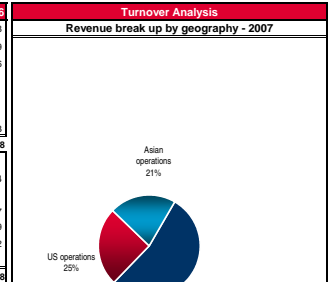


Company Overview	
Activities	
Prudential plc is an international financial services company which aims to help people around the world enhance and protect their financial well-being. We operate and have strong positions in Asia, Europe and the USA - three of the largest and most attractive markets in the world. Our strategy is to build sustainable, profitable businesses in each of these markets, and thereby maximise returns to our shareholders over time.	
Share Data	
Market cap (€m)	14,492
Ticker (LSE)	PRU LN
Shares in issue	249.0m
Beta volatility	1.57
Ticker (ADR)	PUK US
ADR in issue (at 31 Dec 05)	3.6m
Dividends	
12 Month yield	2.9%

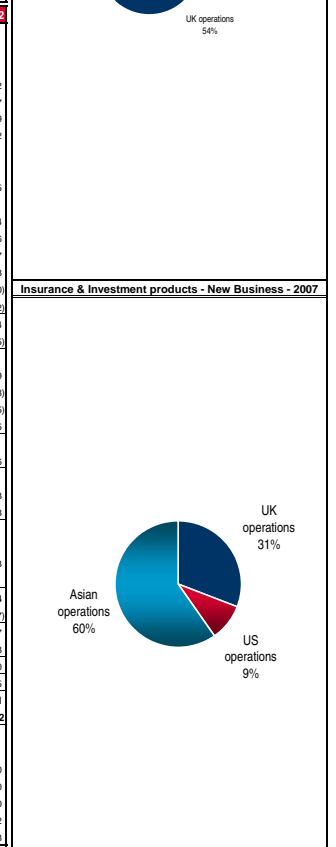
Key P&L Data	2007	2006
Revenue:		
Long term business	€m 31,555	€m 34,197
Banking	€m -	€m 914
Broker-dealer and fund management	€m 1,397	€m 1,080
Unallocated corporate	€m 182	€m 38
Inter-group revenue eliminated on consolidation	€m (208)	€m (284)
Total revenue	€m 32,866	€m 35,945
Profit before tax:		
Long term business	€m 1,022	€m 2,035
Banking	€m -	€m (150)
Broker dealer and fund management	€m 344	€m 283
Unallocated corporate	€m (181)	€m (97)
Total profit before tax	€m 1,185	€m 2,071

Key Balance Sheet Data	2007	2006
Intangible assets attributable to shareholders	€m 4,177	€m 3,838
Intangible assets attributable to PAC with-profits fund	€m 4,388	€m 4,699
Other non-investment and non-cash assets	€m 6,325	€m 6,446
Investment of long term business, banking and other operations	€m 204,050	€m 199,841
Cash and cash equivalents	€m 4,951	€m 5,071
Held for sale assets	€m 30	€m 463
Total assets	€m 223,921	€m 220,358
Banking customer accounts	€m -	€m 5,554
Total policyholders liabilities and unallocated surplus of with-profits funds	€m 190,569	€m 178,587
Other liabilities	€m 22,872	€m 26,759
Minority interests	€m 102	€m 132
Shareholder's equity	€m 6,201	€m 5,488



Group Summary (As per IFRS)	2007	2006	2005	2004
Results for the year				
Gross premiums earned	€m 18,359	€m 16,157	€m 15,225	€m 16,408
Outward reinsurance premiums	€m (171)	€m (171)	€m (197)	€m (256)
Earned premiums, net of reinsurance	€m 18,188	€m 15,986	€m 15,028	€m 16,152
Investment income	€m 12,221	€m 17,128	€m 24,013	€m 15,750
Other income	€m 2,457	€m 1,917	€m 2,084	€m 2,002
Total revenue, net of reinsurance	€m 32,866	€m 35,031	€m 41,125	€m 33,904
Benefits and claims and movement in unallocated surplus of with-profits funds	€m (26,990)	€m (28,421)	€m (33,100)	€m (26,593)
Acquisition costs and other operating expenditure	€m (4,523)	€m (4,212)	€m (5,552)	€m (5,563)
Finance costs: interest on core structural borrowings of shareholder-financed operations	€m (168)	€m (177)	€m (208)	€m (187)
Goodwill impairment charge	€m -	€m (120)	€m -	€m -
Total charges	€m (31,681)	€m (32,810)	€m (38,980)	€m (32,343)
Profit before tax	€m 1,185	€m 2,221	€m 2,145	€m 1,561
Tax attributable to policyholders' returns	€m (19)	€m (849)	€m (1,147)	€m (711)
Profit before tax attributable to shareholders	€m 1,166	€m 1,372	€m 998	€m 850
Tax expense	€m 401	€m 1,241	€m (1,388)	€m (951)
Less: tax attributable to policyholders' returns	€m 19	€m 849	€m 1,147	€m 711
Tax attributable to shareholders' profits	€m (382)	€m (382)	€m (241)	€m (240)
Profit from continuing operations after tax	€m 784	€m 990	€m 757	€m 610
Discontinued operations (net of tax)	€m 241	€m -105	€m 3	€m (94)
Profit for the year	€m 1,025	€m 875	€m 760	€m 516
Attributable to:				
Equity holders of the Company	€m 1022	€m 874	€m 748	€m 517
Minority interests	€m 3	€m 1	€m 12	€m (1)
Profit for the year	€m 1025	€m 875	€m 760	€m 516
Basic earnings per share:				
Based on profit from continuing operations attributable to the equity holders of the Company	GBP 31.90	GBP 40.50	GBP 31.50	GBP 27.50
Based on profit (loss) from discontinued operations attributable to the equity holders of the Company	GBP 9.80	GBP (4.30)	GBP 0.10	GBP (3.10)
Diluted earnings per share:	GBP 41.70	GBP 36.20	GBP 31.60	GBP 24.40
Based on profit from continuing operations attributable to the equity holders of the Company				
Based on profit (loss) from discontinued operations attributable to the equity holders of the Company	GBP 31.90	GBP 40.50	GBP 31.50	GBP 27.50
Based on profit (loss) from discontinued operations attributable to the equity holders of the Company	GBP 9.80	GBP (4.30)	GBP 0.10	GBP (3.10)
Diluted earnings per share:	GBP 41.70	GBP 36.20	GBP 31.60	GBP 24.40

Group Summary (As per UK GAAP)	2003	2002
Results for the year		
Long-term business:		
New business:		
Single	€m 8,473	€m 11,802
Regular	€m 710	€m 707
Gross premiums written	€m 13,781	€m 16,669
Gross investment product inflows	€m 22,113	€m 17,392
Operating profit before amortisation of goodwill and exceptional items:		
Long-term business	€m 457	€m 545
UK fund management	€m 83	€m 71
US broker-dealer and fund management	€m (3)	€m 14
Asia fund management	€m 13	€m 6
UK banking	€m 55	€m 27
Shareholders' investment return and other income	€m 29	€m 3
Interest payable on core structural borrowings	€m (143)	€m (130)
Corporate expenditure	€m (67)	€m (62)
Continuing operations	€m 424	€m 474
Discontinued operations	€m (67)	€m (25)
Total operating profit (based on long-term investment returns) before amortisation of goodwill and exceptional items	€m 357	€m 449
Amortisation of goodwill	€m (98)	€m (98)
Short-term fluctuations in investment returns	€m 91	€m (205)
Profit on business disposals	€m -	€m 355
Profit on ordinary activities before tax	€m 290	€m 326
Profit for the year (including post-tax actual investment returns)	€m 208	€m 468
Shareholders' funds and borrowings		
Statutory basis:		
Employed in business units	€m 4,252	€m 4,333
Retained centrally	€m 1,415	€m 1,541
Total	€m 5,667	€m 5,874
Borrowings of holding Company and related finance subsidiaries	€m (2,427)	€m (2,297)
Total statutory basis capital and reserves	€m 3,240	€m 3,577
Additional achieved profits basis retained profit	€m 3,765	€m 3,583
Achieved profits basis capital and reserves	€m 7,005	€m 7,160
Insurance and investment funds under management	€b 168	€b 155
	Restated 2003	Restated 2002
Share statistics		
Earnings per share:		
Based on operating profit after tax and related minority interests before amortisation of goodwill and exceptional items	GBP 12.40	GBP 16.10
Based on profit for the year after tax and minority interests	GBP 10.00	GBP 22.60
Dividend per share	GBP 15.38	GBP 25.00
Market price at 31 December	GBP 454	GBP 422
Average number of shares	m 2,076	m 2,068



Management	
Sir David Clementi	Chairman, Prudential plc
Mark Tucker	Group Chief Executive, Prudential plc
Tidjane Thiam	Chief Financial Officer, Prudential plc
Nick Prettsjohn	Chief Executive, Prudential UK & Europe
Barry Stowe	Chief Executive, Prudential Corporation Asia
Michael McLintock	Chief Executive, M&G
Clark Manning	President & Chief Executive Officer, Jackson National Life Insurance Company

Corporate Action Calendar	
28-Jan-2009	2008 Full Year New Business Results
21-Oct-2008	2008 Third Quarter Interim Management Statement
31-Jul-2008	Interim Results 2008
15-May-2008	Annual General Meeting
17-Apr-08	Q1 2008 New Business Results
14-Mar-08	Full Year Results
29-Jan-08	Full Year 2007 New Business Results
23-Oct-2007	Third Quarter 2007 New Business Figures

Latest News (Last update 08/01/08)

2 June 2008: Prudential received approval to increase charter capital in Vietnam Finance Company
 15 May 2008: Released updates on AGM
 7 May 2008: Announced the appointment of Arne Lindman as Chief Executive of its fund management business
 24 Apr 2008: Prudential Asset Management has received approval from Saudi Arabia's Capital Market Authority to set up a new asset management company, Prudential Jazira Asset Management.
 22 Apr 2008: Prudential plc hosts investor and analyst visit in Asia
 17 Apr 2008: Prudential plc announced First Quarter 2008 Interim Management Statement
 25 Mar 2008: Prudential plc appoints Peter O'Donnell as the Director of Group Finance
 25 Mar 2008: Welcomed Tidjane Thiam as its new Chief Financial Officer
 14 Mar 2008: Prudential Plc announces 2007 full year results
 4 Mar 2008: Welcomes Vietnam's Prime Minister to its headquarters in London to address members of the London business community and participate in a panel discussion on UK investment in Vietnam
 26 Feb 2008: £2.7 billion added to policy values in another year for Prudential's with-profits customers