

## Index to Group financial statements

### Primary statements

- 99 Consolidated income statement
- 100 Statement of changes in equity
- 102 Consolidated balance sheet
- 104 Consolidated cash flow statement

### Notes on the Group financial statements

#### Section A: Background and adoption of International Financial Reporting Standards (IFRS)

- 105 A1: Nature of operations
- 105 A2: Basis of preparation
- 105 A3: Critical accounting policies, estimates and judgements
- 111 A4: Significant accounting policies
- 121 A5: Adoption of IAS 32, IAS 39, and IFRS 4 at 1 January 2005
- 123 A6: New accounting pronouncements

#### Section B: Summary of results

- 125 B1: Supplementary analysis of profit from continuing operations before tax attributable to shareholders
- 127 B2: Earnings per share
- 128 B3: Dividends
- 128 B4: New business
- 131 B5: Group balance sheet

#### Section C: Group risk management

- 136 C: Group risk management

#### Section D: Life assurance business

- 139 D1: Group overview
- 143 D2: UK insurance operations
- 153 D3: US operations
- 162 D4: Asian operations
- 168 D5: Capital position statement for life assurance businesses

#### Section E: Banking operations

- 176 E1: Income statement for banking operations
- 177 E2: Balance sheet for banking operations
- 177 E3: Risk management overview
- 178 E4: Maturities of assets and liabilities and liquidity risk
- 179 E5: Losses on loans and advances
- 179 E6: Market risk
- 180 E7: Credit risk

#### Section F: Income statement notes

- 181 F1: Segmental information
- 182 F2: Revenue
- 182 F3: Acquisition costs and other operating expenditure
- 183 F4: Finance costs: interest on core structural borrowings of shareholder-financed operations
- 183 F5: Tax
- 188 F6: Discontinued operations

#### Section G: Financial assets and liabilities

- 189 G1: Financial instruments – designation and fair values
- 192 G2: Market risk
- 195 G3: Derivatives and hedging
- 198 G4: Derecognition, securitisation and collateral
- 198 G5: Impairment of financial assets

#### Section H: Other information on balance sheet items

- 200 H1: Intangible assets attributable to shareholders
- 203 H2: Intangible assets attributable to the Prudential Assurance Company Limited (PAC) with-profits fund
- 204 H3: Reinsurers' share of policyholder liabilities
- 205 H4: Tax assets and liabilities
- 205 H5: Accrued investment income and other debtors
- 206 H6: Property, plant and equipment
- 207 H7: Investment properties
- 208 H8: Investments in associates and joint ventures
- 210 H9: Assets and liabilities held for sale
- 210 H10: Cash and cash equivalents
- 210 H11: Shareholders' equity: share capital, share premium and reserves
- 212 H12: Insurance contract liabilities and unallocated surplus of with-profits funds
- 212 H13: Borrowings
- 214 H14: Provisions and contingencies
- 218 H15: Other liabilities

#### Section I: Other notes

- 219 I1: Staff and pension plans
- 227 I2: Share-based payments
- 234 I3: Key management remuneration
- 235 I4: Fees payable to auditor
- 235 I5: Related party transactions
- 236 I6: Subsidiary undertakings
- 238 I7: Commitments
- 239 I8: Post-balance sheet events – sale of Egg Banking plc
- 239 I9: Foreign exchange translation
- 239 I10: Cash flows
- 239 I11: 2005 balance sheet – reanalysis of assets and liabilities for acquired venture investment subsidiaries of the PAC with-profits sub-fund

### Parent company

- 240 Balance sheet of the parent company
- 241 Notes on the parent company financial statement
- 250 Statement of directors' responsibilities in respect of the Annual Report and the financial statements
- 251 Independent auditor's report to the members of Prudential plc

### European Embedded Value (EEV) basis supplementary information

- 252 Operating profit from continuing operations based on longer-term investment returns
- 253 Summarised consolidated income statement
- 253 Earnings per share
- 253 Dividends per share
- 254 Movement in shareholders' capital and reserves (excluding minority interests)
- 255 Summarised consolidated balance sheet
- 256 Notes on the European Embedded Value (EEV) basis supplementary information
- 281 Statement of directors' responsibilities in respect of the European Embedded Value (EEV) basis supplementary information
- 281 Independent auditor's report to Prudential plc on the European Embedded Value (EEV) basis supplementary information