

**APPENDIX A-1 Current GAAP Presentation**

	<b>Building Block Approach</b>	<b>Modified Approach</b>	<b>Total</b>
Premium income	6,392	2,139	8,532
	-	-	-
Investment Income	1,657	157	1,815
Realized investment gains and losses	(710)	123	(587)
Investment income attributable to unit-linked policyholders	903	-	903
Total investment income	1,850	280	2,130
Total income	8,243	2,419	10,662
	-	-	-
Claims and benefits paid	(4,826)	(1,336)	(6,162)
Movements in insurance liabilities due to change in interest rates	843	9	852
Changes in unit-linked liabilities	(903)	-	(903)
Other movements in insurance liabilities	(1,486)	(42)	(1,528)
Acquisition costs	(319)	(444)	(763)
Other costs	(768)	(341)	(1,110)
Total expenses	(7,459)	(2,155)	(9,614)
Profit before tax	784	265	1,048
Income tax expense	(200)	(68)	(267)
Profit for year	584	197	781

Refer to Appendix B for various transpositions from Appendix A-7 to the alternative approaches.

**NOTE:** This represents a statement of comprehensive income under current IFRS 4; practice varies and more or less line items may be presented. This was used as the baseline for alternative presentation approaches.

Performance Statement (includes risk margin in modified approach)

APPENDIX A-2 ED Proposed Presentation<sup>1</sup>

Line # (see B-1)	Modified Approach	Building Block Approach	Total
Premium revenue	2,139 <b>A</b>		2,139
Claims incurred	(1,422) <b>B</b>		(1,422)
Expenses incurred	(341) <b>C</b>		(341)
Amortisation incremental acquisition costs	(331) <b>D</b>		(331)
<b>Underwriting margin short duration contracts</b>	<b>45</b>		<b>45</b>
Release of risk adjustment claims liabilities, gross	144		
Release of risk adjustment claims liabilities, reinsurance	(22)		
<b>Release of risk margin claims liabilities</b>	<b>123 <b>E</b></b>		<b>123</b>
Release of risk margin		169 <b>AA</b>	169
Release of residual margin		83 <b>BB</b>	83
<b>Underwriting margin long duration contracts</b>		<b>252</b>	<b>252</b>
1 New business losses		(57) <b>CC</b>	(57)
2 Non-incremental acquisition costs	(113) <b>F</b>	(83) <b>DD</b>	(196)
3 Experience results	(22) <b>G</b>	50 <b>EE</b>	28
4 Operating assumption changes	3 <b>H</b>	(39) <b>FF</b>	(36)
5 Change in discount rates	9 <b>I</b>	951 <b>GG</b>	960
6 Interest accretion	(60) <b>J</b>	(1,239) <b>HH</b>	(1,300)
7 Accretion unit linked liabilities		(903) <b>II</b>	(903)
Other expenses	(183)	(1,319)	(1,502)
Investment income own account	280 <b>K</b>	948 <b>JJ</b>	1,228
Investment income unit linked		903 <b>KK</b>	903
<b>Total investment income</b>	<b>280</b>	<b>1,850</b>	<b>2,130</b>
Profit before tax	265 <b>L</b>	784 <b>LL</b>	1,048
Income tax expense	68	200	267
<b>Profit for the year</b>	<b>197</b>	<b>584</b>	<b>781</b>

<sup>1</sup> Refer to Appendix B-1 for transposition from current GAAP presentation (A-1)

**NOTE:** This example presents an interpretation of the presentation proposed in the IASB ED with revenue recognized on a due basis.

(alpha) traces numbers to the transposition shown in Appendix B.

**Performance Statement (includes risk margin in modified approach)**

**APPENDIX A-3 ED Proposed Presentation<sup>1</sup> with face disclosure of revenue**

	<b>Modified Approach</b>	<b>Building Block Approach</b>	<b>Total</b>
Premium revenue	2,139	6,392	2,139
Claims incurred	(1,422)	(4,826)	(1,422)
Expenses incurred	(341)	(768)	(341)
Amortisation incremental acquisition costs	(331)		(331)
Release of risk adjustment	123	169	169
Release of residual margin	45	83	83
<b>Underwriting margin</b>	<b>168</b>	<b>252</b>	<b>420</b>
New business losses		(57)	(57)
Non-incremental acquisition costs	(113)	(83)	(196)
Experience results	(22)	50	28
Operating assumption changes	3	(39)	(36)
Change in discount rates	9	951	960
Interest accretion	(60)	(1,239)	(1,300)
Accretion unit linked liabilities		(903)	(903)
	(183)	(1,319)	(1,502)
Investment income general account	280	948	1,228
Investment income for account of policyholders		903	903
<b>Total investment income</b>	<b>280</b>	<b>1,850</b>	<b>2,130</b>
Profit before tax	265	784	1,048
Income tax expense	68	200	267
<b>Profit for the year</b>	<b>197</b>	<b>584</b>	<b>781</b>

**NOTE:** This example shows a summarized margin presentation for both approaches with volume information disclosed on the face of the statement but not as part of the components of income

**APPENDIX A-4a Expanded Margin Approach**

	<b>Modified Approach</b>		<b>Building Block Approach</b>		<b>Total</b>
Premium due	2,139	<b>AA</b>	6,392	<b>C</b>	8,532
Claims	(1,422)	<b>BB</b>	(4,826)	<b>D</b>	(6,247)
Expenses	(341)	<b>CC</b>	(768)	<b>N</b>	(1,110)
Amortization of incremental acq. costs	(331)	<b>DD</b>	(236)	<b>E</b>	(236)
Change in insurance liability			(562)	<b>I</b>	(562)
Release of risk adjustments	123	<b>EE</b>	170	<b>J</b>	
Release of residual margin			83	<b>K</b>	
<b>Underwriting result</b>	<u>168</u>		<u>252</u>		<u>751</u>
1 Onerous contract loss	-		(57)	<b>M</b>	(57)
2 Non-incremental acquisitions costs	(113)	<b>HH</b>	(83)	<b>K</b>	(196)
3 Experience adjustments	(22)	<b>FF</b>	50	<b>F</b>	28
4 Change in estimate	3	<b>GG</b>	(39)	<b>G</b>	(36)
5 Change in discount rates	9	<b>JJ</b>	951	<b>H</b>	960
6 Interest accretion on insurance liability	(60)	<b>II</b>	(1,239)	<b>P</b>	(1,300)
<b>Other expenses</b>	<u>(183)</u>		<u>486</u>		<u>303</u>
Investment income	280	<b>HH</b>	948	<b>A</b>	1,228
<b>Net investment results</b>	280		45		325
<b>Profit for the year</b>	<u>265</u>		<u>784</u>		<u>1,379</u>
<b>Income Tax</b>	<u>68</u>		<u>200</u>		<u>267</u>
<b>Profit for the year</b>	<u><u>197</u></u>		<u><u>584</u></u>		<u><u>781</u></u>

**Refer to Appendix B-2 for transposition**

**NOTE:** This example presents an expanded margin approach. Revenue is recognized on a due basis. Policyholder(unit-linked) accounts are not included. The line "change in insurance liability" offsets the volume information (premium due, claims, expenses, amort. of acq. costs) in order to remove duplicate accounting of these items which is recorded in the release of margins over time.

(alpha) traces numbers to the transposition shown in Appendix B.

**APPENDIX A-4b Expanded Margin Approach (alternative grouping)**

	<b>Modified Approach</b>		<b>Building Block Approach</b>		<b>Total</b>
Premium due	2,139	<b>AA</b>	6,392	<b>C</b>	8,532
Claims	(1,422)	<b>BB</b>	(4,826)	<b>D</b>	(6,247)
Expenses	(341)	<b>CC</b>	(768)	<b>N</b>	(1,110)
Amortization of incremental acq. costs	(331)	<b>DD</b>	(236)	<b>E</b>	(567)
Change in insurance liability			(562)	<b>I</b>	(562)
Release of risk adjustment	123	<b>EE</b>	170	<b>J</b>	293
Release of residual margin			83	<b>K</b>	83
3 Experience adjustments	(22)	<b>FF</b>	50	<b>F</b>	28
4 Operating assumption changes	3	<b>GG</b>	(39)	<b>G</b>	(36)
6 Interest accretion on insurance liability	(60)	<b>II</b>	(1,239)	<b>P</b>	(1,300)
5 Change in discount rates	9	<b>JJ</b>	951	<b>H</b>	960
1 Onerous contract losses	-		(57)	<b>M</b>	(57)
<b>Underwriting result</b>	<u>98</u>		<u>(81)</u>		<u>17</u>
2 Non-incremental acquisitions costs	(113)	<b>HH</b>	(83)	<b>K</b>	(196)
<b>Other expenses</b>	<u>(113)</u>		<u>(83)</u>		<u>(196)</u>
Investment income	280	<b>HH</b>	948	<b>A</b>	1,228
<b>Net investment results</b>	<u>280</u>		<u>948</u>		<u>1,228</u>
<b>Profit for the year before net investment remeasurements</b>	<u>265</u>		<u>784</u>		<u>1,049</u>
Investment fair value changes					
<b>Net investment Remeasurements</b>	<u>-</u>		<u>-</u>		<u>-</u>
<b>Income Tax</b>	68		200		267
<b>Profit for the year</b>	<u>197</u>		<u>584</u>		<u>781</u>

Refer to Appendix B-2 for transposition

NOTE: This example presents an alternative grouping of the expanded margin approach to include all items impacting the measurement of the insurance contract (the present value of the expected cash flows) shown in Appendix A-3. The numbers on the left of certain line items illustrate the changes when compared to A-2 and A-4.

Another alternative grouping suggested proposes including line #5 (changes in discount rate) separately with investment fair value changes to isolate the components of the presentation responsible for volatility concerns. For consistency, line "net investment remeasurements" was not changed in examples where it is not applicable.

(alpha) traces numbers to the transposition shown in Appendix B.

**APPENDIX A-4c - Expanded margin approach alternate grouping w/ separate accounting for policyholder accounts**

	<b>Modified Approach</b>		<b>Building Block Approach</b>		<b>Total</b>
Premium due	2,139	<b>AA</b>	6,392	<b>C</b>	8,532
Premium for accounts of policyholders			929		929
Claims	(1,422)	<b>BB</b>	(4,826)	<b>D</b>	(6,247)
Claims for accounts of policyholders			(1,831)		(1,831)
Expenses	(341)	<b>CC</b>	(768)	<b>N</b>	(1,110)
Amortization of incremental acq. costs	(331)	<b>DD</b>	(236)	<b>E</b>	(567)
Change in insurance liability			(562)	<b>I</b>	(562)
Release of risk adjustment	123	<b>EE</b>	170	<b>J</b>	292
Release of residual margin			83	<b>K</b>	83
3 Experience adjustments	(22)	<b>FF</b>	50	<b>F</b>	28
4 Operating assumption changes	3	<b>GG</b>	(39)	<b>G</b>	(36)
6 Interest accretion on insurance liability	(60)	<b>II</b>	(1,239)	<b>P</b>	(1,300)
5 Change in discount rates	9	<b>JJ</b>	951	<b>H</b>	960
1 Onerous contract losses	-		(57)	<b>M</b>	(57)
<b>Underwriting result</b>	<u>98</u>		<u>(983)</u>		<u>(885)</u>
2 Non-incremental acquisitions costs	(113)	<b>HH</b>	(83)		(196)
<b>Other expenses</b>	<u>(113)</u>		<u>(83)</u>		<u>(196)</u>
Investment income	280	<b>HH</b>	948	<b>A</b>	1,228
Investment income unit-linked accounts			903	<b>B</b>	903
<b>Net investment results</b>	<u>280</u>		<u>1,850</u>		<u>2,130</u>
Investment fair value changes					
<b>Net investment Remeasurements</b>	<u>-</u>		<u>-</u>		<u>-</u>
<b>Income Tax</b>	<u>68</u>		<u>200</u>		<u>267</u>
<b>Profit for the year</b>	<u>197</u>		<u>584</u>	<u>-</u>	<u>782</u>

Refer to Appendix B-2 for transposition

NOTE: This example includes "premiums" and claims" for policy holder accounts (i.e. unit linked, segregated accounts, separate accounts, etc).

Another alternative grouping suggested proposes including line #5 (changes in discount rate) separately with investment fair value changes to isolate the components of the presentation responsible for volatility concerns. For consistency, line "net investment remeasurements" was not changed in examples where it is not applicable.

(alpha) traces numbers to the transposition shown in Appendix B.

**APPENDIX A-5 Expected cash flows of new business written**

	<b>Modified</b>	<b>Building Block</b>	<b>Total</b>
Expected undiscounted cash flows of premiums	2,127	7,061	8,562
Expected undiscounted cash flows of claims and benefits	(1,348)	(7,722)	(7,347)
Expected undiscounted cash flows of expenses	(348)	(236)	
Effect of discounting	36	1,704	
Risk adjustment	(90)	(55)	
Acquisition Costs	(331)	(236)	(566)
<b>New business written residual/composite margin</b>	<u>46</u>	<u>516</u>	<u>649</u>
Increase in composite/residual margin balance for contracts written during current period	<u>20</u>	<u>496</u>	
<b>New business written residual/composite margin recognized</b>	<u>26</u>	<u>20</u>	<u>46</u>
<b>Existing Contracts</b>			
Release of risk adjustment	123	170	292
Release of residual margin	110	63	
Experience adjustments	(107)	50	(57)
Change in estimates	(3)	(39)	(41)
Onerous contract losses	-	(57)	(57)
<b>Underwriting Results</b>	<u>149</u>	<u>207</u>	<u>356</u>
Non-incremental acquisitions costs	(113)	(83)	(196)
<b>Other expenses</b>	<u>(113)</u>	<u>(83)</u>	<u>(196)</u>
Investment income	280	948	1,228
Interest accretion on insurance liability	(60)		(60)
<b>Net investment results</b>	<u>220</u>	<u>(292)</u>	<u>(72)</u>
<b>Profit for the year before net investment remeasurements</b>	<u>256</u>	<u>(168)</u>	<u>88</u>
Investment fair value changes			
Change in insurance liability due to financial assumptions	9	951	960
<b>Net investment Remeasurements</b>	<u>9</u>	<u>951</u>	<u>960</u>
<b>Income Tax</b>	<u>(68)</u>	<u>(200)</u>	<u>(267)</u>
<b>Profit for the year</b>	<u>198</u>	<u>583</u>	<u>781</u>
<b>Refer to Appendix B-3 for transposition</b>			

**NOTE:** This example presents information on the expected cash flows of new business written separately from performance of contracts in-force at the beginning of the period. This provides volume information using building block approach components.

**APPENDIX A-6 Dual Statement Example Approach**

<b>Source of Earnings <sup>1</sup></b>	
Expected profit from in-force business	5,645
Impact of new business	(960)
Experience gains (losses) <sup>1,2</sup>	(2,208)
Management actions and changes in assumptions	(5,319)
Earnings (loss) on surplus funds	718
Other	35.07
<b>Income (loss) before income taxes</b>	<b>(2,089)</b>
Income tax recovery (expense)	1,436
<b>Net income (loss) attributed to shareholders</b>	<b>(653)</b>

**This is a source of earnings statement meant to show the following**

<b>Expected profit from in-force business</b>	Formula-driven release of PfADS (Provisions for Adverse Deviations) on the non-fee businesses and expected profit on fee businesses.
<b>Impact of new business</b>	For non-fee income businesses, the capitalized value of future profits less PfADS in respect of new business. For fee income businesses, the non-capitalized acquisition expenses.
<b>Experience gains (losses)</b>	Earnings impact of any differences between actual experience in the current period relative to expected experience implicit in the actuarial liabilities, and differences in current period fee income due to market performance.
<b>Management actions and changes in assumptions</b>	Earnings impact of: -management initiated actions in the period that generate a non-recurring current period impact -changes in methods and assumptions that impact actuarial liabilities or other liabilities
<b>Earnings (loss) on surplus funds</b>	-integration expenses from acquisitions that flow to income Actual investment returns on the Company's surplus (shareholders' equity).
<b>Other</b>	Earnings items not included in any other line of the SOE, including non-
<b>Income taxes</b>	Tax charges to income, consistent with the amount on the statement of operations.

<b>Statement of Comprehensive Income</b>	
<b>Revenue</b>	
Premium income	30,646
Investment income <sup>1</sup>	15,825
Other revenue	10,454
<b>Subtotal revenue</b>	<b>56,925</b>
Realized/ unrealized gains (losses) on assets supporting policy liabilities and consumer notes <sup>2,3</sup>	5,922
<b>Total revenue</b>	<b>62,847</b>
<b>Policy benefits and expenses</b>	
To policyholders and beneficiaries	7,204
Death, disability and other claims	9,365
Maturity and surrender benefits <sup>4</sup>	5,053
Annuity payments	1,882
Policyholder dividends and experience rating refunds	127
Net transfers (from) to segregated funds	23,008
Change in actuarial liabilities <sup>4</sup>	6,232
General expenses	1,622
Investment expenses	6,273
Commissions	1,799
Interest expense <sup>3</sup>	438
Premium taxes	1,735
Goodwill impairment	67
Non-controlling interest in subsidiaries	64,804
<b>Total policy benefits and expenses</b>	<b>(1,957)</b>
<b>Income (loss) before income taxes</b>	<b>1,436</b>
Income tax recovery (expense)	(521)
<b>Net income (loss)</b>	<b>132</b>
Net income (loss) attributed to participating policyholders	(653)
<b>Net income (loss) attributed to shareholders</b>	<b>(132)</b>
Preferred share dividends	(785)
<b>Net income (loss) available to common shareholders</b>	<b>(917)</b>

**This is a traditional statement of comprehensive income used to demonstrate comparability to the source of earnings statement and would be converted to one of the approaches previously discussed**



**APPENDIX B-1**  
**Traditional to A-2 transpose (ED proposed)**

Traditional long duration to summarized margin (building block approach)													
Traditional format	Cash flow elimination	Investment income own account	Investment income unit linked	Underwriting margin Change risk adjustment	Release residual margin	Loss at initial recognition	Non-incremental acquisition costs	Experience results	Changes of cash flow estimates	Change in discount rates	Accretion to unit linked liabilities	Interest accretion	
Premium income	(6,392.4)	(6,392.4)											
Direct investment income	(1,657.5)		(1,657.5)										
Indirect investment income													
Debt	312.2		312.2										
Equity	(97.5)		(97.5)										
Derivatives	420.2		420.2										
Other	74.9		74.9										
	709.8	-	709.8	-	-	-	-	-	-	-	-	-	
Income policyholders	(902.6)		(902.6)										
Total investment income	(1,850.3)	-	(947.7)	(902.6)	-	-	-	-	-	-	-	-	
Total income	(8,242.6)	(6,392.4)	(947.7)	(902.6)	-	-	-	-	-	-	-	-	
Claims and benefits	4,825.8	4,825.8											
Market movements technical provisions	(842.8)									(842.8)			
Movement account policyholders	902.6										902.6		
Other movements technical provisions	1,486.1	562.0		(180.8)	(76.3)	56.6		(50.1)	38.8	(108.4)		1,239.4	
				24.3	(6.5)								
				(12.9)									
Acquisition costs	319.0	236.2					82.8						
Operating costs	768.3	768.3											
Total expenses	7,459.0	6,392.4	-	(169.5)	(82.8)	56.6	82.8	(50.1)	38.8	(951.2)	902.6	1,239.4	
Result before taxation	(783.7)	-	(947.7)	(902.6)	(169.5)	(82.8)	56.6	82.8	(50.1)	38.8	(951.2)	902.6	
	<b>LL</b>		<b>JJ</b>	<b>KK</b>	<b>AA</b>	<b>BB</b>	<b>CC</b>	<b>DD</b>	<b>EE</b>	<b>FF</b>	<b>GG</b>	<b>II</b>	<b>HH</b>
Traditional short duration to modified approach (if adopted)													
Traditional format	Investment income	Premium revenue	Claims incurred	Expenses incurred	Amortisation incremental acquisition costs	Non-incremental acquisition costs	Release of margins	Experience results	Changes of cash flow estimates	Change in discount rates	Interest accretion		
Premium income	(2,139.1)	(2,139.1)											
Direct investment income	(157.2)	(157.2)											
Indirect investment income													
Debt	(91.7)	(91.7)											
Equity	(26.2)	(26.2)											
Derivatives	(5.8)	(5.8)											
Other	0.8	0.8											
	(122.9)	(122.9)	-	-	-	-	-	-	-	-	-		
Total investment income	(280.2)	(280.2)	-	-	-	-	-	-	-	-	-		
Total income	(2,419.3)	(280.2)	(2,139.1)	-	-	-	-	-	-	-	-		
Claims and benefits	1,336.1		1,336.1										
Market movements technical provisions	(9.3)									(9.3)			
Movement account policyholders	-												
Other movements technical provisions	42.0		85.5				(122.8)	21.7	(2.6)		60.2		
Acquisition costs	444.3				330.9	113.4							
Operating costs	341.5			341.5									
Total expenses	2,154.6	-	1,421.5	341.5	330.9	113.4	(122.8)	21.7	(2.6)	(9.3)	60.2		
Result before taxation	(264.7)	(280.2)	(2,139.1)	1,421.5	341.5	330.9	113.4	(122.8)	21.7	(2.6)	(9.3)	60.2	
	<b>L</b>	<b>K</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>	<b>E</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	

**APPENDIX B-2**  
**Traditional to expanded margin(Appendix A-4) transposition**

Traditional long duration to expanded margin(earned or due)																			
	Underwriting margin																		
	Traditional format	Cash flow elimination	Investment income own account	Investment income unit linked	Revenue / Premiums	Claims	Incremental Acquisition Costs	Experience results	Changes of cash flow estimates	Change in discount rates	Changes in insurance liability	Change in risk	Release of Residual	Non-incremental acquisition costs	Loss at initial recognition	Expenses	Accretion to unit linked liabilities	Interest accretion	Check
Premium income	(6,392.4)				(6,392.4)														0.0
Direct investment income	(1,657.5)		(1,657.5)																-
Indirect investment income																			-
Debt	312.2		312.2																-
Equity	(97.5)		(97.5)																-
Derivatives	420.2		420.2																-
Other	74.9		74.9																-
	<u>709.8</u>		<u>709.8</u>																-
Income policyholders	(902.6)			(902.6)															-
Total investment income	(1,850.3)		(947.7)	(902.6)															-
Total income	(8,242.6)		(947.7)	(902.6)	(6,392.4)														0.0
Claims and benefits	4,825.8					4,825.8													-
Market movements technical provisions	(842.8)									(842.8)									-
Movement account policyholders	902.6																902.6		-
Other movements technical provisions	1,486.1						(50.1)	38.8		(108.4)	562.0	(180.8)	(76.3)		56.6			1,239.4	0
											24.3	(12.9)	(6.5)						-
Acquisition costs	319.0							236.2						82.8					-
Operating costs	768.3															768.3			-
Total expenses	7,459.0					4,825.8	236.2	(50.1)	38.8	(951.2)	562.0	(169.5)	(82.8)	82.8	56.6	768.3	902.6	1,239.4	0.0
Result before taxation	(783.7)		(947.7)	(902.6)	(6,392.4)	4,825.8	236.2	(50.1)	38.8	(951.2)	562.0	(169.5)	(82.8)	82.8	56.6	768.3	902.6	1,239.4	0.1
			<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>	<b>K</b>	<b>L</b>	<b>M</b>	<b>N</b>	<b>O</b>	<b>P</b>	

  

Traditional short duration to expanded margin(earned or due)													
	Traditional format	Investment income	Premium revenue	Claims incurred	Expenses incurred	Amortisation incremental acquisition costs	Non-incremental acquisition costs	Release of margins	Experience results	Changes of cash flow estimates	Change in discount rates	Interest accretion	Check
Premium income	(2,139.1)		(2,139.1)										-
Direct investment income	(157.2)	(157.2)											-
Indirect investment income													-
Debt	(91.7)	(91.7)											-
Equity	(26.2)	(26.2)											-
Derivatives	(5.8)	(5.8)											-
Other	0.8	0.8											-
	<u>(122.9)</u>	<u>(122.9)</u>											-
Total investment income	(280.2)	(280.2)											-
Total income	(2,419.3)	(280.2)	(2,139.1)										-
Claims and benefits	1,336.1			1,336.1									-
Market movements technical provisions	(9.3)										(9.3)		-
Movement account policyholders													-
Other movements technical provisions				85.5				(122.8)	21.7	(2.6)		60.2	-
Acquisition costs	444.3					330.9	113.4						-
Operating costs	341.5				341.5								-
Total expenses	2,154.6			1,421.5	341.5	330.9	113.4	(122.8)	21.7	(2.6)	(9.3)	60.2	-
Result before taxation	(264.7)	(280.2)	(2,139.1)	1,421.5	341.5	330.9	113.4	(122.8)	21.7	(2.6)	(9.3)	60.2	-
		<b>HH</b>	<b>AA</b>	<b>BB</b>	<b>CC</b>	<b>DD</b>	<b>HH</b>	<b>EE</b>	<b>FF</b>	<b>GG</b>	<b>JJ</b>	<b>II</b>	