#### ASSETS (\$'000)

			Current	Period	Prior F	Period	Opening Prio	r Year Restated
Reference Page	FS Notes Reference		Total (01)	Vested in Trust (02)	Total (03)	Vested in Trust (04)	Total (05)	Vested in Trust (06)
		Cash and Cash Equivalents 010	17,617	Water College	18,324	DESCRIPTION		SINDERSTRUCTURE
		Assets held for sale 020		Sales State (Control	0	THE CAUSE		THE PERSON NAMED IN COLUMN 1
21.012		Short Term Investments 040	33	REMANDAL SERVICES	33	SHEET WAST		ORDER DESCRIPTION
		Accrued Investment Income 070	14	CATALOG SERVICE	28	NUMBER OF STREET	,	THE STREET
1.150 or/ou 21.155		Accounts Receivable 100	16,220		17,093			
		Policy/Certificate Loans 200	0		0	Walker Hall		STATE OF THE PARTY
21.012		Bonds and Debentures 250	51,580	STATE OF STATE OF	25,859	DESCRIPTION OF		
21.050		Mortgage Loans 300	3,731		4,312	STREET, COLUMN		Action 645 of
21.012		Preferred Shares 420	172,454	THE SAME	204,110	Later Designation	E .	
21.012		Common Shares 440	53,646	<b>建一种的数据中</b>	102,797	STREET, STREET		S1000000000000000000000000000000000000
21.012		Investment Properties 510	42,123	DENIET PRES	24,173	THE SERVICE HALL		SAME CANA
) 3000048550C		Derivative Financial Instruments 520		SERVICE STREET	0	CONTRACTOR OF THE PARTY OF THE		AND DESCRIPTION OF THE PARTY OF
22.020		Reinsurance Assets 530	84,375	(利用于400年1000年1000年	89,755	STANCE MAKE		SELTENCE SE
21.080		Property and Equipment 540	4,792		4,909	rsenstantifen	b contract of	CHARLES AND
21.012		Interests in Associates & Joint Ventures 550	0	West State of the	0	PARTMETER		al Public State State
60.010		Segregated Funds Net Assets 560	200	AMERICAN WALVEL	0	0.65160.660	1	With the Park Street
21.100		Other Loans and Invested Assets 600	67,156	TANDER MARKETY	35,045	AND RESIDENCE AN		STRUMENTS AND
SALES CONTRACTOR		Investments in Subsidiaries 750	ALL SUBMER	STREET LANDES	SENDERAL STATE	LEASTER WILLIAMS	CHARLES STATES	GOSHIELDAN
		Current Tax Assets 780	16,704	AND INCIDENT AND INCIDENT	3,751	(Industrial Co		MESSATISTA
		Deferred Tax Assets 800		PERSONAL PROPERTY.	0	TAY MATERIAL PLANTS		SERVER BURNERS
		Goodwill 820			0		1	PRINCIPLES WEST
		Intangible Assets 830		ESMALOS CONTRA	0	darabitata indi	1	CONTRACTOR
		Defined Benefit Pension Plan 840		individual part	0	THE RESERVE OF THE PARTY OF THE		SHEET STA
21.155		Other Assets 880	2,281		1,396	SAME DESIGNATION	1	A STREET, STRE
		TOTAL ASSETS 899	532,726	A CONTRACTOR OF THE	531,585	PERSONAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO PERSON NAMED IN COLUMN TO ADDRESS OF THE PERSON NAMED I	0	THE PROPERTY.

### LIABILITIES, POLICYHOLDERS'SHAREHOLDERS' EQUITY AND HEAD OFFICE ACCOUNT (\$'000)

Reference Page	FS Notes Reference			Current Period	Prior Period	Opening Prior
rage	Relefence			(01)	(03)	Year Restated (05)
		Liabilities		(/	(00)	(00)
		Liabilities held for sale	005		0	
22.020		Actuarial Liabilities for Insurance Contracts	010	132,751	140,504	
22.020		Other Contract Liabilities	040	84,375	89,755	
		Trust and Banking Deposits	070		0	
22.030 or/ou				80000000000		
<u>21.155</u>		Accounts Payable	100	87,310	74,757	
21.080		Mortgage Loans and Other Real Estate Encumbrances	130	12,634	1,037	
1 1		Derivative Financial Instruments	140		0	
1		Defined Benefit Pension Plan	145		0	
		Amounts Due in respect of Staff Pension Plans (not including	150		0	
22.030		Provisions and Other Liabilities	160	1,221	1,181	
- 0		Segregated Fund Liabilities	420		0	
		Current Tax Liabilities	430		0	
		Deferred Tax Liabilities	250	19,134	17,359	
		Subordinated Debt	280		0	
		Other Debt	310		0	
		Total Liabilities	389	337,425	324,593	0
		Policyholders' Equity			AND SANDERS	
20.040		Participating Account	510			
		Participating Account - Accumulated OCI (Loss)	520		DOMESTIC TO	
20.040		Non-Participating Account (Mutual Companies Only)	540			ALM STORE LAND
		Non-Participating Account - Accumulated OCI (Loss)	550	WHEN A TREATED		
- 1		Total Policyholders' Equity	589		0	
1		Shareholders' Equity			SHIP TO THE PROPERTY OF THE	Have mesorable
		Capital Stock	610			ACT SAME
- 1		Other Capital	640			
		Contributed Surplus	670	Daniel Sayster	SA SECOND AVERAGE	AND RESIDENCE OF THE PARTY.
20.040		Retained Earnings	700			(6: 10: 10: 10: 10: 10: 10: 10: 10: 10: 10
		Accumulated Other Comprehensive Income (Loss)	740	CHARLES AND AND ADDRESS OF THE PARTY OF THE	NUMBER OF STREET	CONTRACTOR DESCRIPTION
		Total Shareholders' Equity	779	195,301	206,992	CONTRACTOR STATES
1		Non-controlling Interests	829	,,,,,,,	0	
		Total Equity	839	195,301	206,992	0
		TOTAL LIABILITIES AND EQUITY	899	532,726	531,585	0
20.044		Head Office Account	800	332,720	331,363	THE PROPERTY OF THE PARTY OF TH
20.044		Accumulated Other Comprehensive Income (Loss)	840		ASSESSED TO A SECURITION OF THE SECURITIES OF THE SECURITION OF TH	
		TOTAL LIABILITIES, HEAD OFFICE ACCOUNT AND ACCUMULATED	999			

## STATEMENT OF INCOME (\$'000)

Reference Page	FS Notes Reference			Current Period	Prior Period
				(01)	(03)
		Revenue			
35.020		Gross Premiums	020	35,172	41,831
35.020		Premiums ceded	030	24,038	27,476
45.020		Net Premiums	040	11,134	14,355
35.020		Gross Investment Income	050	916	5,389
35,020		Less: Investment Expenses and Taxes	060	291	345
23.010		Net Investment Income	070	625	5,044
35.020		Share of Income/Loss of Associates & Joint Ventures	090	o	C
		Fee Income	130	2,759	3,407
23.030		Other Revenue	160	0	. (
35.020		Fraternal and Other Fund Revenues	180	0	(
204-003-01-04-03-033-		Total Revenue	199	14,518	22,808
		Policy/Certificate Benefits and Expenses			
35.020		Policyholder/Certificateholder Benefits	260	5,501	4,855
35.020		Benefits ceded	270	3,961	3,204
		Gross Changes to Actuarial Liabilities		0,007	0,20
35.020		Normal	310	(10,682)	(2,916
35.020		Basis Change	320	0	, ,
35.020		Gross Changes to Other Contract Liabilities	340	0	
35.020		Changes in Actuarial and Other Contract Liabilities Ceded			
35.020		Normal	370	(9,031)	(3,392
35.020		Basis Change	380	0	(0,002
35.020		Policyholder/Certificateholder Dividends	360	o	0
35.020		Experience Rating Refunds	390	0	Ö
35.020		Transfer to and (Transfer from) Other Funds	420	0	
35.020		Gross Commissions	460	19,354	19,195
35.020		Commissions Ceded	470	13,198	12,336
35.020		Interest on Policyholder/Certificateholder Amounts on Deposit	480	0	12,000
23.030		Interest Expense and Finance Costs	510	13	11
23.030		General Expenses and Taxes (excl income taxes)	540	6,686	6,712
23.030		Other Expenses	570	169	210
35.020		Fraternal & Other Fund Expenses	580	0	
(C		Total Benefits and Expenses	649	12,913	15,919
		Income Before Income Tax	669	1,605	6,887
		Provision for Income Taxes		1,000	0,001
		Current	700	332	1,241
		Deferred	710		1,211
		Income before the following:	749	1,273	5,646
35.020		Discontinued Operations		1,270	0,0 10
-		(net of Income Taxes of \$	830	اه	0
		Income Before Attribution to Participating Policyholders/Certificateholders	859	1,273	5,646
		Income Attributable to Participating Policyholders/Certificateholders	009	1,2/3	5,040
35.020		(Stock companies)	870	o	0
35.020		Net Income	899	1,273	5,646
35.020		Less: Fraternal and Other Fund Account	980	1,2/3	
35.020		Net Income: Insurance Fund		7.73	E 646
33.020		Attributable to:	989	1,273	5,646
			000		<u> </u>
		Non-controlling Interests	900		C
		Equity Holders	920	1,273	5,646

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## STATEMENT OF EQUITY IN PARTICIPATING ACCOUNT (\$'000)

Reference Page	FS Notes Reference			Current Period	Prior Period
11172 44070		(05)		(01)	(03)
	À	Beginning of Year	010		0
		Adjustments	040		0
		(Specify)	070		0
20.030		Share of Net Income (Loss)	100		0
20.040		Transfer from (to) Retained Earnings (Stock companies only)	130		0
20.040		Transfer from (to) Non-Par Account (Mutual companies only)	160		0
		End of Year	199	0	0

# STATEMENT OF NON-PARTICIPATING ACCOUNT Mutual Companies Only (\$'000)

Reference Page	FS Notes Reference			Current Period	Prior Period
		(05)		(01)	(03)
		Beginning of Year	310		0
		Adjustments	340		0
		(Specify)	370		0
20.030	9.	Share of Net Income (Loss)	400		0
20.040		Transfer from (to) Par Account	430	. 0	0
	1	Dividends to Preferred Shareholders	460		0
		End of Year	499	0	0

## STATEMENT OF RETAINED EARNINGS Stock Companies Only (\$'000)

		(ψ 000)			
Reference Page	FS Notes Reference	(05)		Current Period	Prior Period
	0				
		Beginning of Year	510	190,372	165,789
		Adjustments	540		0
		(Specify)	570		0
20.030		Share of Net Income (Loss)	600	1,273	5,646
20.040		Transfer from (to) Par Account	630	0	0
	ľ	Dividends to Shareholders:			
		Preferred	710		0
	ľ	Common	740		0
		End of Year	859	191,645	171,435

# CONSOLIDATED FINANCIAL STATEMENTS COMPREHENSIVE INCOME (LOSS), and ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) (\$'000)

Reference Page	FS Notes Reference			Current Period	Prior Period
, ago	rtolololo			(01)	(03)
		Comprehensive Income (Loss)			1/
20.030		Net Income/Income Before Attribution to Participating Policyholders/Certificateholders	010	1,273	5,646
	1	Other Comprehensive Income (Loss):			
	1	Items that may be reclassified subsequently to Net Income:			
	1	Available for Sale:			
		Change in Unrealized Gains and Losses:			
	l	- Loans	110		C
	1	- Bonds and Debentures	140	(1)	9
		- Equities	170	(9,023)	(9,241
		Reclassification of (Gains) Losses to Net Income	210	255	(474
		Derivatives Designated as Cash Flow Hedges			
		Change in Unrealized Gains and Losses	310		0
		Reclassification of (Gains) Losses to Net Income	340		C
		Foreign Currency Translation			
		Change in Unrealized Gains and Losses	410	2,263	(489
		Impact of Hedging	440		, c
		Share of Other Comprehensive Income of Associates & Joint Ventures	460		0
	l .	Other	445		0
		Subtotal of items that may be reclassified subsequently to Net Income	449	(6,506)	(10,195
		Items that will not be reclassified subsequently to Net Income:		(-)/	
		Revaluation Surplus	455		0
		Remeasurements of Defined Benefit Plans	470		0
		Other	480		0
		Subtotal of items that will not be reclassified subsequently to Net Income	489	0	0
		Total Other Comprehensive Income (Loss)	510	(6,506)	(10,195
		Total Comprehensive Income (Loss)	589	(5,233)	(4,549
		Attributable to:			
		Participating Policyholders/Certificateholders (Stock Companies)	615	Ŷ.	0
		Non-controlling Interests	600		0
		Equity Holders	620	(5,233)	(4,549)

1			Current Period	Prior Period
	to devia caracter up and an accordance to		(01)	(03)
	Accumulated Other Comprehensive Income (Loss)		1000000	
	Accumulated Gains (Losses), net of tax, on:		1	
	Items that may be reclassified subsequently to Net Income:			
	Available for Sale:			
	- Loans	710		0
	- Bonds and Debentures	740	(1,973)	159
	- Equities	770	(31,299)	(840)
	Derivatives Designated as Cash Flow Hedges	810		0
	Foreign Currency (Net of Hedging Activities)	840	(1,072)	(1,762)
	Share of Other Comprehensive Income of Associates & Joint Ventures	860		0
	Other	845		0
	Subtotal of items that may be reclassified subsequently to Net Income	849	(34,344)	(2,443)
	Items that will not be reclassified subsequently to Net Income:	***************************************		
	Revaluation Surplus	855		0
	Remeasurements of Defined Benefit Plans	870		0
	Other	880		0
	Subtotal of items that will not be reclassified subsequently to Net Income	889	0	0
	Balance at end of Period	899	(34,344)	(2,443)

## Summary of Capital Elements and Ratio Calculations (thousands of dollars)

Capital Available:	01	02
Tier 1		
Common shares	7500 SSR 8581 SSR MO230	38.000
Contributed surplus	Control State Control State Control	50,000
Retained earnings	191,646	CONTRACTOR AND ADDRESS OF THE PARTY OF THE P
Less: Accumulated after tax fair value gains/(losses) arising from changes in institution's own credit risk		Authorized daynorus
Less: After tax fair value gains/(tosses) on owner-occupied property upon conversion to IFRS (cost model)		SERVICE AND A SERVICE AND ADDRESS OF
Plus: Accumulated after tax revaluation loss on owner-occupied property (revaluation model)		MORE WELVERS BY LINES
Less: Accumulated net after-tax gains or losses up to the transfer date on owner-occupied property that was previously		
Less: Accumulated net after tax fair value gains after transition to IFRS on investment properties that do not back liabilities		Control to the second
Less: Net decrease in actuarial liabilities due to recognition of mortality improvement		
Less: Discretionary participation features included in reported equity	244	
Plus: Accumulated gains reported in OCI up to the transfer date on investment property that was previously classified as		10E1XXXXXXXXXXXXXXXXXXX
Retained earnings for MCCSR purposes		191,402
Future use: fair value option		101,402
Participating account	White Aberral Salizable	
Non-cumulative perpetual preferred shares	ikaki sanga sa sa sa sa sa	
Qualifying non-controlling interests (excluding innovative tier 1)		
Innovative Instruments in Tier 1 (max 15% net tier 1)	CONTRACTOR MADE INTERCONDUCTOR	
Non-participating account (mutual companies)	TOTAL CONTINUES OF THE PARTY OF THE PARTY.	
Accumulated net after-tax foreign currency translation adjustment reported in Other Comprehensive Income (OCI)	AND REPORT OF THE PARTY OF THE	(1,074)
Accumulated net after-tax unrealized loss on available-for-sale equity securities reported in OCI	CONTRACTOR DESCRIPTION OF THE PROPERTY OF	(31,299)
Accumulated that alternax differenced loss of available outside equity securities reported in OCI  Accumulated changes in liabilities included in OCI under shadow accounting	DESCRIPTION OF THE PROPERTY OF	(31,299)
Accumulated defined benefit pension plan remeasurements included in OCI	THE PROPERTY OF STREET STREET,	
Gross Tier 1 Capital		
	THE MODELLA STATE OF THE	197,029
Less: Deductions for Net Tier 1 Capital (page 20.020, line 249)	5,719	STATE OF STATE OF THE PARTY.
Net Tier 1 Capital	NEW YORK MEDICAL SERVICE AND ADDRESS OF THE PERSON OF THE	191,310
Less: Additional deductions for Adjusted Net Tier 1 Capital (page 20.020, line 299)	0	about a secretarion parts
Adjusted Net Tier 1 Capital		A 191,310
Fier 2A (page 20.020 line 079)	0	
Fier 2B allowed (page 20.030 line 045)	0	SERVICE SERVICE STORY
Fier 2C (page 20.030 line 068)	5,719	
Net Tier 2 Capital (page 20.030 line 695)	SEQUESTO ENTERON CONTRACTORS	B 5,719
Fotal Capital Available	(A+B)	
	(7.1.2)	101,020
Capital Required:		
Asset Default and Market Risk		
Asset Default (C-1) Risk		
- Backing Non-Par, Surplus and Non-Qualifying Participating i)	27,209	ACCOMPANIES OF THE PROPERTY.
- Backing Qualifying Participating Policies ii)	27,209	-0.0062/05-01/05/05/05/05/05/05/05/05/05/05/05/05/05/
Index Linked Pass Through Products iii)	0	THE RESIDENCE OF THE PARTY OF T
C-1 and C-3 requirements for letters of credit and collateral used to obtain reserve or capital credit for unregistered iv)		CONTROL OF THE PROPERTY OF THE
Off-Balance Sheet Exposures		CONTRACTOR
- Backing Non-Par, Surplus and Non-Qualifying Participating		ASSAULT CONTROL OF THE PARTY OF
- Backing Qualifying Participating Policies vi)		
Segregated Funds Risk vii)		
	COMMUNICATION CONTRACTOR CONTRACTOR	27 200
Total Asset Default and Market Risk sum of (i to vii) nsurance Risks	SECULES YES THE PROPERTY.	27,209
Mortality Risk		
Morbidity Risk ii)	20,069	
Lapse Risk iii)	2,486	
Total Insurance Risks sum of (i to iii)		25,042
Changes in Interest Environment (C-3) Risk		1,375
oreign Exchange Risk		2,582
Other (specify) <sup>1</sup>		
otal Capital Required		D 56,208
MCCSR Ratios		
MCCSR Ratios Tier 1 Total	(A ÷ D) x 100 (C ÷ D) x 100	340.36 350.54

¹Phase-in of the impact of including in Tier 1 the AOCI DB Plan remeasurements balance, if any, as at Dec 31, 2012 and of the net restatement of retained earnings ²Provide details of additional requirements.