

**2015 SUMMARIZED BALANCE SHEET
FOR GENERAL BUSINESS**

ASSETS	2015 annual
FIXED ASSETS	
REAL ESTATE	98,118,798,000
EQUIPMENT	75,392,984,352.00
GOOD WILL	3,114,271,433.00
OTHERS	827,923,000.00
<i>SUB TOTAL</i>	177,453,976,785.00
DEPOSIT RETAINED (BY CEEDING)-INVESTMENT	
STATUTORY DEPOSIT	15,934,651,860.00
GOVT. BONDS	8,650,196,000.00
LISTED ORD. SHARE	52,862,849,166.00
SHORT TERM INVESTMENT	133,800,786,905.00
<i>SUB. TOTAL</i>	211,248,483,931.00
OTHER INVESTMENTS	
SHARES IN RELATED COMPANIES	29,859,559,000.00
LOANS TO RELATED COMPANIES	2,667,683,000.00
OTHERS	268,438,000.00
<i>SUBTOTAL</i>	32,795,680,000.00
CURRENT ASSETS	
AMT. DUE FROM INSURERS	1,249,869,000.00
AMT. DUE FROM REINSURERS	54,956,994,416.00
INT., DIV., AND RENTS RECEIVABLES	9,023,069,000.00
AGENTS & BROKERS	2,443,353,000.00
SUNDRY DEBTORS	10,498,656,438.00
OTHERS	3,155,257,000.00
<i>SUB TOTAL</i>	81,327,198,854.00
CASH & BANK BALANCES	
BANK BALANCE	81,423,888,924.00
<i>SUB TOTAL</i>	81,423,888,924.00
TOTAL ASSETS	647,504,105,568.00

LIABILITIES

SHAREHOLDERS FUND & LIABILITIES	2015 annual
ISSUED & PAID UP	157,518,075,000.00
SHARE PREM. A/C	77,711,729,000.00
RESERVES	
CONTINGENCY RESERV.	65,202,296,003.00
CAPITAL RESERV.	163,231,000.00
OTHER RESERV.	1,097,441,943.00
SUB. TOTAL	301,692,772,946.00
CURRENT LIABILITIES	
AMT. DUE TO INSURANCE	-
AMT. DUE TO REINS.	-
AMT. DUE TO AGENTS & BROKERS	15,380,150,913.00
OTHER CREDITORS	49,481,714,123.00
SUB TOTAL	64,861,865,036.00
INS. FUNDS	206,435,530,079.00
D/ADMIN FUUDS	37,139,909,000.00
SUB. TOTAL	243,575,439,079.00
SHORTERM BORROWING	
SECURED	4,152,742,000.00
SUB. TOTAL	4,152,742,000.00
LONG TERM BORROWING	
TAXATION	10,208,028,912.00
SUB. TOTAL	10,208,028,912.00
OTHER LIABILITIES	23,013,257,595.00
TOTAL LIABILITIES	647,504,105,568.00

**CONSOLIDATED BALANCE SHEET
FOR LIFE BUSINESS**

ASSETS	2015 (annual)
FIXED ASSETS	
REAL ESTATE	45,481,224,000.00
EQUIPMENT	10,643,056,000.00
GOOD WILL	118,320,000.00
OTHERS	1,020,294,000.00
<i>SUB TOTAL</i>	57,262,894,000.00
DEPOSIT RETAINED (BY CEEDING)	
STATUTORY DEPOSIT	3,468,347,000.00
GOVT. BONDS	10,788,727,000.00
LISTED ORD. SHARE	100,181,395,000.00
SHORT TERM INVESTMENT	19,022,332,000.00
<i>SUB. TOTAL</i>	133,460,801,000.00
OTHER INVESTMENTS	
SHARES IN RELATED COMPANIE	11,392,447,000.00
OTHERS	369,393,000.00
<i>SUBTOTAL</i>	11,761,840,000.00
CURRENT ASSETS	
AMT. DUE FROM INSURERS	-
AMT. DUE FROM REINSURERS	5,822,058,000.00
INT., DIV., AND RENTS RECEIVABLES	6,996,742,000.00
AGENTS & BROKERS	322,702,000.00
SUNDRY DEBTORS	5,514,801,000.00
OTHERS	1,042,698,000.00
<i>SUB TOTAL</i>	19,699,001,000.00
CASH & BANK BALANCES	
BANK BALANCE	47,563,471,000.00
<i>SUB TOTAL</i>	47,563,471,000.00
TOTAL ASSETS	269,748,007,000.00

LIABILITIES

LIABILITIES	2015 (annual)
ISSUED & PAID UP	31,722,819,000.00
SHARE PREM. A/C	10,939,962,000.00
RESERVES	
CONTINGENCY RESERV.	9,040,724,000.00
CAPITAL RESERV.	-
OTHER RESERV.	2,969,312,000.00
<i>SUB. TOTAL</i>	54,672,817,000.00
<i>CURRENT LIABILITIES</i>	
AMT. DUE TO INSURANCE	-
AMT. DUE TO REINS.	-
AMT. DUE TO AGENTS & BROKER	3,992,779,000.00
AMT. DUE TO POLICY HOLDERS	2,124,354,000.00
OTHER CREDITORS	7,029,828,000.00
<i>SUB TOTAL</i>	13,146,961,000.00
INS. FUNDS	80,008,064,000.00
D/ADMIN FUNDS	53,374,016,000.00
<i>SUB. TOTAL</i>	133,382,080,000.00
<i>SHORTERM BORROWING</i>	
SECURED	278,447,000.00
<i>SUB. TOTAL</i>	278,447,000.00
<i>LONG TERM BORROWING</i>	
TAXATION	1,775,520,000.00
<i>SUB. TOTAL</i>	1,775,520,000.00
OTHER LIABILITIES	3,413,799,000.00
<u>TOTAL LIABILITIES</u>	269,748,007,000.00

2015 annual BALANCE SHEET (LIFE) ASSETS

NAME OF COMPANIES	FIXED ASSETS					SUB-TOTAL	DEPOSIT RETAINED (BY CEEPING)					OTHER INVESTMENTS		CURRENT ASSETS (U.S. PREMIUM DUE FROM)										Total	OUTSTANDING	
	REAL ESTATE	EQUIPMENT	GOOD WILL	OTHERS	STATUTORY DEPOSIT		GOVT. BONDS	LISTED ORD. SHARE	SHORT TERM INVESTMENT	S/U 7/37/47	SHARES IN RELATED COMPANIES	OTHERS	S/U 7/37/47	OUTSTANDING PREMIUM DUE FROM												
														AMT. DUE FROM INSURERS	AMT. DUE FROM RE-INSURERS	INT. DIV. & BONDS RECEIVABLES	AGENTS & BROKERS	SINERGY DIRECTORS	OTHERS	S/U 7/37/47	BANK BALANCE	TOTAL ASSETS	Investment			PREMIUM
AFRICAN ALLIANCE INS CO	6,043,924,000	4,174,162,000	29,958,000	28,013,000	10,275,099,000	218,147,000	-	-	5,846,470,000	4,066,817,000	1,062,455,000	1,062,455,000	-	-	16,733,000	324,113,000	54,181,000	173,000	395,300,000	1,309,184,000	19,504,635,000	14,877,300,000	70,814,000			
ALLIANCE & GEN INS CO LTD	-	635,421,000	21,400,000	-	656,821,000	-	-	1,603,171,000	1,838,171,000	2,095,400,000	-	-	2,095,400,000	-	-	-	-	91,279,000	-	2,002,874,000	497,194,000	7,076,462,000	4,410,765,000	1,618,363,000		
CAPITAL EXPRESS ASSURANCE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CUSTOMER LIFE ASSURANCE LTD	1,161,500,000	216,375,000	13,875,000	-	1,391,750,000	200,000,000	-	1,075,000,000	2,036,740,000	3,311,832,000	-	-	3,311,832,000	-	-	664,798,000	356,865,000	46,108,000	19,581,000	1,887,356,000	9,594,451,000	17,307,389,000	14,067,783,000	710,006,000		
ARM LIFE PLC	1,950,000,000	197,020,000	-	-	2,147,020,000	200,000,000	-	13,745,000	421,580,000	4,006,050,000	-	-	4,006,050,000	-	-	277,979,000	46,900,000	26,340,000	12,621,000	136,548,000	2,722,266,000	10,068,387,000	9,566,697,000	254,827,000		
FIN LIFE ASSURANCE	-	663,233,000	21,484,000	-	684,717,000	200,000,000	-	9,669,371,000	177,428,000	10,056,801,000	4,100,871,000	-	4,100,871,000	-	-	38,331,000	332,776,000	25,116,000	4,019,699,200,000	4,438,114,000	1,678,071,000	30,926,548,000	15,825,747,000	63,647,000		
WAFIC LIFE ASSURANCE PLC	15,000,000	14,844,000	96,000	-	29,940,000	200,000,000	-	1,247,299,000	-	1,247,299,000	-	-	1,247,299,000	-	-	84,736,000	36,433,000	17,355,000	40,334,000	394,079,000	3,107,048,000	5,017,985,000	4,589,347,000	101,731,000		
MUTUAL BENEFITS LIFE ASS LTD	8,679,665,000	531,493,000	5,829,000	-	9,217,000,000	200,000,000	-	11,024,226,000	469,036,000	11,843,131,000	896,981,000	172,930,000	1,274,911,000	-	-	135,726,000	534,055,000	209,131,000	-	929,643,000	9,418,444,000	20,488,937,000	31,144,352,000	195,776,000		
OLD MUTUAL NSI LIFE ASSU CO	-	277,560,000	1,070,000	-	278,630,000	200,000,000	-	6,999,000	206,299,000	7,265,299,000	-	-	7,265,299,000	-	-	746,652,000	154,836,000	-	-	901,488,000	5,804,806,000	7,186,540,000	6,011,454,000	746,652,000		
ROYAL EXCHANGE PRUD LIFE PLC	1,017,077,000	232,794,000	2,502,000	973,670,000	4,225,943,000	210,000,000	-	89,620,000	549,853,000	639,473,000	261,217,000	51,284,000	344,901,000	-	-	807,652,000	347,013,000	16,778,000	4,726,000	1,246,264,000	26,715,000	7,081,637,000	4,833,634,000	324,605,000		
STANDARD ALLIANCE ASSU CO LTD	2,154,901,000	177,381,000	3,514,000	-	2,335,806,000	200,000,000	-	18,709,000	233,030,000	2,536,545,000	-	-	2,536,545,000	-	-	549,111,000	298,144,000	27,900,000	3,103,000	835,099,000	97,091,000	3,925,662,000	2,859,874,000	607,036,000		
BARBETOPOLITAN	69,799,000	2,309,000	-	-	71,848,000	200,000,000	-	3,781,089,000	1,693,489,000	5,474,578,000	-	-	5,474,578,000	-	-	261,534,000	35,165,000	737,000	-	297,151,000	2,430,532,000	6,790,736,000	6,381,821,000	261,886,000		
INSURANCE PLC	2,664,240,000	492,000	-	-	3,156,740,000	200,000,000	-	1,323,476,000	1,643,476,000	2,970,222,000	-	-	2,970,222,000	-	-	3,102,000	5,507,000	-	-	2,699,000	10,641,000	4,299,902,000	4,287,528,000	2,192,000		
ZENITH LIFE CO LTD	-	5,405,000	-	18,640,000	24,045,000	200,000,000	-	5,544,704,000	106,000,000	6,000,000,000	-	-	6,000,000,000	-	-	496,708,000	89,000	12,909,000	3,225,000	762,599,000	1,275,570,000	1,747,961,000	4,898,520,000	7,558,656,000	509,666,000	
SPRING LIFE ASSURANCE PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub-Total (Life Branch)	25,723,919,000	9,051,544,000	101,953,000	1,020,294,000	35,901,430,000	2,000,000,000	-	9,688,215,000	21,264,640,000	16,342,482,000	52,061,884,000	4,438,926,000	389,393,000	4,808,319,000	-	-	5,193,092,000	3,193,126,000	207,876,000	4,415,084,000	1,042,698,000	14,109,876,000	30,874,327,000	150,756,216,000	126,468,549,000	5,408,968,000
NSI INSURANCE PLC	-	2,214,000	-	-	2,214,000	200,000,000	-	1,102,812,000	89,071,000	5,265,000	1,292,946,000	-	-	1,292,946,000	-	-	298,774,000	29,386,000	62,330,000	-	408,470,000	1,407,446,000	3,311,079,000	2,890,292,000	398,107,000	
CONCRETE INSURANCE PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GOLDLINK INS CO LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GLOBAL INSURANCE PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
INSURANCE & GEN INS PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
INSURANCE PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LAZARD ASSURANCE CO LTD	5,395,000,000	448,091,000	11,440,000	-	5,854,531,000	200,000,000	-	76,516,894,000	1,099,050,000	78,713,944,000	2,853,621,000	-	2,853,621,000	-	-	239,175,000	-	249,300	586,950,000	331,931,000	5,837,223,000	91,714,032,000	92,452,188,000	294,669,000		
MANARD INSURANCE PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NSICOR INSURANCE PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
INSURANCE PLC	11,622,406,000	1,186,917,000	-	-	12,799,323,000	200,000,000	-	214,790,000	143,296,000	588,076,000	-	-	588,076,000	-	-	2,017,000	64,012,000	-	616,830,000	481,470,000	289,834,000	14,300,191,000	12,480,412,000	2,017,000		
INSURANCE PLC	2,740,000,000	3,190,000	2,927,000	-	2,746,117,000	200,000,000	-	622,051,000	739,050,000	1,361,101,000	-	-	1,361,101,000	-	-	-	-	-	-	-	4,134,800,000	69,841,000	3,625,899,000	3,525,892,000	-	
Sub-Total (Life Branch - Other)	19,787,405,000	1,689,612,000	14,367,000	-	21,361,284,000	800,000,000	-	1,102,612,000	76,816,755,000	2,679,650,000	81,398,817,000	2,853,621,000	2,853,621,000	-	-	639,366,000	3,803,616,000	54,826,000	1,099,717,000	5,689,125,000	7,688,944,000	118,991,791,000	111,798,787,000	686,792,000		
CONTINENTAL REINS PLC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NSI REINSURANCE CO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub-Total (Life Branch - Other)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Grand-Total	45,481,224,000	10,643,056,000	113,320,000	1,020,294,000	67,242,894,000	3,468,347,000	-	10,788,727,000	100,181,355,000	19,022,332,000	133,466,861,000	11,392,447,000	369,393,000	11,761,846,000	-	-	5,822,058,000	6,986,742,000	322,702,000	5,514,861,000	1,042,698,000	15,959,061,000	47,563,477,000	269,749,097,000	238,267,336,000	5,144,760,000

S/N	NAME OF COY	ISSUED & PAID UP	SHARE PREM AC	RESERVES			CURRENT LIABILITIES						SHORT TERM BORROWING				OTHER LIABILITIES	TOTAL LIABILITIES	SOLV	Early	Reserves	
				CONTINGENCY RESERV	CAPITAL RESERV	OTHER RESERV	AMT DUE TO INSURANCE	AMOUNT DUE TO REINS	AMT DUE TO AGENT & BROKERS	AMT DUE TO POLICY HOLDERS	OTHER CREDITORS	INS FUNDS	DEBITORS FUNDS	SECURED	UNSECURED	TOTAL						
1	ALLIANCE & GEN LIFE ASS P/LC	14,583,133,000.00	20,800,000.00	-	10,118,133,000.00	4,746,903,000.00	-	-	1,178,323,000.00	1,120,323,000.00	7,966,876,000.00	1,813,230,000.00	18,959,999,000.00	183,267,000.00	183,267,000.00	-	18,959,999,000.00	3,497,493,000.00	6,748,503,000.00	10,600,131,000.00		
2	CAPITAL EXPENSE ASSURANCE	2,000,000,000.00	-	200,000,000.00	-	220,000,000.00	-	-	9,921,000.00	-	145,427,000.00	155,348,000.00	4,763,484,000.00	820,913,000.00	-	5,584,441,000.00	4,763,484,000.00	2,000,000,000.00	2,000,000,000.00	78,413,000.00		
3	CONTINENTAL LIFE ASSURANCE LTD	2,000,000,000.00	181,717,000.00	-	403,784,000.00	-	-	-	93,821,000.00	-	265,112,000.00	1,039,885,000.00	4,776,370,000.00	3,376,773,000.00	-	8,153,158,000.00	4,776,370,000.00	2,000,000,000.00	2,000,000,000.00	1,426,210,000.00		
4	GEN LIFE P/LC	2,892,830,000.00	892,470,000.00	-	2,000,360,000.00	-	-	-	511,173,000.00	-	4,281,450,000.00	6,293,643,000.00	1,410,007,000.00	-	7,703,650,000.00	6,293,643,000.00	2,892,830,000.00	2,892,830,000.00	1,740,046,000.00	1,055,229,000.00		
5	SPRING LIFE ASS P/LC	516,450,000.00	1,010,700,000.00	-	170,000,000.00	-	-	-	26,459,000.00	-	443,291,000.00	479,740,000.00	10,654,983,000.00	10,654,983,000.00	-	18,864,966,000.00	10,654,983,000.00	516,450,000.00	516,450,000.00	2,228,200,000.00		
6	WAPAC LIFE ASSURANCE LTD	3,700,000,000.00	100,877,000.00	-	353,133,000.00	-	-	-	25,174,000.00	-	28,748,000.00	929,484,000.00	1,126,180,000.00	-	3,855,834,000.00	3,855,834,000.00	3,700,000,000.00	3,700,000,000.00	2,925,540,000.00	1,464,000,000.00		
7	MUTUAL BENEFIT LIFE ASSU LTD	10,000,000,000.00	1,830,000,000.00	-	10,130,000,000.00	-	-	-	17,900,000.00	-	1,143,297,000.00	1,261,197,000.00	26,092,423,000.00	24,308,110,000.00	-	50,400,617,000.00	26,092,423,000.00	10,000,000,000.00	10,000,000,000.00	3,229,996,000.00		
8	ROYAL EXCHANGE FIELD LIFE P/LC	2,143,370,000.00	404,400,000.00	-	1,738,970,000.00	-	-	-	11,243,000.00	-	5,837,147,000.00	5,848,390,000.00	1,656,421,000.00	156,771,000.00	-	7,404,691,000.00	1,656,421,000.00	2,143,370,000.00	2,143,370,000.00	2,486,000,000.00		
9	STANDARD ALLIANCE LIFE ASSUR LTD	2,700,000,000.00	171,870,000.00	-	2,528,130,000.00	-	-	-	1,349,000.00	-	204,000,000.00	2,732,130,000.00	2,968,133,000.00	805,270,000.00	-	3,537,403,000.00	2,968,133,000.00	2,700,000,000.00	2,700,000,000.00	827,000,000.00		
10	THE LIFE ASSURANCE CO	2,000,000,000.00	4,496,862,000.00	-	2,506,862,000.00	-	-	-	1,705,000.00	-	176,310,000.00	178,015,000.00	1,201,000,000.00	3,509,315,000.00	-	5,210,320,000.00	5,210,320,000.00	2,000,000,000.00	2,000,000,000.00	4,024,018,000.00		
11	THE LIFE ASSURANCE CO	1,200,140,000.00	878,053,000.00	-	314,434,000.00	-	-	-	366,411,000.00	-	3,449,930,000.00	3,816,341,000.00	1,442,940,000.00	2,373,401,000.00	-	6,190,281,000.00	3,816,341,000.00	1,200,140,000.00	1,200,140,000.00	1,103,348,000.00		
12	THE LIFE ASSURANCE CO	2,000,000,000.00	47,070,000.00	-	2,047,070,000.00	-	-	-	2,008,717,000.00	-	3,009,290,000.00	5,017,997,000.00	454,727,000.00	-	5,472,724,000.00	5,472,724,000.00	2,000,000,000.00	2,000,000,000.00	3,763,776,000.00	1,803,776,000.00		
13	Sub-Total (Life Co-ops)	26,311,773,000.00	9,726,397,000.00	-	27,038,170,000.00	-	-	-	1,761,991,000.00	-	8,998,399,000.00	13,760,390,000.00	33,691,522,000.00	33,691,522,000.00	-	67,382,912,000.00	33,691,522,000.00	26,311,773,000.00	26,311,773,000.00	14,544,029,000.00		
14	NSA INSURANCE (Life)	1,746,299,000.00	647,500,000.00	131,858,000.00	-	288,362,000.00	-	-	-	-	538,980,000.00	538,980,000.00	939,438,000.00	20,708,000.00	-	1,607,116,000.00	1,607,116,000.00	1,746,299,000.00	1,746,299,000.00	420,198,000.00		
15	CHRYSLER INSURANCE P/LC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
16	COLEMAN INS CO LTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
17	GENERAL INS P/LC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
18	INDUSTRIAL & GEN INS P/LC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
19	LIASCO ASSURANCE P/LC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
20	ROADWAY ASSURANCE CO LTD	1,250,000,000.00	1,041,500,000.00	-	3,630,747,000.00	-	-	-	2,198,278,000.00	-	103,458,000.00	3,900,734,000.00	89,755,317,000.00	15,459,508,000.00	-	85,214,825,000.00	3,900,734,000.00	1,250,000,000.00	1,250,000,000.00	5,822,247,000.00		
21	NEWBY INSURANCE P/LC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
22	NEWBY INSURANCE P/LC	262,462,000.00	1,110,862,000.00	551,175,000.00	-	2,922,652,000.00	-	-	8,957,000.00	-	4,579,991,000.00	7,508,983,000.00	8,260,982,000.00	803,000,000.00	-	15,782,000,000.00	7,508,983,000.00	2,622,462,000.00	2,622,462,000.00	3,452,462,000.00		
23	INSURANCE P/LC	1,530,000,000.00	447,063,000.00	-	1,977,063,000.00	-	-	-	4,456,000.00	-	1,233,859,000.00	1,238,315,000.00	3,263,363,000.00	1,652,100,000.00	-	4,890,418,000.00	3,263,363,000.00	1,530,000,000.00	1,530,000,000.00	6,095,000.00		
24	Sub-Total (Life Reins Co-ops)	5,497,688,000.00	1,413,688,000.00	1,858,988,000.00	-	6,888,538,000.00	-	-	2,220,798,000.00	-	1,477,755,000.00	10,369,968,000.00	30,008,964,000.00	17,882,894,000.00	-	47,890,528,000.00	10,369,968,000.00	5,497,688,000.00	5,497,688,000.00	6,644,934,000.00		
25	CONTINENTAL RE INS P/LC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
26	NSA INSURANCE CO-OP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
27	Sub-Total (Life Reins Co-ops)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0		
28	Grand Total	31,722,819,000.00	15,839,982,000.00	9,045,724,000.00	-	7,629,362,000.00	-	-	3,962,779,000.00	2,124,364,000.00	7,629,828,000.00	13,146,961,000.00	80,008,064,000.00	53,574,016,000.00	87,890,588,000.00	278,447,000.00	278,447,000.00	1,775,520,000.00	1,867,887,000.00	3,413,799,000.00	269,748,007,000.00	
																				87,320,414,000.00	81,421,319,000.00	5,889,095,000.00

2015 GENERAL BUSINESS MARKET RATIO ANALYSIS - BALANCE SHEET

NAME OF COMPANIES	Assets												
	Total Assets		O/S Premium	O/S Premium Total	Investment Total	Total	Net	Capital Adequacy	Total	Treserves/Capital	Total	Quality	
			on Assets (%)	Investment	on assets(%)	Equity	Capital	Premium	NP/Capital	Cap/Tassets(%)	Reserve	(%)	Equities/Tassets(%)
1 ALLIANCE & GENERAL INS PLC	-	-	-	-	-	0	-	-	-	-	-	-	-
2 ANCHOR INSURANCE CO LTD	5,427,503,000	173,813,000	3.2	3,807,184,000	70.1	4,522,386,000	2,720,200,000	1,842,011,000	67.7	50.1	1,802,186,000	66.3	83.3
3 CONSOLIDATED HALLMARK PLC	6,964,209,568	772,943,442	11.1	4,940,957,995	70.9	4,229,077,946	3,000,000,000	3,353,718,496	111.8	43.1	1,229,077,946	41.0	60.7
4 CUSTODIAN AND ALLIED INS PLC	27,874,257,000	5,425,899,000	19.5	21,502,483,000	77.1	11,968,436,000	3,584,607,000	7,912,820,000	220.7	12.9	8,383,829,000	233.9	42.9
5 EQUITY ASSURANCE CO PLC	10,027,716,000	942,517,000	9.4	4,828,280,000	48.1	5,172,550,000	8,023,465,000	1,966,412,000	24.5	80.0	-2,850,915,000	-35.5	51.6
6 FIN INSURANCE PLC	6,096,461,000	113,466,000	1.9	4,608,072,000	75.6	4,952,067,000	3,393,878,000	493,211,000	14.5	55.7	1,558,189,000	45.9	81.2
7 GUINEA INSURANCE	3,849,925,000	79,687,000	2.1	2,591,947,000	67.3	2,824,239,000	3,389,374,000	878,155,000	25.9	88.0	-565,135,000	-16.7	73.4
8 KBL INSURANCE LTD phb ins	5,161,292,000	291,247,000	5.6	4,559,484,000	88.3	3,787,381,000	3,586,051,000	2,343,703,000	65.4	69.5	201,330,000	5.6	73.4
9 INT ENERGY INS CO LTD	8,071,742,000	395,032,000	4.9	5,568,168,000	69.0	-2,121,064,000	1,335,140,000	2,994,867,000	224.3	16.5	-3,456,204,000	-258.9	-26.3
10 WAPIC INSURANCE PLC	20,168,454,000	1,259,270,000	6.2	14,836,671,000	73.6	14,578,277,000	12,886,352,000	3,067,262,000	23.8	63.9	1,691,925,000	13.1	72.3
11 INVESTMENT & ALLIED ASS. CO. PLC	-	-	-	-	-	-	-	-	-	-	-	-	-
12 LAW UNION AND ROCK INS PLC	8,273,420,000	1,522,138,000	18.4	5,794,328,000	70.0	4,458,665,000	3,081,699,000	2,778,410,000	90.2	37.2	1,376,966,000	44.7	53.9
13 LINKAGE ASSURANCE PLC	19,492,236,000	300,358,000	1.5	17,617,626,000	90.4	16,309,394,000	4,728,440,000	2,436,233,000	51.5	24.3	11,580,954,000	244.9	83.7
14 MUTUAL BENEFIT ASS PLC	15,798,729,000	1,288,959,000	8.2	10,383,155,000	65.7	6,201,262,000	3,999,750,000	4,270,643,000	106.8	25.3	2,201,512,000	55.0	39.3
15 NEM INSURANCE PLC	12,087,667,000	1,222,335,000	10.1	7,653,461,000	63.3	6,207,334,000	2,912,802,000	8,556,955,000	293.8	24.1	3,294,532,000	113.1	51.4
16 NIG. AGRIC INS COPR.	8,540,096,000	437,763,000	5.1	7,722,334,000	90.4	7,050,515,000	2,576,670,000	907,724,000	35.2	30.2	4,473,845,000	173.6	82.6
17 FBN INSURANCE LTD	5,338,442,000	654,447,000	12.3	3,406,669,000	63.8	3,978,887,000	4,162,714,000	1,126,403,000	27.1	78.0	-183,827,000	-4.4	74.5
18 OLD MUTUAL GEN INS CO LTD	6,617,656,000	377,872,000	5.7	5,932,468,000	89.6	4,558,620,000	3,100,000,000	1,535,251,000	49.5	46.8	1,458,620,000	47.1	68.9
19 PRESTIGE ASSURANCE PLC	10,367,739,000	2,689,667,000	25.9	6,031,173,000	58.2	5,991,827,000	3,812,815,000	927,747,000	24.3	36.8	2,179,012,000	57.1	57.8
20 REGENCY ALLIANCE ASS NIG PLC	6,726,540,000	980,670,000	14.6	4,394,312,000	65.3	4,673,521,000	3,334,375,000	2,109,422,000	63.3	49.6	1,339,146,000	40.2	69.5
21 ROYAL EXCHANGE ASS NIG PLC	18,383,126,000	1,752,266,000	9.5	12,318,074,000	67.0	6,786,357,000	5,169,403,000	4,657,132,000	90.1	28.1	1,616,954,000	31.3	36.9
22 SOVERIGN TRUST INS PLC	9,264,870,000	2,252,592,000	24.3	5,456,902,000	58.9	5,025,195,000	4,262,895,000	4,229,215,000	99.2	46.0	762,300,000	17.9	54.2
23 STACO INSURANCE PLC	10,485,099,000	1,214,224,000	11.6	6,179,763,000	58.9	3,409,595,000	3,504,708,000	4,193,096,000	119.6	33.4	-95,113,000	-2.7	32.5
24 STANDARD ALLIANCE INS PLC	8,435,622,000	542,667,000	6.4	4,977,888,000	59.0	4,232,200,000	13,664,062,000	2,467,540,000	18.1	162.0	-9,431,862,000	-69.0	50.2
25 STERLING ASS NIG LTD	4,819,208,000	1,018,635,000	21.1	3,204,641,000	66.5	3,125,558,000	4,120,744,000	1,860,319,000	45.1	85.5	-995,186,000	-24.2	64.9
26 THE UNIVERSAL INS CO LTD	10,834,813,000	139,115,000	1.3	6,045,152,000	55.8	8,260,596,000	8,825,018,000	1,151,010,000	13.0	81.5	-564,422,000	-6.4	76.2
27 SAHAM UNITRUST INS CO LTD	10,963,616,000	1,859,417,000	17.0	7,745,204,000	70.6	7,226,325,000	3,300,000,000	1,286,516,000	39.0	30.1	3,926,325,000	119.0	60.9
28 UNITYCAPITAL ASS PLC	10,830,530,000	194,742,000	1.8	8,221,692,000	75.9	9,383,860,000	7,596,933,000	2,095,944,000	27.6	70.1	1,786,927,000	23.5	86.6
29 ZENITH GEN INS CO LTD	25,981,162,000	1,959,293,000	7.5	20,395,329,860	78.5	16,828,501,000	5,588,423,000	5,184,786,000	92.8	21.5	11,240,078,000	201.1	64.8
Sub -Total (Non-Life only)	296,882,130,568	29,861,034,442		210,723,418,855		173,621,561,946	129,660,518,000	76,626,505,496			43,961,043,946		
1 NSIA INSURANCE(radic)	10,119,042,000	1,141,870,000	11.3	6,365,681,000	62.9	6103571000.0	3,866,264,000	2,606,446,263	67.4	38.2	2,237,307,000	57.9	60.3
2 AICO INSURANCE PLC	80,126,161,000	2,775,583,000	3.5	68,366,113,000	85.3	9371588000.0	6,289,491,000	4,159,976,000	66.1	7.8	3,082,097,000	49.0	11.7
3 CORNERSTONE INSURANCE PLC	17,919,118,000	1,497,638,000	8.4	14,487,125,000	80.8	10142476000.0	9,263,745,000	3,280,456,000	35.4	51.7	878,731,000	9.5	56.6
4 GOLDLINK INS CO LTD	2,148,244,000	403,849,000	18.8	1,565,021,000	72.9	-3901836000.0	4,938,772,000	1,208,835,000	24.5	229.9	-8,840,608,000	-179.0	-181.6
5 GREAT NIG INS PLC	11,309,625,000	1,529,591,000	13.5	8,816,528,000	78.0	6029570000.0	5,024,406,000	1,046,817,000	20.8	44.4	1,005,164,000	20.0	53.3
6 AXAMANSARD INSURANCE PLC	37,920,073,000	5,348,910,000	14.1	28,172,079,000	74.3	15397159000.0	9,693,453,000	6,051,537,000	62.4	25.6	5,703,706,000	58.8	40.6
7 INDUSTRIAL & GEN INS PLC	33,069,359,000	3,520,821,000	10.6	21,100,613,000	63.8	9439073000.0	15,646,400,000	3,173,452,000	20.3	47.3	-6,207,327,000	-39.7	28.5
8 LASACO ASSURANCE PLC	16,133,434,000	1,280,803,000	7.9	13,749,262,000	85.2	6601217000.0	4,607,784,000	600,527,000	13.0	28.6	1,993,433,000	43.3	40.9
9 LEADWAY ASSURANCE CO LTD	44,250,068,000	11,655,250,000	26.3	27,909,801,000	63.1	14382955000.0	3,527,624,000	8,613,717,000	244.2	8.0	10,855,331,000	307.7	32.5
10 NICON INSURANCE PLC	37,372,000,000	-	0.0	22,030,000,000	58.9	14593000000.0	18,483,000,000	737,367,500	4.0	49.5	-3,890,000,000	-21.0	39.0
11 NIGER INSURANCE PLC	6,086,305,000	636,238,000	10.5	4,183,181,000	68.7	3690221000.0	3,579,584,000	2,130,370,000	59.5	58.8	110,637,000	3.1	60.6
12 ENSURE INSURANCE PLC	7,765,721,000	459,007,000	5.9	6,674,757,000	86.0	3116883000.0	2,643,293,000	1,248,918,000	47.2	34.0	473,590,000	17.9	40.1
Sub-Total (Non-Life Composite Coys)	304,219,150,000	30,249,560,000	131	223,420,161,000	880	94,965,877,000	87,563,816,000	34,858,418,763	665	624	7,402,061,000	327	283
1 CONTINENTAL RE INS PLC	26,531,472,000	1,504,485,000	5.7	21,266,662,000	80.2	14,216,623,000	9,101,823,000	9,830,139,000	108.0	34.3	5,114,800,000	56.2	53.6
2 NIG REINSURANCE CORP	19,871,353,000	46,588,000	0.2	19,377,299,000	97.5	18,888,711,000	8,903,647,000	595,489,000	6.7	44.8	9,985,064,000	112.1	95.1
Sub-Total (Non-Life Reins. Co. only)	46,402,825,000	1,551,073,000	6	40,643,961,000	178	33,105,334,000	18,005,470,000	10,425,628,000	115	79	15,099,864,000	168	149
Grand-Total	647,504,105,568	61,661,667,442	137	474,787,540,855	1,058	301,692,772,946	235,229,804,000	121,910,552,259	780	703	66,462,968,946	496	431

2015 MARKET RATIO ANALYSIS FOR LIFE BALANCE SHEET.

NAME OF COMPANIES	Capital Adequacy			Total Investment	Investment on assets(%)	Equity	Total Capital	Net Premium	Capital Adequacy		Total Reserve	Treserves/Tcapital (%)	Assets Quality Equities/Tassets(%)
	Total Assets	O/S Premium	O/S Premium on Assets (%)						NP/Capital	Cap/Tassets(%)			
1 AFRICAN ALLIANCE INS CO	19,504,635,000	70914000	0.4	14,877,300,000	76.3	6,748,502,000	24,657,633,000	604,649,000	2.5	126.4	-17,909,131,000	-72.6	34.6
2 ALLIANCE & GEN INS CO LTD	-	-	-	-	-	-	-	-	-	-	-	-	-
3 CAPITAL EXPRESS ASSURANCE	7,070,462,000	1,618,363,000	22.9	4,410,765,000	62.4	2,075,810,000	2,000,000,000	2,937,601,000	146.9	28.3	75,810,000	3.8	29.4
4 CUSTODIAN LIFE ASSURANCE LTD	17,307,389,000	710,906,000	4.1	14,067,783,000	81.3	3,611,029,000	2,184,717,000	6,795,936,000	311.1	12.6	1,426,312,000	65.3	20.9
5 ARM LIFE PLC	10,083,867,000	254,827,000	2.5	9,580,497,000	95.0	1,740,046,000	3,695,275,000	705,148,000	19.1	36.6	-1,955,229,000	-52.9	17.3
6 FBN LIFE ASSURANCE	20,926,548,000	63,647,000	0.3	15,825,747,000	75.6	9,495,858,000	7,267,158,000	9,346,848,000	128.6	34.7	2,228,700,000	30.7	45.4
7 WAPIC LIFE ASSURANCE PLC	5,017,965,000	101,731,000	2.0	4,589,347,000	91.5	2,553,540,000	2,700,000,000	900,993,000	33.4	53.8	-146,460,000	-5.4	50.9
8 MUTUAL BENEFITS LIFE ASS LTD	32,604,357,000	185,776,000	0.6	31,144,352,000	95.5	3,220,996,000	2,000,000,000	3,341,783,000	167.1	6.1	1,220,996,000	61.0	9.9
9 OLD MUTUAL NIG LIFE ASSU CO	7,186,540,000	746,652,000	10.4	6,011,404,000	83.6	4,648,140,000	2,009,466,000	1,325,902,000	66.0	28.0	2,638,674,000	131.3	64.7
10 ROYAL EXCHANGE PRUD LIFE PLC	7,083,833,000	324,400,000	4.6	4,633,834,000	65.4	2,317,147,000	2,565,833,000	3,083,194,000	120.2	36.2	-248,686,000	-9.7	32.7
11 STANDARD ALLI LIFE ASS CO LTD	3,925,662,000	607,906,000	15.5	2,959,674,000	75.4	827,057,000	3,871,656,000	2,105,249,000	54.4	98.6	-3,044,599,000	-78.6	21.1
12 UBA METROPOLITAN	6,750,736,000	261,988,000	3.9	6,381,621,000	94.5	4,024,018,000	3,494,862,000	1815746000	86.9	51.8	529,156,000	13.1	-
13 UNIC INSURANCE PLC	4,395,902,000	2,192,000	0.0	4,387,529,000	99.8	1,005,855,000	2,169,203,000	55,543,000	2.6	49.3	-1,163,348,000	-53.6	22.9
14 ZENITH LIFE INS CO LTD	8,898,320,000	509,666,000	5.7	7,598,696,000	85.4	3,803,776,000	2,000,000,000	2,333,095,000	116.7	22.5	1,803,776,000	90.2	42.7
15 SPRING LIFE ASSURANCE PLC	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub-Total (Life Coys only)	150,756,216,000	5,458,968,000		126,468,549,000		46,071,774,000		35,351,687,000			3,365,102,000	123	392