



**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**  
**AS AT 30 SEPTEMBER 2012**

	←---As at end of current Quarter ended 30.09.2012---→				←---As at preceding financial year ended 31.12.2011---→				←---As at 1.1.2011---→			
	Bank Negara Malaysia Reporting		Group		Bank Negara Malaysia Reporting		Group		Bank Negara Malaysia Reporting		Group	
	Takaful Operator	Family Fund	General Fund	RM'000	Takaful Operator	Family Fund	General Fund	RM'000	Takaful Operator	Family Fund	General Fund	RM'000
<b>ASSETS</b>												
Property and equipment	25,742	-	-	234,562	28,295	-	-	237,720	30,511	-	-	231,190
Investment properties	17,990	208,804	26,558	44,532	18,758	210,619	26,620	46,572	11,958	206,980	29,234	47,493
Other investments	400,320	3,227,263	594,978	4,222,561	268,445	2,825,359	508,119	3,601,923	172,418	2,700,918	474,215	3,347,551
Retakaful assets	-	104,304	382,975	487,279	-	72,810	342,614	415,424	-	43,009	285,124	328,133
Deferred tax assets	32,065	-	-	32,065	15,811	-	-	15,811	10,422	-	-	10,422
Loans and receivables, excluding takaful receivables	137,905	458,275	123,299	687,703	181,595	563,214	175,498	894,895	192,319	465,284	141,184	754,602
Takaful receivables	-	98,395	45,112	143,507	-	61,487	47,462	108,949	-	43,657	63,565	107,222
Qardh receivable	-	-	-	-	277	-	-	-	1,357	-	-	-
Cash and cash equivalents	63,388	236,019	60,216	359,623	61,265	265,819	47,770	374,854	75,002	232,917	69,195	377,114
Asset held for sale	-	211,244	-	205,875	-	194,506	-	668	-	-	-	-
Investment-linked takaful assets	-	-	-	-	-	-	-	187,385	-	201,051	-	199,790
<b>TOTAL ASSETS</b>	<b>677,410</b>	<b>4,544,304</b>	<b>1,233,138</b>	<b>6,417,707</b>	<b>574,446</b>	<b>4,194,482</b>	<b>1,148,083</b>	<b>5,884,201</b>	<b>493,987</b>	<b>3,893,816</b>	<b>1,062,517</b>	<b>5,403,517</b>
<b>EQUITY AND LIABILITIES</b>												
Share Capital	162,817	-	-	162,817	162,817	-	-	162,817	162,817	-	-	162,817
Reserves	318,359	(11,266)	(23,473)	318,077	287,760	(10,816)	(19,074)	287,760	231,173	(10,816)	(19,074)	231,173
<b>Total Equity Attributable To Owners Of The Company</b>	<b>481,176</b>	<b>(11,266)</b>	<b>(23,473)</b>	<b>480,894</b>	<b>450,577</b>	<b>(10,816)</b>	<b>(19,074)</b>	<b>450,577</b>	<b>393,990</b>	<b>(10,816)</b>	<b>(19,074)</b>	<b>393,990</b>
Non-controlling interests	23,204	-	-	23,039	27,469	-	-	27,469	27,339	-	-	27,339
<b>TOTAL EQUITY</b>	<b>504,380</b>	<b>(11,266)</b>	<b>(23,473)</b>	<b>503,933</b>	<b>478,046</b>	<b>(10,816)</b>	<b>(19,074)</b>	<b>478,046</b>	<b>421,329</b>	<b>(10,816)</b>	<b>(19,074)</b>	<b>421,329</b>
<b>LIABILITIES</b>												
Qardh payable	-	10,400	23,892	-	-	11,398	20,798	-	-	12,173	19,074	-
Takaful contract liabilities	-	4,408,752	1,133,642	5,542,394	-	4,038,194	1,067,694	5,105,858	-	3,720,215	961,046	4,681,261
Expense reserves	80,245	-	-	80,245	19,739	-	-	19,739	12,502	-	-	12,502
Takaful payables	-	32,576	42,234	74,810	-	18,863	26,041	44,904	-	15,217	35,237	50,454
Other payables	62,087	91,378	56,843	181,174	65,997	131,194	52,624	220,258	35,309	153,253	66,234	209,418
Tax payable	30,698	-	-	30,698	10,664	-	-	10,664	24,847	-	-	24,847
Investment-linked takaful liabilities	-	12,464	-	4,453	-	5,679	-	4,732	-	3,774	-	3,706
<b>TOTAL LIABILITIES</b>	<b>173,030</b>	<b>4,555,570</b>	<b>1,256,611</b>	<b>5,913,774</b>	<b>96,400</b>	<b>4,205,298</b>	<b>1,167,157</b>	<b>5,406,155</b>	<b>72,658</b>	<b>3,904,632</b>	<b>1,081,591</b>	<b>4,982,188</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>677,410</b>	<b>4,544,304</b>	<b>1,233,138</b>	<b>6,417,707</b>	<b>574,446</b>	<b>4,194,482</b>	<b>1,148,083</b>	<b>5,884,201</b>	<b>493,987</b>	<b>3,893,816</b>	<b>1,062,517</b>	<b>5,403,517</b>
<b>Net assets per share (RM)</b>				<b>2.95</b>				<b>2.77</b>				<b>2.42</b>

The accompanying notes form an integral part of these condensed consolidated interim financial statements.



**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2012**

	←-----Current Year-to-date 30.09.2012-----→				←-----Corresponding Year-to-date 30.09.2011-----→			
	Bank Negara Malaysia Reporting				Bank Negara Malaysia Reporting			
	Takaful Operator	Family Fund	General Fund	Group	Takaful Operator	Family Fund	General Fund	Group
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Operating revenue</b>	<b>13,803</b>	<b>944,917</b>	<b>335,232</b>	<b>1,291,407</b>	<b>11,060</b>	<b>650,940</b>	<b>383,125</b>	<b>1,041,388</b>
Takaful operator income	368,043	-	-	-	228,258	-	-	-
Gross earned contributions	-	789,402	332,053	1,121,086	-	489,127	295,972	784,835
Contributions ceded to retakaful	-	(31,284)	(85,520)	(116,804)	-	(18,948)	(78,943)	(97,891)
<b>Net earned contributions</b>	<b>-</b>	<b>758,118</b>	<b>246,533</b>	<b>1,004,282</b>	<b>-</b>	<b>470,179</b>	<b>217,029</b>	<b>686,944</b>
Administration income	-	-	19,363	19,363	-	-	21,294	21,294
Investment income	13,803	135,033	22,004	168,664	11,060	119,977	21,624	150,770
Realised Gains and (Losses)	5,433	81,359	11,146	97,938	7,600	57,546	14,068	79,214
Fair Value Gains and (Losses)	(708)	5,213	(62)	4,443	187	(244)	(2,285)	(2,342)
Other operating income	7,663	2,471	2,856	8,061	7,241	4,793	12,276	19,508
<b>Other income</b>	<b>26,191</b>	<b>224,076</b>	<b>55,307</b>	<b>298,469</b>	<b>26,088</b>	<b>182,072</b>	<b>66,977</b>	<b>268,444</b>
Gross benefits and claims paid	-	(345,343)	(128,925)	(471,710)	-	(322,443)	(144,078)	(463,389)
Claims ceded to retakaful	-	19,593	22,126	41,719	-	10,627	31,034	41,661
Gross change to contract liabilities	-	(30,674)	(87,506)	(118,180)	-	(1,774)	(20,252)	(22,026)
Change to contract liabilities	-	1,123	53,981	55,104	-	817	(8,002)	(7,185)
<b>Net benefits and claims</b>	<b>-</b>	<b>(355,301)</b>	<b>(140,324)</b>	<b>(493,067)</b>	<b>-</b>	<b>(312,773)</b>	<b>(141,298)</b>	<b>(450,939)</b>
Wakalah fee expense	-	(146,764)	(69,136)	-	-	(87,131)	(18,186)	-
Management expenses	(151,727)	-	-	(147,089)	(133,560)	-	-	(129,824)
Expense Reserve	(60,830)	-	-	(60,829)	(4,877)	-	-	(4,877)
Other operating expenses	(94,690)	(18,057)	(11,095)	(123,589)	(55,884)	(7,634)	(27,531)	(94,395)
<b>Other expenses</b>	<b>(307,247)</b>	<b>(164,821)</b>	<b>(80,231)</b>	<b>(331,507)</b>	<b>(194,321)</b>	<b>(94,765)</b>	<b>(45,717)</b>	<b>(229,096)</b>
<b>(Surplus)/Deficit attributable to participants / takaful operator</b>	<b>-</b>	<b>(462,628)</b>	<b>(85,855)</b>	<b>(391,618)</b>	<b>-</b>	<b>(244,713)</b>	<b>(96,991)</b>	<b>(215,328)</b>
<b>Profit before taxation and zakat</b>	<b>86,987</b>	<b>(556)</b>	<b>(4,570)</b>	<b>86,559</b>	<b>60,025</b>	<b>-</b>	<b>-</b>	<b>60,025</b>
Zakat	168	-	-	168	(523)	-	-	(523)
Taxation	(19,309)	-	-	(19,309)	(15,948)	-	-	(15,948)
<b>Profit for the period</b>	<b>67,846</b>	<b>(556)</b>	<b>(4,570)</b>	<b>67,418</b>	<b>43,554</b>	<b>-</b>	<b>-</b>	<b>43,554</b>

The accompanying notes form an integral part of these condensed consolidated interim financial statements.



**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2012**

	←-----Current Year-to-date 30.09.2012-----→				←-----Corresponding Year-to-date 30.09.2011-----→			
	Bank Negara Malaysia Reporting				Bank Negara Malaysia Reporting			
	Takaful Operator	Family Fund	General Fund	Group	Takaful Operator	Family Fund	General Fund	Group
RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Profit for the period / Profit attributable to participants for the period</b>	<b>67,846</b>	<b>(556)</b>	<b>(4,570)</b>	<b>67,418</b>	<b>43,554</b>	<b>-</b>	<b>-</b>	<b>43,554</b>
<b>Other comprehensive income/(expense)</b>								
Fair value change of available-for-sale financial assets, net of tax	4,252	(8,539)	2,078	4,252	(7,378)	(16,629)	4,200	(7,378)
Foreign currency translation differences for foreign operations	(5,060)	(21,625)	609	(5,079)	3,802	13,858	(3,620)	3,802
Revaluation of property, plant and equipment	-	-	-	-	-	-	-	-
Other comprehensive income attributable to takaful operator / change in participants' liabilities	-	30,270	(2,516)	-	-	2,771	(580)	-
<b>Total other comprehensive income for the period</b>	<b>(808)</b>	<b>106</b>	<b>171</b>	<b>(827)</b>	<b>(3,576)</b>	<b>-</b>	<b>-</b>	<b>(3,576)</b>
<b>Total comprehensive income for the period</b>	<b>67,038</b>	<b>(450)</b>	<b>(4,399)</b>	<b>66,591</b>	<b>39,978</b>	<b>-</b>	<b>-</b>	<b>39,978</b>
<b>Profit/(Loss) for the period attributable to:</b>								
Owners of the Company	69,090	(351)	(2,883)	68,821	44,220	-	-	44,220
Non-controlling interests	(1,244)	(205)	(1,687)	(1,403)	(666)	-	-	(666)
<b>Total comprehensive income/ (expense) attributable to:</b>	<b>67,846</b>	<b>(556)</b>	<b>(4,570)</b>	<b>67,418</b>	<b>43,554</b>	<b>-</b>	<b>-</b>	<b>43,554</b>
<b>Owners of the Company</b>	<b>71,303</b>	<b>(284)</b>	<b>(2,775)</b>	<b>71,021</b>	<b>38,736</b>	<b>-</b>	<b>-</b>	<b>38,736</b>
<b>Non-controlling interests</b>	<b>(4,265)</b>	<b>(166)</b>	<b>(1,624)</b>	<b>(4,430)</b>	<b>1,242</b>	<b>-</b>	<b>-</b>	<b>1,242</b>
<b>Basic earnings per ordinary share (sen)</b>	<b>67,038</b>	<b>(450)</b>	<b>(4,399)</b>	<b>66,591</b>	<b>39,978</b>	<b>-</b>	<b>-</b>	<b>39,978</b>
				<b>42.27</b>				<b>27.16</b>

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**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2012**

	← Current Quarter ended 30.09.2012 →				← Corresponding Quarter ended 30.09.2011 →			
	Bank Negara Malaysia Reporting				Bank Negara Malaysia Reporting			
	Takaful Operator	Family Fund	General Fund	Group	Takaful Operator	Family Fund	General Fund	Group
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Operating revenue</b>								
Takaful operator income	4,754	292,946	121,081	416,236	3,978	233,852	171,086	405,180
	127,420	-	-	-	76,747	-	-	-
Gross earned contributions	-	260,097	116,967	376,954	-	199,082	100,909	299,901
Contributions ceded to retakaful	-	(10,209)	(30,136)	(40,345)	-	(8,126)	(29,704)	(37,830)
<b>Net earned contributions</b>	-	<b>249,888</b>	<b>86,831</b>	<b>336,609</b>	-	<b>190,956</b>	<b>71,205</b>	<b>262,071</b>
Administration income	-	-	11,776	11,776	-	-	13,215	13,215
Investment income	4,754	49,807	7,409	60,949	3,978	37,774	7,175	49,008
Realised Gains and (Losses)	2,179	18,173	2,407	22,760	2,277	9,271	5,530	17,077
Fair Value Gains and (Losses)	-	3,608	-	3,608	(1,418)	(4,707)	(2,285)	(8,410)
Other operating income	2,154	1,022	501	2,182	6,184	2,945	312	7,674
<b>Other income</b>	<b>9,087</b>	<b>72,610</b>	<b>22,093</b>	<b>101,275</b>	<b>11,021</b>	<b>45,283</b>	<b>23,947</b>	<b>78,564</b>
Gross benefits and claims paid	-	(115,150)	(42,692)	(157,008)	-	(100,340)	(40,306)	(139,686)
Claims ceded to retakaful	-	8,074	13,393	21,467	-	7,218	6,597	13,815
Gross change to contract liabilities	-	(7,435)	(19,295)	(26,730)	-	(14,874)	(5,008)	(19,882)
Change to contract liabilities	-	(866)	10,006	9,140	-	2,029	(10,388)	(8,359)
<b>Net benefits and claims</b>	-	<b>(115,377)</b>	<b>(38,588)</b>	<b>(153,131)</b>	-	<b>(105,967)</b>	<b>(49,105)</b>	<b>(154,112)</b>
Wakalah fee expense	-	(55,711)	(30,758)	-	-	(38,120)	(7,649)	-
Management expenses	(16,740)	-	-	(13,177)	(44,816)	-	-	(37,802)
Expense Reserve	(60,829)	-	-	(60,829)	(4,877)	-	-	(4,877)
Other operating expenses	(35,888)	(2,806)	(1,030)	(37,489)	(27,966)	(1,132)	(12,361)	(42,878)
<b>Other expenses</b>	<b>(113,457)</b>	<b>(58,517)</b>	<b>(31,788)</b>	<b>(111,495)</b>	<b>(77,659)</b>	<b>(39,252)</b>	<b>(20,010)</b>	<b>(85,557)</b>
<b>(Surplus)/Deficit attributable to participants / takaful operator</b>	-	<b>(149,160)</b>	<b>(43,118)</b>	<b>(150,635)</b>	-	<b>(91,020)</b>	<b>(26,037)</b>	<b>(90,857)</b>
<b>Profit before taxation and zakat</b>	<b>23,050</b>	<b>(556)</b>	<b>(4,570)</b>	<b>22,623</b>	<b>10,109</b>	-	-	<b>10,109</b>
Zakat	61	-	-	61	(10)	-	-	(10)
Taxation	(7,689)	-	-	(7,689)	(5,042)	-	-	(5,042)
<b>Profit for the period</b>	<b>15,422</b>	<b>(556)</b>	<b>(4,570)</b>	<b>14,995</b>	<b>5,057</b>	-	-	<b>5,057</b>

The accompanying notes form an integral part of these condensed consolidated interim financial statements.

**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2012**

	←-----Current Quarter ended 30.09.2012-----→				←-----Corresponding Quarter ended 30.09.2011-----→			
	Bank Negara Malaysia Reporting				Bank Negara Malaysia Reporting			
	Takaful Operator	Family Fund	General Fund	Group	Takaful Operator	Family Fund	General Fund	Group
RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Profit for the period / Profit attributable to participants for the period</b>	<b>15,422</b>	<b>(556)</b>	<b>(4,570)</b>	<b>14,995</b>	<b>5,057</b>	<b>-</b>	<b>-</b>	<b>5,057</b>
<b>Other comprehensive income/(expense)</b>								
Fair value change of available-for-sale financial assets, net of tax	1,737	6,979	3,108	1,737	(6,590)	(24,056)	(10,112)	(6,590)
Foreign currency translation differences for foreign operations	(3,822)	(15,457)	712	(3,841)	3,176	7,369	(1,148)	3,176
Revaluation of property, plant and equipment	-	-	-	-	-	-	-	-
Other comprehensive income attributable to takaful operator / change in participants' liabilities	-	8,584	(3,649)	-	-	16,687	11,260	-
<b>Total other comprehensive income for the period</b>	<b>(2,085)</b>	<b>106</b>	<b>171</b>	<b>(2,104)</b>	<b>(3,414)</b>	<b>-</b>	<b>-</b>	<b>(3,414)</b>
<b>Total comprehensive income for the period</b>	<b>13,337</b>	<b>(450)</b>	<b>(4,399)</b>	<b>12,891</b>	<b>1,643</b>	<b>-</b>	<b>-</b>	<b>1,643</b>
<b>Profit/(Loss) for the period attributable to:</b>								
Owners of the Company	15,549	(351)	(2,883)	15,280	5,324	-	-	5,324
Non-controlling interests	(127)	(205)	(1,687)	(285)	(267)	-	-	(267)
	<b>15,422</b>	<b>(556)</b>	<b>(4,570)</b>	<b>14,995</b>	<b>5,057</b>	<b>-</b>	<b>-</b>	<b>5,057</b>
<b>Total comprehensive income/(expense) attributable to:</b>								
Owners of the Company	15,623	(284)	(2,775)	15,342	534	-	-	534
Non-controlling interests	(2,286)	(166)	(1,624)	(2,451)	1,109	-	-	1,109
	<b>13,337</b>	<b>(450)</b>	<b>(4,399)</b>	<b>12,891</b>	<b>1,643</b>	<b>-</b>	<b>-</b>	<b>1,643</b>
<b>Basic earnings per ordinary share (sen)</b>				<b>9.38</b>				<b>3.27</b>

The accompanying notes form an integral part of these condensed consolidated interim financial statements.



**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2012**

	←	Non-distributable			→	Distributable		
	Share Capital	Share Premium	Translation Reserves	Revaluation Reserves	Fair Value Reserves	Retained Profits	Non-Controlling Interest	Total Equity
	RM '000	RM '000	RM '000	RM '000	RM '000	RM '000	RM '000	RM '000
<b>AS AT 1 JANUARY 2011</b>	162,817	4,098	(6,289)	614	7,584	225,166	27,339	421,329
Foreign currency translation differences for foreign operations	-	-	395	-	-	-	566	961
Revaluation of property, plant and equipment	-	-	-	(60)	-	-	-	(60)
Fair value of available-for-sale financial assets	-	-	-	-	4,452	-	34	4,486
- Gains arising during the year	-	-	-	-	(7,075)	-	(64)	(7,139)
- Reclassification adjustments for gains included in profit or loss	-	-	-	-	-	-	-	-
Total other comprehensive income / (expense) for the year	-	-	395	(60)	(2,623)	-	536	(1,752)
Profit / (loss) for the year	-	-	-	-	-	76,785	(406)	76,379
<b>Total comprehensive income / (expense) for the year</b>	-	-	<b>395</b>	<b>(60)</b>	<b>(2,623)</b>	<b>76,785</b>	<b>130</b>	<b>74,627</b>
Dividends to owners of the Company	-	-	-	-	-	(17,910)	-	(17,910)
Total distribution to owners	-	-	-	-	-	(17,910)	-	(17,910)
<b>AS AT 31 DECEMBER 2011 / 1 JANUARY 2012</b>	<b>162,817</b>	<b>4,098</b>	<b>(5,894)</b>	<b>554</b>	<b>4,961</b>	<b>284,041</b>	<b>27,469</b>	<b>478,046</b>
Foreign currency translation differences for foreign operations	-	-	(2,023)	-	-	-	(3,056)	(5,079)
Fair value of available-for-sale financial assets	-	-	-	-	9,656	-	210	9,866
- Gains arising during the year	-	-	-	-	(5,433)	-	(181)	(5,614)
- Reclassification adjustments for gains included in profit or loss	-	-	-	-	-	-	-	-
Total other comprehensive income / (expense) for the year	-	-	(2,023)	-	4,223	-	(3,027)	(827)
Profit / (loss) for the year	-	-	-	-	-	68,821	(1,403)	67,418
<b>Total comprehensive income / (expense) for the year</b>	-	-	<b>(2,023)</b>	<b>-</b>	<b>4,223</b>	<b>68,821</b>	<b>(4,430)</b>	<b>66,591</b>
Dividends to owners of the Company	-	-	-	-	-	(40,704)	-	(40,704)
Total distribution to owners	-	-	-	-	-	(40,704)	-	(40,704)
<b>AS AT 30 SEPTEMBER 2012</b>	<b>162,817</b>	<b>4,098</b>	<b>(7,917)</b>	<b>554</b>	<b>9,184</b>	<b>312,158</b>	<b>23,039</b>	<b>503,933</b>

The accompanying notes form an integral part of these condensed consolidated interim financial statements.



**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS**  
**FOR THE PERIOD ENDED 30 SEPTEMBER 2012**

	Current Period ended 30.09.2012 RM'000	Corresponding Year ended 31.12.2011 RM'000
<b>Cash flows from operating activities</b>		
Profit before zakat and taxation	86,559	101,418
Adjustments for :		
Depreciation	11,689	15,180
Fair value change of investment properties	1,953	2,734
Fair value change of fair value through profit and loss financial assets	(5,893)	(8,170)
Income from financing receivables	(289)	(843)
Income from Islamic debt securities, investment accounts and Islamic accepted bills	(77,219)	(145,814)
Dividend income from Shariah approved shares	(20,270)	(24,057)
Gains from disposal of available-for-sale financial assets	(92,236)	(97,597)
Gain on disposal of property and equipment	(111)	(29)
Losses/(Gains) on disposal of investment properties	-	297
Losses/(Gains) on disposal of assets held for sale	48	-
Write off of property and equipment	2	36
Amortisation of premiums, net of accretion of discounts	5,111	(1,741)
Allowance for impairment in available-for-sale financial assets	6,892	8,250
Profit from Malaysian Government Islamic papers	(53,293)	(27,345)
Operating loss before working capital changes	(137,057)	(177,681)
(Increase)/Decrease retakaful assets	(74,259)	(86,428)
(Increase)/Decrease receivables	218,677	(100,894)
(Decrease)/Increase Takaful contract liabilities	449,616	410,895
(Decrease)/Increase payables	53,699	14,975
Income from Islamic debt securities, investment accounts and Islamic accepted bills	77,219	145,814
Dividend income from Shariah approved shares	20,270	14,590
	608,165	221,271
Zakat paid	(378)	(1,288)
Income taxes paid	(17,584)	(42,905)
Net cash generated from/(used in) operating activities	590,203	177,078
<b>Cash flows from investing activities</b>		
Purchase of other investments	(1,016,018)	(2,060,964)
Proceeds from sale of other investments	462,927	1,744,682
Maturity of other investments	-	175,174
Purchase of property and equipment	(931)	(13,155)
Proceeds from sale of property and equipment	114	138
Purchase of investment properties	-	(5,535)
Proceeds from sale of investment properties	-	7,403
Proceeds from sale of assets held for sale	620	-
Net cash used in investing activities	(553,288)	(152,257)
<b>Cash flows from financing activity</b>		
Dividends paid to owners of the Company	(40,704)	(17,910)
Net cash used in financing activity	(40,704)	(17,910)
Net (decrease) / increase in cash and cash equivalents	(3,789)	6,911
Effect of movement in exchange rates	(8,022)	31
Cash and cash equivalents at the beginning of period	386,527	379,585
<b>Cash and cash equivalents at the end of period</b>	<b>374,716</b>	<b>386,527</b>
<b>Cash and cash equivalents comprise :</b>		
Cash and bank balances and fixed call deposits with licensed financial institution with maturity less than three months		
- Shareholders' fund	63,388	61,265
- Family Takaful fund	236,019	265,819
- Investment Link Takaful fund	15,093	11,673
- General Takaful fund	60,216	47,770
	<b>374,716</b>	<b>386,527</b>

*The accompanying notes form an integral part of these condensed consolidated interim financial statements.*