(37%) 114%	30	39 14	(36%) 114%
Protection	-	11	-	5	9	(44%)	5	20	(75%)	5	10	(50%)
Offshore Products	434	540	(20%)	4	-	-	438	540	(19%)	47	54	(13%)
Total Retail Retirement	4,281	4,219	1%	94	75	25%	4,375	4,294	2%	522	497	5%
Corporate Pensions	198	261	(24%)	115	100	15%	313	361	(13%)	135	126	7%
Other Products	190	232	(18%)	25	26	(4%)	215	258	(17%)	44	49	(10%)
DWP Rebates	143	161	(11%)		-	-	143	161	(11%)	14	16	(13%)
Total Mature Life and Pensions	531	654	(19%)	140	126	11%	671	780	(14%)	193	191	1%
Total Retail	4,812	4,873	(1%)	234	201	16%	5,046	5,074	(1%)	715	688	4%
Wholesale Annuities	1,799	1,431	26%	-	-	-	1,799	1,431	26%	180	143	26%
Credit Life	21	687	(97%)	-	-	-	21	687	(97%)	2	69	(97%)
Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)	897	900	(0%)
Channel Summary												
Direct and Partnership Intermediated	2,385 2,284	2,543 2,169	(6%) 5%	209 25	174 27	20% (7%)	2,594 2,309	2,717 2,196	(5%) 5%	448 253	428 244	5% 4%
Wholesale	1,820	2,109	(14%)	- 25	- 21	(7%)	1,820	2,190	5% (14%)	182	244 212	4%
Sub-Total	6,489	6,830	(5%)	234	201	16%	6,723	7,031	(4%)	883	884	(0%)
DWP Rebates	143	161	(11%)			-	143	161	(11%)	14	16	(13%)
Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)	897	900	(0%)
US Insurance Operations (1b)												
Fixed Annuities	573	688	(17%)				573	688	(17%)	57	69	(17%)
Fixed Index Annuities	446	688 554	(17%) (19%)	-		-	446	554	(17%) (19%)	45	55	(17%) (18%)
Variable Annuities	4,554	3,819	19%	-		-	4,554	3,819	19%	455	382	19%
Life	7	8	(13%)	19	17	12%	26	25	4%	20	18	11%
Sub-Total Retail Guaranteed Investment Contracts	5,580 408	5,069 458	10% (11%)	19	17	12%	5,599 408	5,086 458	10% (11%)	577 41	524 46	10% (11%)
Glaranteed Investment Contracts GIC - Medium Term Note	408 527	456	(11%) 21%	-		-	408	438	(11%) 21%	53	46	20%
Total US Insurance Operations	6,515	5,964	9%	19	17	12%	6,534	5,981	9%	671	613	9%
Asian Insurance Operations <sup>(1b)</sup>												
China (10)	72	27	167%	40	36	11%	112	63	78%	47	39	21%
Hong Kong	501	355	41%	117	103	14%	618	458	35%	167	139	20%
India (6)	26	20	30%	177	105	69%	203	125	62%	180	107	68%
Indonesia Japan	118 122	31 68	281% 79%	109 22	71 7	54% 214%	227 144	102 75	123% 92%	121 34	74 14	64% 143%
Japan Korea	122	103	79% 74%	22	208	214% 16%	420	311	92% 35%	259	218	143%
Malaysia	41	4	925%	78	72	8%	119	76	57%	82	72	14%
Singapore	593	357	66%	67	72	(7%)	660	429	54%	126	108	17%
Taiwan Othor <sup>(4)</sup>	132	92	43%	218	139	57% 53%	350	231	52% 78%	231	148	56% 55%
Other <sup>(4)</sup> Total Asian Insurance Operations	36 1,820	15 1,072	140% 70%	55 1,124	36 849	53% 32%	91 2,944	51 1,921	78% 53%	59 1,306	38 956	55% 37%
Group Total	14,967	14,027	7%	1,377	1,067	29%	16,344	15,094	8%	2,874	2,470	16%

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	FN	UDENTIAL PLC - N			1			
	<u>г г</u>	INVES	TMENT OPERATIO	INS .		Market &	Net	
2007	Opening FUM £m	Gross Inflows £m	Redemptions £m	Net Inflows £m	Other Movements £m	Currency Movements £m	Movement In FUM £m	Closing FUM £m
M&G Retail	19,176	8,690	(5,970)	2,720		424	3,144	22,320
Institutional <sup>(5)</sup> Total M&G	25,770 44,946	6,055 14,745	(3,817) (9,787)	2,238	(246)	1,139 1,563	3,131 6,275	28,901 51,221
	44,346	14,745	(9,767)	4,330	(246)	1,505	6,275	51,221
Asia <sup>(9)</sup> India	1,290	1,158	(1,046)	112	192	631	935	2,225
Taiwan	969	1,876	(1,529)	347	-	160	507	1,476
Korea Japan	2,952 2,816	2,288 2,374	(2,544) (1,198)	(256) 1,176	(235)	485 321	(6) 1,497	2,946 4,313
Other Mutual Fund Operations Total Asian Equity/Bond/Othe	1,468 9,495	2,011 9,707	(1,429) (7,746)	582 1,961	54 11	433 2,030	1,069 4,002	2,537 13,497
.,	9,495	9,707	(7,746)	1,961	11	2,030	4,002	13,497
MMF India	709	24,175	(23,404)	771	(267)	203	707	1,416
Taiwan	467	2,271	(2,112)	159	-	6	165	632
Korea Other Mutual Fund Operations	609 133	2,189 424	(2,312) (316)	(123) 108	(21)	15 11	(129) 119	480 252
Total Asian MMF	1,918	29,059	(28,144)	915	(288)	235	862	2,780
Total Asia Retail Mutual Fund:	11,413	38,766	(35,890)	2,876	(277)	2,265	4,864	16,277
Third Party Institutional Mandate:	840	188	(103)	85		191	276	1,116
Total Asian Investment Operations	12,253	38,954	(35,993)	2,961	(277)	2,456	5,140	17,393
US Retail		60	(4)	56	-	(1)	55	55
Total US		60	(4)	56		(1)	55	55
Total Investment Development	FT 100	50.750	(15 70.0)	2.025	(500)	1.010	44.470	00.000
Total Investment Products	57,199	53,759	(45,784)	7,975	(523)	4,018	11,470	68,669
	Opening				Other	Market & Currency	Net Movement	Closing
	FUM	Gross Inflows	Redemptions	Net Inflows	Movements	Movements	In FUM	FUM
2006 M&G	£m	£m	£m	£m	£m	£m	£m	£m
Retail	14,627	6,722	(3,619)	3,103	-	1,446	4,549	19,176
Institutional <sup>(5)</sup> Total M&G	21,568 36,195	6,764 13,486	(3,766) (7,385)	2,998 6,101	140 140	1,064 2,510	4,202 8,751	25,770 44,946
Asia <sup>(9)</sup>								
India	1,005	982	(680)	302	45	(62)	285	1,290
Taiwan Korea	632 2,269	1,185 2,981	(866) (2,065)	319 916	(297)	18 64	337 683	969 2,952
Japan	2,695	1,393	(1,026)	367	-	(246)	121	2,816
Other Mutual Fund Operations Total Asia Equity/Bond/Othe	1,037 7,638	1,005	(619) (5,256)	386 2,290	(1) (253)	46 (180)	431 1,857	1,468 9,495
MMF								
India	461	8,961	(8,762)	199	(75)	124	248	709
Taiwan Korea	667 534	1,378 2,221	(1,516) (2,122)	(138) 99	(17)	(62) (7)	(200) 75	467 609
Other Mutual Fund Operations Total Asian MMF	143 1,805	182	(179) (12,579)	3 163	- (92)	(13) 42	(10) 113	133 1,918
	1,003	12,742	(12,578)	105	(82)	42	113	1,810
Total Asia Retail Mutual Fund:	9,443	20,288	(17,835)	2,453	(345)	(138)	1,970	11,413
Third Party Institutional Mandate:	691	120	(41)	79	-	70	149	840
Total Asian Investment Operations	10,134	20,408	(17,876)	2,532	(345)	(68)	2,119	12,253
US Retail	-	-	-		-		-	-
Total US	· ·	-	-	-	-		-	-
Total Investment Products	46,329	33,894	(25,261)	8,633	(205)	2,442	10,870	57,199
Total investment i Toducta	40,323	33,084	(23,201)	0,033	(203)	Market &	Net	37,135
	Opening				Other	Currency	Movement	Closing
2007 Movement Relative to 2006	FUM %	Gross Inflows	Redemptions %	Net Inflows %	Movements %	Movements %	In FUM %	FUM %
M&G	/6	70	78	76	78	76	76	76
Retail Institutiona	31% 19%	29% (10%)	(65%) (1%)	(12%)	-	(71%) 7%	(31%) (25%)	16% 12%
Total M&G	24%	(10%) 9%	(1%) (33%)	(25%) (19%)	(276%) (276%)	(38%)	(25%)	12%
Asia <sup>(9)</sup>							T	
India	28% 53%	18% 58%	(54%) (77%)	(63%)	327%	1,118% 789%	228% 50%	72% 52%
Taiwan Korea	30%	(23%)	(23%)	9% (128%)	- 21%	658%	(101%)	(0%)
Japan Other Mutual Fund Operations	4% 42%	70% 100%	(17%) (131%)	220% 51%	5,500%	230% 841%	1,137% 148%	53% 73%
Total Asia Equity/Bond/Othe	24%	29%	(47%)	(14%)	104%	1,228%	116%	42%
MMF								
India Taiwan	54% (30%)	170% 65%	(167%) (39%)	287% 215%	(256%)	64% 110%	185% 183%	100% 35%
Korea	14%	(1%)	(9%)	(224%)	(24%)	314%	(272%)	(21%)
Other Mutual Fund Operations Total Asian MMF	(7%) 6%	133% 128%	(77%) (124%)	3,500% 461%	(213%)	185% 460%	1,290% 663%	89% 45%
			<u> </u>					
Total Asian Retail Mutual Funds	21%	91%	(101%)	17%	20%	1,741%	147%	43%
Third Dark, Institutional *****								
Third Party Institutional Mandates	22%	57%	(151%)	8%		173%	85%	33%
Total Asian Investment Operations	21%	91%	(101%)	17%	20%	3,712%	143%	42%
US								
Retail Total US								
Total Investment Products	23%	59%	(81%)	(8%)	(155%)	65%	6%	20%
								I
uc <sup>(7)</sup>						2007 Q4	2006 Q4	
US <sup>(7)</sup>						YTD £m	YTD £m	+/- (%)
Curian Capital								
Enternal Enade Hades Administration						1,743	1,222	43%
External Funds Under Administration	1							

### PRUDENTIAL PLC - NEW BUSINESS - QUARTER 4 2007 VERSUS QUARTER 4 2006

				INSURA	NCE OPERA	TIONS						
		Single			Regular			Total		Anr	ual Equivalent	s
	Q4 2007 £m	Q4 2006 £m	+/-(%)	Q4 2007 £m	Q4 2006 £m	+/-(%)	Q4 2007 £m	Q4 2006 £m	+/-(%)	Q4 2007 £m	Q4 2006 £m	+/-(%)
UK Insurance Operations	2.11	2.11		LIII	2.111		200	2.111		LIII	2.111	
Product Summary												
Internal Vesting annuities	369	369	0%	-	-	-	369	369	0%	37	37	0%
Direct and Partnership Annuities	184	279	(34%)	-	-	-	184	279	(34%)	18	28	(36%)
Intermediated Annuities	140	188	(26%)	-	-		140	188	(26%)	14	19	(26%)
Total Individual Annuities	693	836	(17%)	-		-	693	836	(17%)	69	84	(18%)
Equity Release	48	34	41%	-		-	48	34	41%	5	3	67%
Individual Pensions	11	5	120%	-	-	-	11	5	120%	1	1	0%
Corporate Pensions	162	265	(39%)	26	27	(4%)	188	292	(36%)	42	54	(22%)
Unit Linked Bonds	43	85	(49%)	-	-	-	43	85	(49%)	4	9	(56%)
With-Profit Bonds	114	49	133%	-	-	-	114	49	133%	11	5	120%
Protection	•	9	-	2	-	-	2	9	(78%)	2	1	100%
Offshore Products	129	100	29%	1	-	-	130	100	30%	14	10	40%
Total Retail Retirement	1,200	1,383	(13%)	29	27	7%	1,229	1,410	(13%)	149	165	(10%)
Corporate Pensions	30	73	(59%)	29	19	53%	59	92	(36%)	32	26	23%
Other Products	47	52	(10%)	5	7	(29%)	52	59	(12%)	10	12	(17%)
DWP Rebates	14	-	-	-	-		14	-	-	1	-	-
Total Mature Life and Pensions	91	125	(27%)	34	26	31%	125	151	(17%)	43	39	10%
Total Retail	1,291	1.508	(14%)	63	53	19%	1.354	1.561	(13%)	192	204	(6%)
i otal Retail	1,291	1,506	(14%)	63	53	19%	1,304	1,001	(13%)	192	204	(6%)
Wholesale Annuities	1,754	131	1,239%	-	-	-	1,754	131	1,239%	175	13	1,246%
Credit Life	4	197	(98%)	-	-	-	4	197	(98%)	-	20	-
Total UK Insurance Operations	3,049	1,836	66%	63	53	19%	3,112	1,889	65%	368	237	55%
Channel Summary												
	C 40	0.40	(20%)	50	47	0.0%	700	000	(200)()	402	440	(400())
Direct and Partnership Intermediated	648 627	949 559	(32%) 12%	58 5	47 6	23% (17%)	706 632	996 565	(29%) 12%	123 68	142 62	(13%) 10%
Wholesale	1,760	328	437%	5	-	(1776)	1,760	328	437%	176	33	433%
Sub-Total	3,035	1,836	65%	63	53	19%	3,098	1,889	64%	367	237	55%
DWP Rebates	14	-	-	-		-	14		-	1		-
Total UK Insurance Operations	3,049	1,836	66%	63	53	19%	3,112	1,889	65%	368	237	55%
4647												
US Insurance Operations (1b)(8)												
Fixed Annuities	152	172	(12%)	-	-	-	152	172	(12%)	15	17	(12%)
Fixed Index Annuities Variable Annuities	104 1,137	117 1,010	(11%)	-	-	-	104 1,137	117 1,010	(11%)	10 114	12 101	(17%)
Life	1,137	1,010	13% 0%	- 6	- 4	- 50%	1,137	1,010	13% 33%	114	4	13% 50%
Sub-Total Retail	1,395	1,301	7%	6	4	50%	1,401	1.305	7%	146	134	9%
Guaranteed Investment Contracts	148	133	11%		-	-	148	133	11%	15	13	15%
GIC - Medium Term Note	(4)	(5)	20%	-	-	-	(4)	(5)	20%	-	(1)	-
Total US Insurance Operations	1,539	1,429	8%	6	4	50%	1,545	1,433	8%	160	147	9%
(1)(7)												
Asian Insurance Operations <sup>(1b)(8)</sup>												
China (10)	17	5	240%	7	15	(53%)	24	20	20%	9	16	(44%)
Hong Kong	178	131	36%	35	35	0%	213	166	28%	53	48	10%
India <sup>(6)</sup> Indonesia	6 53	6 14	0%	53 38	28 22	89%	59 91	34 36	74%	54 43	29 23	86%
Indonesia Japan	53 40	14 27	279% 48%	38 6	22	73% 50%	91 46	36 31	153% 48%	43 10	23	87% 43%
Korea	40 60	27	46%	61	53	15%	46	80	48% 51%	67	56	43%
Malaysia	21	1	2,000%	29	24	21%	50	25	100%	31	24	20%
Singapore	168	86	95%	21	25	(16%)	189	111	70%	38	34	12%
Taiwan	33	34	(3%)	36	33	9%	69	67	3%	39	36	8%
Other (4)	15	6	150%	22	11	100%	37	17	118%	24	12	100%
Total Asian Insurance Operations	591	337	75%	308	250	23%	899	587	53%	367	284	29%
Group Total	5,179	3,602	44%	377	307	23%	5,556	3,909	42%	895	667	34%

		Opening FUM	Gross Inflows	Redemptions	Net Inflows	Other Movements	Market & Currency Movements	Net Movement In FUM	Closing FUM
		£m	£m	£m	£m	£m	£m	£m	£m
M&G <sup>(5)</sup>	Q4 2007 Q4 2006	49,907 42,258	3,933 3,505	(2,568) (2,513)	1,365 992	(123) (7)	72 1,703	1,314 2,688	51,221 44,946
Asia Retail Mutual Funds	+/-(%) Q4 2007 Q4 2006 +/-(%)	18% 15,120 10,396 45%	12% 10,842 5,674 91%	(2%) (10,346) (4,737) (118%)	38% 496 937 (47%)	(1,657%) (125) (35) (257%)	(96%) 786 115 583%	(51%) 1,157 1,017 14%	14% 16,277 11,413 43%
Asia Third Party	Q4 2007 Q4 2006 +/-(%)	980 758 29%	167 40 318%	(76) (4) (1,800%)	91 36 153%		45 46 (2%)	136 82 66%	1,116 840 33%
US Retail Mutual Funds	Q4 2007 Q4 2006 +/-(%)	32 - -	27 - -	(2) - -	25 - -	- -	(2) - -	23 - -	55 - -
Total Investment Products	Q4 2007 Q4 2006 +/-(%)	66,039 53,412 24%	14,969 9,219 62%	(12,992) (7,254) (79%)	1,977 1,965 1%	(248) (42) (490%)	901 1,864 (52%)	2,630 3,787 (31%)	68,669 57,199 20%

### PRUDENTIAL PLC - NEW BUSINESS - QUARTER 4 2007 VERSUS QUARTER 3 2007

				INSURA	NCE OPERA	TIONS						
		Single			Regular			Total		Annu	ual Equivalents <sup>(3</sup>	)
	Q4 2007 £m	Q 3 2007 £m	+/-(%)	Q4 2007 £m	Q 3 2007 £m	+/-(%)	Q4 2007 £m	Q 3 2007 £m	+/-(%)	Q4 2007 £m	Q 3 2007 £m	+/-(%
UK Insurance Operations		<b>N</b>		~	2.11		2	2.11				
Product Summary												
Internal Vesting annuities	369	343	8%	-	-	-	369	343	8%	37	34	99
Direct and Partnership Annuities	184	227	(19%)	-	-	-	184	227	(19%)	18	23	(22%
Intermediated Annuities	140	167	(16%)	-	-	-	140	167	(16%)	14	17	(18%
Total Individual Annuities	693	737	(6%)	-	-	-	693	737	(6%)	69	74	(7%
Equity Release	48	41	17%	-	-	-	48	41	17%	5	4	25%
Individual Pensions	11	9	22%	-	1	-	11	10	10%	1	2	(50%
Corporate Pensions	162	14	1,057%	26	16	63%	188	30	527%	42	17	1479
Unit Linked Bonds	43	62	(31%)	-	-	-	43	62	(31%)	4	6	(339
With-Profit Bonds	114	69	65%	-	-	-	114	69	65%	11	7	579
Protection	-	-	-	2	1	100%	2	1	100%	2	1	1009
Offshore Products	129	100	29%	1	1	0%	130	101	29%	14	11	279
Total Retail Retirement	1,200	1,032	16%	29	19	53%	1,229	1,051	17%	149	122	229
Corporate Pensions	30	58	(48%)	29	26	12%	59	84	(30%)	32	32	09
Other Products	47	43	9%	5	7	(29%)	52	50	4%	10	11	(9%
DWP Rebates	14	-	-	-	-	-	14	-	-	1	-	
Total Mature Life and Pensions	91	101	(10%)	34	33	3%	125	134	(7%)	43	43	0
Total Retail	1,291	1,133	14%	63	52	21%	1,354	1,185	14%	192	165	169
				63	52	2178						
Wholesale Annuities	1,754	7	24,957%	-	-	-	1,754	7	24,957%	175	1	17,4009
Credit Life	4	2	100%	-	-	-	4	2	100%	-	-	
Total UK Insurance Operations	3,049	1,142	167%	63	52	21%	3,112	1,194	161%	368	166	1229
Channel Summary												
Direct and Partnership	648	586	11%	58	45	29%	706	631	12%	123	104	189
Intermediated	627	549	14%	5	7	(29%)	632	556	14%	68	62	10
Wholesale	1,760	7	25,043%	-	-	-	1,760	7	25,043%	176	1	17,500
Sub-Total	3,035	1,142	166%	63	52	21%	3,098	1,194	159%	367	166	121
DWP Rebates	14		-		-	-	14		-	1		
Total UK Insurance Operations	3,049	1,142	167%	63	52	21%	3,112	1,194	161%	368	166	1229
US Insurance Operations (1b)(8)												
Fixed Annuities	152	130	17%				152	130	17%	15	13	159
Fixed Index Annuities	104	122	(15%)			-	104	122	(15%)	10	13	(179
Variable Annuities	1,137	1,174	(3%)	-	-	-	1,137	1,174	(3%)	114	117	(39
Life	2	2	0%	6	4	50%	8	6	33%	6	4	50
Sub-Total Retail	1,395	1,428	(2%)	6	4	50%	1,401	1,432	(2%)	146	147	(19
Guaranteed Investment Contracts	148	127	17%	-	-	-	148	127	17%	15	13	15
GIC - Medium Term Note	(4)	(4)	0%	-	-	-	(4)	(4)	0%		-	
Total US Insurance Operations	1,539	1,551	(1%)	6	4	50%	1,545	1,555	(1%)	160	159	19
Asian Insurance Operations <sup>(1b)(8)</sup>												
	17	36	(500/)	7	13	(400())		49	(549()	9	17	(4=0
China <sup>(10)</sup> Hong Kong	17 178	36 124	(53%) 44%	7	13 28	(46%) 25%	24 213	49 152	(51%) 40%	9	17 40	(47% 33°
Hong Kong India <sup>(6)</sup>	178	124	44% 50%	35 53	28 43	25% 23%	213 59	152	40% 26%	53 54	40	269
Indonesia	53	30	50%	38	43	23%	91	58	20% 57%	43	43	399
Japan	40	30	33%	56	5	20%	46	35	31%	43	8	25
Korea	60	47	28%	61	67	(9%)	121	114	6%	67	72	(79
Malaysia	21	11	91%	29	17	71%	50	28	79%	31	18	72
Singapore	168	119	41%	21	16	31%	189	135	40%	38	28	36
Taiwan	33	36	(8%)	36	46	(22%)	69	82	(16%)	39	50	(229
Other (4)	15	8	88%	22	12	83%	37	20	85%	24	13	85
Total Asian Insurance Operations	591	445	33%	308	275	12%	899	720	25%	367	320	15
					331	14%	5,556	3,469	60%			
Group Total	5,179	3,138	65%	377						895	645	39

							Market &	Net	
		Opening FUM	Gross Inflows	Redemptions	Net Inflows	Other Movements	Currency Movements	Movement In FUM	Closing FUM
		£m	£m	£m	£m	£m	£m	£m	£m
	0.4.0007	49,907	3,933	(0.500)	1,365	(123)	72	1,314	51,221
M&G <sup>(5)</sup>	Q4 2007 Q3 2007		3,933	(2,568)	226				
		48,624		(3,067)		(85)	1,142	1,283	49,907
	+/-(%)	3%	19%	16%	504%	(45%)	(94%)	2%	3%
Asia Retail Mutual Funds	Q4 2007	15,120	10,842	(10,346)	496	(125)	786	1,157	16,277
	Q3 2007	13,677	10,463	(9,757)	706	(21)	758	1,443	15,120
	+/-(%)	11%	4%	(6%)	(30%)	(495%)	4%	(20%)	8%
Asia Third Party	Q4 2007	980	167	(76)	91	-	45	136	1,116
	Q3 2007	903	11	(5)	6	-	71	77	980
	+/-(%)	9%	1,418%	(1,420%)	1,417%	-	(37%)	77%	14%
US Retail Mutual Funds	Q4 2007	32	27	(2)	25	-	(2)	23	55
	Q3 2007	18	14	(1)	13	-	1	14	32
	+/-(%)	78%	93%	(100%)	92%	-	(300%)	64%	72%
Total lauration of Desiduate	04 0007	66,039	14,969	(12,992)	1,977	(248)	901	2,630	68,669
Total Investment Products	Q4 2007								
	Q3 2007	63,222	13,781	(12,830)	951	(106)	1,972	2,817	66,039
	+/-(%)	4%	9%	(1%)	108%	(134%)	(54%)	(7%)	4%

Schedule 5 - Constant Exchange Rates

		PR	UDENTIA	L PLC - NE	W BUSINES	S-FULL	TEAR 2007					
			TOTAL INS	URANCE AN		NT NEW BU	JSINESS					
		UK			US <sup>(1a)</sup>			Asia <sup>(1a)</sup>			Total	
	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%
Total Insurance Products	6,866	7,192	(5%)	6,534	5,507	19%	2,944	1,816	62%	16,344	14,515	139
Total Investment Products Gross Inflows <sup>(2)</sup>	14,745 21,611	13,486 20,678	9% 5%	60 6,594	- 5,507	- 20%	38,954 41,898	19,816 21,632	97% 94%	53,759 70,103	33,302 47,817	619 479
				INSUR	ANCE OPERA	TIONS						
		Single			Regular			Total			PVNBP	
	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%)	FY 2007 £m	FY 2006 £m	+/-(%
UK Insurance Operations	٤.111	£III		£III	£III		2,111	2111		2111	2,111	
Product Summary	4 200	4.044	40/				4 200	4.044	49/	4 200	4.044	
Internal Vesting annuities Direct and Partnership Annuities	1,399 842	1,341 780	4% 8%		-		1,399 842	1,341 780	4% 8%	1,399 842	1,341 780	49 89
Intermediated Annuities	589	592	(1%)	-		-	589	592	(1%)	589	592	(1%
Total Individual Annuities	2,830	2,713	4%	-	-	-	2,830	2,713	4%	2,830	2,713	4
Equity Release	156	89	75%	-			156	89	75%	156	89	75
Individual Pensions	38	21	81%	1	-	-	39	21	86%	42	21	100
Corporate Pensions Unit Linked Bonds	283 243	318 388	(11%) (37%)	84	66	27%	367 243	384 388	(4%) (37%)	737 243	490 388	50 (379
With-Profit Bonds	243	139	(37%)		-	-	243	139	(37%)	243	139	114
Protection		11	-	5	9	(44%)	5	20	(75%)	26	63	(599
Offshore Products Total Retail Retirement	434 4,281	540 4,219	(20%)	4 94	- 75	- 25%	438 4,375	540 4,294	(19%) 2%	455 4,786	540 4,443	(16)
Corporate Pensions Other Products	198 190	261 232	(24%) (18%)	115 25	100 26	15% (4%)	313 215	361 258	(13%) (17%)	604 276	643 347	(69 (209
DWP Rebates	143	161	(11%)			-	143	161	(11%)	143	161	(119
Total Mature Life and Pensions	531	654	(19%)	140	126	11%	671	780	(14%)	1,023	1,151	(119
Total Retail	4,812	4,873	(1%)	234	201	16%	5,046	5,074	(1%)	5,809	5,594	4
Wholesale Annuities	1,799	1,431	26%	-	-	-	1,799	1,431	26%	1,799	1,431	26
Credit Life	21	687	(97%)	-	-	-	21	687	(97%)	21	687	(97%
Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)	7,629	7,712	(19
Channel Summary												
Direct and Partnership	2,385	2,543	(6%)	209	174	20%	2,594	2,717	(5%)	3,287	3,133	5
Intermediated	2,284	2,169	5%	25	27	(7%)	2,309	2,196	5%	2,378	2,300	3
Wholesale Sub-Total	1,820 6,489	2,118 6,830	(14%) (5%)	- 234	- 201	- 16%	1,820 6,723	2,118 7,031	(14%) (4%)	1,820 7,485	2,118 7,551	(149
DWP Rebates	143	161	(11%)	-		-	143	161	(11%)	143	161	(119
Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)	7,629	7,712	(1
US Insurance Operations <sup>(1a)</sup>												
Fixed Annuities Fixed Index Annuities	573	633	(9%)	-	-	-	573	633	(9%)	573	633	(99
Fixed Index Annuities Variable Annuities	446 4,554	510 3,517	(13%) 29%			-	446 4,554	510 3,517	(13%) 29%	446 4,554	510 3,517	(139
Life	7	7	0%	19	16	19%	26	23	13%	158	135	17
Sub-Total Retail	5,580	4,667	20%	19	16	19%	5,599	4,683	20%	5,731	4,795	20
Guaranteed Investment Contracts GIC - Medium Term Note	408 527	422 402	(3%) 31%	-	-	-	408 527	422 402	(3%) 31%	408 527	422 402	(39
Total US Insurance Operations	6,515	5,491	19%	- 19	- 16	- 19%	6,534	5,507	19%	6,666	5,619	31 19
Asian Insurance Operations <sup>(1a)</sup> China (10)	72	26	177%	40	35	14%	112	61	84%	268	191	40
Hong Kong	501	325	54%	40	35 95	23%	618	420	47%	1,196	856	40
India <sup>(6)</sup>	26	20	30%	177	106	67%	203	126	61%	728	415	75
Indonesia	118	28	321%	109	66	65%	227	94	141%	494	249	98
Japan Korea	122 179	62 97	97% 85%	22 241	6 197	267% 22%	144 420	68 294	112% 43%	214 1,267	88 1,069	143 19
Malaysia	41	4	925%	78	71	10%	119	75	43% 59%	472	410	15
Singapore	593	347	71%	67	70	(4%)	660	417	58%	1,047	779	34
Taiwan	132	84	57%	218	127	72%	350	211	66%	1,121	678	65
Other (4) Total Asian Insurance Operations	36 1,820	15 1,008	140% 81%	55 1,124	35 808	57% 39%	91 2,944	50 1,816	82% 62%	200 7,007	126 4,861	59 44
	-,	,		.,.=.			-,- · ·	.,		.,	.,	
Group Total	14,967	13,490	11%	1,377	1,025	34%	16,344	14,515	13%	21,302	18,192	17

Schedule 6 - Actual Exchange Rates

fb         fb<			PR	UDENTIA	L PLC - NE	W BUSINES	S - FULL	YEAR 2007					
Proof P				TOTAL INS	URANCE A		NT NEW BL	JSINESS					
Om           Total instances Predicts Gross Infogs**         L348         0.000         10         1000         10         1000         10         1000         10         1000         10         1000         10         1000         10         1000         10         1000         10         1000         10         1000         10         1000         10         1000         10         1000         10         1000        <			UK			US (1b)			Asia <sup>(1b)</sup>			Total	
Table baseling Product Grass lines         10.70				+/-(%)			+/-(%)			+/-(%)			+/-(%)
PART         SD/R         SD/R         SD/R         SD/R         SD/R         RD/R         RD/R         RD/R         PADD           NSURANCE OPERATIONS           PROM         Total         PNUP           Image: Product Semanty         Frage         Product Semanty         Frage         Product Semanty						5,981	9%						8% 59%
Single         Regular         Total         PNBP           LK Instance Openations from 5 mm         PY 2005         +1/(5)         PY 2005         +1/(5) <t< td=""><td></td><td></td><td></td><td></td><td></td><td>5,981</td><td>10%</td><td></td><td></td><td></td><td></td><td></td><td>43%</td></t<>						5,981	10%						43%
PY 207         PY 206         +(%)         PY 207         PY 206         +(%)     <					INSUR	ANCE OPER	TIONS						
Image         Em         Em         Em         Em         Em         Em         Em         Em           Maintance Operations         1289         1241         1%         -         -         1249         1241         1248         1241         1248         1241         1248         1248         1241         1248         1241         1248         1241         1241         1248         1241         1241         1248         1241         1241         1248         1241			Single			Regular			Total			PVNBP	
Poduct symmap         1.38         1.241         4.31         -         -         1.380         1				+/-(%)			+/-(%)			+/-(%)			+/-(%)
bitom Nomine         1.380         1.341         -         -         -         -         1.340         1.341 <td></td>													
Date of phonome function         442         700         6%         442         780         6%           100         200         213         240         2 <th2< th="">         2         2         <th2< th=""></th2<></th2<>		1 399	1 341	4%				1 399	1 341	4%	1 399	1 341	4%
Tada Indevidual Anculars         2.55         2.73         4%         2.840         2.73         4%         2.840         2.73         4%         2.840         2.73         4%         2.840         2.713         4%         2.840         2.713         4%         2.840         2.713         4%         2.840         2.713         4%         2.840         2.713         4%         4.84         2.713         4%         4.84         2.713         4%         4.84         4.93         7.7         7.7         4.84         4.94         7.7         4.94         8.84         4.74         7.7         4.94         8.84         4.7         7.7         4.94         7.83         7.84         7.84         7.84         7.84         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84         7.83         7.84													8%
Starty Jensors         16         0         77%         -         -         56         0         77%         1         0         77%         1         0         77%         1         0         77%         1         0         77%         1         0         77%         1         0         77%         1         0         0         1         0         0         1         0         0         0         1         0         0         0         1         0         <	Intermediated Annuities	589	592	(1%)	-			589	592	(1%)	589	592	(1%)
Incideal Process         38         21         11%         4         -	Total Individual Annuities	2,830	2,713	4%	-	-	-	2,830	2,713	4%	2,830	2,713	4%
Incideal Process         38         21         11%         4         -	Equity Release	156	89	75%		-		156	89	75%	156	89	75%
Unit Liked Books         343         388         (77)         -         -         -         -         343         388         (77)         146         327         139         116         127         139         116         127         139         116         127         139         116         127         139         116         127         139         116         127         139         116         127         139         116         127         139         116         127         139         116         116         117         116         117         117         120			21		1			39		86%		21	100%
Min-Inditions         27         139         114         -         -         -         -         277         139         114         127         139         114         128         139         114         128         139         114         138         140         158         140         15         140         175         140         140         110 <td></td> <td></td> <td></td> <td></td> <td>84</td> <td>66</td> <td>27%</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>50%</td>					84	66	27%						50%
Principin         .         11         .         5         9         (44)         5         20         (75)         22         83         (96)           Call Statil Retinement         4.21         4.10         15         91         4.27         2.24         2.24         2.24         4.74         4.44         4.43         010           Composite Privation         99         4.21         2.41         15         101         2.24         2.24         4.74         4.44         4.44         101         101         2.24         2.24         101         101         2.24         3.24         101 <td></td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>(37%</td>					-	-	-						(37%
Other products         434         540         (07b)         435         540         (17b)         455         540         (17b)         455         540         (17b)         455         540         (17b)         17b         255         4275         4286         220         4276         4248         220         4276         4248         220         4276         4248         220         4276         4248         220         4276         4286         207         1757         220         175         227         4278         4281         210         175         227         4278         4281         4210         1757         220         1758         1757         220         1758         1757         220         1758         1757         220         1758         1757         220         1758         1757         220         1758         1757		297		114%	-	-	- (44%)						114% (59%
		434		(20%)		-	(44 %)						(16%
Other Products         190         222         (195)         22         20         (45)         216         208         (175)         276         347         (20)           DP Pateline         531         654         (175)         143         101         (115)         143         101         (115)         115         1					94	75	25%						8%
Other Products         190         222         (195)         22         20         (45)         216         208         (175)         276         347         (20)           DP Pateline         531         654         (175)         143         101         (115)         143         101         (115)         115         1	Corporate Pensions	198	261	(24%)	115	100	15%	313	361	(13%)	604	643	(6%
Stal Multip Lik and Pensions         Still         Gel         (195)         140         115         G71         700         (145)         1.623         1.151         0.111           Total Retail         4.812         4.873         (15)         224         201         1054         5.664         5.074         (15)         5.664         5.074         (15)         5.664         5.074         (15)         5.664         5.074         (15)         5.664         5.074         (15)         5.664         5.074         (15)         5.664         5.074         (15)         5.664         5.074         (15)         5.664         5.074         (15)         5.664         5.074         (16)         5.664         5.074         (16)         5.664         5.074         (17)         5.664         5.074         (17)         5.664         5.074         (17)         5.667         1.677         5.01         6.67         5.664         7.162         650         7.629         7.712         (16)         1.630         2.116         1.67         5.294         2.01         1.67         2.294         2.01         1.66         2.116         1.115         1.115         1.11         1.115         1.115         1.115         1.115													(20%
Total Retail         4.012         4.073         (1%)         224         201         10%         6.046         6.074         (1%)         6.089         5.594         4           Windeale Annulkes         1,799         1,431         20%         -         -         1,799         1,431         20%         1,799         1,431         20%         1,799         1,431         20%         1,799         1,431         20%         7,712         (1%)         2,46         7,712         (1%)         2,46         7,712         (1%)         2,48         2,01         1,0%         6,464         7,102         0,57         7,722         (1%)         2,248         2,101         1,0%         2,043         2,113         (1%)         2,333         2,333         2,333         2,333         2,333         2,333         2,333         2,333         2,333         2,333         2,336         1,366         1,161         1,1					-	-	-						(11%
Whitesia         1,799         1,431         20%         -         -         1,799         1,431         20%         1,799         1,431         20%           Credit Life         21         667         (07%)         -         -         21         667         (07%)         21         667         (07%)           Total UK Insurance Operations         6.632         0.991         (5%)         234         201         16%         6.866         7.192         (9%)         7.622         7.712         (10%)           Channel Summary         2.386         2.543         (9%)         23         2.545         2.771         2.006         5%         2.377         2.100         5           DVP Relating         2.386         2.543         (9%)         2.347         2.118         (14%)         -         -         -         1.430         2.118         (14%)         1.431         2.66         7.132         7.031         (4%)         7.452         7.712         (16%)           DVP Relating         6.452         6.991         (5%)         2.24         201         16%         6.866         7.192         (7%)         2.366         (17%)         7.12         (16%)         1.431	Total Mature Life and Pensions	531	654	(19%)	140	126	11%	671	780	(14%)	1,023	1,151	(11%)
Credit Life         21         687         (07%)         -         -         21         687         (07%)         21         687         (07%)           Total UK Insurance Operations         6.632         0.001         (0%)         234         201         16%         6.646         7,192         (5%)         7,629         7,712         (1)           Chennel Summary         2.84         2.643         (0%)         209         174         20%         2.849         2.166         (5%)         2.373         3.133         1           Sub-Total         6.469         (0%)         2.244         2.01         16%         6.723         7.031         (4%)         7,468         7,551         (1)           Sub-Total         6.469         0.691         (23)         2.21         16%         6.468         7,102         (1)         143         161         (11%)         143         161         (11%)         161         (11%)         161         (11%)         161         (11%)         163         (1)         161         (11%)         163         (1)         161         (1)         161         (1)         161         (1)         161         161         161         161         1	Total Retail	4,812	4,873	(1%)	234	201	16%	5,046	5,074	(1%)	5,809	5,594	4%
Channel Summary         6,832         6,891         (9%)         234         201         16%         6,866         7,192         (9%)         7,823         7,712         (1           Channel Summary         Diect and Partnership Intermodated         2,385         2,643         (0%)         209         1/4         20%         2,544         2,171         (5%)         3,237         3,133         1         1         3,133         1         1         3,133         1         1         2,244         2,169         6%         2,378         2,300         2,118         (14%)         1,820         2,118         (14%)         1,820         2,118         (14%)         1,820         2,118         (14%)         1,820         2,118         (14%)         1,820         2,118         (14%)         1,820         2,118         (14%)         1,820         2,118         (14%)         1,820         2,118         (14%)         1,820         2,118         (14%)         1,820         2,118         (14%)         1,820         2,118         (14%)         1,433         1,61         (11%)         1,433         1,61         (11%)         1,433         1,61         (11%)         1,433         1,61         (11%)         1,433         1,61	Wholesale Annuities	1,799	1,431	26%	-			1,799	1,431	26%	1,799	1,431	26%
Channel Summary         Direct and Partnership Intermediated         2,385         2,385         2,385         2,385         2,385         2,385         2,385         2,385         2,378         2,300         2.37	Credit Life	21	687	(97%)	-	-	-	21	687	(97%)	21	687	(97%)
Direct and Partnership intermediated         2,385         2,243         (1%)         20%         2,584         2,717         (1%)         3,287         3,133         4           Intermediated         2,244         2,169         5%         25         27         (7%)         2,309         2,118         (14%)         1,220         2,118         (14%)         1,220         2,118         (14%)         1,220         2,118         (14%)         1,220         2,118         (14%)         1,220         2,118         (14%)         1,220         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,200         2,118         (14%)         1,116         1,116         1,116	Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)	7,629	7,712	(1%)
Intermediated         2,244         2,169         5%         2,309         2,196         5%         2,378         2,300         2,378         7,551         (ft         573         6,682         7,192         (ft)         143         161         (11%)         143         161         (11%)         143         161         (ft)         7,38         6,886         7,192         (ft)         6,866         7,192         (ft)         573         6,688         (ft)         161         175         163         161         171         172         172	Channel Summary												
Wholesale         1.220         2.118         (14%)         1.220         2.118         (14%)         1.220         2.118         (14%)         1.220         2.118         (14%)         1.220         2.118         (14%)         1.220         2.118         (14%)         7.031         (4%)         7.485         7.031         (4%)         7.485         7.031         (4%)         7.485         7.031         (4%)         7.485         7.031         (4%)         7.485         7.031         (4%)         7.485         7.031         (4%)         7.485         7.031         (4%)         7.485         7.031         (1%)         1.43         101         (11%)         1.43         101         (11%)         1.43         101         (11%)         1.43         101         (11%)         1.43         101         (11%)         1.43         101         (11%)         1.43         101         (11%)         1.43         101         (11%)         1.43         101         (11%)         1.43         101         (11%)         1.43         101         (11%)         1.43         101         (11%)         1.43         101         (11%)         1.43         101         113         101         101         101         101	Direct and Partnership	2,385		(6%)	209		20%	2,594	2,717	(5%)	3,287	3,133	5%
Sub-Total         6,489         6,830         (5%)         234         201         16%         6,723         7,031         (4%)         7,485         7,551         (1           DWP Rebates         143         161         (11%)         -         -         -         143         161         (11%)         143         161         (11%)           DWP Rebates         6,632         6,091         (9%)         234         201         16%         6,866         7,192         (5%)         7,629         7,712         (1           US Insurace Operations         6,632         6,091         (9%)         234         201         16%         6,866         7,192         (5%)         7,629         7,712         (1           US Insurace Operations         46         554         (17%)         -         -         -         446         554         (1%)         446         554         (1%)         446         554         (1%)         446         554         (1%)         446         554         (1%)         446         554         (1%)         447         2         2         4%         181         417         2           Sub-Total Vs Insurace Operations         5,569 <t< td=""><td></td><td></td><td></td><td>5%</td><td>25</td><td>27</td><td>(7%)</td><td></td><td></td><td>5%</td><td></td><td></td><td>3%</td></t<>				5%	25	27	(7%)			5%			3%
DWP Rebates         143         161         (11%)         -         -         143         161         (11%)         143         161         (11%)           Total UK Insurance Operations         6,652         0.991         (5%)         234         201         16%         6,886         7,192         (5%)         7,629         7,712         (1           US insurance Operations (***)         E         E         E         E         E         E         E           Us insurance Operations (***)         573         688         (17%)         -         -         -         446         554         (19%)         446         554         (19%)         446         554         (19%)         446         554         (19%)         446         554         (19%)         446         554         (19%)         446         554         (19%)         4554         3.819         19%         -         -         -         4454         3.819         19%         17         12%         26         25         4%         158         147         15           Guarance Contracts         408         458         (11%)         -         -         12%         559         5.060         10%					-	-	-						(14%) (1%)
Total UK Insurance Operations         6,632         6,991         (5%)         234         201         16%         6,866         7,192         (5%)         7,829         7,712         (1           US insurance Operations         573         688         (17%)         -         -         573         688         (17%)         573         688         (17%)         573         688         (17%)         573         688         (17%)         573         688         (17%)         573         688         (17%)         573         688         (17%)         573         688         (17%)         573         688         (17%)         573         688         (17%)         446         554         (19%)         446         554         (19%)         446         554         (18%)         101         17         12%         28         25         4%         158         147         1         160         508         (11%)         101         117         12%         5.599         5.068         (10%)         5.73         5.208         101         160         160         160         160         160         160         175         160         160         160         160         160         160 </td <td></td> <td></td> <td></td> <td></td> <td>234</td> <td>201</td> <td>10 %</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>					234	201	10 %						
US insurance Operations <sup>(1b)</sup> Fixed Annuilies         573         688         (17%)         573         688         (17%)           Variable Annuilies         446         554         (19%)         -         -         -         446         554         (19%)           Variable Annuilies         4,554         3,819         19%         -         -         -         4,656         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         6,666         6,103         5,731         5,208         10%         10%         10%         10%         10%         10%         10%         10%         10%         10% <td>DWP Rebates</td> <td>143</td> <td>161</td> <td>(11%)</td> <td>-</td> <td>-</td> <td>-</td> <td>143</td> <td>161</td> <td>(11%)</td> <td>143</td> <td>161</td> <td>(11%</td>	DWP Rebates	143	161	(11%)	-	-	-	143	161	(11%)	143	161	(11%
Fixed Annulities         573         688         (17%)         -         -         -         573         688         (17%)           Fixed Index Annulities         446         554         (19%)         -         -         -         446         554         (19%)         446         554         (19%)           Variable Annulities         4,554         3,819         19%         -         -         -         4,454         3,819         19%         4,454         3,819         19%         4,454         3,819         19%         4,454         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         4,554         3,819         19%         17         12%         5,599         5,066         10%         5,731         5,08         111           Guardeed Investment Contracts         408         458         (11%)         -         -         -         5,27         437         21%         5,27         437         2         2         7         437         21%         5,98         19%         6,566         6,103         9%         6,566         6,103         9%         6,566         6,103         9%         6,566         6,11%	Total UK Insurance Operations	6,632	6,991	(5%)	234	201	16%	6,866	7,192	(5%)	7,629	7,712	(1%
Fixed fields: Anuitiles         446         554         (19%)           446         554         (19%)         446         554         (19%)           Variable Anuitiles         4,564         3,819         19%           4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         4,564         3,819         19%         6,566         6,103         5,968         11%         110%<	US Insurance Operations (1b)												
Variabe Annulities         4,554         3,819         19%         -         -         -         4,554         3,819         19%         4,554         3,819         11%           Life         7         8         (13%)         19         17         12%         5,599         2.5         4%         158         1.47         12           Sub-Total Retail         5,580         5,069         10%         5,731         5,206         10%         5,731         5,206         10%           Guaranced investment Contracts         408         458         (11%)         -         -         -         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         407         508         103         12%         508         103         108         108         108         108         108         108         108         108         108         108         108         108         108         108         108         108         108						-	-						(17%
Life         7         8         (13%)         19         17         12%         26         25         4%         158         147           Sub-Total Relit         5,580         5,086         10%         19         17         12%         5,599         5,086         10%         5,731         5,208         10           Guaranteed Investment Contracts         408         458         (11%)         -         -         -         488         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         458         458         458         458         458         458         458         458         458         458						-							(19%
Sub-Total Retail         5,580         5,069         10%         19         17         12%         5,589         5,086         10%         5,731         5,208         11           Guaranteed Investment Contracts         408         458         (11%)         -         -         -         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         408         458         (11%)         407         437         21%         -         -         -         527         437         21%         598         5981         9%         6,656         6,103         5           Asian Insurance Operations <sup>(16)</sup> 72         27         167%         40         36         11%         112         6.33         78%         288         198         33         20           India <sup>(6)</sup> 72         27         167%         40         36         11%         618					- 19	- 17	- 12%						19% 7%
Guarance of prosting (%)         408         458         (11%)         408         458         (11%)         408         458         (11%)           GiC - Medium Term Note         527         437         21%         527         437         21%         527         437         21%         527         437         21%         527         437         21%         527         437         21%         527         437         21%         527         437         21%         527         437         21%         566         6,103         12         6,534         5,961         9%         6,666         6,103         12           Asian Insurance Operations (%)         72         27         167%         40         36         11%         112         63         7%         268         198         33         22           China (%)         72         27         107%         40         36         11%         112         63         7%         268         198         33         22           India (%)         26         20         30%         177         105         66%         203         125         62%         724         97         123         62%         73<													10%
Total US Insurance Operations         6,515         5,964         9%         19         17         12%         6,534         5,981         9%         6,666         6,103         5           Asian Insurance Operations <sup>(10)</sup>			458	(11%)	-		-		458	(11%)	408	458	(11%
Asian Insurance Operations <sup>(16)</sup> 72         27         167%         40         36         11%         112         6.3         78%         268         198         33         21           India <sup>(9)</sup> 26         20         30%         117         103         14%         618         458         35%         1,196         933         22           India <sup>(9)</sup> 26         20         30%         177         105         60%         203         125         62%         728         411         77           Indonesia         31         281%         109         71         54%         227         102         123%         498         289         98           Japan         122         68         79%         22         7         214%         144         75         92%         214         97         12           Korea         179         103         74%         241         208         16%         420         311         35%         1,126         1,130         11           Singapore         593         357         66%         67         72         17%         190         231         52%         1,141					- 19	- 17	- 12%						219 99
China         72         27         167%         40         36         11%         112         63         78%         268         198         33           Hong Kong         501         355         41%         117         103         14%         618         458         35%         1,196         933         22           India         0         30%         177         103         14%         618         458         35%         1,196         933         22           India         31         281%         109         71         54%         227         102         123%         444         269         88           Japan         122         68         79%         22         7         214%         144         75         92%         214         97         12           Kora         179         103         74%         224         78         72         8%         119         76         57%         412         413         41         4925%         78         72         8%         119         76         57%         4107         403         33           Singapore         33         357         666         <					-				-,				
Hong Kong         501         355         41%         117         103         14%         618         458         35%         1,196         933         22           India (%)         26         20         30%         177         105         60%         203         125         62%         728         411         77           India (%)         118         31         281%         109         71         54%         227         102         123%         494         269         84           Japan         122         68         79%         22         7         214%         144         75         92%         214         97         12.5           Korea         179         103         74%         224         72         840         311         35%         1,267         1,130         11           Malaysia         41         4         925%         78         72         8%         119         76         57%         472         418         31           Singapore         33         357         66%         67         72         (7%)         660         429         54%         1,047         403         33													
India <sup>(0)</sup> 26         20         30%         177         105         60%         203         125         62%         728         411         77.           Indonesia         118         31         281%         109         71         54%         227         102         123%         444         269         88           Japan         122         68         79%         22         7         214%         144         75         92%         214         97         12           Korea         179         103         74%         241         208         16%         420         311         35%         1267         1,130         11           Singapore         53         357         66%         67         72         7%         660         429         54%         1,047         803         33           Other <sup>(0)</sup> 36         15         140%         55         36         53%         91         51         7,06         1,02         37,007         5,132         33           Other <sup>(0)</sup> 36         1,072         70%         1,124         849         32%         2,944         1,921         53%         7,00					40	00					268		35% 28%
Indonesia         118         31         281%         109         71         54%         227         102         123%         144         75         92%         214         97         123           Japan         12         68         79%         22         7         214%         144         75         92%         214         97         123           Korea         179         103         74%         224         208         114%         35%         92%         124         97         123           Malaysia         41         4         925%         78         72         8%         119         76         57%         472         418         91           Singapore         533         357         66%         67         72         (7%)         660         429         54%         1,047         803         303           Talwan         132         92         43%         218         139         57%         350         231         5%         1,121         743         55           Other <sup>(6)</sup> 36         15         140%         55         36         53%         91         51         7.00         1,30 </td <td>India<sup>(6)</sup></td> <td></td> <td>26%</td>	India <sup>(6)</sup>												26%
Korea         179         103         74%         241         208         16%         420         311         35%         1,267         1,130         12           Malaysia         41         4         925%         78         72         8%         119         76         57%         472         418         11           Singapore         593         357         66%         67         72         7%         660         429         54%         1,047         403         33           Taiwan         132         92         43%         218         139         57%         350         231         52%         1,121         743         55           Other <sup>(6)</sup> 36         15         140%         55         36         53%         91         51         78%         200         130         55           Total Asian Insurance Operations         1,827         7,07         1,124         849         32%         2,944         1,921         53%         7,007         5,12         330	Indonesia	118	31	281%	109	71	54%	227	102	123%	494	269	84%
Malaysia         41         4         925%         78         72         8%         119         76         57%         472         418         113           Singapore         593         357         66%         67         72         (7%)         660         429         54%         1,047         803         333           Taiwan         132         92         43%         218         139         57%         580         221         52%         1,121         743         56           Other <sup>(6)</sup> 36         15         140%         55         36         53%         91         51         7.00         5,13         57%         130         57%           Total Asian Insurance Operations         1,820         1,072         70%         1,124         849         32%         2,944         1,921         53%         7,007         5,132         357													1219
Singapore         593         357         66%         67         72         (7%)         660         429         54%         1,047         803         30           Taiwan         132         92         43%         218         139         57%         350         231         52%         1,121         743         55           Other <sup>(i)</sup> 36         15         140%         55         36         53%         91         51         78%         200         130         54%           Total Asian Insurance Operations         1,022         70%         1,124         849         32%         2,944         1,921         53%         7,007         5,132         330													129 139
Taiwan         132         92         4.3%         218         139         57%         350         2.31         52%         1,121         743         55'           Other <sup>(6)</sup> 36         15         140%         55         36         53%         91         51         78%         200         1.00         55'           Total Asian Insurance Operations         1,820         1,072         70%         1,124         849         32%         2,944         1,921         53%         7,007         5,132         35'													309
Total Asian Insurance Operations         1,820         1,072         70%         1,124         849         32%         2,944         1,921         53%         7,007         5,132         33	Taiwan	132	92	43%	218	139	57%	350	231	52%	1,121	743	519
													549
Group Total 14,967 14,027 7% 1,377 1.067 29% 16,344 15,094 8% 21,302 18,947 11	i otal Asian insurance Operations	1,820	1,072	70%	1,124	849	32%	2,944	1,921	53%	7,007	5,132	379
	Group Total	14,967	14.027	7%	1.377	1.067	29%	16.344	15.094	8%	21.302	18.947	12%

### PRUDENTIAL PLC - NEW BUSINESS - QUARTER 4 2007 VERSUS QUARTER 4 2006

				INSURA	NCE OPERA	TIONS						
		Single			Regular			Total			PVNBP	
	Q4 2007	Q4 2006	+/-(%)	Q4 2007	Q4 2006	+/-(%)	Q4 2007	Q4 2006	+/-(%)	Q4 2007	Q4 2006	+/-(%)
UK Insurance Operations	£m	£m		£m	£m		£m	£m		£m	£m	
Product Summary												
Internal Vesting annuities	369	369	0%		-		369	369	0%	369	369	0%
Direct and Partnership Annuities	184	279	(34%)				184	279	(34%)	184	279	(34%)
Intermediated Annuities	104	188	(26%)		-		140	188	(26%)	140	188	(26%)
Total Individual Annuities	693	836	(17%)	-	-	-	693	836	(17%)	693	836	(17%)
Equity Release	48	34	41%	-			48	34	41%	48	34	41%
Individual Pensions	11	5	120%	-	-	-	11	5	120%	13	5	160%
Corporate Pensions	162	265	(39%)	26	27	(4%)	188	292	(36%)	354	314	13%
Unit Linked Bonds	43	85	(49%)	-	-	-	43	85	(49%)	43	85	(49%)
With-Profit Bonds	114	49	133%	-	-	-	114	49	133%	114	49	133%
Protection	-	9	-	2	-		2	9	(78%)	6	24	(75%)
Offshore Products	129	100	29%	1	-	-	130	100	30%	135	100	35%
Total Retail Retirement	1,200	1,383	(13%)	29	27	7%	1,229	1,410	(13%)	1,406	1,447	(3%)
Corporate Pensions	30	73	(59%)	29	19	53%	59	92	(36%)	135	113	19%
Other Products	47	52	(10%)	5	7	(29%)	52	59	(12%)	70	80	(13%)
DWP Rebates	14	-		-	-		14	-	-	14	-	
Total Mature Life and Pensions	91	125	(27%)	34	26	31%	125	151	(17%)	219	193	13%
Total Retail	1,291	1,508	(14%)	63	53	19%	1,354	1,561	(13%)	1,625	1,640	(1%)
				05	55							
Wholesale Annuities	1,754	131	1,239%	-	-	-	1,754	131	1,239%	1,754	131	1,239%
Credit Life	4	197	(98%)	-	-	-	4	197	(98%)	4	197	(98%)
Total UK Insurance Operations	3,049	1,836	66%	63	53	19%	3,112	1,889	65%	3,383	1,968	72%
Channel Summary												
Direct and Partnership	648	949	(32%)	58	47	23%	706	996	(29%)	957	1,045	(8%)
Intermediated	627	559	12%	5	6	(17%)	632	565	12%	651	595	9%
Wholesale	1,760	328	437%		-	-	1,760	328	437%	1,760	328	437%
Sub-Total	3,035	1,836	65%	63	53	19%	3,098	1,889	64%	3,368	1,968	71%
DWP Rebates	14	-	-	-	-		14	-	-	14	-	-
Total UK Insurance Operations	3,049	1,836	66%	63	53	19%	3,112	1,889	65%	3,383	1,968	72%
US Insurance Operations (1b)(8)												
Fixed Annuities	152	172	(12%)				152	172	(12%)	152	172	(12%)
Fixed Index Annuities	152	117	(12%) (11%)		-	-	152	1/2	(12%)	152	1/2	(12%)
Variable Annuities	1,137	1,010	(11%)		-		1,137	1,010	13%	1,137	1,010	13%
Life	2	2	0%	6	4	50%	.,	6	33%	54	43	26%
Sub-Total Retail	1,395	1,301	7%	6	4	50%	1,401	1,305	7%	1,447	1,342	8%
Guaranteed Investment Contracts	148	133	11%	-	-	-	148	133	11%	148	133	11%
GIC - Medium Term Note	(4)	(5)	20%	-	-	-	(4)	(5)	20%	(4)	(5)	20%
Total US Insurance Operations	1,539	1,429	8%	6	4	50%	1,545	1,433	8%	1,591	1,470	8%
Asian Insurance Operations <sup>(1b)(8)</sup>												
		-	0.400	7	45	(500()		00	000/			
China <sup>(10)</sup> Hong Kong	17 178	5 131	240% 36%	35	15 35	(53%) 0%	24 213	20 166	20% 28%	65 424	60 324	8% 31%
India <sup>(6)</sup>	6	6	0%	53	28	89%	59	34	74%	219	148	48%
Indonesia	53	14	279%	38	22	73%	91	36	153%	192	86	123%
Japan	40	27	48%	6	4	50%	46	31	48%	66	42	57%
Korea	60	27	122%	61	53	15%	121	80	51%	284	400	(29%
Malaysia	21	1	2,000%	29	24	21%	50	25	100%	186	136	379
Singapore	168	86	95%	21	25	(16%)	189	111	70%	326	237	38%
Taiwan	33	34	(3%)	36	33	9%	69	67	3%	151	143	69
Other <sup>(4)</sup>	<u>15</u> 591	6 337	150%	22 308	11 250	100% 23%	37 899	17 587	118%	78 1,991	31 1,607	152%
Total Asian Insurance Operations	591	337	75%	308	250	23%	899	58/	53%	1,991	1,607	24%
Group Total	5,179	3,602	44%	377	307	23%	5,556	3,909	42%	6,965	5,045	38%
	5,179	0,002	44 70	311	501	2370	5,556	3,303	<b>π</b> ∠ 70	0,303	0,040	30%

		Opening FUM	Gross Inflows	Redemptions	Net Inflows	Other Movements	Market & Currency Movements	Net Movement In FUM	Closing FUM
		£m	£m	£m	£m	£m	£m	£m	£m
M&G <sup>(5)</sup>	Q4 2007 Q4 2006	49,907 42,258	3,933 3,505	(2,568) (2,513)	1,365 992	(123) (7)	72 1,703	1,314 2,688	51,221 44,946
Asia Retail Mutual Funds	+/-(%) Q4 2007 Q4 2006 +/-(%)	18% 15,120 10,396 45%	12% 10,842 5,674 91%	(2%) (10,346) (4,737) (118%)	38% 496 937 (47%)	(1,657%) (125) (35) (257%)	(96%) 786 115 583%	(51%) 1,157 1,017 14%	14% 16,277 11,413 43%
Asia Third Party	Q4 2007 Q4 2006 +/-(%)	980 758 29%	167 40 318%	(76) (4) (1,800%)	91 36 153%	-	45 46 (2%)	136 82 66%	1,116 840 33%
US Retail Mutual Funds	Q4 2007 Q4 2006 +/-(%)	32 - -	27 -	(2)	25 - -	-	(2) - -	23 - -	55 - -
Total Investment Products	Q4 2007 Q4 2006 +/-(%)	66,039 53,412 24%	14,969 9,219 62%	(12,992) (7,254) (79%)	1,977 1,965 1%	(248) (42) (490%)	901 1,864 (52%)	2,630 3,787 (31%)	68,669 57,199 20%

### PRUDENTIAL PLC - NEW BUSINESS - QUARTER 4 2007 VERSUS QUARTER 3 2007

INSURANCE OPERATIONS												
	Q4 2007 £m	Single Q 3 2007 £m	+/-(%)	Q4 2007 £m	Regular Q 3 2007 £m	+/-(%)	Q4 2007 £m	Total Q 3 2007 £m	+/-(%)	Q4 2007 £m	PVNBP Q 3 2007 £m	+/-(%)
UK Insurance Operations												
Product Summary												
Internal Vesting annuities	369	343	8%		-	-	369	343	8%	369	343	8%
Direct and Partnership Annuities	184	227	(19%)	-	-	-	184	227	(19%)	184	227	(19%
Intermediated Annuities	140	167	(15%)				140	167	(16%)	140	167	(15%
Total Individual Annuities	693	737	(6%)	-	-		693	737	(6%)	693	737	(10%
Equity Release	48	41	17%				48	41	17%	48	41	179
Individual Pensions		9	22%	-	- 1	-	40	10	10%	13	9	449
Corporate Pensions	162	14	1,057%	26	16	63%	188	30	527%	354	87	3079
Unit Linked Bonds	43	62	(31%)	20	10	03%	43	62	(31%)	43	62	(31%
With-Profit Bonds	43	69	(31%)		-	-	43	69	(31%)	43	69	(31%
	114	69	65%	-		-						
Protection	-	-	-	2	1	100%	2	1	100%	6	6	09
Offshore Products	129	100	29%	1	1	0%	130	101	29%	135	105	29%
Total Retail Retirement	1,200	1,032	16%	29	19	53%	1,229	1,051	17%	1,406	1,116	26%
Corporate Pensions	30	58	(48%)	29	26	12%	59	84	(30%)	135	155	(13%)
Other Products	47	43	9%	5	7	(29%)	52	50	4%	70	61	159
DWP Rebates	14	-	-	-	-	-	14	-	-	14	-	
Total Mature Life and Pensions	91	101	(10%)	34	33	3%	125	134	(7%)	219	216	19
Total Retail	1,291	1,133	14%	63	52	21%	1,354	1,185	14%	1,625	1,332	22%
Wholesale Annuities	1,754	7	24,957%			2170	1,754	7	24,957%	1,754	7	24,957%
Credit Life		2		-	-			2			2	
Credit Life	4	2	100%	-	-		4	2	100%	4	2	100%
Total UK Insurance Operations	3,049	1,142	167%	63	52	21%	3,112	1,194	161%	3,383	1,341	152%
Channel Summary												
Direct and Partnership	648	586	11%	58	45	29%	706	631	12%	957	763	25%
Intermediated	627	549	14%	5	7	(29%)	632	556	14%	651	571	149
Wholesale	1,760	7	25,043%	-	-	-	1,760	7	25,043%	1,760	7	25,0439
Sub-Total	3,035	1,142	166%	63	52	21%	3,098	1,194	159%	3,368	1,341	151%
DWP Rebates	14	-	-	-	-	-	14	-	-	14	-	-
Total UK Insurance Operations	3,049	1,142	167%	63	52	21%	3,112	1,194	161%	3,383	1,341	152%
US Insurance Operations (1b)(8)												
Fixed Annuities	152	130	17%				152	130	17%	152	130	179
Fixed Annuities Fixed Index Annuities	152	130	17% (15%)		-	-	152	130	17% (15%)	152	130	17% (15%
Variable Annuities	1,137	1,174	(15%) (3%)		-	-	1,137	1,174	(15%) (3%)	1,137	1,174	(15%
Life	1,137	2	(3%)	- 6	- 4	-	1,137	1,174	33%	1,137	36	(3%
Sub-Total Retail	1,395	1,428	(2%)	6	4	50%	1,401	1,432	(2%)	1,447	1,462	(1%
Guaranteed Investment Contracts	1,355	127	(2 %)	-		-	148	127	17%	1,447	127	179
GIC - Medium Term Note	(4)	(4)	0%		-	-	(4)	(4)	0%	(4)	(4)	09
Total US Insurance Operations	1,539	1,551	(1%)	6	4	50%	1,545	1,555	(1%)	1,591	1,585	09
A - i (1b)(8)												
Asian Insurance Operations <sup>(1b)(8)</sup>												
China (10)	17	36	(53%)	7	13	(46%)	24	49	(51%)	65	91	(29%
Hong Kong	178	124	44%	35	28	25%	213	152	40%	424	279	52%
India <sup>(6)</sup>	6 53	4	50%	53 38	43 28	23%	59 91	47 58	26% 57%	219	169 124	309
Indonesia Japan	53	30 30	77% 33%	38	28	36% 20%	91 46	58 35	57% 31%	192 66	124	55% 29%
Korea	40 60	30 47	33% 28%	61	67	20% (9%)	46	35 114	31% 6%	284	375	29%
Malaysia	21	47	28%	29	17	(9%)	121	28	79%	284	100	(24%
Singapore	168	119	91% 41%	29	16	31%	189	135	40%	326	237	385
Taiwan	33	36	(8%)	36	46	(22%)	69	82	(16%)	151	259	(42%
Other <sup>(4)</sup>		8	88%	22	12	83%	37	20	85%	78	45	739
Total Asian Insurance Operations	591	445	33%	308	275	12%	899	720	25%	1,991	1,730	159
Group Total	5,179	3,138	65%	377	331	14%	5,556	3,469	60%	6,965	4,656	50%

		Opening FUM	Gross Inflows	Redemptions	Net Inflows	Other Movements	Market & Currency Movements	Net Movement In FUM	Closing FUM
		£m	£m	£m	£m	£m	£m	£m	£m
M&G <sup>(5)</sup>	Q4 2007 Q3 2007	49,907 48,624	3,933 3,293	(2,568) (3,067)	1,365 226	(123) (85)	72 1,142	1,314 1,283	51,221 49,907
Asia Retail Mutual Funds	+/-(%) Q4 2007 Q3 2007	3% 15,120 13,677	19% 10,842 10,463	16% (10,346) (9,757)	504% 496 706	(45%) (125) (21)	(94%) 786 758	2% 1,157 1,443	3% 16,277 15,120
Asia Third Party	+/-(%) Q4 2007 Q3 2007	11% 980 903	4% 167 11 1,418%	(6%) (76) (5)	(30%) 91 6	(495%) - -	4% 45 71 (37%)	(20%) 136 77 77%	8% 1,116 980 14%
US Retail Mutual Funds	+/-(%) Q4 2007 Q3 2007 +/-(%)	9% 32 18 78%	1,418% 27 14 93%	(1,420%) (2) (1) (100%)	1,417% 25 13 92%	-	(37%) (2) 1 (300%)	23 14 64%	14% 55 32 72%
Total Investment Products	Q4 2007 Q3 2007 +/-(%)	66,039 63,222 4%	14,969 13,781 9%	(12,992) (12,830) (1%)	1,977 951 108%	(248) (106) (134%)	901 1,972 (54%)	2,630 2,817 (7%)	68,669 66,039 4%

# **PRUDENTIAL PLC - NEW BUSINESS SCHEDULES**

# **BASIS OF PREPARATION**

The new business schedules are provided as an indicative volume measure of transactions undertaken in the reporting period that have the potential to generate profits for shareholders. The amounts shown are not, and not intended to be, reflective of premium income recorded in the IFRS income statement.

The format of the schedules is consistent with the distinction between insurance and investment products as applied for previous financial reporting periods. Products categorised as "insurance" refer to those classified as contracts of long-term insurance business for regulatory reporting purposes, i.e. falling within one of the classes of insurance specified in part II of Schedule 1 to the Regulated Activities Order under FSA regulations.

The details shown for insurance products include contributions for contracts that are classified under IFRS 4 "Insurance Contracts" as not containing significant insurance risk. These products are described as investment contracts or other financial instruments under IFRS. Contracts included in this category are primarily certain unit-linked and similar contracts written in UK Insurance Operations, and Guaranteed Investment Contracts and similar funding agreements written in US Operations.

New business premiums for regular premium products are shown on an annualised basis. Department of Work and Pensions rebate business is classified as single recurrent business. Internal vesting business is classified as new business where the contracts include an open market option. New Department of Work and Pensions rebate business for SAIF is excluded from the new business schedules. This is because SAIF is solely for the benefit of SAIF policyholders.

Investment products referred to in the tables for funds under management are unit trusts, mutual funds and similar types of retail fund management arrangements. These are unrelated to insurance products that are classified as investment contracts under IFRS 4, as described in the preceding paragraph, although similar IFRS recognition and measurement principles apply to the acquisition costs and fees attaching to this type of business.

The premiums for 2006 for wholesale annuities for UK Insurance operations include £560m for a bulk annuity transaction with the Scottish Amicable Insurance Fund (SAIF). SAIF is a closed-ring fenced sub-fund established by a Court approved Scheme of Arrangement in October 1997, which is solely for the benefit of SAIF policyholders. Shareholders have no interest in the profits of this fund, although they are entitled to investment management fees on this business.

From 12 August 2007 the shareholding in CITIC-Prudential funds operation in China has increased from 33% to 49%

## Notes to Schedules 1A - 8

<sup>(1a)</sup> Insurance and investment new business for overseas operations has been calculated using constant exchange rates. The applicable rate for Jackson is 2.00.

<sup>(1b)</sup> Insurance and investment new business for overseas operations has been calculated using average exchange rates. The applicable rate for Jackson is 2.00 (2006: 1.84).

<sup>(2)</sup> Represents cash received from sale of investment products.

<sup>(3)</sup> Annual Equivalents, calculated as regular new business contributions plus 10 per cent single new business contributions, are subject to roundings. PVNBPs are calculated as equalling single premiums plus the present value of expected premiums of new regular premium business. In determining the present value, allowance is made for lapses and other assumptions applied in determining the EEV new business profit.

<sup>(4)</sup> In Asia, 'Other' insurance operations include Thailand, the Philippines and Vietnam.

<sup>(5)</sup> Balance includes segregated and pooled pension funds, private finance assets and other institutional clients. Other movements reflect the net flows arising from the cash component of a tactical asset allocation fund managed by PPM South Africa.

<sup>vo</sup> New business in India is included at Prudential's 26 per cent interest in the India life operation. Mandatory Provident Fund (MPF) product sales in Hong Kong are included at Prudential's 36 per cent interest in Hong Kong MPF operation.

<sup>(7)</sup> Balance sheet figures have been calculated at the closing exchange rate. The 2006 balance is shown on a constant exchange rate.

<sup>(8)</sup> Sales are converted using the year to date average exchange rate applicable at the time. The sterling results for individual quarters represent the difference between the year to date reported sterling results at successive quarters and will include foreign exchange movements from earlier periods.

<sup>(9)</sup> £344m of FUM and £(1)m of net flows reported under Prudential Asian funds operations relate to M&G's products distributed through those Asian operations and this amount is also included in M&G's FUM.

<sup>(10)</sup> In China, fourth quarter sales have been incorporated in Group results at 50 per cent of APE, to reflect the change in the right to appoint the CEO in accordance with the original agreement with CITIC.