



SYARIKAT TAKAFUL MALAYSIA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
AS AT 31 DECEMBER 2013

| | ←-----As at end of current Quarter ended 31.12.2013-----→ | | | | ←-----As at preceding financial year ended 31.12.2012-----→ | | | |
|---|---|------------------|------------------|------------------|---|------------------|------------------|------------------|
| | 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 |
| ASSETS | | | | | | | | |
| Property and equipment | 24,308 | - | - | 240,935 | 29,752 | - | - | 241,064 |
| Investment properties | 16,604 | 216,003 | 23,740 | 39,720 | 18,194 | 212,813 | 25,774 | 45,470 |
| Investments in associates | - | - | - | - | - | - | - | - |
| Other investments | 484,169 | 3,642,815 | 605,251 | 4,694,140 | 394,213 | 3,485,015 | 601,339 | 4,439,587 |
| Retakaful assets | - | 183,463 | 452,470 | 635,933 | - | 82,527 | 354,776 | 437,303 |
| Deferred tax assets | 41,724 | - | - | 41,724 | 34,382 | - | - | 34,382 |
| Loans and receivables, excluding takaful receivables | 160,537 | 521,902 | 89,576 | 717,476 | 133,381 | 441,121 | 116,276 | 624,333 |
| Takaful receivables | - | 68,197 | 48,959 | 117,156 | - | 68,472 | 25,541 | 94,013 |
| Cash and cash equivalents | 89,171 | 265,736 | 75,712 | 430,619 | 102,972 | 288,172 | 61,108 | 452,252 |
| Asset held for sale | 1,730 | 2,260 | 2,850 | 6,840 | 1,340 | 1,360 | 540 | 3,240 |
| TOTAL ASSETS | 818,243 | 4,900,376 | 1,298,558 | 6,924,543 | 714,234 | 4,579,480 | 1,185,354 | 6,371,644 |
| EQUITY AND LIABILITIES | | | | | | | | |
| Share Capital | 162,817 | - | - | 162,817 | 162,817 | - | - | 162,817 |
| Reserves | 408,028 | (23,028) | (24,922) | 409,257 | 336,513 | (11,189) | (23,394) | 336,431 |
| Total Equity Attributable To Owners Of The Company | 570,845 | (23,028) | (24,922) | 572,074 | 499,330 | (11,189) | (23,394) | 499,248 |
| Non-controlling interests | 18,342 | - | - | 17,825 | 26,328 | - | - | 26,113 |
| TOTAL EQUITY | 589,187 | (23,028) | (24,922) | 589,899 | 525,658 | (11,189) | (23,394) | 525,361 |
| LIABILITIES | | | | | | | | |
| Qardh payable | - | 23,028 | 25,634 | - | - | 10,398 | 23,888 | - |
| Takaful contract liabilities | - | 4,750,730 | 1,181,016 | 5,893,651 | - | 4,403,336 | 1,100,743 | 5,463,099 |
| Expense reserves | 131,522 | - | - | 131,522 | 89,486 | - | - | 89,486 |
| Takaful payables | - | 25,859 | 49,569 | 75,428 | - | 20,501 | 22,625 | 43,126 |
| Other payables | 91,367 | 123,787 | 67,261 | 227,876 | 84,531 | 156,434 | 61,492 | 236,013 |
| Current tax liabilities | 6,167 | - | - | 6,167 | 14,559 | - | - | 14,559 |
| TOTAL LIABILITIES | 229,056 | 4,923,404 | 1,323,480 | 6,334,644 | 188,576 | 4,590,669 | 1,208,748 | 5,846,283 |
| TOTAL EQUITY AND LIABILITIES | 818,243 | 4,900,376 | 1,298,558 | 6,924,543 | 714,234 | 4,579,480 | 1,185,354 | 6,371,644 |
| Net assets per share (RM) | | | | 3.51 | | | | 3.07 |

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



SYARIKAT TAKAFUL MALAYSIA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FOURTH QUARTER ENDED 31 DECEMBER 2013

| | ←-----Current Year-to-date 31.12.2013-----→ | | | ←-----Corresponding Year-to-date 31.12.2012-----→ | | | | |
|--|---|------------------|------------------|---|------------------|------------------|------------------|------------------|
| | 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 |
| Operating revenue | 24,529 | 1,233,516 | 459,283 | 1,713,006 | 19,456 | 1,159,386 | 432,468 | 1,607,534 |
| Takaful operator income | 556,918 | - | - | - | 476,548 | - | - | - |
| Gross earned contributions | - | 1,098,994 | 424,992 | 1,523,388 | - | 987,661 | 457,129 | 1,444,313 |
| Contributions ceded to retakaful | - | (51,952) | (132,969) | (184,921) | - | (46,869) | (121,955) | (168,824) |
| Net earned contributions | - | 1,047,042 | 292,023 | 1,338,467 | - | 940,792 | 335,174 | 1,275,489 |
| Administration income | - | 1,022 | 29,932 | 30,954 | - | 187 | 23,158 | 23,345 |
| Investment income | 24,529 | 181,023 | 30,877 | 232,705 | 19,456 | 186,381 | 31,031 | 233,569 |
| Realised gains and (losses) | 11,425 | 117,092 | 15,844 | 144,206 | 9,540 | 98,082 | 13,508 | 121,130 |
| Fair value gains and (losses) | (195) | 9,025 | 596 | 9,676 | 648 | 10,634 | (306) | 7,743 |
| Other operating income | 12,342 | 1,133 | 1,798 | 5,874 | 11,011 | 6,587 | 5,675 | 16,702 |
| Other income | 48,101 | 309,295 | 79,047 | 423,415 | 40,655 | 301,871 | 73,066 | 402,489 |
| Gross benefits and claims paid | - | (607,451) | (176,055) | (769,419) | - | (484,087) | (173,590) | (654,024) |
| Claims ceded to retakaful | - | 47,009 | 32,834 | 79,843 | - | 29,475 | 26,523 | 55,998 |
| Gross change to contract liabilities | - | (46,995) | (83,693) | (130,688) | - | (46,333) | (55,655) | (101,988) |
| Change to contract liabilities ceded to retakaful | - | 16,687 | 92,416 | 109,103 | - | 10,758 | 30,169 | 40,927 |
| Net benefits and claims | - | (590,750) | (134,498) | (711,161) | - | (490,187) | (172,553) | (659,087) |
| Wakalah fee expense | - | (246,744) | (146,055) | - | - | (186,041) | (94,226) | - |
| Management expenses | (226,813) | - | - | (220,557) | (196,731) | - | - | (190,560) |
| Expense reserve | (42,770) | - | - | (42,770) | (70,110) | - | - | (70,110) |
| Other operating expenses | (157,709) | (8,908) | (3,186) | (162,127) | (123,246) | (22,364) | (14,851) | (160,249) |
| Other expenses | (427,292) | (255,652) | (149,241) | (425,454) | (390,087) | (208,405) | (109,077) | (420,919) |
| (Surplus) / Deficit attributable to takaful operator / participants | - | (520,574) | (87,155) | (445,963) | - | (544,718) | (131,231) | (472,514) |
| Profit before taxation and zakat | 177,727 | (10,639) | 176 | 179,304 | 127,116 | (647) | (4,621) | 125,458 |
| Zakat | (1,517) | - | - | (1,517) | (1,000) | - | - | (1,000) |
| Taxation | (43,261) | - | - | (43,407) | (24,526) | - | - | (24,314) |
| Profit for the period | 132,949 | (10,639) | 176 | 134,380 | 101,590 | (647) | (4,621) | 100,144 |

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



SYARIKAT TAKAFUL MALAYSIA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FOURTH QUARTER ENDED 31 DECEMBER 2013

| | ←-----Current Year-to-date 31.12.2013-----→ | | | ←-----Corresponding Year-to-date 31.12.2012-----→ | | | | |
|---|---|-----------------|----------------|---|------------------|--------------|----------------|----------------|
| | 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 |
| Profit for the period / Profit attributable to participants for the period | 132,949 | (10,639) | 176 | 134,380 | 101,590 | (647) | (4,621) | 100,144 |
| Other comprehensive income / (expense), net of tax | | | | | | | | |
| Items that will not be reclassified subsequently to profit or loss | | | | | | | | |
| Revaluation of property, plant and equipment | 2,379 | - | - | 6,207 | 6,424 | - | - | 13,510 |
| Other comprehensive income attributable to participants' | - | - | - | (4,265) | - | - | - | (6,222) |
| | 2,379 | - | - | 1,942 | 6,424 | - | - | 7,288 |
| Items that are or may be reclassified subsequently to profit or loss | | | | | | | | |
| Foreign currency translation differences for foreign operations | (7,314) | (321) | (2,861) | (7,299) | (6,321) | 17 | 1,476 | (6,036) |
| Fair value change of available-for-sale financial assets | 1,882 | (99,503) | (6,909) | 1,882 | 2,905 | (13,384) | 1,084 | 2,905 |
| Other comprehensive income attributable to participants' | - | 98,624 | 8,066 | - | - | 13,641 | (2,259) | - |
| | (5,432) | (1,200) | (1,704) | (5,417) | (3,416) | 274 | 301 | (3,131) |
| Total other comprehensive income / (expense) for the period, net of tax | (3,053) | (1,200) | (1,704) | (3,475) | 3,008 | 274 | 301 | 4,157 |
| Total comprehensive income / (expense) for the period | 129,896 | (11,839) | (1,528) | 130,905 | 104,598 | (373) | (4,320) | 104,301 |
| Profit / (Loss) for the period attributable to: | | | | | | | | |
| Owners of the Company | 137,265 | (10,639) | 176 | 138,999 | 102,476 | (647) | (4,621) | 101,245 |
| Non-controlling interests | (4,316) | - | - | (4,619) | (886) | - | - | (1,101) |
| | 132,949 | (10,639) | 176 | 134,380 | 101,590 | (647) | (4,621) | 100,144 |
| Total comprehensive income / (expense) attributable to: | | | | | | | | |
| Owners of the Company | 137,882 | (11,839) | (1,528) | 139,193 | 105,739 | (373) | (4,320) | 105,657 |
| Non-controlling interests | (7,986) | - | - | (8,288) | (1,141) | - | - | (1,356) |
| | 129,896 | (11,839) | (1,528) | 130,905 | 104,598 | (373) | (4,320) | 104,301 |
| Basic earnings per ordinary share (sen) | | | | 85.37 | | | | 62.18 |
| Diluted earnings per ordinary share (sen) | | | | 84.83 | | | | 62.18 |

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



SYARIKAT TAKAFUL MALAYSIA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FOURTH QUARTER ENDED 31 DECEMBER 2013

| | ←-----Current Quarter ended 31.12.2013-----→ | | | ←-----Corresponding Quarter ended 31.12.2012-----→ | | | | |
|--|--|-----------------------|------------------------|--|----------------------------|-----------------------|------------------------|------------------|
| | Takaful Operator RM'000 | Family Fund RM'000 | General Fund RM'000 | Group RM'000 | Takaful Operator RM'000 | Family Fund RM'000 | General Fund RM'000 | Group RM'000 |
| Operating revenue | 7,604 | 254,045 | 119,251 | 378,504 | 5,653 | 214,469 | 97,236 | 316,127 |
| Takaful operator income | 129,232 | - | - | - | 108,505 | - | - | - |
| Gross earned contributions | - | 246,127 | 101,905 | 347,901 | - | 198,259 | 125,076 | 323,227 |
| Contributions ceded to retakaful | - | (7,445) | (34,388) | (41,833) | - | (15,585) | (36,435) | (52,020) |
| Net earned contributions | - | 238,682 | 67,517 | 306,068 | - | 182,674 | 88,641 | 271,207 |
| Administration income | - | (116) | 11,952 | 11,836 | - | 187 | 3,795 | 3,982 |
| Investment income | 7,604 | 48,793 | 8,014 | 62,146 | 5,653 | 51,348 | 9,027 | 64,905 |
| Realised gains and (losses) | 2,499 | 27,829 | 3,784 | 34,112 | 4,107 | 16,723 | 2,362 | 23,192 |
| Fair value gains and (losses) | 151 | 5,733 | 596 | 6,730 | 1,356 | 5,421 | (244) | 3,300 |
| Other operating income | 2,466 | 1,511 | 1,283 | 4,982 | 3,348 | 4,719 | 3,042 | 9,467 |
| Other income | 12,720 | 83,750 | 25,629 | 119,806 | 14,464 | 78,398 | 17,982 | 104,846 |
| Gross benefits and claims paid | - | (125,609) | (43,992) | (168,620) | - | (138,744) | (44,665) | (182,314) |
| Claims ceded to retakaful | - | 12,752 | 13,227 | 25,979 | - | 9,882 | 4,397 | 14,279 |
| Gross change to contract liabilities | - | (1,541) | (37,650) | (39,191) | - | (15,659) | 31,851 | 16,192 |
| Change to contract liabilities ceded to retakaful | - | 2,028 | 44,770 | 46,798 | - | 9,635 | (23,812) | (14,177) |
| Net benefits and claims | - | (112,370) | (23,645) | (135,034) | - | (134,886) | (32,229) | (166,020) |
| Wakalah fee expense | - | (48,456) | (34,094) | - | - | (39,277) | (25,090) | - |
| Management expenses | (51,255) | - | - | (49,731) | (45,004) | - | - | (43,472) |
| Expense reserve | (5,100) | - | - | (5,100) | (9,280) | - | - | (9,280) |
| Other operating expenses | (32,266) | (3,569) | (1,797) | (38,416) | (28,556) | (4,910) | (3,979) | (37,456) |
| Other expenses | (88,621) | (52,025) | (35,891) | (93,247) | (82,840) | (44,187) | (29,069) | (90,238) |
| (Surplus) / Deficit attributable to takaful operator / participants | - | (158,096) | (33,784) | (143,850) | - | (82,090) | (45,376) | (80,896) |
| Profit before taxation and zakat | 53,331 | (59) | (174) | 53,743 | 40,129 | (91) | (51) | 38,899 |
| Zakat | (360) | - | - | (360) | (1,168) | - | - | (1,168) |
| Taxation | (11,698) | - | - | (11,844) | (5,217) | - | - | (5,005) |
| Profit for the period | 41,273 | (59) | (174) | 41,539 | 33,744 | (91) | (51) | 32,726 |

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



Company No. 131646-K

SYARIKAT TAKAFUL MALAYSIA BERHAD

**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FOURTH QUARTER ENDED 31 DECEMBER 2013**

| | ←-----Current Quarter ended 31.12.2013-----→ | | | ←-----Corresponding Quarter ended 31.12.2012-----→ | | | | |
|---|--|-----------------------|------------------------|--|----------------------------|-----------------------|------------------------|-----------------|
| | Takaful Operator RM'000 | Family Fund RM'000 | General Fund RM'000 | Group RM'000 | Takaful Operator RM'000 | Family Fund RM'000 | General Fund RM'000 | Group RM'000 |
| Profit for the period / Profit attributable to participants for the period | 41,273 | (59) | (174) | 41,539 | 33,744 | (91) | (51) | 32,726 |
| Other comprehensive income / (expense), net of tax | | | | | | | | |
| Items that will not be reclassified subsequently to profit or loss | | | | | | | | |
| Revaluation of property, plant and equipment | 2,379 | - | - | 3,142 | 6,424 | - | - | 9,933 |
| Other comprehensive income attributable to participants' | - | - | - | (1,200) | - | - | - | (2,645) |
| | 2,379 | - | - | 1,942 | 6,424 | - | - | 7,288 |
| Items that are or may be reclassified subsequently to profit or loss | | | | | | | | |
| Foreign currency translation differences for foreign operations | (947) | 104,982 | 10,431 | (932) | (10,573) | 8,556 | (602) | (10,288) |
| Fair value change of available-for-sale financial assets | 6,867 | (98,514) | (4,693) | 6,848 | 7,965 | 8,241 | 475 | 7,984 |
| Other comprehensive income attributable to participants' | - | (6,565) | (5,911) | - | - | (16,629) | 257 | - |
| | 5,920 | (97) | (173) | 5,916 | (2,608) | 168 | 130 | (2,304) |
| Total other comprehensive income / (expense) for the period, net of tax | 8,299 | (97) | (173) | 7,858 | 3,816 | 168 | 130 | 4,984 |
| Total comprehensive income / (expense) for the period | 49,572 | (156) | (347) | 49,397 | 37,560 | 77 | 79 | 37,710 |
| Profit / (Loss) for the period attributable to: | | | | | | | | |
| Owners of the Company | 41,216 | (59) | (174) | 41,484 | 33,386 | (296) | (1,738) | 32,424 |
| Non-controlling interests | 57 | - | - | 55 | 358 | 205 | 1,687 | 302 |
| | 41,273 | (59) | (174) | 41,539 | 33,744 | (91) | (51) | 32,726 |
| Total comprehensive income / (expense) attributable to: | | | | | | | | |
| Owners of the Company | 49,512 | (156) | (347) | 49,338 | 34,436 | (89) | (1,545) | 34,636 |
| Non-controlling interests | 60 | - | - | 59 | 3,124 | 166 | 1,624 | 3,074 |
| | 49,572 | (156) | (347) | 49,397 | 37,560 | 77 | 79 | 37,710 |
| Basic earnings per ordinary share (sen) | | | | 25.48 | | | | 19.91 |
| Diluted earnings per ordinary share (sen) | | | | 25.32 | | | | 19.91 |

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

SYARIKAT TAKAFUL MALAYSIA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE FOURTH QUARTER ENDED 31 DECEMBER 2013

| | ← Non-distributable | | | → Distributable | | | Total Equity RM '000 | | |
|--|-----------------------|-----------------------|------------------------------|------------------------------|-----------------------------|------------------------|----------------------|--------------------------|----------------------------------|
| | Share Capital RM '000 | Share Premium RM '000 | Translation Reserves RM '000 | Revaluation Reserves RM '000 | Fair Value Reserves RM '000 | L.TIP Reserves RM '000 | | Retained Profits RM '000 | Non-Controlling Interest RM '000 |
| AS AT 1 JANUARY 2012 | 162,817 | 4,098 | (5,894) | 554 | 4,961 | - | 284,041 | 27,469 | 478,046 |
| Foreign currency translation differences for foreign operations | - | - | (2,940) | - | - | - | - | (3,096) | (6,036) |
| Revaluation of property and equipment | - | - | - | 4,486 | - | - | - | 2,802 | 7,288 |
| Fair value of available-for-sale financial assets | - | - | - | - | 12,332 | - | - | 279 | 12,611 |
| - Gains arising during the year | - | - | - | - | (9,466) | - | - | (240) | (9,706) |
| - Reclassification adjustments for gains included in profit or loss | - | - | - | - | - | - | - | - | - |
| Total other comprehensive (expense) / income for the year | - | - | (2,940) | 4,486 | 2,866 | - | - | (255) | 4,157 |
| Profit / (loss) for the year | - | - | - | - | - | - | 101,245 | (1,101) | 100,144 |
| Total comprehensive (expense) / income for the year | - | - | (2,940) | 4,486 | 2,866 | - | 101,245 | (1,356) | 104,301 |
| Dividends to owners of the Company | - | - | - | - | - | - | (56,986) | - | (56,986) |
| Total transactions with owners of the Company | - | - | - | - | - | - | (56,986) | - | (56,986) |
| AS AT 31 DECEMBER 2012 / AS AT 1 JANUARY 2013 | 162,817 | 4,098 | (8,834) | 5,040 | 7,827 | - | 328,300 | 26,113 | 525,361 |
| Foreign currency translation differences for foreign operations | - | - | (2,830) | - | - | - | - | (4,469) | (7,299) |
| Revaluation of property and equipment | - | - | - | - | - | - | - | - | - |
| - Gains arising during the year | - | - | - | 951 | - | - | - | 991 | 1,942 |
| - Realisation of revaluation surplus arising from disposal of property and equipment | - | - | - | (575) | - | - | 575 | - | - |
| Fair value of available-for-sale financial assets | - | - | - | - | 10,694 | - | - | 170 | 10,864 |
| - Gains arising during the year | - | - | - | - | (8,621) | - | - | (361) | (8,982) |
| - Reclassification adjustments for gains included in profit or loss | - | - | - | - | - | - | - | - | - |
| Total other comprehensive income / (expense) for the year | - | - | (2,830) | 376 | 2,073 | - | 575 | (3,669) | (3,475) |
| Profit for the year | - | - | - | - | - | - | 138,999 | (4,619) | 134,380 |
| Total comprehensive income / (expense) for the year | - | - | (2,830) | 376 | 2,073 | - | 139,574 | (8,288) | 130,905 |
| Contributions by and distributions to owners of the Company | - | - | - | - | - | - | - | - | - |
| - Share-based payment transactions | - | - | - | - | - | - | 2,016 | - | 2,016 |
| - Dividends to owners of the Company | - | - | - | - | - | - | (68,383) | - | (68,383) |
| Total transactions with owners of the Company | - | - | - | - | - | - | (66,367) | - | (66,367) |
| AS AT 31 DECEMBER 2013 | 162,817 | 4,098 | (11,664) | 5,416 | 9,900 | - | 399,491 | 17,825 | 589,899 |

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

SYARIKAT TAKAFUL MALAYSIA BERHAD
UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE PERIOD ENDED 31 DECEMBER 2013

| | Current Period Ended 31.12.2013 RM'000 | Corresponding Year Ended 31.12.2012 RM'000 |
|---|---|---|
| Cash flows from operating activities | | |
| Profit before zakat and taxation | 179,304 | 125,458 |
| Adjustments for : | | |
| Depreciation | 13,574 | 15,161 |
| Fair value change of investment properties | (6,101) | (2,257) |
| Fair value change of fair value through profit and loss financial assets | (3,575) | (6,334) |
| Profit from financing receivables | (3,630) | (651) |
| Profit from Malaysian Government Islamic papers | (27,180) | (29,350) |
| Profit from Islamic debt securities, investment accounts and Islamic accepted bills | (164,688) | (171,578) |
| Dividend income from Shariah approved shares | (44,473) | (34,522) |
| Equity settled share-based payment | 2,016 | - |
| Gains from disposal of available-for-sale financial assets | (144,886) | (121,202) |
| Gain on disposal of property and equipment | (391) | (159) |
| (Gains) / Losses on assets held for sale | 680 | 72 |
| Write off of property and equipment | 51 | 46 |
| Amortisation of premiums, net of accretion of discounts | 8,938 | 7,047 |
| Impairment loss of financial assets | 2,247 | 8,304 |
| Impairment loss of investment properties | - | 26 |
| Impairment loss of property and equipment | 6 | 848 |
| Operating loss before working capital changes | (188,108) | (209,091) |
| Profit from Malaysian Government Islamic papers | 27,180 | 29,350 |
| Profit from Islamic debt securities, investment accounts and Islamic accepted bills | 164,688 | 171,578 |
| Dividend income from Shariah approved shares | 30,557 | 34,522 |
| Increase in retakaful assets | (202,981) | (25,035) |
| (Increase) / Decrease in receivables | (118,103) | 282,365 |
| Increase in Takaful contract liabilities | 590,575 | 431,557 |
| Increase in payable | 86,136 | 65,378 |
| | 389,944 | 780,624 |
| Zakat paid | (1,225) | (446) |
| Income taxes paid | (60,500) | (41,119) |
| Net cash generated from operating activities | 328,219 | 739,059 |
| Cash flows from / (used in) investing activities | | |
| Maturity of other investments | 207,160 | 52,151 |
| Purchase of investment | (3,211,437) | (2,594,661) |
| Purchase of property and equipment | (7,522) | (7,474) |
| Proceeds from sale of investment | 2,756,813 | 1,927,213 |
| Proceeds from sale of property and equipment | 1,673 | 202 |
| Proceeds from sale of assets held for sale | 3,110 | 596 |
| Net cash used in investing activities | (250,203) | (621,973) |
| Cash flows from financing activity | | |
| Dividends paid to owners of the Company | (84,665) | (40,704) |
| Net cash used in financing activity | (84,665) | (40,704) |
| Net (decrease) / increase in cash and cash equivalents | (6,649) | 76,382 |
| Effect of movement in exchange rates | (14,984) | (10,657) |
| Cash and cash equivalents at the beginning of period | 452,252 | 386,527 |
| Cash and cash equivalents at the end of period | 430,619 | 452,252 |
| Cash and cash equivalents comprises cash and bank balances and fixed call deposits with licensed financial institution with maturity less than three months | | |
| - Shareholders' fund | 89,171 | 102,972 |
| - Family Takaful fund | 265,736 | 288,172 |
| - General Takaful fund | 75,712 | 61,108 |
| | 430,619 | 452,252 |

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