

**Schedule 1A - Actual Exchange Rates**  
**TOTAL INSURANCE AND INVESTMENT NEW BUSINESS**

	UK			US <sup>(1a)</sup>			Asia <sup>(1a)</sup>			Total		
	2009 Q3	2008 Q3		2009 Q3	2008 Q3		2009 Q3	2008 Q3		2009 Q3	2008 Q3	
	YTD	YTD	+/- (%)	YTD	YTD	+/- (%)	YTD	YTD	+/- (%)	YTD	YTD	+/- (%)
	£m	£m		£m	£m		£m	£m		£m	£m	
<b>Total Insurance Products</b>	<b>3,695</b>	<b>5,730</b>	<b>(36%)</b>	<b>6,242</b>	<b>5,214</b>	<b>20%</b>	<b>1,350</b>	<b>1,988</b>	<b>(32%)</b>	<b>11,287</b>	<b>12,932</b>	<b>(13%)</b>
<b>Total Investment Products Gross Inflows<sup>(2)</sup></b>	<b>18,441</b>	<b>12,114</b>	<b>52%</b>	<b>6</b>	<b>32</b>	<b>(81%)</b>	<b>52,668</b>	<b>34,412</b>	<b>53%</b>	<b>71,115</b>	<b>46,558</b>	<b>53%</b>
	<b>22,136</b>	<b>17,844</b>	<b>24%</b>	<b>6,248</b>	<b>5,246</b>	<b>19%</b>	<b>54,018</b>	<b>36,400</b>	<b>48%</b>	<b>82,402</b>	<b>59,490</b>	<b>39%</b>

**INSURANCE OPERATIONS**

	Single			Regular			Total			Annual Equivalents <sup>(3)</sup>		
	2009 Q3	2008 Q3		2009 Q3	2008 Q3		2009 Q3	2008 Q3		2009 Q3	2008 Q3	
	YTD	YTD	+/- (%)	YTD	YTD	+/- (%)	YTD	YTD	+/- (%)	YTD	YTD	+/- (%)
	£m	£m		£m	£m		£m	£m		£m	£m	
<b>UK Insurance Operations</b>												
<b>Product Summary</b>												
Internal Vesting annuities	1,023	1,129	(9%)	-	-	-	1,023	1,129	(9%)	102	113	(10%)
Direct and Partnership Annuities	424	550	(23%)	-	-	-	424	550	(23%)	42	55	(24%)
Intermediated Annuities	196	401	(51%)	-	-	-	196	401	(51%)	20	40	(50%)
<b>Total Individual Annuities</b>	<b>1,643</b>	<b>2,080</b>	<b>(21%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,643</b>	<b>2,080</b>	<b>(21%)</b>	<b>164</b>	<b>208</b>	<b>(21%)</b>
Income Drawdown	70	54	30%	-	-	-	70	54	30%	7	5	40%
Equity Release	84	188	(55%)	-	-	-	84	188	(55%)	8	19	(58%)
Individual Pensions	145	52	179%	5	2	150%	150	54	178%	20	7	186%
Corporate Pensions	55	154	(64%)	61	64	(5%)	116	218	(47%)	67	79	(15%)
Unit Linked Bonds	83	88	(6%)	-	-	-	83	88	(6%)	8	9	(11%)
With-Profit Bonds	969	651	49%	-	-	-	969	651	49%	97	65	49%
Protection	-	-	-	12	4	200%	12	4	200%	12	4	200%
Offshore Products	207	447	(54%)	3	3	0%	210	450	(53%)	24	48	(50%)
Pru Health <sup>(11)</sup>	-	-	-	9	14	(36%)	9	14	(36%)	9	14	(36%)
<b>Total Retail Retirement</b>	<b>3,256</b>	<b>3,714</b>	<b>(12%)</b>	<b>90</b>	<b>87</b>	<b>3%</b>	<b>3,346</b>	<b>3,801</b>	<b>(12%)</b>	<b>416</b>	<b>458</b>	<b>(9%)</b>
Corporate Pensions	88	227	(61%)	80	88	(9%)	168	315	(47%)	89	111	(20%)
Other Products	59	113	(48%)	13	17	(24%)	72	130	(45%)	19	28	(32%)
DWP Rebates	80	103	(22%)	-	-	-	80	103	(22%)	8	10	(20%)
<b>Total Mature Life and Pensions</b>	<b>227</b>	<b>443</b>	<b>(49%)</b>	<b>93</b>	<b>105</b>	<b>(11%)</b>	<b>320</b>	<b>548</b>	<b>(42%)</b>	<b>116</b>	<b>149</b>	<b>(22%)</b>
<b>Total Retail</b>	<b>3,483</b>	<b>4,157</b>	<b>(16%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,666</b>	<b>4,349</b>	<b>(16%)</b>	<b>531</b>	<b>608</b>	<b>(13%)</b>
Wholesale Annuities	12	1,370	(99%)	-	-	-	12	1,370	(99%)	1	137	(99%)
Credit Life	17	11	55%	-	-	-	17	11	55%	2	1	100%
<b>Total UK Insurance Operations</b>	<b>3,512</b>	<b>5,538</b>	<b>(37%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,695</b>	<b>5,730</b>	<b>(36%)</b>	<b>534</b>	<b>746</b>	<b>(28%)</b>
<b>Channel Summary</b>												
Direct and Partnership	1,347	1,729	(22%)	149	161	(7%)	1,496	1,890	(21%)	284	334	(15%)
Intermediated	2,056	2,326	(12%)	34	31	10%	2,090	2,357	(11%)	240	264	(9%)
Wholesale	29	1,380	(98%)	-	-	-	29	1,380	(98%)	3	138	(98%)
<b>Sub-Total</b>	<b>3,432</b>	<b>5,435</b>	<b>(37%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,615</b>	<b>5,627</b>	<b>(36%)</b>	<b>526</b>	<b>736</b>	<b>(29%)</b>
DWP Rebates	80	103	(22%)	-	-	-	80	103	(22%)	8	10	(20%)
<b>Total UK Insurance Operations</b>	<b>3,512</b>	<b>5,538</b>	<b>(37%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,695</b>	<b>5,730</b>	<b>(36%)</b>	<b>534</b>	<b>746</b>	<b>(28%)</b>
<b>US Insurance Operations<sup>(1a)</sup></b>												
Fixed Annuities	841	1,141	(26%)	-	-	-	841	1,141	(26%)	84	114	(26%)
Fixed Index Annuities	1,055	317	233%	-	-	-	1,055	317	233%	106	32	231%
Variable Annuities	4,321	2,596	66%	-	-	-	4,321	2,596	66%	432	260	66%
Life	7	6	17%	18	18	0%	25	24	4%	19	19	0%
<b>Sub-Total Retail</b>	<b>6,224</b>	<b>4,060</b>	<b>53%</b>	<b>18</b>	<b>18</b>	<b>0%</b>	<b>6,242</b>	<b>4,078</b>	<b>53%</b>	<b>640</b>	<b>424</b>	<b>51%</b>
Guaranteed Investment Contracts	-	815	-	-	-	-	-	815	-	-	82	-

GIC - Medium Term Note	-	321	-	-	-	-	-	321	-	-	32	-
<b>Total US Insurance Operations</b>	<b>6,224</b>	<b>5,196</b>	<b>20%</b>	<b>18</b>	<b>18</b>	<b>0%</b>	<b>6,242</b>	<b>5,214</b>	<b>20%</b>	<b>640</b>	<b>538</b>	<b>19%</b>
<b>Asian Insurance Operations <sup>(1a)</sup></b>												
China <sup>(9)</sup>	<b>58</b>	<b>47</b>	<b>23%</b>	<b>28</b>	<b>23</b>	<b>22%</b>	<b>86</b>	<b>70</b>	<b>23%</b>	<b>34</b>	<b>28</b>	<b>21%</b>
Hong Kong	<b>64</b>	<b>460</b>	<b>(86%)</b>	<b>144</b>	<b>113</b>	<b>27%</b>	<b>208</b>	<b>573</b>	<b>(64%)</b>	<b>150</b>	<b>159</b>	<b>(6%)</b>
India <sup>(6)</sup>	<b>37</b>	<b>53</b>	<b>(30%)</b>	<b>112</b>	<b>168</b>	<b>(33%)</b>	<b>149</b>	<b>221</b>	<b>(33%)</b>	<b>116</b>	<b>173</b>	<b>(33%)</b>
Indonesia	<b>24</b>	<b>85</b>	<b>(72%)</b>	<b>124</b>	<b>121</b>	<b>2%</b>	<b>148</b>	<b>206</b>	<b>(28%)</b>	<b>126</b>	<b>130</b>	<b>(3%)</b>
Japan	<b>50</b>	<b>94</b>	<b>(47%)</b>	<b>35</b>	<b>24</b>	<b>46%</b>	<b>85</b>	<b>118</b>	<b>(28%)</b>	<b>40</b>	<b>33</b>	<b>21%</b>
Korea	<b>28</b>	<b>63</b>	<b>(56%)</b>	<b>93</b>	<b>176</b>	<b>(47%)</b>	<b>121</b>	<b>239</b>	<b>(49%)</b>	<b>96</b>	<b>182</b>	<b>(47%)</b>
Malaysia	<b>50</b>	<b>22</b>	<b>127%</b>	<b>79</b>	<b>64</b>	<b>23%</b>	<b>129</b>	<b>86</b>	<b>50%</b>	<b>84</b>	<b>66</b>	<b>27%</b>
Singapore	<b>162</b>	<b>306</b>	<b>(47%)</b>	<b>64</b>	<b>56</b>	<b>14%</b>	<b>226</b>	<b>362</b>	<b>(38%)</b>	<b>80</b>	<b>87</b>	<b>(8%)</b>
Taiwan	<b>70</b>	<b>33</b>	<b>112%</b>	<b>70</b>	<b>26</b>	<b>169%</b>	<b>140</b>	<b>59</b>	<b>137%</b>	<b>77</b>	<b>29</b>	<b>166%</b>
Other <sup>(4)</sup>	<b>17</b>	<b>14</b>	<b>21%</b>	<b>41</b>	<b>40</b>	<b>3%</b>	<b>58</b>	<b>54</b>	<b>7%</b>	<b>43</b>	<b>41</b>	<b>5%</b>
<b>Total Asian Insurance Operations</b>	<b>560</b>	<b>1,177</b>	<b>(52%)</b>	<b>790</b>	<b>811</b>	<b>(3%)</b>	<b>1,350</b>	<b>1,988</b>	<b>(32%)</b>	<b>846</b>	<b>929</b>	<b>(9%)</b>
<b>Group Total</b>	<b>10,296</b>	<b>11,911</b>	<b>(14%)</b>	<b>991</b>	<b>1,021</b>	<b>(3%)</b>	<b>11,287</b>	<b>12,932</b>	<b>(13%)</b>	<b>2,020</b>	<b>2,212</b>	<b>(9%)</b>

**Schedule 1B - Constant Exchange Rates**  
**PRUDENTIAL PLC - NEW BUSINESS - NINE MONTHS 2009**  
**TOTAL INSURANCE AND INVESTMENT NEW BUSINESS**

	UK			US <sup>(1b)</sup>			Asia <sup>(1b)</sup>			Total		
	2009	2008	+/- (%)	2009	2008	+/- (%)	2009	2008	+/- (%)	2009	2008	+/- (%)
	Q3	Q3		Q3	Q3		Q3	Q3		Q3	Q3	
	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD
£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
<b>Total Insurance Products</b>	<b>3,695</b>	<b>5,730</b>	<b>(36%)</b>	<b>6,242</b>	<b>6,579</b>	<b>(5%)</b>	<b>1,350</b>	<b>2,343</b>	<b>(42%)</b>	<b>11,287</b>	<b>14,652</b>	<b>(23%)</b>
<b>Total Investment Products Gross Inflows<sup>(2)</sup></b>	<b>18,441</b>	<b>12,114</b>	<b>52%</b>	<b>6</b>	<b>40</b>	<b>(85%)</b>	<b>52,668</b>	<b>37,744</b>	<b>40%</b>	<b>71,115</b>	<b>49,898</b>	<b>43%</b>
	<b>22,136</b>	<b>17,844</b>	<b>24%</b>	<b>6,248</b>	<b>6,619</b>	<b>(6%)</b>	<b>54,018</b>	<b>40,087</b>	<b>35%</b>	<b>82,402</b>	<b>64,550</b>	<b>28%</b>

**INSURANCE OPERATIONS**

	Single			Regular			Total			Annual Equivalents <sup>(3)</sup>		
	2009	2008	+/- (%)	2009	2008	+/- (%)	2009	2008	+/- (%)	2009	2008	+/- (%)
	Q3	Q3		Q3	Q3		Q3	Q3		Q3	Q3	
	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD
£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	
<b>UK Insurance Operations</b>												
<b>Product Summary</b>												
Internal Vesting annuities	1,023	1,129	(9%)	-	-	-	1,023	1,129	(9%)	102	113	(10%)
Direct and Partnership Annuities	424	550	(23%)	-	-	-	424	550	(23%)	42	55	(24%)
Intermediated Annuities	196	401	(51%)	-	-	-	196	401	(51%)	20	40	
<b>Total Individual Annuities</b>	<b>1,643</b>	<b>2,080</b>	<b>(21%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,643</b>	<b>2,080</b>	<b>(21%)</b>	<b>164</b>	<b>208</b>	<b>(21%)</b>
Income Drawdown	70	54	30%	-	-	-	70	54	30%	7	5	40%
Equity Release	84	188	(55%)	-	-	-	84	188	(55%)	8	19	(58%)
Individual Pensions	145	52	179%	5	2	150%	150	54	178%	20	7	186%
Corporate Pensions	55	154	(64%)	61	64	(5%)	116	218	(47%)	67	79	(15%)
Unit Linked Bonds	83	88	(6%)	-	-	-	83	88	(6%)	8	9	(11%)
With-Profit Bonds	969	651	49%	-	-	-	969	651	49%	97	65	49%
Protection	-	-	-	12	4	200%	12	4	200%	12	4	200%
Offshore Products	207	447	(54%)	3	3	0%	210	450	(53%)	24	48	(50%)
Pru Health <sup>(11)</sup>	-	-	-	9	14	(36%)	9	14	(36%)	9	14	(36%)
<b>Total Retail Retirement</b>	<b>3,256</b>	<b>3,714</b>	<b>(12%)</b>	<b>90</b>	<b>87</b>	<b>3%</b>	<b>3,346</b>	<b>3,801</b>	<b>(12%)</b>	<b>416</b>	<b>458</b>	<b>(9%)</b>
Corporate Pensions	88	227	(61%)	80	88	(9%)	168	315	(47%)	89	111	(20%)
Other Products	59	113	(48%)	13	17	(24%)	72	130	(45%)	19	28	(32%)
DWP Rebates	80	103	(22%)	-	-	-	80	103	(22%)	8	10	(20%)
<b>Total Mature Life and Pensions</b>	<b>227</b>	<b>443</b>	<b>(49%)</b>	<b>93</b>	<b>105</b>	<b>(11%)</b>	<b>320</b>	<b>548</b>	<b>(42%)</b>	<b>116</b>	<b>149</b>	<b>(22%)</b>
<b>Total Retail</b>	<b>3,483</b>	<b>4,157</b>	<b>(16%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,666</b>	<b>4,349</b>	<b>(16%)</b>	<b>531</b>	<b>608</b>	<b>(13%)</b>
Wholesale Annuities	12	1,370	(99%)	-	-	-	12	1,370	(99%)	1	137	(99%)
Credit Life	17	11	55%	-	-	-	17	11	55%	2	1	100%
<b>Total UK Insurance Operations</b>	<b>3,512</b>	<b>5,538</b>	<b>(37%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,695</b>	<b>5,730</b>	<b>(36%)</b>	<b>534</b>	<b>746</b>	<b>(28%)</b>
<b>Channel Summary</b>												
Direct and Partnership	1,347	1,729	(22%)	149	161	(7%)	1,496	1,890	(21%)	284	334	(15%)
Intermediated	2,056	2,326	(12%)	34	31	10%	2,090	2,357	(11%)	240	264	(9%)
Wholesale	29	1,380	(98%)	-	-	-	29	1,380	(98%)	3	138	(98%)
<b>Sub-Total</b>	<b>3,432</b>	<b>5,435</b>	<b>(37%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,615</b>	<b>5,627</b>	<b>(36%)</b>	<b>526</b>	<b>736</b>	<b>(29%)</b>
DWP Rebates	80	103	(22%)	-	-	-	80	103	(22%)	8	10	(20%)
<b>Total UK Insurance Operations</b>	<b>3,512</b>	<b>5,538</b>	<b>(37%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,695</b>	<b>5,730</b>	<b>(36%)</b>	<b>534</b>	<b>746</b>	<b>(28%)</b>
<b>US Insurance Operations<sup>(1b)</sup></b>												
Fixed Annuities	841	1,440	(42%)	-	-	-	841	1,440	(42%)	84	144	(42%)
Fixed Index Annuities	1,055	400	164%	-	-	-	1,055	400	164%	106	40	165%
Variable Annuities	4,321	3,276	32%	-	-	-	4,321	3,276	32%	432	328	32%

Life	7	7	0%	18	22	(18%)	25	29	(14%)	19	23	(17%)
<b>Sub-Total Retail</b>	<b>6,224</b>	5,123	21%	<b>18</b>	<b>22</b>	(18%)	<b>6,242</b>	5,145	21%	<b>640</b>	534	20%
Guaranteed Investment Contracts	-	1,029	-	-	-	-	-	1,029	-	-	103	-
GIC - Medium Term Note	-	405	-	-	-	-	-	405	-	-	41	-
<b>Total US Insurance Operations</b>	<b>6,224</b>	6,557	(5%)	<b>18</b>	<b>22</b>	(18%)	<b>6,242</b>	6,579	(5%)	<b>640</b>	678	(6%)
<b>Asian Insurance Operations <sup>(1b)</sup></b>												
China <sup>(9)</sup>	58	61	(5%)	28	29	(3%)	86	90	(4%)	34	35	(3%)
Hong Kong	64	584	(89%)	144	143	1%	208	727	(71%)	150	201	(25%)
India <sup>(6)</sup>	37	57	(35%)	112	180	(38%)	149	237	(37%)	116	186	(38%)
Indonesia	24	93	(74%)	124	133	(7%)	148	226	(35%)	126	142	(11%)
Japan	50	133	(62%)	35	33	6%	85	166	(49%)	40	46	(13%)
Korea	28	62	(55%)	93	172	(46%)	121	234	(48%)	96	178	(46%)
Malaysia	50	26	92%	79	74	7%	129	100	29%	84	77	9%
Singapore	162	365	(56%)	64	67	(4%)	226	432	(48%)	80	104	(23%)
Taiwan	70	38	84%	70	30	133%	140	68	106%	77	34	126%
Other <sup>(4)</sup>	17	16	6%	41	47	(13%)	58	63	(8%)	43	49	(12%)
<b>Total Asian Insurance Operations</b>	<b>560</b>	1,435	(61%)	<b>790</b>	908	(13%)	<b>1,350</b>	2,343	(42%)	<b>846</b>	1,052	(20%)
<b>Group Total</b>	<b>10,296</b>	13,530	(24%)	<b>991</b>	1,122	(12%)	<b>11,287</b>	14,652	(23%)	<b>2,020</b>	2,475	(18%)

**Schedule 2A - Actual Exchange Rates  
PRUDENTIAL PLC - NEW BUSINESS - NINE MONTHS 2009  
INVESTMENT OPERATIONS**

	Opening FUM £m	Gross Inflows £m	Redemptions £m	Net Inflows £m	Other Movements £m	Market & Currency Movements £m	Net Movement In FUM £m	Closing FUM £m
<b>2009</b>								
<b>M&amp;G</b>								
Retail	19,142	9,766	(4,040)	5,726	(626)	4,262	9,362	28,504
Institutional <sup>(5)</sup>	27,855	8,675	(3,264)	5,411	(105)	4,570	9,876	37,731
<b>Total M&amp;G</b>	<b>46,997</b>	<b>18,441</b>	<b>(7,304)</b>	<b>11,137</b>	<b>(731)</b>	<b>8,832</b>	<b>19,238</b>	<b>66,235</b>
<b>Asia</b>								
India	1,567	466	(707)	(241)	91	272	122	1,689
Taiwan	1,156	753	(627)	126	-	297	423	1,579
Korea	1,878	439	(590)	(151)	(389)	440	(100)	1,778
Japan	3,211	677	(593)	84	-	782	866	4,077
Other Mutual Fund Operations <sup>(10)</sup>	2,758	1,384	(1,076)	308	(1)	304	611	3,369
<b>Total Asian Equity/Bond/Other</b>	<b>10,570</b>	<b>3,719</b>	<b>(3,593)</b>	<b>126</b>	<b>(299)</b>	<b>2,095</b>	<b>1,922</b>	<b>12,492</b>
<b>MMF</b>								
India	1,562	44,310	(42,665)	1,645	(113)	(61)	1,471	3,033
Taiwan	1,421	1,729	(1,798)	(69)	-	(110)	(179)	1,242
Korea	474	2,181	(2,069)	112	(41)	2	73	547
Other Mutual Fund Operations	416	690	(614)	76	-	(33)	43	459
<b>Total Asian MMF</b>	<b>3,873</b>	<b>48,910</b>	<b>(47,146)</b>	<b>1,764</b>	<b>(154)</b>	<b>(202)</b>	<b>1,408</b>	<b>5,281</b>
<b>Total Asia Retail Mutual Funds</b>	<b>14,443</b>	<b>52,629</b>	<b>(50,739)</b>	<b>1,890</b>	<b>(453)</b>	<b>1,893</b>	<b>3,330</b>	<b>17,773</b>
Third Party Institutional Mandates	789	39	(38)	1	-	218	219	1,008
<b>Total Asian Investment Operations</b>	<b>15,232</b>	<b>52,668</b>	<b>(50,777)</b>	<b>1,891</b>	<b>(453)</b>	<b>2,111</b>	<b>3,549</b>	<b>18,781</b>
<b>US</b>								
Retail	50	6	(67)	(61)	2	9	(50)	-
<b>Total US</b>	<b>50</b>	<b>6</b>	<b>(67)</b>	<b>(61)</b>	<b>2</b>	<b>9</b>	<b>(50)</b>	<b>-</b>
<b>Total Investment Products</b>	<b>62,279</b>	<b>71,115</b>	<b>(58,148)</b>	<b>12,967</b>	<b>(1,182)</b>	<b>10,952</b>	<b>22,737</b>	<b>85,016</b>
<b>2008</b>								
<b>M&amp;G</b>								
Retail	22,320	6,448	(5,040)	1,408	-	(3,993)	(2,585)	19,735
Institutional <sup>(5)</sup>	28,901	5,666	(2,932)	2,734	(19)	(1,357)	1,358	30,259
<b>Total M&amp;G</b>	<b>51,221</b>	<b>12,114</b>	<b>(7,972)</b>	<b>4,142</b>	<b>(19)</b>	<b>(5,350)</b>	<b>(1,227)</b>	<b>49,994</b>
<b>Asia</b>								
India	2,225	942	(827)	115	(66)	(569)	(520)	1,705
Taiwan	1,476	805	(701)	104	-	(353)	(249)	1,227
Korea	2,946	1,057	(893)	164	(180)	(915)	(931)	2,015
Japan	4,313	916	(654)	262	-	(1,289)	(1,027)	3,286
Other Mutual Fund Operations <sup>(10)</sup>	2,537	1,260	(771)	489	(12)	(437)	40	2,577
<b>Total Asian Equity/Bond/Other</b>	<b>13,497</b>	<b>4,980</b>	<b>(3,846)</b>	<b>1,134</b>	<b>(258)</b>	<b>(3,563)</b>	<b>(2,687)</b>	<b>10,810</b>
<b>MMF</b>								
India	1,416	24,483	(24,755)	(272)	(13)	23	(262)	1,154
Taiwan	632	2,713	(2,603)	110	-	98	208	840
Korea	480	1,450	(1,453)	(3)	(22)	(44)	(69)	411
Other Mutual Fund Operations	252	546	(455)	91	-	36	127	379
<b>Total Asian MMF</b>	<b>2,780</b>	<b>29,192</b>	<b>(29,266)</b>	<b>(74)</b>	<b>(35)</b>	<b>113</b>	<b>4</b>	<b>2,784</b>
<b>Total Asia Retail Mutual Funds</b>	<b>16,277</b>	<b>34,172</b>	<b>(33,112)</b>	<b>1,060</b>	<b>(293)</b>	<b>(3,450)</b>	<b>(2,683)</b>	<b>13,594</b>

Third Party Institutional Mandates	1,116	240	(348)	(108)	-	(253)	(361)	755
<b>Total Asian Investment Operations</b>	<b>17,393</b>	<b>34,412</b>	<b>(33,460)</b>	<b>952</b>	<b>(293)</b>	<b>(3,703)</b>	<b>(3,044)</b>	<b>14,349</b>
<b>US</b>								
Retail	55	32	(24)	8	2	(7)	3	58
<b>Total US</b>	<b>55</b>	<b>32</b>	<b>(24)</b>	<b>8</b>	<b>2</b>	<b>(7)</b>	<b>3</b>	<b>58</b>
<b>Total Investment Products</b>	<b>68,669</b>	<b>46,558</b>	<b>(41,456)</b>	<b>5,102</b>	<b>(310)</b>	<b>(9,060)</b>	<b>(4,268)</b>	<b>64,401</b>
<b>2009 Movement Relative to 2008</b>	<b>Opening FUM</b>	<b>Gross Inflows</b>	<b>Redemptions</b>	<b>Net Inflows</b>	<b>Other Movements</b>	<b>Market &amp; Currency Movements</b>	<b>Net Movement In FUM</b>	<b>Closing FUM</b>
	%	%	%	%	%	%	%	%
<b>M&amp;G</b>								
Retail	(14%)	51%	20%	307%	-	207%	462%	44%
Institutional <sup>(5)</sup>	(4%)	53%	(11%)	98%	(453%)	437%	627%	25%
<b>Total M&amp;G</b>	<b>(8%)</b>	<b>52%</b>	<b>8%</b>	<b>169%</b>	<b>(3,747%)</b>	<b>265%</b>	<b>1,668%</b>	<b>32%</b>
<b>Asia</b>								
India	(30%)	(51%)	15%	(310%)	238%	148%	123%	(1%)
Taiwan	(22%)	(6%)	11%	21%	-	184%	270%	29%
Korea	(36%)	(58%)	34%	(192%)	(116%)	148%	89%	(12%)
Japan	(26%)	(26%)	9%	(68%)	-	161%	184%	24%
Other Mutual Fund Operations <sup>(10)</sup>	9%	10%	(40%)	(37%)	92%	170%	1,428%	31%
<b>Total Asia Equity/Bond/Other</b>	<b>(22%)</b>	<b>(25%)</b>	<b>7%</b>	<b>(89%)</b>	<b>(16%)</b>	<b>159%</b>	<b>172%</b>	<b>16%</b>
<b>MMF</b>								
India	10%	81%	(72%)	705%	(769%)	(365%)	661%	163%
Taiwan	125%	(36%)	31%	(163%)	-	(212%)	(186%)	48%
Korea	(1%)	50%	(42%)	3,833%	(86%)	105%	206%	33%
Other Mutual Fund Operations	65%	26%	(35%)	(16%)	-	(192%)	(66%)	21%
<b>Total Asian MMF</b>	<b>39%</b>	<b>68%</b>	<b>(61%)</b>	<b>2,484%</b>	<b>(340%)</b>	<b>(279%)</b>	<b>35,100%</b>	<b>90%</b>
<b>Total Asian Retail Mutual Funds</b>	<b>(11%)</b>	<b>54%</b>	<b>(53%)</b>	<b>78%</b>	<b>(55%)</b>	<b>155%</b>	<b>224%</b>	<b>31%</b>
<b>Third Party Institutional Mandates</b>	<b>(29%)</b>	<b>(84%)</b>	<b>89%</b>	<b>101%</b>	<b>-</b>	<b>186%</b>	<b>161%</b>	<b>34%</b>
<b>Total Asian Investment Operations</b>	<b>(12%)</b>	<b>53%</b>	<b>(52%)</b>	<b>99%</b>	<b>(55%)</b>	<b>157%</b>	<b>217%</b>	<b>31%</b>
<b>US</b>								
Retail	(9%)	(81%)	(179%)	(863%)	0%	229%	(1,767%)	-
<b>Total US</b>	<b>(9%)</b>	<b>(81%)</b>	<b>(179%)</b>	<b>(863%)</b>	<b>0%</b>	<b>229%</b>	<b>(1,767%)</b>	<b>-</b>
<b>Total Investment Products</b>	<b>(9%)</b>	<b>53%</b>	<b>(40%)</b>	<b>154%</b>	<b>(281%)</b>	<b>221%</b>	<b>633%</b>	<b>32%</b>

<b>US</b>			<b>2009 Q3</b>	<b>2008 Q3</b>	
			<b>YTD</b>	<b>YTD</b>	<b>+/- (%)</b>
			<b>£m</b>	<b>£m</b>	
<b>Curian Capital</b>					
External Funds Under Administration			<b>2,041</b>	1,790	14%

**Schedule 2B - Constant Exchange Rates**  
**PRUDENTIAL PLC - NEW BUSINESS - NINE MONTHS 2009**  
**INVESTMENT OPERATIONS**

	Gross Inflows £m	Redemptions £m	Net Inflows £m	Opening	Closing	Variance
				FUM £m	FUM £m	%
<b>2009</b>						
<b>M&amp;G</b>						
Retail	9,766	(4,040)	5,726	19,142	28,504	49%
Institutional <sup>(5)</sup>	8,675	(3,264)	5,411	27,855	37,731	35%
<b>Total M&amp;G</b>	18,441	(7,304)	11,137	46,997	66,235	41%
<b>Asia</b>						
India	466	(707)	(241)	1,427	1,689	18%
Taiwan	753	(627)	126	1,063	1,579	49%
Korea	439	(590)	(151)	1,804	1,778	(1%)
Japan	677	(593)	84	2,922	4,077	40%
Other Mutual Fund Operations <sup>(10)</sup>	1,384	(1,076)	308	2,492	3,369	35%
<b>Total Asian Equity/Bond/Other</b>	3,719	(3,593)	126	9,708	12,492	29%
<b>MMF</b>						
India	44,310	(42,665)	1,645	1,422	3,033	113%
Taiwan	1,729	(1,798)	(69)	1,306	1,242	(5%)
Korea	2,181	(2,069)	112	455	547	20%
Other Mutual Fund Operations	690	(614)	76	377	459	22%
<b>Total Asian MMF</b>	48,910	(47,146)	1,764	3,560	5,281	48%
<b>Total Asia Retail Mutual Funds</b>	52,629	(50,739)	1,890	13,268	17,773	34%
<b>Third Party Institutional Mandates</b>	39	(38)	1	720	1,008	40%
<b>Total Asian Investment Operations</b>	52,668	(50,777)	1,891	13,988	18,781	34%
<b>US</b>						
Retail	6	(67)	(61)	45	-	(100%)
<b>Total US</b>	6	(67)	(61)	45	-	(100%)
<b>Total Investment Products</b>	71,115	(58,148)	12,967	61,030	85,016	39%
<b>2008</b>						
<b>M&amp;G</b>						
Retail	6,448	(5,040)	1,408			
Institutional <sup>(5)</sup>	5,666	(2,932)	2,734			
<b>Total M&amp;G</b>	12,114	(7,972)	4,142			
<b>Asia</b>						
India	1,013	(890)	123			
Taiwan	949	(826)	123			
Korea	1,032	(873)	159			
Japan	1,289	(920)	369			
Other Mutual Fund Operations <sup>(10)</sup>	1,590	(954)	636			
<b>Total Asia Equity/Bond/Other</b>	5,873	(4,463)	1,410			
<b>MMF</b>						
India	26,334	(26,627)	(293)			
Taiwan	3,196	(3,066)	130			
Korea	1,416	(1,420)	(4)			
Other Mutual Fund Operations	638	(532)	106			
<b>Total Asian MMF</b>	31,584	(31,645)	(61)			
<b>Total Asia Retail Mutual Funds</b>	37,457	(36,108)	1,349			
<b>Third Party Institutional Mandates</b>	287	(427)	(140)			

<b>Total Asian Investment Operations</b>	37,744	(36,535)	<b>1,209</b>
<b>US</b>			
Retail	40	(30)	<b>10</b>
<b>Total US</b>	40	(30)	<b>10</b>
<b>Total Investment Products</b>	49,898	(44,537)	<b>5,361</b>
<b>2009 Movement Relative to 2008</b>	<b>Gross Inflows</b>	<b>Redemptions</b>	<b>Net Inflows</b>
	%	%	%
<b>M&amp;G</b>			
Retail	51%	20%	<b>307%</b>
Institutional <sup>(5)</sup>	53%	(11%)	<b>98%</b>
<b>Total M&amp;G</b>	52%	8%	<b>169%</b>
<b>Asia</b>			
India	(54%)	21%	<b>(296%)</b>
Taiwan	(21%)	24%	<b>2%</b>
Korea	(57%)	32%	<b>(195%)</b>
Japan	(47%)	36%	<b>(77%)</b>
Other Mutual Fund Operations <sup>(10)</sup>	(13%)	(13%)	<b>(52%)</b>
<b>Total Asia Equity/Bond/Other</b>	(37%)	19%	<b>(91%)</b>
<b>MMF</b>			
India	68%	(60%)	<b>661%</b>
Taiwan	(46%)	41%	<b>(153%)</b>
Korea	54%	(46%)	<b>2,900%</b>
Other Mutual Fund Operations	8%	(15%)	<b>(28%)</b>
<b>Total Asian MMF</b>	55%	(49%)	<b>2,992%</b>
<b>Total Asian Retail Mutual Funds</b>	41%	(41%)	<b>40%</b>
<b>Third Party Institutional Mandates</b>	(86%)	91%	<b>101%</b>
<b>Total Asian Investment Operations</b>	40%	(39%)	<b>56%</b>
<b>US</b>			
Retail	(85%)	(123%)	<b>(710%)</b>
<b>Total US</b>	(85%)	(123%)	<b>(710%)</b>
<b>Total Investment Products</b>	43%	(31%)	<b>142%</b>

<b>US <sup>(7)</sup></b>		<b>2009 Q3</b>	<b>2008 Q3</b>	<b>+/- (%)</b>
		<b>YTD</b>	<b>YTD</b>	
		<b>£m</b>	<b>£m</b>	
<b>Curian Capital</b>				
External Funds Under Administration		2,041	1,995	2%

**Schedule 3 - Actual Exchange Rates**  
**PRUDENTIAL PLC - NEW BUSINESS - QUARTER 3 2009 VERSUS QUARTER 3 2008**  
**INSURANCE OPERATIONS**

	Single			Regular			Total			Annual Equivalents <sup>(9)</sup>		
	Q3 2009 £m	Q3 2008 £m	+/(%)	Q3 2009 £m	Q3 2008 £m	+/(%)	Q3 2009 £m	Q3 2008 £m	+/(%)	Q3 2009 £m	Q3 2008 £m	+/(%)
<b>UK Insurance Operations</b>												
<b>Product Summary</b>												
Internal Vesting annuities	297	408	(27%)	-	-	-	297	408	(27%)	30	41	(27%)
Direct and Partnership Annuities	151	177	(15%)	-	-	-	151	177	(15%)	15	18	(17%)
Intermediated Annuities	56	116	(52%)	-	-	-	56	116	(52%)	6	12	(50%)
<b>Total Individual Annuities</b>	<b>504</b>	<b>701</b>	<b>(28%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>504</b>	<b>701</b>	<b>(28%)</b>	<b>50</b>	<b>70</b>	<b>(29%)</b>
Income Drawdown	24	24	0%	-	-	-	24	24	0%	2	2	0%
Equity Release	30	71	(58%)	-	-	-	30	71	(58%)	3	7	(57%)
Individual Pensions	47	20	135%	2	1	100%	49	21	133%	7	3	133%
Corporate Pensions	8	60	(87%)	17	26	(35%)	25	86	(71%)	18	32	(44%)
Unit Linked Bonds	34	21	62%	-	-	-	34	21	62%	3	2	50%
With-Profit Bonds	285	233	22%	-	-	-	285	233	22%	29	23	26%
Protection	-	-	-	5	1	400%	5	1	400%	5	1	400%
Offshore Products	80	126	(37%)	1	1	0%	81	127	(36%)	9	14	(36%)
Pru Health <sup>(11)</sup>	-	-	-	3	6	(50%)	3	6	(50%)	3	6	(50%)
<b>Total Retail Retirement</b>	<b>1,012</b>	<b>1,256</b>	<b>(19%)</b>	<b>28</b>	<b>35</b>	<b>(20%)</b>	<b>1,040</b>	<b>1,291</b>	<b>(19%)</b>	<b>129</b>	<b>161</b>	<b>(20%)</b>
Corporate Pensions	20	54	(63%)	21	26	(19%)	41	80	(49%)	23	31	(26%)
Other Products	20	36	(44%)	3	6	(50%)	23	42	(45%)	5	10	(50%)
DWP Rebates	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Mature Life and Pensions</b>	<b>40</b>	<b>90</b>	<b>(56%)</b>	<b>24</b>	<b>32</b>	<b>(25%)</b>	<b>64</b>	<b>122</b>	<b>(48%)</b>	<b>28</b>	<b>41</b>	<b>(32%)</b>
<b>Total Retail</b>	<b>1,052</b>	<b>1,346</b>	<b>(22%)</b>	<b>52</b>	<b>67</b>	<b>(22%)</b>	<b>1,104</b>	<b>1,413</b>	<b>(22%)</b>	<b>157</b>	<b>202</b>	<b>(22%)</b>
Wholesale Annuities	4	1,063	(100%)	-	-	-	4	1,063	(100%)	-	106	-
Credit Life	5	4	25%	-	-	-	5	4	25%	1	-	-
<b>Total UK Insurance Operations</b>	<b>1,061</b>	<b>2,413</b>	<b>(56%)</b>	<b>52</b>	<b>67</b>	<b>(22%)</b>	<b>1,113</b>	<b>2,480</b>	<b>(55%)</b>	<b>158</b>	<b>308</b>	<b>(49%)</b>
<b>Channel Summary</b>												
Direct and Partnership	398	582	(32%)	41	55	(25%)	439	637	(31%)	81	113	(28%)
Intermediated	654	764	(14%)	11	12	(8%)	665	776	(14%)	76	88	(14%)
Wholesale	9	1,067	(99%)	-	-	-	9	1,067	(99%)	1	107	(99%)
<b>Sub-Total</b>	<b>1,061</b>	<b>2,413</b>	<b>(56%)</b>	<b>52</b>	<b>67</b>	<b>(22%)</b>	<b>1,113</b>	<b>2,480</b>	<b>(55%)</b>	<b>158</b>	<b>308</b>	<b>(49%)</b>
DWP Rebates	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total UK Insurance Operations</b>	<b>1,061</b>	<b>2,413</b>	<b>(56%)</b>	<b>52</b>	<b>67</b>	<b>(22%)</b>	<b>1,113</b>	<b>2,480</b>	<b>(55%)</b>	<b>158</b>	<b>308</b>	<b>(49%)</b>
<b>US Insurance Operations <sup>(1b)(8)</sup></b>												
Fixed Annuities	140	506	(72%)	-	-	-	140	506	(72%)	14	51	(73%)
Fixed Index Annuities	480	121	297%	-	-	-	480	121	297%	48	12	300%
Variable Annuities	1,804	799	126%	-	-	-	1,804	799	126%	180	80	125%
Life	2	2	0%	6	7	(14%)	8	9	(11%)	6	7	(14%)
<b>Sub-Total Retail</b>	<b>2,426</b>	<b>1,428</b>	<b>70%</b>	<b>6</b>	<b>7</b>	<b>(14%)</b>	<b>2,432</b>	<b>1,435</b>	<b>69%</b>	<b>249</b>	<b>150</b>	<b>66%</b>
Guaranteed Investment Contracts	-	310	-	-	-	-	-	310	-	-	31	-
GIC - Medium Term Note	-	5	-	-	-	-	-	5	-	-	1	-
<b>Total US Insurance Operations</b>	<b>2,426</b>	<b>1,743</b>	<b>39%</b>	<b>6</b>	<b>7</b>	<b>(14%)</b>	<b>2,432</b>	<b>1,750</b>	<b>39%</b>	<b>249</b>	<b>181</b>	<b>38%</b>
<b>Asian Insurance Operations <sup>(1b)(8)</sup></b>												
China <sup>(9)</sup>	15	12	25%	11	8	38%	26	20	30%	13	9	44%
Hong Kong	33	114	(71%)	52	35	49%	85	149	(43%)	55	46	20%
India <sup>(6)</sup>	5	13	(62%)	39	46	(15%)	44	59	(25%)	40	47	(15%)
Indonesia	11	17	(35%)	42	40	5%	53	57	(7%)	43	42	2%

Japan	12	26	(54%)	10	3	233%	22	29	(24%)	11	6	83%
Korea	8	13	(38%)	29	58	(50%)	37	71	(48%)	30	59	(49%)
Malaysia	17	8	113%	30	26	15%	47	34	38%	32	27	19%
Singapore	47	30	57%	24	19	26%	71	49	45%	29	22	32%
Taiwan	38	9	322%	22	10	120%	60	19	216%	26	11	136%
Other <sup>(4)</sup>	9	4	125%	14	11	27%	23	15	53%	15	11	36%
<b>Total Asian Insurance Operations</b>	<b>195</b>	<b>246</b>	<b>(21%)</b>	<b>273</b>	<b>256</b>	<b>7%</b>	<b>468</b>	<b>502</b>	<b>(7%)</b>	<b>293</b>	<b>281</b>	<b>4%</b>
<b>Group Total</b>	<b>3,682</b>	<b>4,402</b>	<b>(16%)</b>	<b>331</b>	<b>330</b>	<b>0%</b>	<b>4,013</b>	<b>4,732</b>	<b>(15%)</b>	<b>700</b>	<b>770</b>	<b>(9%)</b>

## INVESTMENT OPERATIONS

		Opening FUM £m	Gross Inflows £m	Redemptions £m	Net Inflows £m	Other Movements £m	Market & Currency Movements £m	Net Movement In FUM £m	Closing FUM £m
<b>M&amp;G <sup>(5)</sup></b>	Q3 2009	55,921	5,810	(3,298)	2,512	(113)	7,915	10,314	66,235
	Q3 2008	51,699	4,623	(2,918)	1,705	-	(3,410)	(1,705)	49,994
	+/- (%)	8%	26%	(13%)	47%	-	332%	705%	32%
<b>Asia Retail Mutual Funds</b>	Q3 2009	15,518	20,579	(20,142)	437	(1)	1,819	2,255	17,773
	Q3 2008	14,845	11,552	(12,213)	(661)	(23)	(567)	(1,251)	13,594
	+/- (%)	5%	78%	(65%)	166%	96%	421%	280%	31%
<b>Asia Third Party</b>	Q3 2009	859	5	(7)	(2)	-	151	149	1,008
	Q3 2008	841	17	(46)	(29)	-	(57)	(86)	755
	+/- (%)	2%	(71%)	85%	93%	-	365%	273%	34%
<b>US Retail Mutual Funds</b>	Q3 2009	38	-	(49)	(49)	1	10	(38)	-
	Q3 2008	62	5	(9)	(4)	1	(1)	(4)	58
	+/- (%)	(39%)	-	(444%)	(1,125%)	0%	1,100%	(850%)	(100%)
<b>Total Investment Products</b>	Q3 2009	72,336	26,394	(23,496)	2,898	(113)	9,895	12,680	85,016
	Q3 2008	67,447	16,197	(15,186)	1,011	(22)	(4,035)	(3,046)	64,401
	+/- (%)	7%	63%	(55%)	187%	(414%)	345%	516%	32%

**Schedule 4 - Actual Exchange Rates**  
**PRUDENTIAL PLC - NEW BUSINESS - QUARTER 3 2009 VERSUS QUARTER 2 2009**  
**INSURANCE OPERATIONS**

	Single			Regular			Total			Annual Equivalents <sup>(3)</sup>		
	Q3 2009 £m	Q2 2009 £m	+/ (%)	Q3 2009 £m	Q2 2009 £m	+/ (%)	Q3 2009 £m	Q2 2009 £m	+/ (%)	Q3 2009 £m	Q2 2009 £m	+/(%)
<b>UK Insurance Operations</b>												
<b>Product Summary</b>												
Internal Vesting annuities	297	335	(11%)	-	-	-	297	335	(11%)	30	34	(12%)
Direct and Partnership Annuities	151	144	5%	-	-	-	151	144	5%	15	14	7%
Intermediated Annuities	56	81	(31%)	-	-	-	56	81	(31%)	6	8	(25%)
<b>Total Individual Annuities</b>	<b>504</b>	<b>560</b>	<b>(10%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>504</b>	<b>560</b>	<b>(10%)</b>	<b>50</b>	<b>56</b>	<b>(11%)</b>
Income Drawdown	24	28	(14%)	-	-	-	24	28	(14%)	2	3	(33%)
Equity Release	30	29	3%	-	-	-	30	29	3%	3	3	0%
Individual Pensions	47	56	(16%)	2	2	0%	49	58	(16%)	7	8	(13%)
Corporate Pensions	8	10	(20%)	17	24	(29%)	25	34	(26%)	18	25	(28%)
Unit Linked Bonds	34	25	36%	-	-	-	34	25	36%	3	3	0%
With-Profit Bonds	285	384	(26%)	-	-	-	285	384	(26%)	29	38	(24%)
Protection	-	-	-	5	4	25%	5	4	25%	5	4	25%
Offshore Products	80	68	18%	1	1	0%	81	69	17%	9	8	13%
Pru Health <sup>(11)</sup>	-	-	-	3	4	(25%)	3	4	(25%)	3	4	(25%)
<b>Total Retail Retirement</b>	<b>1,012</b>	<b>1,160</b>	<b>(13%)</b>	<b>28</b>	<b>35</b>	<b>(20%)</b>	<b>1,040</b>	<b>1,195</b>	<b>(13%)</b>	<b>129</b>	<b>151</b>	<b>(15%)</b>
Corporate Pensions	20	42	(52%)	21	33	(36%)	41	75	(45%)	23	37	(38%)
Other Products	20	20	0%	3	5	(40%)	23	25	(8%)	5	7	(29%)
DWP Rebates	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Mature Life and Pensions</b>	<b>40</b>	<b>62</b>	<b>(35%)</b>	<b>24</b>	<b>38</b>	<b>(37%)</b>	<b>64</b>	<b>100</b>	<b>(36%)</b>	<b>28</b>	<b>44</b>	<b>(36%)</b>
<b>Total Retail</b>	<b>1,052</b>	<b>1,222</b>	<b>(14%)</b>	<b>52</b>	<b>73</b>	<b>(29%)</b>	<b>1,104</b>	<b>1,295</b>	<b>(15%)</b>	<b>157</b>	<b>195</b>	<b>(19%)</b>
Wholesale Annuities	4	7	(43%)	-	-	-	4	7	(43%)	-	1	-
Credit Life	5	7	(29%)	-	-	-	5	7	(29%)	1	1	0%
<b>Total UK Insurance Operations</b>	<b>1,061</b>	<b>1,236</b>	<b>(14%)</b>	<b>52</b>	<b>73</b>	<b>(29%)</b>	<b>1,113</b>	<b>1,309</b>	<b>(15%)</b>	<b>158</b>	<b>197</b>	<b>(20%)</b>
<b>Channel Summary</b>												
Direct and Partnership	398	451	(12%)	41	59	(31%)	439	510	(14%)	81	104	(22%)
Intermediated	654	771	(15%)	11	14	(21%)	665	785	(15%)	76	91	(16%)
Wholesale	9	14	(36%)	-	-	-	9	14	(36%)	1	1	0%
<b>Sub-Total</b>	<b>1,061</b>	<b>1,236</b>	<b>(14%)</b>	<b>52</b>	<b>73</b>	<b>(29%)</b>	<b>1,113</b>	<b>1,309</b>	<b>(15%)</b>	<b>158</b>	<b>197</b>	<b>(20%)</b>
DWP Rebates	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total UK Insurance Operations</b>	<b>1,061</b>	<b>1,236</b>	<b>(14%)</b>	<b>52</b>	<b>73</b>	<b>(29%)</b>	<b>1,113</b>	<b>1,309</b>	<b>(15%)</b>	<b>158</b>	<b>197</b>	<b>(20%)</b>
<b>US Insurance Operations <sup>(1b)(8)</sup></b>												
Fixed Annuities	140	218	(36%)	-	-	-	140	218	(36%)	14	22	(36%)
Fixed Index Annuities	480	328	46%	-	-	-	480	328	46%	48	33	45%
Variable Annuities	1,804	1,466	23%	-	-	-	1,804	1,466	23%	180	147	22%
Life	2	3	(33%)	6	6	0%	8	9	(11%)	6	6	0%
<b>Sub-Total Retail</b>	<b>2,426</b>	<b>2,015</b>	<b>20%</b>	<b>6</b>	<b>6</b>	<b>0%</b>	<b>2,432</b>	<b>2,021</b>	<b>20%</b>	<b>249</b>	<b>208</b>	<b>20%</b>
Guaranteed Investment Contracts	-	-	-	-	-	-	-	-	-	-	-	-
GIC - Medium Term Note	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total US Insurance Operations</b>	<b>2,426</b>	<b>2,015</b>	<b>20%</b>	<b>6</b>	<b>6</b>	<b>0%</b>	<b>2,432</b>	<b>2,021</b>	<b>20%</b>	<b>249</b>	<b>208</b>	<b>20%</b>
<b>Asian Insurance Operations <sup>(1b)(8)</sup></b>												
China <sup>(9)</sup>	15	16	(6%)	11	9	22%	26	25	4%	13	11	18%
Hong Kong	33	22	50%	52	47	11%	85	69	23%	55	49	12%
India <sup>(6)</sup>	5	9	(44%)	39	19	105%	44	28	57%	40	20	100%
Indonesia	11	7	57%	42	45	(7%)	53	52	2%	43	46	(7%)
Japan	12	22	(45%)	10	10	0%	22	32	(31%)	11	12	(8%)

Korea	8	11	(27%)	29	28	4%	37	39	(5%)	30	29	3%
Malaysia	17	28	(39%)	30	26	15%	47	54	(13%)	32	29	10%
Singapore	47	86	(45%)	24	21	14%	71	107	(34%)	29	30	(3%)
Taiwan	38	13	192%	22	19	16%	60	32	88%	26	20	30%
Other <sup>(4)</sup>	9	5	80%	14	14	0%	23	19	21%	15	15	0%
<b>Total Asian Insurance Operations</b>	<b>195</b>	<b>219</b>	<b>(11%)</b>	<b>273</b>	<b>238</b>	<b>15%</b>	<b>468</b>	<b>457</b>	<b>2%</b>	<b>293</b>	<b>260</b>	<b>13%</b>
<b>Group Total</b>	<b>3,682</b>	<b>3,470</b>	<b>6%</b>	<b>331</b>	<b>317</b>	<b>4%</b>	<b>4,013</b>	<b>3,787</b>	<b>6%</b>	<b>700</b>	<b>664</b>	<b>5%</b>

## INVESTMENT OPERATIONS

		Opening FUM £m	Gross Inflows £m	Redemptions £m	Net Inflows £m	Other Movements £m	Market & Currency Movements £m	Net Movement In FUM £m	Closing FUM £m
<b>M&amp;G <sup>(5)</sup></b>	Q3 2009	55,921	5,810	(3,298)	2,512	(113)	7,915	10,314	66,235
	Q2 2009	46,536	8,223	(2,141)	6,082	35	3,268	9,385	55,921
	+/- (%)	20%	(29%)	(54%)	(59%)	(423%)	142%	10%	18%
<b>Asia Retail Mutual Funds</b>	Q3 2009	15,518	20,579	(20,142)	437	(1)	1,819	2,255	17,773
	Q2 2009	14,324	17,331	(16,062)	1,269	(442)	367	1,194	15,518
	+/- (%)	8%	19%	(25%)	(66%)	100%	396%	89%	15%
<b>Asia Third Party</b>	Q3 2009	859	5	(7)	(2)	-	151	149	1,008
	Q2 2009	799	10	(8)	2	-	58	60	859
	+/- (%)	8%	(50%)	13%	(200%)	-	160%	148%	17%
<b>US Retail Mutual Funds</b>	Q3 2009	38	-	(49)	(49)	1	10	(38)	-
	Q2 2009	44	3	(12)	(9)	-	3	(6)	38
	+/- (%)	(14%)	-	(308%)	(444%)	-	233%	(533%)	-
<b>Total Investment Products</b>	Q3 2009	72,336	26,394	(23,496)	2,898	(113)	9,895	12,680	85,016
	Q2 2009	61,703	25,567	(18,223)	7,344	(407)	3,696	10,633	72,336
	+/- (%)	17%	3%	(29%)	(61%)	72%	168%	19%	18%

**Schedule 5 - Actual Exchange Rates**  
**PRUDENTIAL PLC - NEW BUSINESS - NINE MONTHS 2009**  
**TOTAL INSURANCE AND INVESTMENT NEW BUSINESS**

	UK			US <sup>(1a)</sup>			Asia <sup>(1a)</sup>			Total		
	2009	2008	+/- (%)	2009	2008	+/- (%)	2009	2008	+/- (%)	2009	2008	+/- (%)
	Q3	Q3		Q3	Q3		Q3	Q3		Q3		
	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	
£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m		
<b>Total Insurance Products</b>	<b>3,695</b>	<b>5,730</b>	<b>(36%)</b>	<b>6,242</b>	<b>5,214</b>	<b>20%</b>	<b>1,350</b>	<b>1,988</b>	<b>(32%)</b>	<b>11,287</b>	<b>12,932</b>	<b>(13%)</b>
<b>Total Investment Products Gross Inflows<sup>(2)</sup></b>	<b>18,441</b>	<b>12,114</b>	<b>52%</b>	<b>6</b>	<b>32</b>	<b>(81%)</b>	<b>52,668</b>	<b>34,412</b>	<b>53%</b>	<b>71,115</b>	<b>46,558</b>	<b>53%</b>
	<b>22,136</b>	<b>17,844</b>	<b>24%</b>	<b>6,248</b>	<b>5,246</b>	<b>19%</b>	<b>54,018</b>	<b>36,400</b>	<b>48%</b>	<b>82,402</b>	<b>59,490</b>	<b>39%</b>

**INSURANCE OPERATIONS**

	Single			Regular			Total			PVNBP		
	2009	2008	+/- (%)	2009	2008	+/- (%)	2009	2008	+/- (%)	2009	2008	+/- (%)
	Q3	Q3		Q3	Q3		Q3	Q3				
	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	
£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m		
<b>UK Insurance Operations</b>												
<b>Product Summary</b>												
Internal Vesting annuities	1,023	1,129	(9%)	-	-	-	1,023	1,129	(9%)	1,023	1,129	(9%)
Direct and Partnership Annuities	424	550	(23%)	-	-	-	424	550	(23%)	424	550	(23%)
Intermediated Annuities	196	401	(51%)	-	-	-	196	401	(51%)	196	401	(51%)
<b>Total Individual Annuities</b>	<b>1,643</b>	<b>2,080</b>	<b>(21%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,643</b>	<b>2,080</b>	<b>(21%)</b>	<b>1,643</b>	<b>2,080</b>	<b>(21%)</b>
Income Drawdown	70	54	30%	-	-	-	70	54	30%	70	54	30%
Equity Release	84	188	(55%)	-	-	-	84	188	(55%)	84	188	(55%)
Individual Pensions	145	52	179%	5	2	150%	150	54	178%	159	57	179%
Corporate Pensions	55	154	(64%)	61	64	(5%)	116	218	(47%)	386	455	(15%)
Unit Linked Bonds	83	88	(6%)	-	-	-	83	88	(6%)	83	88	(6%)
With-Profit Bonds	969	651	49%	-	-	-	969	651	49%	969	651	49%
Protection	-	-	-	12	4	200%	12	4	200%	76	26	192%
Offshore Products	207	447	(54%)	3	3	0%	210	450	(53%)	222	463	(52%)
Pru Health <sup>(11)</sup>	-	-	-	9	14	(36%)	9	14	(36%)	82	129	(36%)
<b>Total Retail Retirement</b>	<b>3,256</b>	<b>3,714</b>	<b>(12%)</b>	<b>90</b>	<b>87</b>	<b>3%</b>	<b>3,346</b>	<b>3,801</b>	<b>(12%)</b>	<b>3,774</b>	<b>4,191</b>	<b>(10%)</b>
Corporate Pensions	88	227	(61%)	80	88	(9%)	168	315	(47%)	385	521	(26%)
Other Products	59	113	(48%)	13	17	(24%)	72	130	(45%)	104	166	(37%)
DWP Rebates	80	103	(22%)	-	-	-	80	103	(22%)	80	103	(22%)
<b>Total Mature Life and Pensions</b>	<b>227</b>	<b>443</b>	<b>(49%)</b>	<b>93</b>	<b>105</b>	<b>(11%)</b>	<b>320</b>	<b>548</b>	<b>(42%)</b>	<b>569</b>	<b>790</b>	<b>(28%)</b>
<b>Total Retail</b>	<b>3,483</b>	<b>4,157</b>	<b>(16%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,666</b>	<b>4,349</b>	<b>(16%)</b>	<b>4,343</b>	<b>4,981</b>	<b>(13%)</b>
Wholesale Annuities	12	1,370	(99%)	-	-	-	12	1,370	(99%)	12	1,370	(99%)
Credit Life	17	11	55%	-	-	-	17	11	55%	17	11	55%
<b>Total UK Insurance Operations</b>	<b>3,512</b>	<b>5,538</b>	<b>(37%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,695</b>	<b>5,730</b>	<b>(36%)</b>	<b>4,372</b>	<b>6,362</b>	<b>(31%)</b>
<b>Channel Summary</b>												
Direct and Partnership	1,347	1,729	(22%)	149	161	(7%)	1,496	1,890	(21%)	2,008	2,381	(16%)
Intermediated	2,056	2,326	(12%)	34	31	10%	2,090	2,357	(11%)	2,255	2,497	(10%)
Wholesale	29	1,380	(98%)	-	-	-	29	1,380	(98%)	29	1,380	(98%)
<b>Sub-Total</b>	<b>3,432</b>	<b>5,435</b>	<b>(37%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,615</b>	<b>5,627</b>	<b>(36%)</b>	<b>4,292</b>	<b>6,258</b>	<b>(31%)</b>
DWP Rebates	80	103	(22%)	-	-	-	80	103	(22%)	80	103	(22%)
<b>Total UK Insurance Operations</b>	<b>3,512</b>	<b>5,538</b>	<b>(37%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,695</b>	<b>5,730</b>	<b>(36%)</b>	<b>4,372</b>	<b>6,362</b>	<b>(31%)</b>
<b>US Insurance Operations<sup>(1a)</sup></b>												
Fixed Annuities	841	1,141	(26%)	-	-	-	841	1,141	(26%)	841	1,141	(26%)
Fixed Index Annuities	1,055	317	233%	-	-	-	1,055	317	233%	1,055	317	233%
Variable Annuities	4,321	2,596	66%	-	-	-	4,321	2,596	66%	4,321	2,596	66%
Life	7	6	17%	18	18	0%	25	24	4%	143	145	(1%)

<b>Sub-Total Retail</b>	<b>6,224</b>	4,060	53%	<b>18</b>	<b>18</b>	0%	<b>6,242</b>	4,078	53%	<b>6,360</b>	4,199	51%
Guaranteed Investment Contracts	-	815	-	-	-	-	-	815	-	-	815	-
GIC - Medium Term Note	-	321	-	-	-	-	-	321	-	-	321	-
<b>Total US Insurance Operations</b>	<b>6,224</b>	5,196	20%	<b>18</b>	18	0%	<b>6,242</b>	5,214	20%	<b>6,360</b>	5,335	19%
<b>Asian Insurance Operations <sup>(1a)</sup></b>												
China <sup>(9)</sup>	<b>58</b>	47	23%	<b>28</b>	23	22%	<b>86</b>	70	23%	<b>193</b>	164	18%
Hong Kong	<b>64</b>	460	(86%)	<b>144</b>	113	27%	<b>208</b>	573	(64%)	<b>931</b>	1,162	(20%)
India <sup>(6)</sup>	<b>37</b>	53	(30%)	<b>112</b>	168	(33%)	<b>149</b>	221	(33%)	<b>409</b>	606	(33%)
Indonesia	<b>24</b>	85	(72%)	<b>124</b>	121	2%	<b>148</b>	206	(28%)	<b>431</b>	495	(13%)
Japan	<b>50</b>	94	(47%)	<b>35</b>	24	46%	<b>85</b>	118	(28%)	<b>212</b>	205	3%
Korea	<b>28</b>	63	(56%)	<b>93</b>	176	(47%)	<b>121</b>	239	(49%)	<b>454</b>	877	(48%)
Malaysia	<b>50</b>	22	127%	<b>79</b>	64	23%	<b>129</b>	86	50%	<b>474</b>	377	26%
Singapore	<b>162</b>	306	(47%)	<b>64</b>	56	14%	<b>226</b>	362	(38%)	<b>653</b>	753	(13%)
Taiwan	<b>70</b>	33	112%	<b>70</b>	26	169%	<b>140</b>	59	137%	<b>291</b>	121	140%
Other <sup>(4)</sup>	<b>17</b>	14	21%	<b>41</b>	40	3%	<b>58</b>	54	7%	<b>151</b>	140	8%
<b>Total Asian Insurance Operations</b>	<b>560</b>	1,177	(52%)	<b>790</b>	811	(3%)	<b>1,350</b>	1,988	(32%)	<b>4,199</b>	4,900	(14%)
<b>Group Total</b>	<b>10,296</b>	11,911	(14%)	<b>991</b>	1,021	(3%)	<b>11,287</b>	12,932	(13%)	<b>14,931</b>	16,597	(10%)

**Schedule 6 - Constant Exchange Rates**  
**PRUDENTIAL PLC - NEW BUSINESS - NINE MONTHS 2009**  
**TOTAL INSURANCE AND INVESTMENT NEW BUSINESS**

	UK			US <sup>(1a)</sup>			Asia <sup>(1a)</sup>			Total		
	2009	2008	+/- (%)	2009	2008	+/- (%)	2009	2008	+/- (%)	2009	2008	+/- (%)
	Q3	Q3		Q3	Q3		Q3	Q3		Q3		
	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	
£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m		
<b>Total Insurance Products</b>	<b>3,695</b>	<b>5,730</b>	<b>(36%)</b>	<b>6,242</b>	<b>6,579</b>	<b>(5%)</b>	<b>1,350</b>	<b>2,343</b>	<b>(42%)</b>	<b>11,287</b>	<b>14,652</b>	<b>(23%)</b>
<b>Total Investment Products Gross Inflows<sup>(2)</sup></b>	<b>18,441</b>	<b>12,114</b>	<b>52%</b>	<b>6</b>	<b>40</b>	<b>(85%)</b>	<b>52,668</b>	<b>37,744</b>	<b>40%</b>	<b>71,115</b>	<b>49,898</b>	<b>43%</b>
	<b>22,136</b>	<b>17,844</b>	<b>24%</b>	<b>6,248</b>	<b>6,619</b>	<b>(6%)</b>	<b>54,018</b>	<b>40,087</b>	<b>35%</b>	<b>82,402</b>	<b>64,550</b>	<b>28%</b>

**INSURANCE OPERATIONS**

	Single			Regular			Total			PVNBP		
	2009	2008	+/- (%)	2009	2008	+/- (%)	2009	2008	+/- (%)	2009	2008	+/- (%)
	Q3	Q3		Q3	Q3		Q3	Q3		Q3		
	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	YTD	
£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m		
<b>UK Insurance Operations</b>												
<b>Product Summary</b>												
Internal Vesting annuities	1,023	1,129	(9%)	-	-	-	1,023	1,129	(9%)	1,023	1,129	(9%)
Direct and Partnership Annuities	424	550	(23%)	-	-	-	424	550	(23%)	424	550	(23%)
Intermediated Annuities	196	401	(51%)	-	-	-	196	401	(51%)	196	401	(51%)
<b>Total Individual Annuities</b>	<b>1,643</b>	<b>2,080</b>	<b>(21%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,643</b>	<b>2,080</b>	<b>(21%)</b>	<b>1,643</b>	<b>2,080</b>	<b>(21%)</b>
Income Drawdown	70	54	30%	-	-	-	70	54	30%	70	54	30%
Equity Release	84	188	(55%)	-	-	-	84	188	(55%)	84	188	(55%)
Individual Pensions	145	52	179%	5	2	150%	150	54	178%	159	57	179%
Corporate Pensions	55	154	(64%)	61	64	(5%)	116	218	(47%)	386	455	(15%)
Unit Linked Bonds	83	88	(6%)	-	-	-	83	88	(6%)	83	88	(6%)
With-Profit Bonds	969	651	49%	-	-	-	969	651	49%	969	651	49%
Protection	-	-	-	12	4	200%	12	4	200%	76	26	192%
Offshore Products	207	447	(54%)	3	3	0%	210	450	(53%)	222	463	(52%)
Pru Health <sup>(11)</sup>	-	-	-	9	14	(36%)	9	14	(36%)	82	129	(36%)
<b>Total Retail Retirement</b>	<b>3,256</b>	<b>3,714</b>	<b>(12%)</b>	<b>90</b>	<b>87</b>	<b>3%</b>	<b>3,346</b>	<b>3,801</b>	<b>(12%)</b>	<b>3,774</b>	<b>4,191</b>	<b>(10%)</b>
Corporate Pensions	88	227	(61%)	80	88	(9%)	168	315	(47%)	385	521	(26%)
Other Products	59	113	(48%)	13	17	(24%)	72	130	(45%)	104	166	(37%)
DWP Rebates	80	103	(22%)	-	-	-	80	103	(22%)	80	103	(22%)
<b>Total Mature Life and Pensions</b>	<b>227</b>	<b>443</b>	<b>(49%)</b>	<b>93</b>	<b>105</b>	<b>(11%)</b>	<b>320</b>	<b>548</b>	<b>(42%)</b>	<b>569</b>	<b>790</b>	<b>(28%)</b>
<b>Total Retail</b>	<b>3,483</b>	<b>4,157</b>	<b>(16%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,666</b>	<b>4,349</b>	<b>(16%)</b>	<b>4,343</b>	<b>4,981</b>	<b>(13%)</b>
Wholesale Annuities	12	1,370	(99%)	-	-	-	12	1,370	(99%)	12	1,370	(99%)
Credit Life	17	11	55%	-	-	-	17	11	55%	17	11	55%
<b>Total UK Insurance Operations</b>	<b>3,512</b>	<b>5,538</b>	<b>(37%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,695</b>	<b>5,730</b>	<b>(36%)</b>	<b>4,372</b>	<b>6,362</b>	<b>(31%)</b>
<b>Channel Summary</b>												
Direct and Partnership	1,347	1,729	(22%)	149	161	(7%)	1,496	1,890	(21%)	2,008	2,381	(16%)
Intermediated	2,056	2,326	(12%)	34	31	10%	2,090	2,357	(11%)	2,255	2,497	(10%)
Wholesale	29	1,380	(98%)	-	-	-	29	1,380	(98%)	29	1,380	(98%)
<b>Sub-Total</b>	<b>3,432</b>	<b>5,435</b>	<b>(37%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,615</b>	<b>5,627</b>	<b>(36%)</b>	<b>4,292</b>	<b>6,258</b>	<b>(31%)</b>
DWP Rebates	80	103	(22%)	-	-	-	80	103	(22%)	80	103	(22%)
<b>Total UK Insurance Operations</b>	<b>3,512</b>	<b>5,538</b>	<b>(37%)</b>	<b>183</b>	<b>192</b>	<b>(5%)</b>	<b>3,695</b>	<b>5,730</b>	<b>(36%)</b>	<b>4,372</b>	<b>6,362</b>	<b>(31%)</b>
<b>US Insurance Operations<sup>(1a)</sup></b>												
Fixed Annuities	841	1,440	(42%)	-	-	-	841	1,440	(42%)	841	1,440	(42%)
Fixed Index Annuities	1,055	400	164%	-	-	-	1,055	400	164%	1,055	400	164%
Variable Annuities	4,321	3,276	32%	-	-	-	4,321	3,276	32%	4,321	3,276	32%

Life	7	7	0%	18	22	(18%)	25	29	(14%)	143	183	(22%)
<b>Sub-Total Retail</b>	<b>6,224</b>	5,123	21%	<b>18</b>	<b>22</b>	(18%)	<b>6,242</b>	5,145	21%	<b>6,360</b>	5,299	20%
Guaranteed Investment Contracts	-	1,029	-	-	-	-	-	1,029	-	-	1,029	-
GIC - Medium Term Note	-	405	-	-	-	-	-	405	-	-	405	-
<b>Total US Insurance Operations</b>	<b>6,224</b>	6,557	(5%)	<b>18</b>	<b>22</b>	(18%)	<b>6,242</b>	6,579	(5%)	<b>6,360</b>	6,733	(6%)
<b>Asian Insurance Operations <sup>(1a)</sup></b>												
China <sup>(9)</sup>	58	61	(5%)	28	29	(3%)	86	90	(4%)	193	211	(9%)
Hong Kong	64	584	(89%)	144	143	1%	208	727	(71%)	931	1,475	(37%)
India <sup>(6)</sup>	37	57	(35%)	112	180	(38%)	149	237	(37%)	409	651	(37%)
Indonesia	24	93	(74%)	124	133	(7%)	148	226	(35%)	431	543	(21%)
Japan	50	133	(62%)	35	33	6%	85	166	(49%)	212	289	(27%)
Korea	28	62	(55%)	93	172	(46%)	121	234	(48%)	454	857	(47%)
Malaysia	50	26	92%	79	74	7%	129	100	29%	474	435	9%
Singapore	162	365	(56%)	64	67	(4%)	226	432	(48%)	653	897	(27%)
Taiwan	70	38	84%	70	30	133%	140	68	106%	291	142	105%
Other <sup>(4)</sup>	17	16	6%	41	47	(13%)	58	63	(8%)	151	163	(7%)
<b>Total Asian Insurance Operations</b>	<b>560</b>	1,435	(61%)	<b>790</b>	908	(13%)	<b>1,350</b>	2,343	(42%)	<b>4,199</b>	5,663	(26%)
<b>Group Total</b>	<b>10,296</b>	13,530	(24%)	<b>991</b>	1,122	(12%)	<b>11,287</b>	14,652	(23%)	<b>14,931</b>	18,758	(20%)

Schedule 7 - Actual Exchange Rates

PRUDENTIAL PLC - NEW BUSINESS - QUARTER 3 2009 VERSUS QUARTER 3 2008  
INSURANCE OPERATIONS

	Single			Regular			Total			PVNBP		
	Q3 2009 £m	Q3 2008 £m	+/(%)	Q3 2009 £m	Q3 2008 £m	+/ (%)	Q3 2009 £m	Q3 2008 £m	+/(%)	Q3 2009 £m	Q3 2008 £m	+/(%)
<b>UK Insurance Operations</b>												
<b>Product Summary</b>												
Internal Vesting annuities	297	408	(27%)	-	-	-	297	408	(27%)	297	408	(27%)
Direct and Partnership Annuities	151	177	(15%)	-	-	-	151	177	(15%)	151	177	(15%)
Intermediated Annuities	56	116	(52%)	-	-	-	56	116	(52%)	56	116	(52%)
<b>Total Individual Annuities</b>	<b>504</b>	<b>701</b>	<b>(28%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>504</b>	<b>701</b>	<b>(28%)</b>	<b>504</b>	<b>701</b>	<b>(28%)</b>
Income Drawdown	24	24	0%	-	-	-	24	24	0%	24	24	0%
Equity Release	30	71	(58%)	-	-	-	30	71	(58%)	30	71	(58%)
Individual Pensions	47	20	135%	2	1	100%	49	21	133%	52	22	136%
Corporate Pensions	8	60	(87%)	17	26	(35%)	25	86	(71%)	100	175	(43%)
Unit Linked Bonds	34	21	62%	-	-	-	34	21	62%	34	21	62%
With-Profit Bonds	285	233	22%	-	-	-	285	233	22%	285	233	22%
Protection	-	-	-	5	1	400%	5	1	400%	31	10	210%
Offshore Products	80	126	(37%)	1	1	0%	81	127	(36%)	85	132	(36%)
Pru Health <sup>(11)</sup>	-	-	-	3	6	(50%)	3	6	(50%)	26	50	(48%)
<b>Total Retail Retirement</b>	<b>1,012</b>	<b>1,256</b>	<b>(19%)</b>	<b>28</b>	<b>35</b>	<b>(20%)</b>	<b>1,040</b>	<b>1,291</b>	<b>(19%)</b>	<b>1,171</b>	<b>1,439</b>	<b>(19%)</b>
Corporate Pensions	20	54	(63%)	21	26	(19%)	41	80	(49%)	100	145	(31%)
Other Products	20	36	(44%)	3	6	(50%)	23	42	(45%)	30	47	(36%)
DWP Rebates	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Mature Life and Pensions</b>	<b>40</b>	<b>90</b>	<b>(56%)</b>	<b>24</b>	<b>32</b>	<b>(25%)</b>	<b>64</b>	<b>122</b>	<b>(48%)</b>	<b>130</b>	<b>192</b>	<b>(32%)</b>
<b>Total Retail</b>	<b>1,052</b>	<b>1,346</b>	<b>(22%)</b>	<b>52</b>	<b>67</b>	<b>(22%)</b>	<b>1,104</b>	<b>1,413</b>	<b>(22%)</b>	<b>1,301</b>	<b>1,631</b>	<b>(20%)</b>
Wholesale Annuities	4	1,063	(100%)	-	-	-	4	1,063	(100%)	4	1,063	(100%)
Credit Life	5	4	25%	-	-	-	5	4	25%	5	4	25%
<b>Total UK Insurance Operations</b>	<b>1,061</b>	<b>2,413</b>	<b>(56%)</b>	<b>52</b>	<b>67</b>	<b>(22%)</b>	<b>1,113</b>	<b>2,480</b>	<b>(55%)</b>	<b>1,310</b>	<b>2,698</b>	<b>(51%)</b>
<b>Channel Summary</b>												
Direct and Partnership	398	582	(32%)	41	55	(25%)	439	637	(31%)	586	802	(27%)
Intermediated	654	764	(14%)	11	12	(8%)	665	776	(14%)	715	828	(14%)
Wholesale	9	1,067	(99%)	-	-	-	9	1,067	(99%)	9	1,067	(99%)
<b>Sub-Total</b>	<b>1,061</b>	<b>2,413</b>	<b>(56%)</b>	<b>52</b>	<b>67</b>	<b>(22%)</b>	<b>1,113</b>	<b>2,480</b>	<b>(55%)</b>	<b>1,310</b>	<b>2,697</b>	<b>(51%)</b>
DWP Rebates	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total UK Insurance Operations</b>	<b>1,061</b>	<b>2,413</b>	<b>(56%)</b>	<b>52</b>	<b>67</b>	<b>(22%)</b>	<b>1,113</b>	<b>2,480</b>	<b>(55%)</b>	<b>1,310</b>	<b>2,698</b>	<b>(51%)</b>
<b>US Insurance Operations <sup>(1b)(8)</sup></b>												
Fixed Annuities	140	506	(72%)	-	-	-	140	506	(72%)	140	506	(72%)
Fixed Index Annuities	480	121	297%	-	-	-	480	121	297%	480	121	297%
Variable Annuities	1,804	799	126%	-	-	-	1,804	799	126%	1,804	799	126%
Life	2	2	0%	6	7	(14%)	8	9	(11%)	47	57	(18%)
<b>Sub-Total Retail</b>	<b>2,426</b>	<b>1,428</b>	<b>70%</b>	<b>6</b>	<b>7</b>	<b>(14%)</b>	<b>2,432</b>	<b>1,435</b>	<b>69%</b>	<b>2,471</b>	<b>1,483</b>	<b>67%</b>
Guaranteed Investment Contracts	-	310	-	-	-	-	-	310	-	-	310	-
GIC - Medium Term Note	-	5	-	-	-	-	-	5	-	-	5	-
<b>Total US Insurance Operations</b>	<b>2,426</b>	<b>1,743</b>	<b>39%</b>	<b>6</b>	<b>7</b>	<b>(14%)</b>	<b>2,432</b>	<b>1,750</b>	<b>39%</b>	<b>2,471</b>	<b>1,798</b>	<b>37%</b>
<b>Asian Insurance Operations <sup>(1b)(8)</sup></b>												
China <sup>(9)</sup>	15	12	25%	11	8	38%	26	20	30%	68	53	28%
Hong Kong	33	114	(71%)	52	35	49%	85	149	(43%)	349	328	6%
India <sup>(6)</sup>	5	13	(62%)	39	46	(15%)	44	59	(25%)	137	156	(12%)
Indonesia	11	17	(35%)	42	40	5%	53	57	(7%)	149	159	(6%)

Japan	12	26	(54%)	10	3	233%	22	29	(24%)	57	42	36%
Korea	8	13	(38%)	29	58	(50%)	37	71	(48%)	140	283	(51%)
Malaysia	17	8	113%	30	26	15%	47	34	38%	179	152	18%
Singapore	47	30	57%	24	19	26%	71	49	45%	244	206	18%
Taiwan	38	9	322%	22	10	120%	60	19	216%	113	43	163%
Other <sup>(4)</sup>	9	4	125%	14	11	27%	23	15	53%	57	43	33%
<b>Total Asian Insurance Operations</b>	<b>195</b>	<b>246</b>	<b>(21%)</b>	<b>273</b>	<b>256</b>	<b>7%</b>	<b>468</b>	<b>502</b>	<b>(7%)</b>	<b>1,493</b>	<b>1,465</b>	<b>2%</b>
<b>Group Total</b>	<b>3,682</b>	<b>4,402</b>	<b>(16%)</b>	<b>331</b>	<b>330</b>	<b>0%</b>	<b>4,013</b>	<b>4,732</b>	<b>(15%)</b>	<b>5,274</b>	<b>5,961</b>	<b>(12%)</b>

## INVESTMENT OPERATIONS

		Opening FUM £m	Gross Inflows £m	Redemptions £m	Net Inflows £m	Other Movements £m	Market & Currency Movements £m	Net Movement In FUM £m	Closing FUM £m
<b>M&amp;G <sup>(5)</sup></b>	Q3 2009	<b>55,921</b>	5,810	(3,298)	<b>2,512</b>	(113)	7,915	<b>10,314</b>	<b>66,235</b>
	Q3 2008	<b>51,699</b>	4,623	(2,918)	<b>1,705</b>	-	(3,410)	<b>(1,705)</b>	<b>49,994</b>
	+/(%)	<b>8%</b>	26%	(13%)	<b>47%</b>	-	332%	<b>705%</b>	<b>32%</b>
<b>Asia Retail Mutual Funds</b>	Q3 2009	<b>15,518</b>	20,579	(20,142)	<b>437</b>	(1)	1,819	<b>2,255</b>	<b>17,773</b>
	Q3 2008	<b>14,845</b>	11,552	(12,213)	<b>(661)</b>	(23)	(567)	<b>(1,251)</b>	<b>13,594</b>
	+/(%)	<b>5%</b>	78%	(65%)	<b>166%</b>	96%	421%	<b>280%</b>	<b>31%</b>
<b>Asia Third Party</b>	Q3 2009	<b>859</b>	5	(7)	<b>(2)</b>	-	151	<b>149</b>	<b>1,008</b>
	Q3 2008	<b>841</b>	17	(46)	<b>(29)</b>	-	(57)	<b>(86)</b>	<b>755</b>
	+/(%)	<b>2%</b>	(71%)	85%	<b>93%</b>	-	365%	<b>273%</b>	<b>34%</b>
<b>US Retail Mutual Funds</b>	Q3 2009	<b>38</b>	-	(49)	<b>(49)</b>	1	10	<b>(38)</b>	<b>-</b>
	Q3 2008	<b>62</b>	5	(9)	<b>(4)</b>	1	(1)	<b>(4)</b>	<b>58</b>
	+/(%)	<b>(39%)</b>	-	(444%)	<b>(1,125%)</b>	0%	1,100%	<b>(850%)</b>	<b>(100%)</b>
<b>Total Investment Products</b>	Q3 2009	<b>72,336</b>	26,394	(23,496)	<b>2,898</b>	(113)	9,895	<b>12,680</b>	<b>85,016</b>
	Q3 2008	<b>67,447</b>	16,197	(15,186)	<b>1,011</b>	(22)	(4,035)	<b>(3,046)</b>	<b>64,401</b>
	+/(%)	<b>7%</b>	63%	(55%)	<b>187%</b>	(414%)	345%	<b>516%</b>	<b>32%</b>

**Schedule 8 - Actual Exchange Rates**  
**PRUDENTIAL PLC - NEW BUSINESS - QUARTER 3 2009 VERSUS QUARTER 2 2009**  
**INSURANCE OPERATIONS**

	Single			Regular			Total			PVNBP		
	Q3 2009 £m	Q 2 2009 £m	+/ (%)	Q3 2009 £m	Q 2 2009 £m	+/ (%)	Q3 2009 £m	Q 2 2009 £m	+/ (%)	Q3 2009 £m	Q 2 2009 £m	+/ (%)
<b>UK Insurance Operations</b>												
<b>Product Summary</b>												
Internal Vesting annuities	297	335	(11%)	-	-	-	297	335	(11%)	297	335	(11%)
Direct and Partnership Annuities	151	144	5%	-	-	-	151	144	5%	151	144	5%
Intermediated Annuities	56	81	(31%)	-	-	-	56	81	(31%)	56	81	(31%)
<b>Total Individual Annuities</b>	<b>504</b>	<b>560</b>	<b>(10%)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>504</b>	<b>560</b>	<b>(10%)</b>	<b>504</b>	<b>560</b>	<b>(10%)</b>
Income Drawdown	24	28	(14%)	-	-	-	24	28	(14%)	24	28	(14%)
Equity Release	30	29	3%	-	-	-	30	29	3%	30	29	3%
Individual Pensions	47	56	(16%)	2	2	0%	49	58	(16%)	52	61	(15%)
Corporate Pensions	8	10	(20%)	17	24	(29%)	25	34	(26%)	100	133	(25%)
Unit Linked Bonds	34	25	36%	-	-	-	34	25	36%	34	25	36%
With-Profit Bonds	285	384	(26%)	-	-	-	285	384	(26%)	285	384	(26%)
Protection	-	-	-	5	4	25%	5	4	25%	31	27	15%
Offshore Products	80	68	18%	1	1	0%	81	69	17%	85	73	16%
Pru Health <sup>(11)</sup>	-	-	-	3	4	(25%)	3	4	(25%)	26	38	(32%)
<b>Total Retail Retirement</b>	<b>1,012</b>	<b>1,160</b>	<b>(13%)</b>	<b>28</b>	<b>35</b>	<b>(20%)</b>	<b>1,040</b>	<b>1,195</b>	<b>(13%)</b>	<b>1,171</b>	<b>1,358</b>	<b>(14%)</b>
Corporate Pensions	20	42	(52%)	21	33	(36%)	41	75	(45%)	100	161	(38%)
Other Products	20	20	0%	3	5	(40%)	23	25	(8%)	30	39	(23%)
DWP Rebates	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Mature Life and Pensions</b>	<b>40</b>	<b>62</b>	<b>(35%)</b>	<b>24</b>	<b>38</b>	<b>(37%)</b>	<b>64</b>	<b>100</b>	<b>(36%)</b>	<b>130</b>	<b>200</b>	<b>(35%)</b>
<b>Total Retail</b>	<b>1,052</b>	<b>1,222</b>	<b>(14%)</b>	<b>52</b>	<b>73</b>	<b>(29%)</b>	<b>1,104</b>	<b>1,295</b>	<b>(15%)</b>	<b>1,301</b>	<b>1,558</b>	<b>(16%)</b>
Wholesale Annuities	4	7	(43%)	-	-	-	4	7	(43%)	4	7	(43%)
Credit Life	5	7	(29%)	-	-	-	5	7	(29%)	5	7	(29%)
<b>Total UK Insurance Operations</b>	<b>1,061</b>	<b>1,236</b>	<b>(14%)</b>	<b>52</b>	<b>73</b>	<b>(29%)</b>	<b>1,113</b>	<b>1,309</b>	<b>(15%)</b>	<b>1,310</b>	<b>1,572</b>	<b>(17%)</b>
<b>Channel Summary</b>												
Direct and Partnership	398	451	(12%)	41	59	(31%)	439	510	(14%)	586	701	(16%)
Intermediated	654	771	(15%)	11	14	(21%)	665	785	(15%)	715	857	(17%)
Wholesale	9	14	(36%)	-	-	-	9	14	(36%)	9	14	(36%)
<b>Sub-Total</b>	<b>1,061</b>	<b>1,236</b>	<b>(14%)</b>	<b>52</b>	<b>73</b>	<b>(29%)</b>	<b>1,113</b>	<b>1,309</b>	<b>(15%)</b>	<b>1,310</b>	<b>1,572</b>	<b>(17%)</b>
DWP Rebates	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total UK Insurance Operations</b>	<b>1,061</b>	<b>1,236</b>	<b>(14%)</b>	<b>52</b>	<b>73</b>	<b>(29%)</b>	<b>1,113</b>	<b>1,309</b>	<b>(15%)</b>	<b>1,310</b>	<b>1,572</b>	<b>(17%)</b>
<b>US Insurance Operations <sup>(1b)(8)</sup></b>												
Fixed Annuities	140	218	(36%)	-	-	-	140	218	(36%)	140	218	(36%)
Fixed Index Annuities	480	328	46%	-	-	-	480	328	46%	480	328	46%
Variable Annuities	1,804	1,466	23%	-	-	-	1,804	1,466	23%	1,804	1,466	23%
Life	2	3	(33%)	6	6	0%	8	9	(11%)	47	37	27%
<b>Sub-Total Retail</b>	<b>2,426</b>	<b>2,015</b>	<b>20%</b>	<b>6</b>	<b>6</b>	<b>0%</b>	<b>2,432</b>	<b>2,021</b>	<b>20%</b>	<b>2,471</b>	<b>2,049</b>	<b>21%</b>
Guaranteed Investment Contracts	-	-	-	-	-	-	-	-	-	-	-	-
GIC - Medium Term Note	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total US Insurance Operations</b>	<b>2,426</b>	<b>2,015</b>	<b>20%</b>	<b>6</b>	<b>6</b>	<b>0%</b>	<b>2,432</b>	<b>2,021</b>	<b>20%</b>	<b>2,471</b>	<b>2,049</b>	<b>21%</b>
<b>Asian Insurance Operations <sup>(1b)(8)</sup></b>												
China <sup>(9)</sup>	15	16	(6%)	11	9	22%	26	25	4%	68	57	19%
Hong Kong	33	22	50%	52	47	11%	85	69	23%	349	289	21%
India <sup>(6)</sup>	5	9	(44%)	39	19	105%	44	28	57%	137	74	85%
Indonesia	11	7	57%	42	45	(7%)	53	52	2%	149	155	(4%)
Japan	12	22	(45%)	10	10	0%	22	32	(31%)	57	73	(22%)

Korea	8	11	(27%)	29	28	4%	37	39	(5%)	140	131	7%
Malaysia	17	28	(39%)	30	26	15%	47	54	(13%)	179	166	8%
Singapore	47	86	(45%)	24	21	14%	71	107	(34%)	244	257	(5%)
Taiwan	38	13	192%	22	19	16%	60	32	88%	113	75	51%
Other <sup>(4)</sup>	9	5	80%	14	14	0%	23	19	21%	57	50	14%
<b>Total Asian Insurance Operations</b>	<b>195</b>	<b>219</b>	<b>(11%)</b>	<b>273</b>	<b>238</b>	<b>15%</b>	<b>468</b>	<b>457</b>	<b>2%</b>	<b>1,493</b>	<b>1,327</b>	<b>13%</b>
<b>Group Total</b>	<b>3,682</b>	<b>3,470</b>	<b>6%</b>	<b>331</b>	<b>317</b>	<b>4%</b>	<b>4,013</b>	<b>3,787</b>	<b>6%</b>	<b>5,274</b>	<b>4,948</b>	<b>7%</b>

## INVESTMENT OPERATIONS

		Opening FUM £m	Gross Inflows £m	Redemptions £m	Net Inflows £m	Other Movements £m	Market & Currency Movements £m	Net Movement In FUM £m	Closing FUM £m
<b>M&amp;G <sup>(5)</sup></b>	Q3 2009	55,921	5,810	(3,298)	2,512	(113)	7,915	10,314	66,235
	Q2 2009	46,536	8,223	(2,141)	6,082	35	3,268	9,385	55,921
	+/- (%)	20%	(29%)	(54%)	(59%)	(423%)	142%	10%	18%
<b>Asia Retail Mutual Funds</b>	Q3 2009	15,518	20,579	(20,142)	437	(1)	1,819	2,255	17,773
	Q2 2009	14,324	17,331	(16,062)	1,269	(442)	367	1,194	15,518
	+/- (%)	8%	19%	(25%)	(66%)	100%	396%	89%	15%
<b>Asia Third Party</b>	Q3 2009	859	5	(7)	(2)	-	151	149	1,008
	Q2 2009	799	10	(8)	2	-	58	60	859
	+/- (%)	8%	(50%)	13%	(200%)	-	160%	148%	17%
<b>US Retail Mutual Funds</b>	Q3 2009	38	-	(49)	(49)	1	10	(38)	-
	Q2 2009	44	3	(12)	(9)	-	3	(6)	38
	+/- (%)	(14%)	-	(308%)	(444%)	-	233%	(533%)	-
<b>Total Investment Products</b>	Q3 2009	72,336	26,394	(23,496)	2,898	(113)	9,895	12,680	85,016
	Q2 2009	61,703	25,567	(18,223)	7,344	(407)	3,696	10,633	72,336
	+/- (%)	17%	3%	(29%)	(61%)	72%	168%	19%	18%

## Schedule 9 - Group Debt Securities at 30 September 2009

### 1. IFRS balance sheet fair value

The Group's investments in debt securities at 30 September 2009 excluding holdings attributable to external unit holders are as follows:

	With-profit (note 1a) £bn	Unit-linked and variable annuity (note 1a) £bn	Other shareholder backed business (note 1e) £bn	Total £bn
UK insurance operations	40	4	19 (Notes 1b and 1c)	63
Jackson National Life	-	-	23 (Notes 1d and 3)	23
Asia long-term business	1	2	2	5
Other operations	-	-	1	1
<b>Total</b>	<b>41</b>	<b>6</b>	<b>45</b>	<b>92</b>

### Notes

- 1a Shareholders are not directly exposed to value movements on assets backing with-profit, unit linked, and variable annuity business.
- 1b Of the £19bn of debt securities for UK annuity and other non-linked shareholder backed business 32% was rated AAA, 11% AA, 35% A, 18% BBB and 4% other.
- 1c For UK annuity business provision is made for possible future credit related losses. At 30 September 2009, a provision of £1.5bn was held.
- 1d Jackson debt securities comprise:

	30 Sep 2009 £m	30 Jun 2009 £m
Corporate securities (92% investment grade)	16,324	14,881
Residential mortgage backed securities (62% government agency; 22% for pre 2006/2007 vintages; £554m for 2006/2007 vintages of which £371m is for the senior part of the capital structure)	3,566	3,414
Commercial mortgage backed securities	2,034	1,725
CDO funds	133	207
Other debt securities	826	669
<b>Total</b>	<b>22,883</b>	<b>20,896</b>

- 1e Included within the £45bn of debt securities for other shareholder-backed business is exposure to £172m of investments in Tier 1 and £999m in Tier 2 borrowings of UK Banks.

## 2 Defaults, losses from sales of impaired and deteriorating bonds and write-downs for non-linked shareholder backed business

### 2.1 Jackson National Life

In general, the debt securities of Jackson are purchased with the intention and the ability to hold them for the longer-term.

The majority of Jackson's debt securities are classified as available-for-sale under IAS 39. Under this classification realised losses from defaults, sales of impaired and deteriorating bonds and write-downs are recorded in the income statement. Changes in unrealised appreciation and depreciation are recorded as a movement directly in shareholders' equity.

Jackson continues to review its investments on a case-by-case basis to determine whether any decline in fair value represents an impairment and therefore requires an accounting write-down. IFRS requires available-for-sale debt securities which are impaired to be written down to fair value through the profit and loss account.

In the first nine months of 2009, Jackson recorded £522 million (half year 2009: £366 million) of actual credit related losses which comprise the following:

	Nine months to 30 Sept 2009	Movement in quarter 3	Six months to 30 June 2009
	£m	£m	£m
Corporate debt securities	(80)	-	(80)
Residential mortgage-backed securities (RMBS)			
Prime	(189)	(66)	(123)
Alt-A	(163)	(65)	(98)
Sub-prime	(23)	(5)	(18)
Other	(25)	(20)	(5)
Total bond write downs	(480)	(156)	(324)
Defaults	-	-	-
Losses on sale of impaired and deteriorating bonds net of recoveries	(42)	-	(42)
Total	(522)	(156)	(366)

## 2.2 Other shareholder backed business (excluding Jackson National Life)

For the Group's operations, other than Jackson National Life, debt securities are accounted for on a fair value through P&L basis with all value movements recorded in the income statement. The defaults for the 3 months to 30 September 2009 (measured against market value) for other shareholder backed business excluding Jackson National Life were as follows:

	Defaults £m
UK Insurance operations	-
Asia long-term business	-
Other operations	-
Total	-

## 3. Jackson National Life - securities in an unrealised loss position

For Jackson's securities classified as available-for-sale under IAS 39, at 30 September 2009 there was a net unrealised loss position of £173 million. This amount comprised £1,056 million of gross unrealised gains and £1,229 million of gross unrealised losses on individual securities. Under IFRS unrealised losses are only applicable for securities which have not been impaired during the period. Securities impaired during the period are written down to fair value through the profit and loss in full. Note 2.1 shows the element of write downs in 2009. Included within the gross unrealised losses is £839 million for securities which are valued at less than 80 per cent of book value, of which 43 per cent have been at this level for less than 6 months.

IFRS requires securities to be carried at fair value, being the amount for which the security would be exchanged between knowledgeable, willing parties in an arm's length transaction. The best evidence of fair value is quoted prices in an active market, but if the market is not active then a valuation technique is used to establish fair value.

### (a) Movements in the values for the 3 months to 30 September 2009:

Movements in the values of available-for-sale securities for the three months to 30 September 2009 are included in the table shown below:

Change reflected directly in shareholders' equity

	30 September 2009 £m	Movement in Quarter 3 £m	Foreign exchange translation* £m	Quarter 3 including Foreign exchange £m	30 June 2009 £m
Assets fair valued at below book value					
Book value	7,631				13,677
Unrealised loss	(1,229)	1,035	(40)	995	(2,224)
Fair value (as included in balance sheet)	<b>6,402</b>				<b>11,453</b>
Assets fair valued at or above book value					
Book value	15,278				8,870
Unrealised gain	1,056	602	28	630	426
Fair value (as included in the balance sheet)	<b>16,334</b>				<b>9,296</b>
Total					
Book value	22,909				22,547
Net unrealised loss	(173)	1,637	(12)	1,625	(1,798)
Fair value (as included in balance sheet)	<b>22,736</b>				<b>20,749</b>

**(b) Fair value of securities in an unrealised loss position as a percentage of book value**

**(i) Fair value of securities as a percentage of book value**

The unrealised losses in the Jackson balance sheet on unimpaired securities are £1,229 million (HY09: £2,224 million) relating to assets with fair value and book value of £6,402 million (HY09: £11,453 million) and £7,631 million (HY09: £13,677 million) respectively.

The following table shows the fair value of the securities in a gross unrealised loss position for various percentages of book value:

	Fair value 30 Sep 2009 £m	Unrealised loss 30 Sep 2009 £m	Fair value 30 Jun 2009 £m	Unrealised loss 30 Jun 2009 £m
Between 90% and 100%	3,817	(160)	6,743	(265)
Between 80% and 90%	1,370	(230)	2,487	(428)
Below 80%	1,215	(839)	2,223	(1,531)
	<b>6,402</b>	<b>(1,229)</b>	<b>11,453</b>	<b>(2,224)</b>

**(ii) Fair value of sub-prime and Alt-A securities as a percentage of book value**

Included within the table above are amounts relating to sub-prime and Alt-A securities in a gross unrealised loss position for various percentages of book value of:

	Fair value 30 Sep 2009	Unrealised loss 30 Sep 2009	Fair value 30 Jun 2009	Unrealised loss 30 Jun 2009
	£m	£m	£m	£m
Between 90% and 100%	89	(2)	38	(3)
Between 80% and 90%	156	(29)	93	(18)
Below 80%	216	(149)	305	(278)
	461	(180)	436	(299)

**(c) Securities whose fair value were below 80 per cent of the book value**

As shown in the table above, £839 million (HY09: £1,531 million) of the £1,229 million (HY09: £2,224 million) of gross unrealised losses at 30 September 2009 related to securities whose fair value were below 80 per cent of the book value. The age analysis for this £839 million (HY09: £1,531 million), indicating the length of time for which their fair value was below 80 per cent of the book value, is as follows:

	Fair value 30 Sep 2009	Unrealised loss 30 Sep 2009	Fair value 30 Jun 2009	Unrealised loss 30 Jun 2009
	£m	£m	£m	£m
Less than 3 months	63	(26)	767	(561)
3 months to 6 months	462	(332)	393	(272)
More than 6 months	690	(481)	1,063	(698)
	1,215	(839)	2,223	(1,531)

For securities valued at less than 80 per cent of book value, 65 per cent are investment grade. The analysis by category of debt securities whose fair value were below 80 per cent of the book value is as follows:

	Fair value 30 Sep 2009	Unrealised loss 30 Sep 2009	Fair value 30 Jun 2009	Unrealised loss 30 Jun 2009
	£m	£m	£m	£m
RMBS				
Prime	387	(240)	404	(364)
Alt-A	111	(61)	187	(154)
Sub-prime	105	(88)	118	(124)
Commercial mortgage backed securities	603	(389)	709	(642)
Other asset backed securities	148	(105)	478	(263)
Total structured securities	239	(237)	256	(302)
Corporates	990	(731)	1,443	(1,207)
	225	(108)	780	(324)
	1,215	(839)	2,223	(1,531)

\* Balance sheet items for Jackson National Life have been translated at the closing rate for the period, being \$1.5994 at 30 September 2009. Jackson National Life income statement movements have been translated at the average exchange rate for the period, being \$1.6404 for 3 months to 30 September 2009.

## **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.

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.

### **Notes to Schedules 1 - 8**

- (1a) Insurance and investment new business for overseas operations has been calculated using average exchange rates. The applicable rate for Jackson is 1.54 (2008: 1.95).
- (1b) Insurance and investment new business for overseas operations has been calculated using constant exchange rates. The applicable rate for Jackson is 1.54.
- (2) Represents cash received from sale of investment products.
- (3) 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.
- (4) In Asia, 'Other' insurance operations include Thailand, the Philippines and Vietnam.
- (5) 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.
- (6) New business in India is included at Prudential's 26 per cent interest in the India life operation.
- (7) Balance sheet figures have been calculated at the closing exchange rate. Prior year balance is shown on a constant exchange rate.
- (8) 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.
- (9) New business in China is included at Prudential's 50 per cent interest in the China life operation.
- (10) Mandatory Provident Fund (MPF) product sales in Hong Kong are included at Prudential's 36 per cent interest in Hong Kong MPF operation.
- (11) Pru Health sales exclude £6m (£3m 50% share) of Trust business

