Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2012

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 05/01/1986

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)

ANCIRA ENTERPRISES

10855 IH-10 WEST
SAN ANTONIO, TX 78230

2b Employer Identification Number (EIN)
74-2299389

2c Sponsor's telephone number
210-558-5324

2d Business code (see instructions)
441110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	07/31/2013	CAROLYN E. FERGUSON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)

Preparer's telephone number (optional)

3a Plan administrator's name and address [X] Same as Plan Sponsor Name [ ] Same as Plan Sponsor Address

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:

a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	896
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	528
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	64
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	592
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	592
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	549
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	13
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2F 2G 2J 2K 3D 2S 2T

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] ___ **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

SCHEDULE C (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Service Provider Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2012

This Form is Open to Public Inspection.

For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012

A Name of plan
ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ANCIRA ENTERPRISES

D Employer Identification Number (EIN)
74-2299389

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

AMERICAN FUNDS

95-1411037

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation

ARTISAN

39-1811840

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

CALAMOS

36-3316238

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

MFS

04-2747644

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

MORGAN STANLEY

36-3145972

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

OAKMARK

04-3276558

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

T. ROWE PRICE

52-2264646

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

VICTORY

13-2700161

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

WELLS FARGO BANK, N.A.

94-1347393

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 49 50 52 60 62 63 64	SERVICE PROV	6200	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

a	Name:	**b** EIN:
c	Position:	
d	Address:	**e** Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2012

This Form is Open to Public Inspection.

For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012

A Name of plan
ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
ANCIRA ENTERPRISES

D Employer Identification Number (EIN)
74-2299389

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: WELLS FARGO STABLE RETURN FUND N35

b Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
52-2251296-001	C	3006160

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2012

This Form is Open to Public Inspection

For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012

A Name of plan
ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ANCIRA ENTERPRISES

D Employer Identification Number (EIN)
74-2299389

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	346536	434323
(9) Value of interest in common/collective trusts	1c(9)	3005876	3006160
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	9900547	12207445
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	13252959	15647928
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	13252959	15647928

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	164184	
	(B) Participants	2a(1)(B)	1922850	
	(C) Others (including rollovers)	2a(1)(C)	63497	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2150531
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	16762	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		16762
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	429943	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		429943
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		50457
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1008611
c Other income	2c		-38
d Total income. Add all **income** amounts in column (b) and enter total	2d		3656266
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1217089	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1217089
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	44208	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		44208
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1261297
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2394969
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [ ] Unqualified **(2)** [ ] Qualified **(3)** [X] Disclaimer **(4)** [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: MORRISON, BROWN, ARGIZ & FARRA, LLP **(2)** EIN: 01-0720052

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	

			Yes	No	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		500000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
If "Yes," enter the amount of any plan assets that reverted to the employer this year ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

Part V Trust Information (optional)

6a Name of trust	**6b** Trust's EIN

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2012

This Form is Open to Public Inspection.

For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012

A Name of plan
ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ANCIRA ENTERPRISES

D Employer Identification Number (EIN)
74-2299389

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 41-6257133

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year. **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a	The current year	**14a**	
b	The plan year immediately preceding the current plan year	**14b**	
c	The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a	The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b	The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a	Enter the number of employers who withdrew during the preceding plan year	**16a**	
b	If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

ANCIRA ENTERPRISES
EMPLOYEE SAVINGS PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2012 AND 2011



TABLE OF CONTENTS

INDEPENDENT AUDITOR'S REPORT	1 - 2
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	3
Statements of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5 - 12
SUPPLEMENTAL SCHEDULES	13
Schedule H, Line 4(i) - Schedule of Assets (Held at the End of the Year) as of December 31, 2012	14
Schedule H, Line 4(i) - Schedule of Assets (Held at the End of the Year) as of December 31, 2011	15

MBAF
MORRISON BROWN ARGIZ & FARRA, LLC
CERTIFIED PUBLIC ACCOUNTANTS AND ADVISORS

INDEPENDENT AUDITOR'S REPORT

Plan Administrator and Trustees
Ancira Enterprises Employee Savings Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Ancira Enterprises Employee Savings Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2012 and 2011, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by Wells Fargo Bank, N.A., the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2012 and 2011, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental schedules as of December 31, 2012 and 2011 are required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Morrison, Brown, Argiz & Farra

Miami, Florida
July 31, 2013

ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31,

	2012	2011
ASSETS		
Investments, at fair value:		
Shares of registered investment companies	$ 12,207,445	$ 9,900,547
Shares in common/collective trust	3,093,343	3,083,016
TOTAL INVESTMENTS	15,300,788	12,983,563
Receivables:		
Employer contributions	183,486	164,184
Participants' contributions	52,186	50,493
Notes receivable from participants	434,323	346,536
TOTAL RECEIVABLES	669,995	561,213
TOTAL ASSETS AND NET ASSETS AVAILABLE FOR BENEFITS AT FAIR VALUE	15,970,783	13,544,776
ADJUSTMENT FROM FAIR VALUE TO CONTRACT VALUE FOR INTEREST IN COMMON/COLLECTIVE TRUST RELATING TO FULLY BENEFIT-RESPONSIVE INVESTMENT CONTRACTS	(87,183)	(77,140)
TOTAL ASSETS AND NET ASSETS AVAILABLE FOR BENEFITS	**$ 15,883,600**	**$ 13,467,636**

The accompanying notes are an integral part of these financial statements.

ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31,

	2012	2011
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	$ 1,488,973	$ (301,169)
Interest income on notes receivable from participants	16,762	17,729
Contributions:		
Employer	183,486	164,743
Participants	1,924,543	1,631,302
Rollovers	63,497	27,473
	2,171,526	1,823,518
TOTAL ADDITIONS	3,677,261	1,540,078
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants	1,217,089	1,253,266
Administrative expenses	44,208	44,476
TOTAL DEDUCTIONS	1,261,297	1,297,742
NET INCREASE	2,415,964	242,336
NET ASSETS AVAILABLE FOR BENEFITS:		
BEGINNING OF YEAR	13,467,636	13,225,300
END OF YEAR	**$ 15,883,600**	**$ 13,467,636**

The accompanying notes are an integral part of these financial statements.

1. DESCRIPTION OF PLAN

The following description of the Ancira Enterprises Employee Savings Plan (the "Plan") provides only general information. Reference to the Plan document should be made for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees, as defined in the following paragraph, of Ancira Enterprises Incorporated and Subsidiaries (the "Employer").

Employees become eligible to participate in the Plan upon attaining age 21 and completing six months of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The effective date of the original Plan was May 1, 1986. Effective June 1, 2002, the Plan adopted a prototype plan developed by Wells Fargo Bank, N.A., when the Plan transferred all of its assets to the new trustee.

Contributions

Contributions to the Plan are made by the participants and the Employer. Participants may elect to defer up to 25% of their annual compensation, as defined by the Plan. Additionally, participants may rollover or transfer to the Plan any portion or all of the property received from another qualified employee benefit trust (rollover contribution).

In addition, the Employer may make a matching and/or discretionary contribution, at the option of the Employer's board of directors. This contribution is determined each year by the Employer and is based on the amount of each participant's elective deferral for the plan year.

Participant Accounts

Each participant's account is credited with the participant's contribution, an allocation of the Employer's contribution and the Plan's earnings. Allocations of earnings are based on participants' account balances, as defined. Employer matching contributions are allocated proportionately to participant elective contributions for all eligible participants at the end of the year. Additional discretionary Employer contributions are allocated based on the ratio of the participant's compensation to the total compensation of all eligible participants for the Plan year. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Forfeitures are used to reduce future Employer contributions to the Plan. There were no material forfeitures in 2012 and 2011.

Vesting

All participants are immediately vested in their accrued benefits derived from their elective contributions plus earnings thereon. Effective September 1, 2000, employees hired after September 1, 2000 are subject to the vesting schedule defined below. Employees hired prior to September 1, 2000 will continue to be 100% vested in Employer contributions. Vesting in the additional discretionary Employer contribution and matching contribution is based on years of service in accordance with the following:

Years Vested of Service	Percentage
1	20%
2	40%
3	60%
4	80%
5 or more	100%

Payment of Benefits

All distributions from the Plan are made in one lump-sum payment in cash or, at the election of the Plan's Trustee, Wells Fargo Bank, N.A., in property.

1. DESCRIPTION OF PLAN (CONTINUED)

Notes Receivable from Participants

A participant may borrow from the Plan an aggregate amount not to exceed the lesser of: (a) $50,000 or (b) 50% of the participant's vested account balance. Interest on participant loans is based on comparable market rates. Interest rates range from 4.25% to 9.25% as of December 31, 2012 and 2011, respectively.

Investment Options

Upon enrollment in the Plan, a participant may direct their contributions into any of several investment options. Participants may change their investment options at their discretion.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting.

Investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The Plan invests in investment contracts through a common/collective trust. The Statement of Net Assets Available for Benefits presents the fair value of the investment in the common/collective trust as well as the adjustment of the investment in the common/collective trust from fair value to contract value relating to the investment contracts. The Statement of Changes in Net Assets Available for Benefits is prepared on a contract value basis.

Valuation of Investments and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See NOTE 8 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document.

Tax Status

The Plan adopted its latest Prototype Non-standardized Profit Sharing Plan with a cash or deferral arrangement developed by Wells Fargo Bank, N.A., effective June, 2002, which obtained a favorable Internal Revenue Service ("IRS") determination letter on March 31, 2008, in which the IRS stated that the form of the underlying prototype plan was acceptable under provisions of the Internal Revenue Code ("Code") and that any employer adopting this form of the plan will be considered to have a plan qualified under the Code. Although the Plan has been amended since receiving the determination letter, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified and the related trust is tax-exempt.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Tax Status (continued)

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2012 and 2011, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the accompanying financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there is currently no audit for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2009.

Investment Management Fees

Investment management fees charged to the Plan for investments in the various funds are deducted from income earned and are reflected as a component of net appreciation (depreciation) in fair value of investments.

Administrative Expenses

The Plan agreement allows for all administrative expenses to be paid by either the Employer or the Plan. For the years ended December 31, 2012 and 2011, these expenses were paid by the Plan. Audit fees are paid directly by the Employer.

Management Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America ("US GAAP") requires management to make estimates, including those regarding fair value, and assumptions that affect the reported amounts of assets and disclosure of contingent liabilities at the date of the financial statements and the reported amounts of changes in net assets available for benefits during the reporting period. Actual results could differ from those estimates.

Adoption of Accounting Pronouncement

Amendments to Achieve Common Fair Value Measurement and Disclosure Requirements in U.S. GAAP and IFRSs

In May 2011, the Financial Accounting Standards Board ("FASB") issued an accounting standard update which works to achieve common fair value measurement and disclosure requirements in accordance with US GAAP and International Financial Reporting Standards. The update both clarifies the FASB's intent about the application of existing fair value guidance, and also changes certain principles regarding measurement and disclosure. The update is effective prospectively and was effective for annual periods beginning after December 15, 2011. The adoption of the update did not have a material effect on the Plan's financial statements.

Subsequent Events

The Plan has evaluated subsequent events through July 31, 2013, which is the date the financial statements were available to be issued.

3. INVESTMENTS

The following presents investments that represent 5 percent or more of the Plan's net assets.

	2012	2011
Shares in common/collective trust:		
Wells Fargo Collective Stable Return EBT RET	$ 3,093,343	$ 3,083,016
Shares of registered investment companies:		
Victory Diversified Stock	*	871,601
Calamos Growth	1,544,230	1,559,283
Artisan International	924,569	728,670
MFS Value R3	1,151,479	968,685
Wells Fargo Advantage Growth Fund	1,381,644	1,112,770
Wells Fargo Advantage Dow Jones Target 2030	916,615	*
Wells Fargo Advantage Dow Jones Target 2040	890,832	*
Wells Fargo Advantage Index	1,174,095	*

* This investment did not exceed 5 percent or more of the Plan's net assets in the applicable plan year.

During 2012 and 2011, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value as follows:

	Year ended December 31, 2012	Year ended December 31, 2011
Registered investment companies	$ 1,438,516	$ (357,533)
Common/collective trust	50,457	56,364
	$ 1,488,973	**$ (301,169)**

The Plan uses the Net Asset Value ("NAV") to determine the fair value of all the underlying investments which (a) do not have a readily determinable fair value and (b) prepare their financial statements consistent with the measurement principles of an investment company or have the attributes of an investment company. The following table lists such an investment:

	Fair Value as of 12/31/2012	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Liquidity				
Wells Fargo Collective Stable Return EBT RET- a	$ 3,093,343	$ -	N/A	N/A

Investment strategy
a - Pursues its objective through the active management of a diversified portfolio of investment contracts issued by selected insurance companies and financial institutions.

4. PLAN TERMINATION

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants would become 100 percent vested in their employer contributions.

5. INFORMATION PREPARED AND CERTIFIED BY THE TRUSTEE

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the trustee of the Plan, Wells Fargo Bank, N.A., has certified that the following data included in the accompanying 2012 and 2011 financial statements and supplemental schedules is complete and accurate.

	Year ended December 31, 2012	Year ended December 31, 2011
Investments:		
Shares of registered investment companies, at fair value	$ 12,207,445	$ 9,900,547
Shares in common/collective trust, at contract value	3,006,160	3,005,876
Total investments	15,213,605	12,906,423
Notes receivable from participants	434,323	346,536
Total	**$ 15,647,928**	**$ 13,252,959**

	Year ended December 31, 2012	Year ended December 31, 2011
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	$ 1,488,973	$ (301,169)
Interest income on notes receivable from participants	16,762	17,729
Total	**$ 1,505,735**	**$ (283,440)**

The Plan's independent accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

6. RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

7. TRANSACTIONS WITH PARTIES-IN-INTEREST

Certain Plan investments are shares of registered investment companies managed by Wells Fargo Bank, N.A. from which it earns management fees. Wells Fargo Bank, N.A. is the trustee as defined in the Plan; therefore, these transactions qualify as party-in-interest.

8. FAIR VALUE MEASUREMENTS

The FASB Accounting Standards Codification (the "ASC"), *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described as follows.

- Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

- Level 2 Inputs to the valuation methodology include:
  - quoted prices for similar assets or liabilities in active markets;
  - quoted prices for identical or similar assets or liabilities in inactive markets;
  - inputs other than quoted prices that are observable for the asset or liability;
  - inputs that are derived principally from or corroborated by observable market data by correlation or other means.

  If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

- Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2012 and 2011.

Registered Investment Companies (Mutual Funds): Valued at the NAV of shares held by the Plan at year end.

Common/Collective Trusts: Common/collective trust funds represent interests in pooled investment vehicles designed typically for collective investment of employee benefit trusts. The fair values of these investments, which are provided by the fund managers, are determined by reference to the fair value of the trusts' underlying assets, which are principally marketable equity and fixed income securities and short-term investments.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

8. FAIR VALUE MEASUREMENTS (CONTINUED)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2012 and 2011:

		Fair Value Measurements at Reporting Date Using:		
Description	**Fair Value 12/31/2012**	**Quoted Prices in Active Markets for Identical Assets (Level 1)**	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**
Common/collective trusts:				
Collective stable return	$ 3,093,343	$ -	$ 3,093,343	$ -
Mutual funds:				
Large growth	2,925,874	2,925,874	-	-
Large blend	2,407,666	2,407,666	-	-
Large value	1,151,479	1,151,479	-	-
Mid cap	913,252	913,252	-	-
Small growth	633,278	633,278	-	-
Other funds	4,175,896	4,175,896	-	-
	$ 15,300,788	**$ 12,207,445**	**$ 3,093,343**	**$ -**

		Fair Value Measurements at Reporting Date Using:		
Description	**Fair Value 12/31/2011**	**Quoted Prices in Active Markets for Identical Assets (Level 1)**	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**
Common/collective trusts:				
Collective stable return	$ 3,083,016	$ -	$ 3,083,016	$ -
Mutual funds:				
Large growth	2,672,053	2,672,053	-	-
Large blend	2,042,516	2,042,516	-	-
Large value	968,685	968,685	-	-
Mid cap	755,055	755,055	-	-
Small growth	514,084	514,084	-	-
Other funds	2,948,154	2,948,154	-	-
	$ 12,983,563	**$ 9,900,547**	**$ 3,083,016**	**$ -**

9. INVESTMENT CONTRACTS

The Plan invests in investment contracts through a common/collective trust. Shares in common/collective trusts are stated at estimated fair values, which are determined based on the unit values of the funds. Unit values are determined by the bank sponsoring such funds by dividing the fund's net assets at fair value by its units outstanding at the valuation dates.

9. INVESTMENT CONTRACTS (CONTINUED)

The shares in the common/collective trust are invested in investment contracts and security-backed contracts. An investment contract is a contract issued by a financial institution to provide a stated rate of return to the buyer of the contract for a specified period of time. A security-backed contract has similar characteristics as traditional investment contracts. The shares in the common/collective trust are included in the financial statements at fair value. The shares in the common/collective trust were subject to a market value adjustment totaling $87,183 and $77,140 as of December 31, 2012 and 2011, respectively, in order to report the investment in the common/collective trust at contract value. There are no reserves against contract value for credit risk of the contract issuer or otherwise. The average yield and crediting interest rate was approximately 1.95% and 2.33% for 2012 and 2011, respectively. The fair value of the shares in the common/collective trust at December 31, 2012 and 2011 was $3,093,343 and $3,083,016, respectively. Certain events limit the ability of the Plan to transact at contract value with the contract issuer. However, the Plan's management is not aware of the occurrence or likely occurrence of any such events, which would limit the Plan's ability to transact at contract value with participants. The contract issuer may terminate the investment contract at any time.

10. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500:

	2012	2011
Net assets available for benefits per the financial statements:	$ 15,883,600	$ 13,467,636
Less: Employer contribution receivable	(183,486)	(164,184)
Less: Participants' contributions receivable	(52,186)	(50,493)
Net assets available for benefits per the Form 5500	**$ 15,647,928**	**$ 13,252,959**

The following is a reconciliation of total contributions per the financial statements to the Form 5500:

	Year ended December 31, 2012	Year ended December 31, 2011
Total contributions per the financial statements	$ 2,171,526	$ 1,823,518
Less: Employer contribution receivable	(183,486)	(164,184)
Less: Participants' contributions receivable	(52,186)	(50,493)
Plus: Prior year employer contribution receivable	164,184	-
Plus: Prior year participants' contributions receivable	50,493	-
Total contributions per the Form 5500	**$ 2,150,531**	**$ 1,608,841**

SUPPLEMENTAL SCHEDULES

ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

SCHEDULE H, LINE 4(I) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2012

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(e) CURRENT VALUE
*	Wells Fargo	Collective Stable Return EBT RET	$ 3,093,343
	Calamos	Growth	1,544,230
*	Wells Fargo	Advantage Growth Fund	1,381,644
*	Wells Fargo	Advantage Index	1,174,095
	MFS	Value R3	1,151,479
	Artisan	International	924,569
*	Wells Fargo	Advantage Dow Jones Target 2030	916,615
*	Wells Fargo	Advantage Dow Jones Target 2040	890,832
*	Wells Fargo	Advantage Total Return Bond	673,727
*	Wells Fargo	Small Cap Opportunities	633,278
*	Wells Fargo	Advantage Dow Jones Target 2020	612,193
*	Wells Fargo	Advantage Dow Jones Target 2050	565,883
	T. Rowe Price	Mid-Cap Value	464,778
	Morgan Stanley	Mid Cap Growth	448,474
	American Funds	Europacific Growth Fund	309,002
	Oakmark	Equity & Income	307,633
*	Wells Fargo	Advantage Dow Jones Target 2010	202,781
*	Wells Fargo	Advantage Dow Jones Target Today	6,232
		TOTAL	**$ 15,300,788**
*	Notes receivable	Loans to plan participants 4.25% - 9.25%	**$ 434,323**

*Party-in-interest

ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

SCHEDULE H, LINE 4(I) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2011

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(e) CURRENT VALUE
*	Wells Fargo	Collective Stable Return EBT RET	$ 3,083,016
	Calamos	Growth	1,559,283
*	Wells Fargo	Advantage Growth Fund	1,112,770
	MFS	Value R3	968,685
	Victory	Diversified Stock	871,601
	Artisan	International	728,670
*	Wells Fargo	Advantage Dow Jones Target 2040	637,733
*	Wells Fargo	Advantage Dow Jones Target 2030	601,892
*	Wells Fargo	Advantage Total Return Bond	525,941
*	Wells Fargo	Small Cap Opportunities	514,084
*	Wells Fargo	Advantage Dow Jones Target 2020	457,101
	Morgan Stanley	Mid Cap Growth	384,738
*	Wells Fargo	Advantage Dow Jones Target 2050	378,186
	T. Rowe Price	Mid-Cap Value	370,317
	American Funds	Europacific Growth Fund	252,202
*	Wells Fargo	Advantage Dow Jones Target 2010	197,921
*	Wells Fargo	Advantage Index	190,043
	Oakmark	Equity & Income	134,358
*	Wells Fargo	Advantage Dow Jones Target Today	15,022
		TOTAL	**$ 12,983,563**
*	Notes receivable	Loans to plan participants 4.25% - 9.25%	**$ 346,536**

*Party-in-interest

ANCIRA ENTERPRISES
EMPLOYEE SAVINGS PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2012 AND 2011



TABLE OF CONTENTS

INDEPENDENT AUDITOR'S REPORT	1 - 2
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	3
Statements of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5 - 12
SUPPLEMENTAL SCHEDULES	13
Schedule H, Line 4(i) - Schedule of Assets (Held at the End of the Year) as of December 31, 2012	14
Schedule H, Line 4(i) - Schedule of Assets (Held at the End of the Year) as of December 31, 2011	15

MBAF
MORRISON BROWN ARGIZ & FARRA, LLC
CERTIFIED PUBLIC ACCOUNTANTS AND ADVISORS

INDEPENDENT AUDITOR'S REPORT

Plan Administrator and Trustees
Ancira Enterprises Employee Savings Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Ancira Enterprises Employee Savings Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2012 and 2011, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by Wells Fargo Bank, N.A., the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2012 and 2011, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental schedules as of December 31, 2012 and 2011 are required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Morrison, Brown, Argiz & Farra

Miami, Florida
July 31, 2013

ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31,

	2012	2011
ASSETS		
Investments, at fair value:		
Shares of registered investment companies	$ 12,207,445	$ 9,900,547
Shares in common/collective trust	3,093,343	3,083,016
TOTAL INVESTMENTS	15,300,788	12,983,563
Receivables:		
Employer contributions	183,486	164,184
Participants' contributions	52,186	50,493
Notes receivable from participants	434,323	346,536
TOTAL RECEIVABLES	669,995	561,213
TOTAL ASSETS AND NET ASSETS AVAILABLE FOR BENEFITS AT FAIR VALUE	15,970,783	13,544,776
ADJUSTMENT FROM FAIR VALUE TO CONTRACT VALUE FOR INTEREST IN COMMON/COLLECTIVE TRUST RELATING TO FULLY BENEFIT-RESPONSIVE INVESTMENT CONTRACTS	(87,183)	(77,140)
TOTAL ASSETS AND NET ASSETS AVAILABLE FOR BENEFITS	**$ 15,883,600**	**$ 13,467,636**

The accompanying notes are an integral part of these financial statements.

ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31,

	2012	2011
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	$ 1,488,973	$ (301,169)
Interest income on notes receivable from participants	16,762	17,729
Contributions:		
Employer	183,486	164,743
Participants	1,924,543	1,631,302
Rollovers	63,497	27,473
	2,171,526	1,823,518
TOTAL ADDITIONS	3,677,261	1,540,078
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants	1,217,089	1,253,266
Administrative expenses	44,208	44,476
TOTAL DEDUCTIONS	1,261,297	1,297,742
NET INCREASE	2,415,964	242,336
NET ASSETS AVAILABLE FOR BENEFITS:		
BEGINNING OF YEAR	13,467,636	13,225,300
END OF YEAR	**$ 15,883,600**	**$ 13,467,636**

The accompanying notes are an integral part of these financial statements.

1. DESCRIPTION OF PLAN

The following description of the Ancira Enterprises Employee Savings Plan (the "Plan") provides only general information. Reference to the Plan document should be made for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees, as defined in the following paragraph, of Ancira Enterprises Incorporated and Subsidiaries (the "Employer").

Employees become eligible to participate in the Plan upon attaining age 21 and completing six months of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The effective date of the original Plan was May 1, 1986. Effective June 1, 2002, the Plan adopted a prototype plan developed by Wells Fargo Bank, N.A., when the Plan transferred all of its assets to the new trustee.

Contributions

Contributions to the Plan are made by the participants and the Employer. Participants may elect to defer up to 25% of their annual compensation, as defined by the Plan. Additionally, participants may rollover or transfer to the Plan any portion or all of the property received from another qualified employee benefit trust (rollover contribution).

In addition, the Employer may make a matching and/or discretionary contribution, at the option of the Employer's board of directors. This contribution is determined each year by the Employer and is based on the amount of each participant's elective deferral for the plan year.

Participant Accounts

Each participant's account is credited with the participant's contribution, an allocation of the Employer's contribution and the Plan's earnings. Allocations of earnings are based on participants' account balances, as defined. Employer matching contributions are allocated proportionately to participant elective contributions for all eligible participants at the end of the year. Additional discretionary Employer contributions are allocated based on the ratio of the participant's compensation to the total compensation of all eligible participants for the Plan year. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Forfeitures are used to reduce future Employer contributions to the Plan. There were no material forfeitures in 2012 and 2011.

Vesting

All participants are immediately vested in their accrued benefits derived from their elective contributions plus earnings thereon. Effective September 1, 2000, employees hired after September 1, 2000 are subject to the vesting schedule defined below. Employees hired prior to September 1, 2000 will continue to be 100% vested in Employer contributions. Vesting in the additional discretionary Employer contribution and matching contribution is based on years of service in accordance with the following:

Years Vested of Service	Percentage
1	20%
2	40%
3	60%
4	80%
5 or more	100%

Payment of Benefits

All distributions from the Plan are made in one lump-sum payment in cash or, at the election of the Plan's Trustee, Wells Fargo Bank, N.A., in property.

1. DESCRIPTION OF PLAN (CONTINUED)

Notes Receivable from Participants

A participant may borrow from the Plan an aggregate amount not to exceed the lesser of: (a) $50,000 or (b) 50% of the participant's vested account balance. Interest on participant loans is based on comparable market rates. Interest rates range from 4.25% to 9.25% as of December 31, 2012 and 2011, respectively.

Investment Options

Upon enrollment in the Plan, a participant may direct their contributions into any of several investment options. Participants may change their investment options at their discretion.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting.

Investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The Plan invests in investment contracts through a common/collective trust. The Statement of Net Assets Available for Benefits presents the fair value of the investment in the common/collective trust as well as the adjustment of the investment in the common/collective trust from fair value to contract value relating to the investment contracts. The Statement of Changes in Net Assets Available for Benefits is prepared on a contract value basis.

Valuation of Investments and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See NOTE 8 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document.

Tax Status

The Plan adopted its latest Prototype Non-standardized Profit Sharing Plan with a cash or deferral arrangement developed by Wells Fargo Bank, N.A., effective June, 2002, which obtained a favorable Internal Revenue Service ("IRS") determination letter on March 31, 2008, in which the IRS stated that the form of the underlying prototype plan was acceptable under provisions of the Internal Revenue Code ("Code") and that any employer adopting this form of the plan will be considered to have a plan qualified under the Code. Although the Plan has been amended since receiving the determination letter, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified and the related trust is tax-exempt.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Tax Status (continued)

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2012 and 2011, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the accompanying financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there is currently no audit for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2009.

Investment Management Fees

Investment management fees charged to the Plan for investments in the various funds are deducted from income earned and are reflected as a component of net appreciation (depreciation) in fair value of investments.

Administrative Expenses

The Plan agreement allows for all administrative expenses to be paid by either the Employer or the Plan. For the years ended December 31, 2012 and 2011, these expenses were paid by the Plan. Audit fees are paid directly by the Employer.

Management Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America ("US GAAP") requires management to make estimates, including those regarding fair value, and assumptions that affect the reported amounts of assets and disclosure of contingent liabilities at the date of the financial statements and the reported amounts of changes in net assets available for benefits during the reporting period. Actual results could differ from those estimates.

Adoption of Accounting Pronouncement

Amendments to Achieve Common Fair Value Measurement and Disclosure Requirements in U.S. GAAP and IFRSs

In May 2011, the Financial Accounting Standards Board ("FASB") issued an accounting standard update which works to achieve common fair value measurement and disclosure requirements in accordance with US GAAP and International Financial Reporting Standards. The update both clarifies the FASB's intent about the application of existing fair value guidance, and also changes certain principles regarding measurement and disclosure. The update is effective prospectively and was effective for annual periods beginning after December 15, 2011. The adoption of the update did not have a material effect on the Plan's financial statements.

Subsequent Events

The Plan has evaluated subsequent events through July 31, 2013, which is the date the financial statements were available to be issued.

3. INVESTMENTS

The following presents investments that represent 5 percent or more of the Plan's net assets.

	2012	2011
Shares in common/collective trust:		
Wells Fargo Collective Stable Return EBT RET	$ 3,093,343	$ 3,083,016
Shares of registered investment companies:		
Victory Diversified Stock	*	871,601
Calamos Growth	1,544,230	1,559,283
Artisan International	924,569	728,670
MFS Value R3	1,151,479	968,685
Wells Fargo Advantage Growth Fund	1,381,644	1,112,770
Wells Fargo Advantage Dow Jones Target 2030	916,615	*
Wells Fargo Advantage Dow Jones Target 2040	890,832	*
Wells Fargo Advantage Index	1,174,095	*

* This investment did not exceed 5 percent or more of the Plan's net assets in the applicable plan year.

During 2012 and 2011, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value as follows:

	Year ended December 31, 2012	Year ended December 31, 2011
Registered investment companies	$ 1,438,516	$ (357,533)
Common/collective trust	50,457	56,364
	$ 1,488,973	**$ (301,169)**

The Plan uses the Net Asset Value ("NAV") to determine the fair value of all the underlying investments which (a) do not have a readily determinable fair value and (b) prepare their financial statements consistent with the measurement principles of an investment company or have the attributes of an investment company. The following table lists such an investment:

	Fair Value as of 12/31/2012	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Liquidity				
Wells Fargo Collective Stable Return EBT RET- a	$ 3,093,343	$ -	N/A	N/A

Investment strategy
a - Pursues its objective through the active management of a diversified portfolio of investment contracts issued by selected insurance companies and financial institutions.

4. PLAN TERMINATION

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants would become 100 percent vested in their employer contributions.

5. INFORMATION PREPARED AND CERTIFIED BY THE TRUSTEE

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the trustee of the Plan, Wells Fargo Bank, N.A., has certified that the following data included in the accompanying 2012 and 2011 financial statements and supplemental schedules is complete and accurate.

	Year ended December 31, 2012	Year ended December 31, 2011
Investments:		
Shares of registered investment companies, at fair value	$ 12,207,445	$ 9,900,547
Shares in common/collective trust, at contract value	3,006,160	3,005,876
Total investments	15,213,605	12,906,423
Notes receivable from participants	434,323	346,536
Total	**$ 15,647,928**	**$ 13,252,959**

	Year ended December 31, 2012	Year ended December 31, 2011
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	$ 1,488,973	$ (301,169)
Interest income on notes receivable from participants	16,762	17,729
Total	**$ 1,505,735**	**$ (283,440)**

The Plan's independent accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

6. RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

7. TRANSACTIONS WITH PARTIES-IN-INTEREST

Certain Plan investments are shares of registered investment companies managed by Wells Fargo Bank, N.A. from which it earns management fees. Wells Fargo Bank, N.A. is the trustee as defined in the Plan; therefore, these transactions qualify as party-in-interest.

8. FAIR VALUE MEASUREMENTS

The FASB Accounting Standards Codification (the "ASC"), *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described as follows.

- Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

- Level 2 Inputs to the valuation methodology include:
  - quoted prices for similar assets or liabilities in active markets;
  - quoted prices for identical or similar assets or liabilities in inactive markets;
  - inputs other than quoted prices that are observable for the asset or liability;
  - inputs that are derived principally from or corroborated by observable market data by correlation or other means.

  If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

- Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2012 and 2011.

Registered Investment Companies (Mutual Funds): Valued at the NAV of shares held by the Plan at year end.

Common/Collective Trusts: Common/collective trust funds represent interests in pooled investment vehicles designed typically for collective investment of employee benefit trusts. The fair values of these investments, which are provided by the fund managers, are determined by reference to the fair value of the trusts' underlying assets, which are principally marketable equity and fixed income securities and short-term investments.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

8. FAIR VALUE MEASUREMENTS (CONTINUED)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2012 and 2011:

		Fair Value Measurements at Reporting Date Using:		
Description	**Fair Value 12/31/2012**	**Quoted Prices in Active Markets for Identical Assets (Level 1)**	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**
Common/collective trusts:				
Collective stable return	$ 3,093,343	$ -	$ 3,093,343	$ -
Mutual funds:				
Large growth	2,925,874	2,925,874	-	-
Large blend	2,407,666	2,407,666	-	-
Large value	1,151,479	1,151,479	-	-
Mid cap	913,252	913,252	-	-
Small growth	633,278	633,278	-	-
Other funds	4,175,896	4,175,896	-	-
	$ 15,300,788	**$ 12,207,445**	**$ 3,093,343**	**$ -**

		Fair Value Measurements at Reporting Date Using:		
Description	**Fair Value 12/31/2011**	**Quoted Prices in Active Markets for Identical Assets (Level 1)**	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**
Common/collective trusts:				
Collective stable return	$ 3,083,016	$ -	$ 3,083,016	$ -
Mutual funds:				
Large growth	2,672,053	2,672,053	-	-
Large blend	2,042,516	2,042,516	-	-
Large value	968,685	968,685	-	-
Mid cap	755,055	755,055	-	-
Small growth	514,084	514,084	-	-
Other funds	2,948,154	2,948,154	-	-
	$ 12,983,563	**$ 9,900,547**	**$ 3,083,016**	**$ -**

9. INVESTMENT CONTRACTS

The Plan invests in investment contracts through a common/collective trust. Shares in common/collective trusts are stated at estimated fair values, which are determined based on the unit values of the funds. Unit values are determined by the bank sponsoring such funds by dividing the fund's net assets at fair value by its units outstanding at the valuation dates.

9. INVESTMENT CONTRACTS (CONTINUED)

The shares in the common/collective trust are invested in investment contracts and security-backed contracts. An investment contract is a contract issued by a financial institution to provide a stated rate of return to the buyer of the contract for a specified period of time. A security-backed contract has similar characteristics as traditional investment contracts. The shares in the common/collective trust are included in the financial statements at fair value. The shares in the common/collective trust were subject to a market value adjustment totaling $87,183 and $77,140 as of December 31, 2012 and 2011, respectively, in order to report the investment in the common/collective trust at contract value. There are no reserves against contract value for credit risk of the contract issuer or otherwise. The average yield and crediting interest rate was approximately 1.95% and 2.33% for 2012 and 2011, respectively. The fair value of the shares in the common/collective trust at December 31, 2012 and 2011 was $3,093,343 and $3,083,016, respectively. Certain events limit the ability of the Plan to transact at contract value with the contract issuer. However, the Plan's management is not aware of the occurrence or likely occurrence of any such events, which would limit the Plan's ability to transact at contract value with participants. The contract issuer may terminate the investment contract at any time.

10. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500:

	2012	2011
Net assets available for benefits per the financial statements:	$ 15,883,600	$ 13,467,636
Less: Employer contribution receivable	(183,486)	(164,184)
Less: Participants' contributions receivable	(52,186)	(50,493)
Net assets available for benefits per the Form 5500	**$ 15,647,928**	**$ 13,252,959**

The following is a reconciliation of total contributions per the financial statements to the Form 5500:

	Year ended December 31, 2012	Year ended December 31, 2011
Total contributions per the financial statements	$ 2,171,526	$ 1,823,518
Less: Employer contribution receivable	(183,486)	(164,184)
Less: Participants' contributions receivable	(52,186)	(50,493)
Plus: Prior year employer contribution receivable	164,184	-
Plus: Prior year participants' contributions receivable	50,493	-
Total contributions per the Form 5500	**$ 2,150,531**	**$ 1,608,841**

SUPPLEMENTAL SCHEDULES

ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

SCHEDULE H, LINE 4(I) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2012

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(e) CURRENT VALUE
*	Wells Fargo	Collective Stable Return EBT RET	$ 3,093,343
	Calamos	Growth	1,544,230
*	Wells Fargo	Advantage Growth Fund	1,381,644
*	Wells Fargo	Advantage Index	1,174,095
	MFS	Value R3	1,151,479
	Artisan	International	924,569
*	Wells Fargo	Advantage Dow Jones Target 2030	916,615
*	Wells Fargo	Advantage Dow Jones Target 2040	890,832
*	Wells Fargo	Advantage Total Return Bond	673,727
*	Wells Fargo	Small Cap Opportunities	633,278
*	Wells Fargo	Advantage Dow Jones Target 2020	612,193
*	Wells Fargo	Advantage Dow Jones Target 2050	565,883
	T. Rowe Price	Mid-Cap Value	464,778
	Morgan Stanley	Mid Cap Growth	448,474
	American Funds	Europacific Growth Fund	309,002
	Oakmark	Equity & Income	307,633
*	Wells Fargo	Advantage Dow Jones Target 2010	202,781
*	Wells Fargo	Advantage Dow Jones Target Today	6,232
		TOTAL	**$ 15,300,788**
*	Notes receivable	Loans to plan participants 4.25% - 9.25%	**$ 434,323**

*Party-in-interest

ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

SCHEDULE H, LINE 4(I) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2011

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(e) CURRENT VALUE
*	Wells Fargo	Collective Stable Return EBT RET	$ 3,083,016
	Calamos	Growth	1,559,283
*	Wells Fargo	Advantage Growth Fund	1,112,770
	MFS	Value R3	968,685
	Victory	Diversified Stock	871,601
	Artisan	International	728,670
*	Wells Fargo	Advantage Dow Jones Target 2040	637,733
*	Wells Fargo	Advantage Dow Jones Target 2030	601,892
*	Wells Fargo	Advantage Total Return Bond	525,941
*	Wells Fargo	Small Cap Opportunities	514,084
*	Wells Fargo	Advantage Dow Jones Target 2020	457,101
	Morgan Stanley	Mid Cap Growth	384,738
*	Wells Fargo	Advantage Dow Jones Target 2050	378,186
	T. Rowe Price	Mid-Cap Value	370,317
	American Funds	Europacific Growth Fund	252,202
*	Wells Fargo	Advantage Dow Jones Target 2010	197,921
*	Wells Fargo	Advantage Index	190,043
	Oakmark	Equity & Income	134,358
*	Wells Fargo	Advantage Dow Jones Target Today	15,022
		TOTAL	**$ 12,983,563**
*	Notes receivable	Loans to plan participants 4.25% - 9.25%	**$ 346,536**

*Party-in-interest

ANCIRA ENTERPRISES
EMPLOYEE SAVINGS PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2012 AND 2011



TABLE OF CONTENTS

INDEPENDENT AUDITOR'S REPORT	1 - 2
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	3
Statements of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5 - 12
SUPPLEMENTAL SCHEDULES	13
Schedule H, Line 4(i) - Schedule of Assets (Held at the End of the Year) as of December 31, 2012	14
Schedule H, Line 4(i) - Schedule of Assets (Held at the End of the Year) as of December 31, 2011	15

MBAF
MORRISON BROWN ARGIZ & FARRA, LLC
CERTIFIED PUBLIC ACCOUNTANTS AND ADVISORS

INDEPENDENT AUDITOR'S REPORT

Plan Administrator and Trustees
Ancira Enterprises Employee Savings Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Ancira Enterprises Employee Savings Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2012 and 2011, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by Wells Fargo Bank, N.A., the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2012 and 2011, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental schedules as of December 31, 2012 and 2011 are required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Morrison, Brown, Argiz & Farra

Miami, Florida
July 31, 2013

ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31,

	2012	2011
ASSETS		
Investments, at fair value:		
Shares of registered investment companies	$ 12,207,445	$ 9,900,547
Shares in common/collective trust	3,093,343	3,083,016
TOTAL INVESTMENTS	15,300,788	12,983,563
Receivables:		
Employer contributions	183,486	164,184
Participants' contributions	52,186	50,493
Notes receivable from participants	434,323	346,536
TOTAL RECEIVABLES	669,995	561,213
TOTAL ASSETS AND NET ASSETS AVAILABLE FOR BENEFITS AT FAIR VALUE	15,970,783	13,544,776
ADJUSTMENT FROM FAIR VALUE TO CONTRACT VALUE FOR INTEREST IN COMMON/COLLECTIVE TRUST RELATING TO FULLY BENEFIT-RESPONSIVE INVESTMENT CONTRACTS	(87,183)	(77,140)
TOTAL ASSETS AND NET ASSETS AVAILABLE FOR BENEFITS	**$ 15,883,600**	**$ 13,467,636**

The accompanying notes are an integral part of these financial statements.

ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31,

	2012	2011
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	$ 1,488,973	$ (301,169)
Interest income on notes receivable from participants	16,762	17,729
Contributions:		
Employer	183,486	164,743
Participants	1,924,543	1,631,302
Rollovers	63,497	27,473
	2,171,526	1,823,518
TOTAL ADDITIONS	3,677,261	1,540,078
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants	1,217,089	1,253,266
Administrative expenses	44,208	44,476
TOTAL DEDUCTIONS	1,261,297	1,297,742
NET INCREASE	2,415,964	242,336
NET ASSETS AVAILABLE FOR BENEFITS:		
BEGINNING OF YEAR	13,467,636	13,225,300
END OF YEAR	**$ 15,883,600**	**$ 13,467,636**

The accompanying notes are an integral part of these financial statements.

1. DESCRIPTION OF PLAN

The following description of the Ancira Enterprises Employee Savings Plan (the "Plan") provides only general information. Reference to the Plan document should be made for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees, as defined in the following paragraph, of Ancira Enterprises Incorporated and Subsidiaries (the "Employer").

Employees become eligible to participate in the Plan upon attaining age 21 and completing six months of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The effective date of the original Plan was May 1, 1986. Effective June 1, 2002, the Plan adopted a prototype plan developed by Wells Fargo Bank, N.A., when the Plan transferred all of its assets to the new trustee.

Contributions

Contributions to the Plan are made by the participants and the Employer. Participants may elect to defer up to 25% of their annual compensation, as defined by the Plan. Additionally, participants may rollover or transfer to the Plan any portion or all of the property received from another qualified employee benefit trust (rollover contribution).

In addition, the Employer may make a matching and/or discretionary contribution, at the option of the Employer's board of directors. This contribution is determined each year by the Employer and is based on the amount of each participant's elective deferral for the plan year.

Participant Accounts

Each participant's account is credited with the participant's contribution, an allocation of the Employer's contribution and the Plan's earnings. Allocations of earnings are based on participants' account balances, as defined. Employer matching contributions are allocated proportionately to participant elective contributions for all eligible participants at the end of the year. Additional discretionary Employer contributions are allocated based on the ratio of the participant's compensation to the total compensation of all eligible participants for the Plan year. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Forfeitures are used to reduce future Employer contributions to the Plan. There were no material forfeitures in 2012 and 2011.

Vesting

All participants are immediately vested in their accrued benefits derived from their elective contributions plus earnings thereon. Effective September 1, 2000, employees hired after September 1, 2000 are subject to the vesting schedule defined below. Employees hired prior to September 1, 2000 will continue to be 100% vested in Employer contributions. Vesting in the additional discretionary Employer contribution and matching contribution is based on years of service in accordance with the following:

Years Vested of Service	Percentage
1	20%
2	40%
3	60%
4	80%
5 or more	100%

Payment of Benefits

All distributions from the Plan are made in one lump-sum payment in cash or, at the election of the Plan's Trustee, Wells Fargo Bank, N.A., in property.

1. DESCRIPTION OF PLAN (CONTINUED)

Notes Receivable from Participants

A participant may borrow from the Plan an aggregate amount not to exceed the lesser of: (a) $50,000 or (b) 50% of the participant's vested account balance. Interest on participant loans is based on comparable market rates. Interest rates range from 4.25% to 9.25% as of December 31, 2012 and 2011, respectively.

Investment Options

Upon enrollment in the Plan, a participant may direct their contributions into any of several investment options. Participants may change their investment options at their discretion.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting.

Investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The Plan invests in investment contracts through a common/collective trust. The Statement of Net Assets Available for Benefits presents the fair value of the investment in the common/collective trust as well as the adjustment of the investment in the common/collective trust from fair value to contract value relating to the investment contracts. The Statement of Changes in Net Assets Available for Benefits is prepared on a contract value basis.

Valuation of Investments and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See NOTE 8 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document.

Tax Status

The Plan adopted its latest Prototype Non-standardized Profit Sharing Plan with a cash or deferral arrangement developed by Wells Fargo Bank, N.A., effective June, 2002, which obtained a favorable Internal Revenue Service ("IRS") determination letter on March 31, 2008, in which the IRS stated that the form of the underlying prototype plan was acceptable under provisions of the Internal Revenue Code ("Code") and that any employer adopting this form of the plan will be considered to have a plan qualified under the Code. Although the Plan has been amended since receiving the determination letter, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified and the related trust is tax-exempt.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Tax Status (continued)

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2012 and 2011, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the accompanying financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there is currently no audit for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2009.

Investment Management Fees

Investment management fees charged to the Plan for investments in the various funds are deducted from income earned and are reflected as a component of net appreciation (depreciation) in fair value of investments.

Administrative Expenses

The Plan agreement allows for all administrative expenses to be paid by either the Employer or the Plan. For the years ended December 31, 2012 and 2011, these expenses were paid by the Plan. Audit fees are paid directly by the Employer.

Management Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America ("US GAAP") requires management to make estimates, including those regarding fair value, and assumptions that affect the reported amounts of assets and disclosure of contingent liabilities at the date of the financial statements and the reported amounts of changes in net assets available for benefits during the reporting period. Actual results could differ from those estimates.

Adoption of Accounting Pronouncement

Amendments to Achieve Common Fair Value Measurement and Disclosure Requirements in U.S. GAAP and IFRSs

In May 2011, the Financial Accounting Standards Board ("FASB") issued an accounting standard update which works to achieve common fair value measurement and disclosure requirements in accordance with US GAAP and International Financial Reporting Standards. The update both clarifies the FASB's intent about the application of existing fair value guidance, and also changes certain principles regarding measurement and disclosure. The update is effective prospectively and was effective for annual periods beginning after December 15, 2011. The adoption of the update did not have a material effect on the Plan's financial statements.

Subsequent Events

The Plan has evaluated subsequent events through July 31, 2013, which is the date the financial statements were available to be issued.

3. INVESTMENTS

The following presents investments that represent 5 percent or more of the Plan's net assets.

	2012	2011
Shares in common/collective trust:		
Wells Fargo Collective Stable Return EBT RET	$ 3,093,343	$ 3,083,016
Shares of registered investment companies:		
Victory Diversified Stock	*	871,601
Calamos Growth	1,544,230	1,559,283
Artisan International	924,569	728,670
MFS Value R3	1,151,479	968,685
Wells Fargo Advantage Growth Fund	1,381,644	1,112,770
Wells Fargo Advantage Dow Jones Target 2030	916,615	*
Wells Fargo Advantage Dow Jones Target 2040	890,832	*
Wells Fargo Advantage Index	1,174,095	*

* This investment did not exceed 5 percent or more of the Plan's net assets in the applicable plan year.

During 2012 and 2011, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value as follows:

	Year ended December 31, 2012	Year ended December 31, 2011
Registered investment companies	$ 1,438,516	$ (357,533)
Common/collective trust	50,457	56,364
	$ 1,488,973	**$ (301,169)**

The Plan uses the Net Asset Value ("NAV") to determine the fair value of all the underlying investments which (a) do not have a readily determinable fair value and (b) prepare their financial statements consistent with the measurement principles of an investment company or have the attributes of an investment company. The following table lists such an investment:

	Fair Value as of 12/31/2012	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Liquidity				
Wells Fargo Collective Stable Return EBT RET- a	$ 3,093,343	$ -	N/A	N/A

Investment strategy
a - Pursues its objective through the active management of a diversified portfolio of investment contracts issued by selected insurance companies and financial institutions.

4. PLAN TERMINATION

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants would become 100 percent vested in their employer contributions.

5. INFORMATION PREPARED AND CERTIFIED BY THE TRUSTEE

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the trustee of the Plan, Wells Fargo Bank, N.A., has certified that the following data included in the accompanying 2012 and 2011 financial statements and supplemental schedules is complete and accurate.

	Year ended December 31, 2012	Year ended December 31, 2011
Investments:		
Shares of registered investment companies, at fair value	$ 12,207,445	$ 9,900,547
Shares in common/collective trust, at contract value	3,006,160	3,005,876
Total investments	15,213,605	12,906,423
Notes receivable from participants	434,323	346,536
Total	**$ 15,647,928**	**$ 13,252,959**

	Year ended December 31, 2012	Year ended December 31, 2011
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments	$ 1,488,973	$ (301,169)
Interest income on notes receivable from participants	16,762	17,729
Total	**$ 1,505,735**	**$ (283,440)**

The Plan's independent accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

6. RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

7. TRANSACTIONS WITH PARTIES-IN-INTEREST

Certain Plan investments are shares of registered investment companies managed by Wells Fargo Bank, N.A. from which it earns management fees. Wells Fargo Bank, N.A. is the trustee as defined in the Plan; therefore, these transactions qualify as party-in-interest.

8. FAIR VALUE MEASUREMENTS

The FASB Accounting Standards Codification (the "ASC"), *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described as follows.

- Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

- Level 2 Inputs to the valuation methodology include:
  - quoted prices for similar assets or liabilities in active markets;
  - quoted prices for identical or similar assets or liabilities in inactive markets;
  - inputs other than quoted prices that are observable for the asset or liability;
  - inputs that are derived principally from or corroborated by observable market data by correlation or other means.

  If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

- Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2012 and 2011.

Registered Investment Companies (Mutual Funds): Valued at the NAV of shares held by the Plan at year end.

Common/Collective Trusts: Common/collective trust funds represent interests in pooled investment vehicles designed typically for collective investment of employee benefit trusts. The fair values of these investments, which are provided by the fund managers, are determined by reference to the fair value of the trusts' underlying assets, which are principally marketable equity and fixed income securities and short-term investments.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

8. FAIR VALUE MEASUREMENTS (CONTINUED)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2012 and 2011:

		Fair Value Measurements at Reporting Date Using:		
Description	**Fair Value 12/31/2012**	**Quoted Prices in Active Markets for Identical Assets (Level 1)**	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**
Common/collective trusts:				
Collective stable return	$ 3,093,343	$ -	$ 3,093,343	$ -
Mutual funds:				
Large growth	2,925,874	2,925,874	-	-
Large blend	2,407,666	2,407,666	-	-
Large value	1,151,479	1,151,479	-	-
Mid cap	913,252	913,252	-	-
Small growth	633,278	633,278	-	-
Other funds	4,175,896	4,175,896	-	-
	$ 15,300,788	**$ 12,207,445**	**$ 3,093,343**	**$ -**

		Fair Value Measurements at Reporting Date Using:		
Description	**Fair Value 12/31/2011**	**Quoted Prices in Active Markets for Identical Assets (Level 1)**	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**
Common/collective trusts:				
Collective stable return	$ 3,083,016	$ -	$ 3,083,016	$ -
Mutual funds:				
Large growth	2,672,053	2,672,053	-	-
Large blend	2,042,516	2,042,516	-	-
Large value	968,685	968,685	-	-
Mid cap	755,055	755,055	-	-
Small growth	514,084	514,084	-	-
Other funds	2,948,154	2,948,154	-	-
	$ 12,983,563	**$ 9,900,547**	**$ 3,083,016**	**$ -**

9. INVESTMENT CONTRACTS

The Plan invests in investment contracts through a common/collective trust. Shares in common/collective trusts are stated at estimated fair values, which are determined based on the unit values of the funds. Unit values are determined by the bank sponsoring such funds by dividing the fund's net assets at fair value by its units outstanding at the valuation dates.

9. INVESTMENT CONTRACTS (CONTINUED)

The shares in the common/collective trust are invested in investment contracts and security-backed contracts. An investment contract is a contract issued by a financial institution to provide a stated rate of return to the buyer of the contract for a specified period of time. A security-backed contract has similar characteristics as traditional investment contracts. The shares in the common/collective trust are included in the financial statements at fair value. The shares in the common/collective trust were subject to a market value adjustment totaling $87,183 and $77,140 as of December 31, 2012 and 2011, respectively, in order to report the investment in the common/collective trust at contract value. There are no reserves against contract value for credit risk of the contract issuer or otherwise. The average yield and crediting interest rate was approximately 1.95% and 2.33% for 2012 and 2011, respectively. The fair value of the shares in the common/collective trust at December 31, 2012 and 2011 was $3,093,343 and $3,083,016, respectively. Certain events limit the ability of the Plan to transact at contract value with the contract issuer. However, the Plan's management is not aware of the occurrence or likely occurrence of any such events, which would limit the Plan's ability to transact at contract value with participants. The contract issuer may terminate the investment contract at any time.

10. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500:

	2012	2011
Net assets available for benefits per the financial statements:	$ 15,883,600	$ 13,467,636
Less: Employer contribution receivable	(183,486)	(164,184)
Less: Participants' contributions receivable	(52,186)	(50,493)
Net assets available for benefits per the Form 5500	**$ 15,647,928**	**$ 13,252,959**

The following is a reconciliation of total contributions per the financial statements to the Form 5500:

	Year ended December 31, 2012	Year ended December 31, 2011
Total contributions per the financial statements	$ 2,171,526	$ 1,823,518
Less: Employer contribution receivable	(183,486)	(164,184)
Less: Participants' contributions receivable	(52,186)	(50,493)
Plus: Prior year employer contribution receivable	164,184	-
Plus: Prior year participants' contributions receivable	50,493	-
Total contributions per the Form 5500	**$ 2,150,531**	**$ 1,608,841**

SUPPLEMENTAL SCHEDULES

ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

SCHEDULE H, LINE 4(I) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2012

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(e) CURRENT VALUE
*	Wells Fargo	Collective Stable Return EBT RET	$ 3,093,343
	Calamos	Growth	1,544,230
*	Wells Fargo	Advantage Growth Fund	1,381,644
*	Wells Fargo	Advantage Index	1,174,095
	MFS	Value R3	1,151,479
	Artisan	International	924,569
*	Wells Fargo	Advantage Dow Jones Target 2030	916,615
*	Wells Fargo	Advantage Dow Jones Target 2040	890,832
*	Wells Fargo	Advantage Total Return Bond	673,727
*	Wells Fargo	Small Cap Opportunities	633,278
*	Wells Fargo	Advantage Dow Jones Target 2020	612,193
*	Wells Fargo	Advantage Dow Jones Target 2050	565,883
	T. Rowe Price	Mid-Cap Value	464,778
	Morgan Stanley	Mid Cap Growth	448,474
	American Funds	Europacific Growth Fund	309,002
	Oakmark	Equity & Income	307,633
*	Wells Fargo	Advantage Dow Jones Target 2010	202,781
*	Wells Fargo	Advantage Dow Jones Target Today	6,232
		TOTAL	**$ 15,300,788**
*	Notes receivable	Loans to plan participants 4.25% - 9.25%	**$ 434,323**

*Party-in-interest

ANCIRA ENTERPRISES EMPLOYEE SAVINGS PLAN

SCHEDULE H, LINE 4(I) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2011

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(e) CURRENT VALUE
*	Wells Fargo	Collective Stable Return EBT RET	$ 3,083,016
	Calamos	Growth	1,559,283
*	Wells Fargo	Advantage Growth Fund	1,112,770
	MFS	Value R3	968,685
	Victory	Diversified Stock	871,601
	Artisan	International	728,670
*	Wells Fargo	Advantage Dow Jones Target 2040	637,733
*	Wells Fargo	Advantage Dow Jones Target 2030	601,892
*	Wells Fargo	Advantage Total Return Bond	525,941
*	Wells Fargo	Small Cap Opportunities	514,084
*	Wells Fargo	Advantage Dow Jones Target 2020	457,101
	Morgan Stanley	Mid Cap Growth	384,738
*	Wells Fargo	Advantage Dow Jones Target 2050	378,186
	T. Rowe Price	Mid-Cap Value	370,317
	American Funds	Europacific Growth Fund	252,202
*	Wells Fargo	Advantage Dow Jones Target 2010	197,921
*	Wells Fargo	Advantage Index	190,043
	Oakmark	Equity & Income	134,358
*	Wells Fargo	Advantage Dow Jones Target Today	15,022
		TOTAL	**$ 12,983,563**
*	Notes receivable	Loans to plan participants 4.25% - 9.25%	**$ 346,536**

*Party-in-interest