



**Symbility Solutions Inc.**

Interim Condensed Consolidated Financial Statements  
(Unaudited)

**Quarter ended September 30, 2013**

**Symbility Solutions Inc.**  
Interim Consolidated Statements of Financial Position  
(Unaudited - In thousands of Canadian dollars)

	<u>Note</u>	As at	
		September 30, 2013	December 31, 2012
<b>Assets</b>			
<b>Current assets</b>			
Cash and cash equivalents		11,361	15,008
Accounts receivable	5	5,458	3,340
Loans receivable	3	-	148
Prepaid expenses and other assets		914	576
		<u>17,733</u>	<u>19,072</u>
<b>Security deposits</b>		33	19
<b>Property and equipment</b>		698	399
<b>Intangible assets</b>		9,350	10,148
<b>Goodwill</b>		6,771	6,771
		<u>34,585</u>	<u>36,409</u>
<b>Liabilities</b>			
<b>Current liabilities</b>			
Accounts payable and accrued liabilities	3, 5	3,206	3,902
Current portion of deferred revenue		3,780	4,118
		<u>6,986</u>	<u>8,020</u>
<b>Long-term liabilities</b>			
Deferred revenue		-	208
Finance lease obligations		10	49
Customer deposits		323	202
		<u>7,319</u>	<u>8,479</u>
<b>Shareholders' equity</b>		<u>27,266</u>	<u>27,930</u>
		<u>34,585</u>	<u>36,409</u>

See accompanying notes

**Symbility Solutions Inc.**

## Interim Consolidated Statements of Loss and Comprehensive Loss

*(Unaudited - In thousands of Canadian dollars except per share data)*

	<u>Note</u>	<u>Three-month period ended</u>		<u>Nine-month period ended</u>	
		<u>September 30,</u>	<u>2012</u>	<u>September 30,</u>	<u>2012</u>
		<u>2013</u>		<u>2013</u>	<u>2012</u>
<b>Revenue</b>		<b>5,430</b>	4,934	<b>16,424</b>	11,881
<b>Cost of sales</b>		<b>1,028</b>	964	<b>3,094</b>	2,233
		<b>4,402</b>	3,970	<b>13,330</b>	9,648
<b>Expenses</b>					
Sales and marketing	4	<b>2,558</b>	1,771	<b>7,731</b>	4,270
Research and development	4	<b>1,113</b>	612	<b>3,181</b>	1,807
General and administration	4	<b>1,710</b>	1,650	<b>5,645</b>	4,200
Transaction related expenses		-	34	-	1,833
Other operating expenses		<b>81</b>	62	<b>198</b>	168
		<b>5,462</b>	4,129	<b>16,755</b>	12,278
<b>Loss before finance costs (income), net and income tax expense</b>		<b>(1,060)</b>	(159)	<b>(3,425)</b>	(2,630)
Finance costs (income), net		<b>(28)</b>	-	<b>(89)</b>	2
Current income tax expense		-	-	<b>3</b>	-
<b>Net loss and comprehensive loss for the period</b>		<b>(1,032)</b>	(159)	<b>(3,339)</b>	(2,632)
<b>Basic and diluted loss and comprehensive loss per common share</b>		<b>(0.01)</b>	(0.00)	<b>(0.02)</b>	(0.02)
<b>Weighted average number of common shares outstanding</b>					
Basic and diluted		<b>205,153,725</b>	180,573,533	<b>204,735,861</b>	157,270,055

*See accompanying notes*

**Symbility Solutions Inc.**

## Interim Consolidated Statements of Changes in Shareholders' Equity

*(Unaudited - In thousands of Canadian dollars)*

	Note	Common shares	Broker warrants	Contributed surplus	Deficit	Total shareholders' equity
<b>December 31, 2011</b>		16,359	-	9,247	(24,780)	826
Share issuance for services		133	-	-	-	133
Share options exercised		1,123	-	(620)	-	503
Share issuance for business combination		20,674	-	-	-	20,674
Stock-based compensation	4	-	-	746	-	746
Dividends paid		-	-	-	(1,187)	(1,187)
Net loss for the period		-	-	-	(2,632)	(2,632)
<b>September 30, 2012</b>		<b>38,289</b>	<b>-</b>	<b>9,373</b>	<b>(28,599)</b>	<b>19,063</b>
<b>December 31, 2012</b>		47,611	235	9,443	(29,359)	27,930
Share issuance for services	4	50	-	-	-	50
Share options exercised	4	85	-	(37)	-	48
Restricted shares released	4	381	-	(381)	-	-
Share issuance costs	4	22	-	-	-	22
Stock-based compensation	4	-	-	2,555	-	2,555
Net loss for the period		-	-	-	(3,339)	(3,339)
<b>September 30, 2013</b>		<b>48,149</b>	<b>235</b>	<b>11,580</b>	<b>(32,698)</b>	<b>27,266</b>

*See accompanying notes*

**Symbility Solutions Inc.**  
Interim Consolidated Statements of Cash Flows  
(Unaudited - In thousands of Canadian dollars)

	Note	Three-month period ended		Nine-month period ended	
		September 30,		September 30,	
		2013	2012	2013	2012
<b>Operating activities</b>					
Net loss for the period		(1,032)	(159)	(3,339)	(2,632)
Items not affecting cash					
Stock-based compensation	4	538	237	2,555	746
Issuance of shares for services		-	64	50	133
Depreciation and amortization		410	359	1,193	728
Transaction related expenses		-	-	-	562
		(84)	501	459	(463)
Net change in non-cash working capital items					
Accounts receivable		(1,832)	(1,414)	(2,118)	(1,493)
Prepaid expenses and other assets		(244)	(110)	(352)	(262)
Accounts payable and accrued liabilities		420	381	(674)	1,055
Deferred revenue		1,476	989	(546)	945
Customer deposits		-	-	121	21
		(180)	(154)	(3,569)	266
<b>Cash provided by (used in) operating activities</b>		<b>(264)</b>	<b>347</b>	<b>(3,110)</b>	<b>(197)</b>
<b>Investing activities</b>					
Purchase of property and equipment		(127)	(41)	(466)	(133)
Purchase of intangible assets		(117)	(48)	(228)	(81)
Loans receivable		-	(1)	148	(108)
Transaction related payables		-	26	-	(427)
Business combination		-	-	-	3,183
<b>Cash provided by (used in) investing activities</b>		<b>(244)</b>	<b>(64)</b>	<b>(546)</b>	<b>2,434</b>
<b>Financing activities</b>					
Proceeds from exercise of share options		6	12	47	503
Long-term finance lease payments		(13)	(10)	(37)	(34)
Dividends paid to shareholders		-	-	-	(1,187)
Cost of issuance of shares		-	(1)	(1)	(50)
<b>Cash provided by (used in) financing activities</b>		<b>(7)</b>	<b>1</b>	<b>9</b>	<b>(768)</b>
<b>Net increase (decrease) in cash during the period</b>		<b>(515)</b>	<b>284</b>	<b>(3,647)</b>	<b>1,469</b>
Cash and cash equivalents- Beginning of period		11,876	2,486	15,008	1,301
<b>Cash and cash equivalents- End of period</b>		<b>11,361</b>	<b>2,770</b>	<b>11,361</b>	<b>2,770</b>

See accompanying notes

## **Symbility Solutions Inc.**

### **Notes to Interim Condensed Consolidated Financial Statements**

*(Unaudited - In thousands of Canadian dollars unless otherwise stated)*

*September 30, 2013*

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#### **1) Nature of operations and corporate information**

Symbility Solutions Inc. (the "Corporation") develops and markets software designed to improve effectiveness and reduce costs of administration of claims in both the employee benefits and property and casualty insurance markets. The Corporation was incorporated under the Alberta Business Corporations Act on July 15, 1999 and commenced operations on January 1, 2000. The Corporation is a publicly traded company domiciled in Canada with common shares listed on the TSX Venture Exchange under the stock symbol "SY". On February 5, 2013, the Corporation began trading in the United States on the OTCQX International exchange under the stock symbol "ATBEF".

The Corporation's registered office is located at 3400 First Canadian Centre 350 - 7th Avenue SW, Calgary, Alberta, T2P 3N9. The Corporation has executive and operating offices in Toronto, Ontario, and operating offices in Montreal, Québec, Milwaukee, Wisconsin, and Tyler, Texas.

The Corporation has two wholly owned subsidiaries, Symbility Health Inc. (formerly "Automated Benefits Inc.") located in Toronto, Ontario and Symbility Solutions Corp. located in Milwaukee, Wisconsin. Symbility Health Inc. has a wholly owned subsidiary, Automated Benefits Ltd.

As at September 30, 2013, Decision Insight Information Group and its affiliates (collectively "Decision Insight"), own 61,404,748 common shares representing approximately 29% of the outstanding shares of the Corporation. Marshall & Swift/Boeckh ("MSB"), a wholly owned subsidiary of Decision Insight is a related party as a result of a common significant shareholder. See note 3.

#### **2) Significant accounting policies**

##### **a) Statement of compliance**

These interim condensed consolidated financial statements for the three-month and nine-month periods ended September 30, 2013 of the Corporation were prepared in accordance with International Accounting Standard 34, Interim Financial Reporting ("IAS 34") as issued by the International Accounting Standards Board ("IASB").

The same accounting policies and methods of computation were followed in the preparation of these interim condensed consolidated financial statements as were followed in the preparation of the annual consolidated financial statements for the year ended December 31, 2012, prepared in accordance with International Financial Reporting Standards ("IFRS") as issued by the IASB. Accordingly, these interim condensed consolidated financial statements for the three-month and nine-month periods ended September 30, 2013 should be read together with the annual consolidated financial statements for the year ended December 31, 2012.

The timely preparation of the interim condensed consolidated financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingencies, if any, as at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. By their nature, estimates are subject to measurement uncertainty and changes in such estimates in future years could require a material change in the interim condensed consolidated financial statements.

These interim condensed consolidated financial statements were approved and authorized for issuance by the Board of Directors (the "Board") of the Corporation on November 12, 2013.

## **Symbility Solutions Inc.**

### **Notes to Interim Condensed Consolidated Financial Statements**

*(Unaudited - In thousands of Canadian dollars unless otherwise stated)*

*September 30, 2013*

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b) **New standards, interpretations and amendments adopted by the Corporation**

The accounting policies adopted in the preparation of the interim condensed consolidated financial statements are consistent with those followed in the preparation as the Corporation has adopted the new standards and amended IFRS pronouncements listed below effective as of January 1, 2013.

The Corporation applies, for the first time, certain standards and amendments that require restatement of previous financial statements. These include IFRS 10 Consolidated Financial Statements, IFRS 13 Fair Value Measurement and amendments to IAS 1 Presentation of Financial Statements. As required by IAS 34, the nature and the effect of these changes are disclosed below. In addition, the application of IFRS 12 Disclosure of Interest in Other Entities would result in additional disclosures in the annual consolidated financial statements.

Several other new standards and amendments apply for the first time in 2013. However, they do not impact the annual consolidated financial statements of the Corporation or the interim condensed consolidated financial statements of the Corporation.

The nature and the effect of each new standard/amendment is described in the notes of the interim condensed consolidated financial statements for the quarter ended March 31, 2013.

The Corporation has not early adopted any other standard, interpretation or amendment that has been issued but is not yet effective.

**3) Related party transactions**

A summary of the significant related party transactions is provided here:

For the three-month and nine-month periods ended September 30, 2013, the Corporation expensed \$606 and \$1,804 respectively (September 30, 2012 - \$641 and \$1,209) for services under the four-year transition services agreement and database license agreement with MSB. The termination of the transition services agreement is subject to the earlier of i) the time when no customers are using certain existing MSB products, and ii) four (4) years following the effective date, which is on April 10, 2012 and iii) portions of the agreement upon 90 days' notice. For the three-month and nine-month periods ended September 30, 2013, the Corporation earned \$43 and \$309 respectively (September 30, 2012 - \$Nil and \$Nil) for services provided to a related party. As at September 30, 2013, the Corporation owed \$95 (December 31, 2012 - \$158) to the related party, net of services provided.

On July 2, 2013, Decision Insight announced that it had signed a definitive agreement to sell, among other assets, all of its indirect ownership interest in the Corporation to a subsidiary of CoreLogic, Inc. ("CoreLogic"). The sale of the Corporation's common shares is part of the proposed transaction announced by CoreLogic, pursuant to which CoreLogic will acquire the Decision Insight's MSB and DataQuick Information Systems businesses (the "Proposed Transaction"). The Proposed Transaction, of which the sale of common shares of the Corporation forms a part, is subject to certain customary conditions (including approval under U.S. competition laws).

On June 29, 2012, 2,823,265 restricted shares under the Canadian Restricted Shares Plan and United States Restricted Shares Plan were granted to certain Directors and officers of the Corporation and a loan of \$114 was made to some of the recipients. As at September 30, 2013, the loans had been repaid in full and the carrying value was \$Nil (December 31, 2012 - \$114).

## Symbility Solutions Inc.

### Notes to Interim Condensed Consolidated Financial Statements

(Unaudited - In thousands of Canadian dollars unless otherwise stated)

September 30, 2013

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#### Compensation of key management personnel

Key management personnel includes the Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Chief Technology Officer, Vice Presidents, and Directors. The compensation paid or payable to key management is shown in the following tables:

	Three-month period ended September 30,		Nine-month period ended September 30,	
	2013	2012	2013	2012
Short term remuneration and benefits	684	613	2,054	1,729
Share-based payments	339	136	1,521	393
<b>Total</b>	<b>1,023</b>	<b>749</b>	<b>3,575</b>	<b>2,122</b>

Stock options held by key management personnel under the stock option plan to purchase ordinary shares have the following expiry dates and exercise prices:

Issuance date	Expiry date	Exercise price	September 30, 2013	December 31, 2012
		\$	Number outstanding	Number outstanding
2009	2014	0.12 - 0.19	950,000	1,050,000
2010	2015 - 2020	0.11 - 0.20	333,932	333,932
2011	2021	0.22 - 0.26	1,321,000	1,371,000
2012	2022	0.34 - 0.46	2,800,000	2,850,000
2013	2023	0.45 - 0.50	5,053,500	-
<b>Total</b>			<b>10,458,432</b>	<b>5,604,932</b>

On September 30, 2013, 2,164,507 (December 31, 2012 - 2,823,265) restricted shares under the Canadian Restricted Shares Plan and United States Restricted Shares Plan were outstanding to certain Directors and officers of the Corporation.



## Symbility Solutions Inc.

### Notes to Interim Condensed Consolidated Financial Statements

(Unaudited - In thousands of Canadian dollars unless otherwise stated)

September 30, 2013

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#### 4) Issued capital

Authorized

Unlimited common shares, no par value

Unlimited preferred shares, no par value

Issued and outstanding (excluding Restricted Shares described below)

	Common shares	
	#	\$
<b>Share Capital Balance - December 31, 2012</b>	203,873,159	47,611
Shares issued for services rendered	111,438	50
Share options exercised	199,999	85
Restricted Shares released	1,001,738	381
Share issuance costs	-	22
<b>Share Capital Balance - September 30, 2013</b>	<b>205,186,334</b>	<b>48,149</b>

As at September 30, 2013, there were 3,291,527 (December 31, 2012 - 4,293,265) Restricted Shares outstanding in addition to the above.

As at September 30, 2013, there were 1,136,375 (December 31, 2012 - 1,136,375) broker warrants outstanding.

#### Stock option plan

The Corporation has a stock option plan (the "Plan"), which provides that the Board may grant from time to time, at its discretion, stock options to purchase common shares of the Corporation to Directors, senior officers, employees, and consultants.

Stock-based compensation	Three-month period ended September 30,		Nine-month period ended September 30,	
	2013	2012	2013	2012
Sales and marketing	179	74	745	268
Research and development	126	57	537	147
General and administration	233	106	1,273	331
<b>Total</b>	<b>538</b>	<b>237</b>	<b>2,555</b>	<b>746</b>

The total stock-based compensation expense for the Stock option plan and the Restricted Share Plans for the three-month and nine-month periods ended September 30, 2013 was \$538 and \$2,555 respectively (September 30, 2012 - \$237 and \$746) with a corresponding credit to contributed surplus.

## Symbility Solutions Inc.

### Notes to Interim Condensed Consolidated Financial Statements

(Unaudited - In thousands of Canadian dollars unless otherwise stated)

September 30, 2013

The Corporation used the Black-Scholes option pricing model to estimate the fair value of the options granted based on the following weighted average assumptions:

	Three-month period ended September 30,		Nine-month period ended September 30,	
	2013	2012	2013	2012
Risk-free interest rate	2.13%	1.40%	1.52%	1.68%
Expected life	5.5 years	5.5 years	5.5 years	5.5 years
Volatility	110%	117%	113%	117%
Expected dividends	Nil	Nil	Nil	Nil
Weighted average share price	\$0.44	\$0.44	\$0.49	\$0.39
Weighted average exercised price	\$0.43	\$0.43	\$0.49	\$0.42
Weighted average fair value	\$0.36	\$0.37	\$0.40	\$0.32

The following table summarizes activity related to stock options for the nine-month period ended September 30, 2013 and for the twelve-month period ended December 31, 2012:

	September 30, 2013		December 31, 2012	
	Stock options outstanding #	Weighted average exercise price \$	Stock options outstanding #	Weighted average exercise price \$
Balance – Beginning of period	8,638,399	0.32	7,143,864	0.20
Granted	7,800,000	0.49	4,800,000	0.43
Exercised	(199,999)	0.24	(3,145,465)	0.20
Forfeited	(288,340)	0.44	(80,001)	0.42
Expired	(141,661)	0.43	(79,999)	0.30
Balance – End of period	15,808,399	0.40	8,638,399	0.32
Balance – Exercisable	8,237,501	0.34	4,731,365	0.25

The weighted average remaining contractual life for the stock options outstanding as at September 30, 2013 is 8.06 years (December 31, 2012 – 7.46 years).

## 5) Financial Instruments and Risk Management

### *Market risk and foreign currency risk*

Market risk is the risk that changes in market prices, such as foreign exchange rates, will affect the Corporation's income or the value of its financial instruments.

The Corporation's activities that result in exposure to fluctuations in foreign currency exchange rates consist of the sale of products and services to customers invoiced in foreign currencies and the purchase of services invoiced in foreign currencies.

Of the Corporation's accounts receivable at September 30, 2013, 53% is denominated in U.S. dollars (December 31, 2012 - 38%) and 20% is denominated in U.K. pound sterling (December 31, 2012 - 20%).

Of the Corporation's accounts payable at September 30, 2013, 27% is denominated in U.S. dollars (December 31, 2012 - 20%).

## Symbility Solutions Inc.

### Notes to Interim Condensed Consolidated Financial Statements

(Unaudited - In thousands of Canadian dollars unless otherwise stated)

September 30, 2013

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During the three-month and nine-month periods ended September 30, 2013, revenue was approximately 68% and 68% in U.S. dollars respectively (September 30, 2012 - 69% and 65%) and expenses were approximately 31% and 36% in U.S. dollars respectively (September 30, 2012 - 27% and 33%). During the three-month and nine-month periods ended September 30, 2013, revenue was approximately 8% and 9% in U.K. pound sterling (September 30, 2012 - 9% and 4%).

#### *Credit risk*

As at September 30, 2013, the largest amounts due from three customers accounted for 24%, 21% and 21% respectively of the Corporation's total accounts receivable (December 31, 2012 - two customers - 19% and 11%, respectively).

The following table sets out details of the age of accounts receivable that are outstanding and related allowance for doubtful accounts:

	<u>September 30, 2013</u>	<u>December 31, 2012</u>
Current	4,658	1,928
31 - 60 days	332	646
61 - 90 days	104	187
Over 91 days	412	781
Less: allowance for doubtful accounts	(48)	(202)
<b>Total accounts receivable, net</b>	<u>5,458</u>	<u>3,340</u>

Included in accounts receivable is \$13 (December 31, 2012 - \$130) for customers on quarterly payment plans for annual contracts. These amounts are also included in deferred revenue, which offsets the credit risk on these receivables.

The carrying amount of accounts receivable is reduced through the use of an allowance account and the amount of the loss is recognized in the interim condensed consolidated statements of loss and comprehensive loss within other operating expenses. When a receivable balance is considered uncollectible, it is written off against the allowance for doubtful accounts. Subsequent recoveries of amounts previously written off are credited against other operating expenses in the interim condensed consolidated statements of loss and comprehensive loss.

#### *Liquidity risk*

Liquidity risk arises through the excess of financial obligations over available financial assets due at any point in time. The Corporation's objective in managing liquidity risk is to maintain sufficient readily available cash reserves in order to meet its liquidity requirements at any point in time. The Corporation achieves this by maintaining sufficient cash and cash equivalents, managing cash from operations and through the raising of equity financing. As at September 30, 2013, the Corporation was holding cash and cash equivalents of \$11,361 (December 31, 2012 - \$15,008).

## **Symbility Solutions Inc.**

### **Notes to Interim Condensed Consolidated Financial Statements**

*(Unaudited - In thousands of Canadian dollars unless otherwise stated)*

*September 30, 2013*

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#### **6) Segmented information**

The Corporation has two reportable segments which offer different products and services: the Symbility Property division and the Symbility Health division.

- The Symbility Property division (property and casualty software) provides powerful, accurate and easy-to-use claims processing and estimating software for Property and Casualty Insurers.
- The Symbility Health division (group insurance software) provides an advanced and practical software solution to a network of Employee Benefits Brokers and Third Party Administrator partners in the adjudication of health and dental claims. Symbility Health was previously identified as Adjudicare.

In 2013, the Corporation changed the composition of its reportable segments based on the information being provided to the Chief Executive Officer, who is the Chief Decision Making Officer. Previously a number of costs remained in an unallocated segment called head office. These costs have been allocated to the operating segments above and the corresponding disclosure of comparable periods has been restated.

Revenue is generated from external customers in Canada, the United States, and other countries outside of North America and all material assets are located in Canada and United States.

In the three-month period ended September 30, 2013, there was one customer (September 30, 2012 - one customer) who accounted for more than 10% or \$1,531 (September 30, 2012 - \$1,512) of the Corporation's revenue. This customer is in the Symbility Property operating segment.

In the nine-month period ended September 30, 2013, there were two customers (September 30, 2012 - one customer) who accounted for more than 10% or \$6,191 (September 30, 2012 - \$3,870) of the Corporation's revenue. These customers are in the Symbility Property operating segment.

**Symbility Solutions Inc.**

## Notes to Interim Condensed Consolidated Financial Statements

*(Unaudited - In thousands of Canadian dollars unless otherwise stated)*

September 30, 2013

	<b>Three-month period ended September 30, 2013</b>			
	<b>Symbility Health</b>	<b>Symbility Property</b>	<b>Head office</b>	<b>Total</b>
Revenue	956	4,474	-	5,430
Cost of sales	450	578	-	1,028
	506	3,896	-	4,402
Expenses	664	4,798	-	5,462
Segment loss before finance costs (income)	(158)	(902)	-	(1,060)
Finance costs (income), net	-	-	(28)	(28)
Segment income (loss)	(158)	(902)	28	(1,032)

	<b>Nine-month period ended September 30, 2013</b>			
	<b>Symbility Health</b>	<b>Symbility Property</b>	<b>Head office</b>	<b>Total</b>
Revenue	2,950	13,474	-	16,424
Cost of sales	1,351	1,743	-	3,094
	1,599	11,731	-	13,330
Expenses	1,816	14,939	-	16,755
Segment loss before finance costs (income) and income tax expense	(217)	(3,208)	-	(3,425)
Finance costs (income), net	2	(1)	(90)	(89)
Income tax expense, current	-	3	-	3
Segment income (loss)	(219)	(3,210)	90	(3,339)

	<b>As at September 30, 2013</b>			
	<b>Symbility Health</b>	<b>Symbility Property</b>	<b>Head office</b>	<b>Total</b>
Assets	1,334	21,890	-	23,224
Assets not allocated to segments				
Cash and cash equivalents	-	-	11,361	11,361
Total assets	1,334	21,890	11,361	34,585
Total liabilities	1,456	5,863	-	7,319
Additions to property and equipment, and intangible assets	42	652	-	694

**Symbility Solutions Inc.****Notes to Interim Condensed Consolidated Financial Statements***(Unaudited - In thousands of Canadian dollars unless otherwise stated)**September 30, 2013*

	<b>Three-month period ended September 30, 2012</b>			
	<b>Symbility Health</b>	<b>Symbility Property</b>	<b>Head office</b>	<b>Total</b>
Revenue	882	4,052	-	4,934
Cost of sales	395	569	-	964
	487	3,483	-	3,970
Expenses	524	3,605	-	4,129
Segment income (loss)	(37)	(122)	-	(159)

	<b>Nine-month period ended September 30, 2012</b>			
	<b>Symbility Health</b>	<b>Symbility Property</b>	<b>Head office</b>	<b>Total</b>
Revenue	2,673	9,208	-	11,881
Cost of sales	1,129	1,104	-	2,233
	1,544	8,104	-	9,648
Expenses	1,387	10,891	-	12,278
Segment income (loss) before finance costs (income)	157	(2,787)	-	(2,630)
Finance costs (income), net	(1)	-	3	2
Segment income (loss)	158	(2,787)	(3)	(2,632)

	<b>As at December 31, 2012</b>			
	<b>Symbility Health</b>	<b>Symbility Property</b>	<b>Head office</b>	<b>Total</b>
Assets	1,385	20,016	-	21,401
Assets not allocated to segments				
Cash and cash equivalents	-	-	15,008	15,008
Total assets	1,385	20,016	15,008	36,409
Total liabilities	1,063	7,416	-	8,479
Additions to property and equipment, intangible assets and goodwill	13	18,052	-	18,065

## Symbility Solutions Inc.

### Notes to Interim Condensed Consolidated Financial Statements

(Unaudited - In thousands of Canadian dollars unless otherwise stated)

September 30, 2013

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#### Geographic Information

The Corporation's revenue by geographic area for the three-month and nine-month periods ended September 30, 2013 and September 30, 2012 are as follows:

Revenue	Three-month period ended September 30,		Nine-month period ended September 30,	
	2013	2012	2013	2012
Canada	1,225	1,075	3,699	3,132
United States	3,672	3,387	11,092	7,668
International	533	472	1,633	1,081
<b>Total</b>	<b>5,430</b>	<b>4,934</b>	<b>16,424</b>	<b>11,881</b>

As of September 30, 2013, the Corporation's non-current asset by geographic area are as follow: \$8,288 (December 31, 2012 - \$8,591) in Canada, and \$8,564 (December 31, 2012 - \$8,746) in the United States.

#### Seasonality

Symbility Property revenue is based in part on claims volumes and typically has higher claims in the second and third quarter based on seasonal weather effects. Symbility Property expects that the growth in breadth and depth of our customer base and the evolution of our pricing model we will reduce this seasonality in the future.

#### 7) Supplementary cash flow information

	Three-month period ended September 30,		Nine-month period ended September 30,	
	2013	2012	2013	2012
Interest paid	1	2	6	5
Interest received	29	1	93	2
Income taxes paid	-	-	10	8

#### 8) Comparative interim condensed consolidated financial statements

The comparative interim condensed consolidated financial statements have been reclassified from statements previously presented to conform to the presentation of the 2013 interim condensed consolidated financial statements.