

Insurance Group Capital Adequacy

Name of reporting insurance firm
Name of insurance parent undertaking

Legal & General Assurance Society Ltd.
Legal & General Group Plc.
Year ended 31 December 2009

Information required under IPRU (INS) 9.40(1)

Ultimate insurance parent undertaking

Legal & General Group Plc

Principal activity

The principal activities of the Group and its subsidiaries are the provision of long term insurance, general insurance and investment management.

Head Office

One Coleman Street
London
EC2R 5AA

Calculation of consolidated position

	£'000
Tier 1	
Group core tier 1	4,862,259
Innovative tier 1	595,776
Deductions from tier 1	-
Tier 1 total	5,458,035
Tier 2	
Group upper tier 2	395,805
Group lower tier 2	823,605
Group capital resources before deductions	6,677,445
Total group capital resources deductions	1,028,192
Group capital resources	5,649,253
Group capital resources requirement	2,526,033
Group surplus	3,123,220

Name of insurance parent undertaking **Legal & General Group Plc.**
Year end 31 December 2009

Reconciliation of Group Capital Resources on an IFRS basis to Capital Resources on an FRS 27 basis to Capital Resources for IGD

	£m
Capital and reserves attributable to equity holders on an IFRS basis	4,196
Unallocated divisible surplus	1,284
Regulatory adjustments	(2,007)
Qualifying Tier II capital	1,219
Innovative Tier I capital	596
Proposed final 2009 dividend	(160)
Group capital resources (FRS 27 basis)	5,128
Additional capital available from Legal & General Assurance Society Ltd	563
Other adjustments to restate to IGD basis	(42)
Group capital resources for IGD	5,649