

### SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2020

		<	As at 30 Jun	e 2020	>	<	<>				
	Note	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		
ASSETS											
Property and equipment		23,815	-	-	222,915	24,398	-	-	223,498		
Right-of-use assets		17,578	-	-	54,466	17,964	-	-	54,578		
Investment properties		11,295	250,545	10,620	36,472	11,295	250,264	10,620	36,465		
Intangible assets		55,782	-	-	55,782	68,488	-	-	68,488		
Other investments		664,732	4,934,186	367,426	5,928,969	695,476	4,633,505	371,947	5,663,461		
Retakaful assets		-	400,738	455,064	855,802	-	369,524	386,272	755,796		
Deferred tax assets		41,183	-	-	41,183	40,512	-	-	40,512		
Current tax assets		69,076	-	-	69,076	65,689	-	-	65,689		
Loans and receivables, excluding takaful receivables		929,122	1,484,728	433,976	2,780,989	745,386	1,593,844	358,766	2,630,740		
Takaful receivables		-	188,316	60,529	248,845	-	89,962	113,717	203,679		
Cash and cash equivalents	_	156,416	512,797	42,889	712,102	109,310	441,356	52,534	603,200		
TOTAL ASSETS	_	1,968,999	7,771,310	1,370,504	11,006,601	1,778,518	7,378,455	1,293,856	10,346,106		
EQUITY AND LIABILITIES	_										
Share Capital		196,753	-	-	196,753	196,753	-	-	196,753		
Reserves		1,215,322	-	-	1,215,322	1,026,195	-	-	1,026,195		
Total Equity Attributable To Owners Of The Company	_	1,412,075	-	-	1,412,075	1,222,948	-	-	1,222,948		
Non-controlling interests		32,180	-	-	32,180	31,572	-	-	31,572		
TOTAL EQUITY	_	1,444,255	-	-	1,444,255	1,254,520	-	-	1,254,520		
LIABILITIES	_										
Takaful contract liabilities	23	-	7,527,185	1,225,053	8,714,862	-	7,180,532	1,115,115	8,258,180		
Expense reserves		323,245	-	-	323,245	311,700	-	-	311,700		
Deferred tax liabilities		9,417	-	-	9,417	7,890	-	-	7,890		
Lease liabilities		728	-	-	728	988	-	-	988		
Takaful payables		25,434	114,837	65,748	206,019	31,301	58,350	85,700	175,351		
Other payables		165,920	111,066	74,708	284,858	172,119	123,010	86,719	314,592		
Current tax liabilities		-	18,222	4,995	23,217	-	16,563	6,322	22,885		
TOTAL LIABILITIES	_	524,744	7,771,310	1,370,504	9,562,346	523,998	7,378,455	1,293,856	9,091,586		
TOTAL EQUITY AND LIABILITIES	<del>-</del>	1,968,999	7,771,310	1,370,504	11,006,601	1,778,518	7,378,455	1,293,856	10,346,106		
Net assets per share (RM)	-				1.71				1.48		

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



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		Takaful Operator	Family Fund	General Fund	Group	Takaful Operator	Family Fund	General Fund	Group	
	Note	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Operating revenue	_	30,327	1,000,944	397,967	1,428,776	26,355	1,183,245	383,593	1,591,140	
Takaful operator income	24	491,393	-	-	-	560,553	-	-	-	
Gross earned contributions		-	772,095	364,792	1,136,993	-	967,467	370,442	1,337,737	
Contributions ceded to retakaful	-	-	(64,568)	(150,323)	(214,891)	-	(62,240)	(138,386)	(200,626)	
Net earned contributions	_	-	707,527	214,469	922,102	-	905,227	232,056	1,137,111	
Administration income		-	15	40,549	40,564	-	2,140	31,198	33,338	
Investment income on financial assets not measured										
at fair value through profit or loss	25	28,021	127,590	15,491	171,102	23,055	115,913	14,551	153,519	
Investment income - others	25	2,306	16,941	446	19,126	3,300	20,836	1,153	23,408	
Realised gains and losses		3,335	17,399	-	20,734	1,406	3,609	1,489	6,504	
Fair value gains and losses		(862)	(34,339)	(127)	(35,236)	4,842	35,869	993	40,647	
Reversal of impairment losses on financial instruments	26	7	-	-	-	-	-	-	-	
Other operating income	26	10,962	436	96	1,743	8,526	113	53	873	
Other income	_	43,769	128,042	56,455	218,033	41,129	178,480	49,437	258,289	
Gross benefits and claims paid		_	(396,877)	(105,768)	(494,547)	_	(424,186)	(147,807)	(565,514)	
Claims ceded to retakaful		_	44,625	40,087	84,712	_	40,033	62,541	102,574	
Gross change to contract liabilities		_	(2,424)	(83,369)	(85,793)	_	(8,884)	(33,493)	(42,377)	
Change to contract liabilities ceded to retakaful		-	4,588	68,613	73,201	-	8,459	20,460	28,919	
Net benefits and claims	_	-	(350,088)	(80,437)	(422,427)	-	(384,578)	(98,299)	(476,398)	
W. L. C	_		(077 704)	(400.404)			(054.740)	(407.007)		
Wakalah fee expense		- (04.000)	(277,724)	(160,194)	- (04.070)	- (444.447)	(351,716)	(167,937)	-	
Administrative fees		(91,903)	(69)	-	(91,972)	(111,147)	-	-	(111,147)	
Management expenses		(186,665)	-	-	(185,157)	(201,071)	-	-	(198,315)	
Expense reserve	27	(11,322)	(2.447)	- (47)	(11,322)	(52,761)	(4.706)	(2.270)	(52,761)	
Impairment losses on financial instruments Other operating expenses	27 27	(33,451)	(3,417) (2,476)	(17) (382)	(3,427) (37,766)	(90) (26,193)	(1,706) (1,531)	(2,370)	(4,166) (31,139)	
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Other expenses	_	(323,341)	(283,686)	(160,593)	(329,644)	(391,262)	(354,953)	(170,327)	(397,528)	
Surplus attributable to takaful operator / participants		-	(201,795)	(29,894)	(176,243)	-	(344,176)	(12,867)	(311,054)	
Profit before taxation and zakat		211,821	-	-	211,821	210,420	-	-	210,420	
Zakat		(636)	-	-	(636)	(623)	-	-	(623)	
Tax expense	_	(34,165)	-	-	(34,165)	(33,787)	-	-	(33,787)	
Profit for the period	-	177,020	-	-	177,020	176,010	-	-	176,010	



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	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	177,020	-	-	177,020	176,010	-	-	176,010
Other comprehensive (expense) / income, net of tax								
Items that will not be reclassified subsequently to profit or loss								
Remeasurement of defined benefit liability	(407)	-	-	(407)	-	-	-	-
	(407)	-	-	(407)	-	-	-	-
Items that may be reclassified subsequently to profit or loss								
Foreign currency translation differences for foreign operations	1,202	-	-	1,202	1,569	-	-	1,569
Debts investment at fair value through other comprehensive income ("FVOCI")								
- net change in fair value	8,828	83,213	6,218	98,259	15,649	176,489	12,993	205,131
- reclassified to profit or loss	(2,534)	(17,399)	- (0.040)	(19,933)	(966)	(3,609)	(1,489)	(6,064)
Other comprehensive income attributable to participants	7,496	(65,814)	(6,218)	(72,032) 7,496	40.050	(172,880)	(11,504)	(184,384)
		<u>-</u>	-	•	16,252	=	=	16,252
Total other comprehensive income for the period, net of tax	7,089	-	-	7,089	16,252	-	-	16,252
Total comprehensive income for the period	184,109	-	-	184,109	192,262	-	-	192,262
Profit for the period attributable to:								
Owners of the Company	176,672	-	-	176,672	177,392	-	-	177,392
Non-controlling interests	348	-	-	348	(1,382)	-	-	(1,382)
	177,020	-	-	177,020	176,010	-	-	176,010
Total comprehensive income attributable to:								
Owners of the Company	183,501	-	-	183,501	192,954	-	-	192,954
Non-controlling interests	608	-	-	608	(692)	-	-	(692)
	184,109	-	-	184,109	192,262	-	-	192,262
Basic earnings per ordinary share (sen)	22			21.37				21.51
Diluted earnings per ordinary share (sen)	22			21.28				21.45



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		<b>Takaful Operator</b>	Family Fund	General Fund	Group	<b>Takaful Operator</b>	Family Fund	General Fund	Group
	Note	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Operating revenue	_	15,362	333,993	166,598	515,734	14,065	504,244	155,694	672,981
Takaful operator income	24	182,454	-	-	-	245,616	-	-	-
Gross earned contributions		-	275,775	162,794	438,668	-	464,555	166,195	630,660
Contributions ceded to retakaful	_	-	(30,743)	(71,504)	(102,247)	-	(31,700)	(62,950)	(94,650)
Net earned contributions	_	-	245,032	91,290	336,421	-	432,855	103,245	536,010
Administration income		-	(716)	18,479	17,763	-	555	12,749	13,304
Investment income on financial assets not measured									
at fair value through profit or loss	25	14,296	64,346	7,705	86,347	12,160	59,960	7,451	79,571
Investment income - others	25	1,066	7,904	139	8,792	1,905	10,543	440	11,956
Realised gains and losses		3,335	17,399	-	20,734	794	1,931	889	3,614
Fair value gains and losses		6,119	45,237	(25)	47,453	4,554	15,406	309	19,525
Reversal of impairment losses on financial instruments	26	12	-	332	-	-	2	-	-
Other operating income	26	4,287	252	72	1,058	4,600	22	12	362
Other income	<del>-</del>	29,115	134,422	26,702	182,147	24,013	88,419	21,850	128,332
Gross benefits and claims paid		<u>-</u>	(154,629)	(40,918)	(192,864)	<u>-</u>	(203,553)	(77,264)	(277,206)
Claims ceded to retakaful		_	18,263	17,295	35,558	_	19,238	35,504	54,742
Gross change to contract liabilities		-	(3,495)	(10,758)	(14,254)	_	(2,078)	1,925	(154)
Change to contract liabilities ceded to retakaful		-	4,353	11,605	15,958	_	6,962	(5,192)	1,770
Net benefits and claims	<del>-</del>	-	(135,508)	(22,776)	(155,602)	-	(179,431)	(45,027)	(220,848)
Wakalah fee expense	_	_	(81,459)	(62,924)		_	(159,323)	(66,761)	
Administrative fees		(31,225)	(29)	(02,324)	(31,254)	(50,538)	(100,020)	(00,701)	(50,538)
Management expenses		(77,496)	(29)	_	(76,700)	(95,233)	_	_	(93,851)
Expense reserve		9,533	_	_	9,533	(12,218)	_	_	(12,218)
Impairment losses on financial instruments	27	-	(1,815)	_	(1,471)	(3)	_	(1,081)	(1,082)
Other operating expenses	27	(14,768)	(678)	(369)	(16,453)	(14,530)	(637)	(10)	(16,898)
Other expenses		(113,956)	(83,981)	(63,293)	(116,345)	(172,522)	(159,960)	(67,852)	(174,587)
Surplus attributable to takaful operator / participants		-	(159,965)	(31,923)	(149,008)	-	(181,883)	(12,216)	(171,800)
Profit before taxation and zakat		97,613		_	97,613	97,107	_	_	97,107
Zakat		(336)	_	_	(336)	(289)	_	_	(289)
Taxation		(21,188)	-	-	(21,188)	(16,449)	-	-	(16,449)
	-			-	76,089	80,369		-	80,369
Profit for the period	_	76,089	-	-	76,089	80,369	-	-	80,369



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		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		76,089	-	-	76,089	80,369	-	-	80,369
Other comprehensive (expense) / income, net of tax									
Items that will not be reclassified subsequently to profit or loss									
Remeasurement of defined benefit liability		(407)	-	-	(407)	-	-	-	-
		(407)	-	-	(407)	-	-	-	-
Items that may be reclassified subsequently to profit or loss									
Foreign currency translation differences for foreign operations		8,546	-	=	8,546	1,330	-	-	1,330
Debts investment at fair value through other comprehensive income ("FVOCI")									
- net change in fair value		15,503	158,760	10,669	184,932	7,859	90,784	5,828	104,471
- reclassified to profit or loss		(2,534)	(17,399)	-	(19,933)	(501)	(1,931)	(889)	(3,321)
Other comprehensive income attributable to participants		-	(141,361)	(10,669)	(152,030)	-	(88,853)	(4,939)	(93,792)
		21,515	=	-	21,515	8,688	=	-	8,688
Total other comprehensive income for the period, net of tax		21,108	-	-	21,108	8,688	-	-	8,688
Total comprehensive income for the period		97,197	-	-	97,197	89,057	-	-	89,057
<b>- * * * * * * * * * *</b>									
Profit for the period attributable to: Owners of the Company		75,086			75,086	80,949		_	80,949
Non-controlling interests		1,003	_	-	1,003	(580)	-	-	(580)
Troil controlling into coto		76,089	_	_	76,089	80,369		-	80,369
Total comprehensive income attributable to:					10,000				55,555
Owners of the Company		93,719	<u>-</u>	_	93,719	89,052	_	_	89,052
Non-controlling interests		3,478	_	-	3,478	5	-	-	5
		97,197	-	-	97,197	89,057	-	-	89,057
Basic earnings per ordinary share (sen)	22				9.08				9.79
Diluted earnings per ordinary share (sen)	22				9.05				9.77



## SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2020

	<	N	on-distributabl	>	Distributable			
	Share Capital RM '000	Translation Reserves RM '000	Revaluation Reserves RM '000	Fair Value Reserves RM '000	LTIP Reserves RM '000	Retained Profits RM '000	Non- Controlling Interest RM '000	Total Equity RM '000
AS AT 1 JANUARY 2019	185,352	(6,848)	17,188	3,152	16,581	768,208	28,525	1,012,158
Remeasurement of defined benefit liability	-	-	-	-	-	(87)	(30)	(117)
Foreign currency translation differences for foreign operations	-	849	-	-	-	-	1,220	2,069
Revaluation of property and equipment								
- Gains arising during the year	-	-	1,181	-	-	-	395	1,576
Fair value of debt investments measured at FVOCI	-	-	-	19,948	-	-	-	19,948
Total other comprehensive income / (expense) for the year	-	849	1,181	19,948	-	(87)	1,585	23,476
Profit for the year	-	-	-	-	-	364,837	1,462	366,299
Total comprehensive income for the year	-	849	1,181	19,948	-	364,750	3,047	389,775
Contributions by and distributions to owners of the Company								
- LTIP vested	11,401	-	-	-	(11,401)	-	-	-
- Share-based payment transactions	-	-	-	-	17,945	-	-	17,945
- Dividends to owners of the Company	-	-	-	-	-	(165,358)	-	(165,358)
Total transactions with owners of the Company	11,401	-	-	-	6,544	(165,358)	-	(147,413)
AS AT 31 DECEMBER 2019	196,753	(5,999)	18,369	23,100	23,125	967,600	31,572	1,254,520



## SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2020

	<	N	on-distributabl	>	Distributable			
	Share Capital RM '000	Translation Reserves RM '000	Revaluation Reserves RM '000	Fair Value Reserves RM '000	LTIP Reserves RM '000	Retained Profits RM '000	Non- Controlling Interest RM '000	Total Equity RM '000
AS AT 1 JANUARY 2020	196,753	(5,999)	18,369	23,100	23,125	967,600	31,572	1,254,520
Remeasurement of defined benefit liability	-	-	-	-	-	(304)	(103)	(407)
Foreign currency translation differences for foreign operations	-	839	-	-	-	-	363	1,202
Fair value of debt investments measured at FVOCI	-	-	-	6,294	-	-	-	6,294
Total other comprehensive income / (expense) for the period	-	839	-	6,294	=	(304)	260	7,089
Profit for the period	-	-	-	-	-	176,672	348	177,020
Total comprehensive income for the period	-	839	-	6,294	-	176,368	608	184,109
Contributions by and distributions to owners of the Company								
- Share-based payment transactions	-	-	-	-	5,626	-	-	5,626
Total transactions with owners of the Company	-	-	-	=	5,626	-	-	5,626
AS AT 30 JUNE 2020	196,753	(5,160)	18,369	29,394	28,751	1,143,968	32,180	1,444,255



# SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2020

Adjustments for: Amortisation of intangible assets Depreciation of property and equipment Depreciation of Right-Of-Use assets Depreciation of Right-Of-Use assets Fair value change of fire vestment properties Fair value change of fire vestment properties Fair value change of fair value through profit and loss financial assets Fair value change of fair value through profit and loss financial assets Fair value change of fair value through profit and loss financial assets Fair value change of fair value through profit and loss financial assets Fair value change of fair value through profit and loss financial assets Fair value change of fair value through profit and loss financial assets Fair value change of fair value through profit and loss financial assets Fair value change of fair value through profit and loss financial assets Frofit from Malaysian Government Islamic papers Fair value distance based payment Gains from disposal of dobt invostments measured at FVOCI (20, 734) Gains from disposal of dobt invostments measured at FVOCI (20, 734) (15, 162 Gains on disposal of property and equipment (20) (111 Amortisation of premiums, net of accretion of discounts (2, 2587 8, 321 Impairment losses on financial instruments (3, 2477 1, 518) Write-off of bad debt		Current Period Ended 30.06.2020 RM'000	Corresponding Year Ended 31.12.2019 RM'000
Profit before zakat and taxation	Cash flows from operating activities		
Adjustments for: Amortisation of intangible assets Depreciation of intangible assets Depreciation of property and equipment Depreciation of Right-O-Lose assets 1,555 2,700 Fair value change of investment properties Fair value change of fair value through profit and loss financial assets Fair value change of fair value through profit and loss financial assets Fair value change of fair value through profit and loss financial assets Fair value change of fair value through profit and loss financial assets Frofit from Malaysian Government Islamic papers Profit from Islamic debt securities, investment accounts and Islamic accepted bills Dividend income from Shariah approved shares Gains from disposal of debt investments measured at FVOCI (20,734) (31,432) Gains from disposal of debt investments measured at FVOCI (20,734) (31,622) (31,632) (31,		211.821	417,739
Amortisation of intangible assets Depreciation of property and equipment Depreciation of Right-Of-Use assets Depreciation of Right-Of-Use assets Fair value change of investment properties Fair value change of property and equipment Fair value of property and equipment Fair value of property property and equipment Fair value of property p		,=.	,
Depreciation of property and equipment   5,343   11,286   Depreciation of Right-O-Lybas assets   1,555   2,700   Fair value change of investment properties   - (215   Fair value change of investment properties   - (215   Fair value change of fair value through profit and loss financial assets   4,974   (33,233   770ft from financing receivables   (11,505)   (3,423   770ft from Malaysian Government Islamic papers   (10,988)   (19,986)		15.010	29,569
Depreciation of Right-Of-Use assets	<u> </u>	·	11,268
Fair value change of investment properties			2,700
Fair value change of fair value through profit and loss financial assets		· -	(215)
Profit from financing receivables   (1,505)   (3,425)		4,974	(33,233)
Profit from Malaysian Government Islamic papers   (10,988) (19,968   Profit from Islamic debt securities, investment accounts and Islamic accepted bills   (174,240) (336,343) (8,088   Equity settled share-based payment   5,626   17,945   (20,734) (15,162   Gains from disposal of debt investments measured at FVOCI   (20,734) (15,162   Gains on disposal of property and equipment   (20) (111   Amortisation of premiums, net of accretion of discounts   2,587   8,321   Impairment losses on financial instruments   3,427   1,519   Write-off of bad debt   - (351   Frofit expenses on lease liabilities   30   103		(1,505)	(3,423)
Dividend income from Shariah approved shares   (3,743)   (8,088   Equity settled share-based payment   5,5226   17,945   Gains from disposal of debt investments measured at FVOCI   (20,734)   (15,162   Gains on disposal of property and equipment   (20)   (11   Amortisation of premiums, net of accretion of discounts   2,587   8,327   Impairment losses on financial instruments   3,427   1,519   Write-off of bad debt   (355   4,258   4,251   4		(10,988)	(19,966)
Equity settled share-based payment         5,626         17,945           Gains from disposal of beth investments measured at FVOCI         (20,734)         (15,162           Gains nor disposal of properly and equipment         (20)         (11           Amortisation of premiums, net of accretion of discounts         2,587         8,321           Impairment losses on financial instruments         3,427         1,519           Write-off of bad debt         -         (351           Profit expenses on lease liabilities         30         103           Operating profit before working capital changes         39,143         72,372           Profit from Malaysian Government Islamic papers         10,988         19,966           Profit from Islamic debt securities, investment accounts and Islamic accepted bills         161,106         314,157           Dividend income from Shariah approved shares         33,635         917,033           Purchase of investment         (539,253)         (1,428,409           Purchase of investment         336,985         917,033           Increase in retakaful assets         (99,327)         (217,851           Increase in retakaful assets         (99,327)         (217,851           Increase in Takaful contract liabilities         376,034         876,765           Increase in	Profit from Islamic debt securities, investment accounts and Islamic accepted bills	(174,240)	(336,343)
Gains from disposal of debt investments measured at FVOCI         (20,734)         (15,162)           Gains on disposal of property and equipment         (20)         (111)           Amortisation of premiums, net of accretion of discounts         2,587         8,321           Impairment losses on financial instruments         3,427         1,519           Write-off of bad debt         -         (351           Profit expenses on lease liabilities         30         103           Operating profit before working capital changes         39,143         72,372           Profit from Malaysian Government Islamic papers         10,988         19,968           Profit from Islamic debt securities, investment accounts and Islamic accepted bills         161,106         314,157           Dividend income from Shariah approved shares         3,743         8,088           Purchase of investment         (539,253)         (1,428,409           Proceeds from sale of investment         336,985         917,039           Maturity of other investments         45,213         589,895           Increase in retakaful assets         (99,327)         (217,851           Increase in retakaful assets         (38,625)         (75,001           Increase in Takaful contract liabilities         376,034         876,756           Increas	Dividend income from Shariah approved shares	(3,743)	(8,088)
Gains on disposal of property and equipment         (20)         (11           Amortisation of premitums, net of accretion of discounts         2,587         8,327         1,519           Write-off of bad debt         -         (351           Profit expenses on lease liabilities         30         103           Operating profit before working capital changes         39,143         72,372           Profit from Islamic debt securities, investment accounts and Islamic accepted bills         16,106         314,157           Dividend income from Shariah approved shares         3,743         8,088           Purchase of investment         (539,253)         (1,428,409           Proceeds from sale of investment         336,985         917,039           Maturity of other investments         45,213         599,895           Increase in retakaful assets         (99,327)         (217,851           Increase in retakaful assets         (99,327)         (217,851           Increase in Takaful contract liabilities         376,034         876,765           Increase in payable         30,473         146,726           Zakat paid         (450)         (500           Income taxes paid         (35,625)         (75,001           Net cash generated from / (used in) operating activities         112,201	Equity settled share-based payment	5,626	17,945
Amortisation of premiums, net of accretion of discounts   2,587   8,327   1,519	Gains from disposal of debt investments measured at FVOCI	(20,734)	(15,162)
Impairment losses on financial instruments   3,427   1,519	Gains on disposal of property and equipment	(20)	(11)
Write-off of bad debt         -         (351)           Profit expenses on lease liabilities         30         103           Operating profit before working capital changes         39,143         72,372           Profit from Malaysian Government Islamic papers         10,988         19,966           Profit from Islamic debt securities, investment accounts and Islamic accepted bills         161,106         314,157           Dividend income from Shariah approved shares         3,743         8,088           Purchase of investment         (539,253)         (1,428,409           Proceeds from sale of investment         336,985         917,039           Maturity of other investments         45,213         589,895           Increase in retakaful assets         (99,327)         (217,851           Increase in retakaful assets         (213,829)         (1,336,553           Increase in Takaful contract liabilities         376,034         876,765           Increase in Takaful contract liabilities         30,473         146,726           Zakat paid         (450)         (500           Income taxes paid         (38,625)         (75,001           Net cash generated from / (used in) operating activities         112,201         (113,306           Cash flows used in investing activities         (2,304)	Amortisation of premiums, net of accretion of discounts	2,587	8,321
Profit expenses on lease liabilities         30         103           Operating profit before working capital changes         39,143         72,372           Profit from Malaysian Government Islamic papers         10,988         19,966           Profit from Islamic debt securities, investment accounts and Islamic accepted bills         161,106         314,157           Dividend income from Shariah approved shares         3,743         8,088           Purchase of investment         (539,253)         (1,428,409           Proceeds from sale of investments         45,213         369,885           Increase in retakaful assets         (99,327)         (217,851           Increase in retakaful assets         (99,327)         (217,851           Increase in Takaful contract liabilities         376,034         876,765           Increase in payable         30,473         146,726           Zakat paid         (33,625)         (75,001           Increase in payable         151,276         (37,805           Increase paid         (38,625)         (75,001           Net cash generated from / (used in) operating activities         112,201         (113,306           Cash flows used in investing activities         (2,304)         (4,689           Purchase of property and equipment         2,349	Impairment losses on financial instruments	3,427	1,519
Operating profit before working capital changes	Write-off of bad debt	-	(351)
Profit from Malaysian Government Islamic papers         10,988         19,966           Profit from Islamic debt securities, investment accounts and Islamic accepted bills         161,106         314,157           Dividend income from Shariah approved shares         3,743         8,088           Purchase of investment         (539,253)         (1,428,409           Proceeds from sale of investment         336,985         917,039           Maturity of other investments         45,213         589,895           Increase in retakaful assets         (99,327)         (217,851           Increase in receivables         (213,829)         (1,336,553           Increase in Takaful contract liabilities         376,034         876,765           Increase in payable         30,473         146,726           Zakat paid         (450)         (500           Income taxes paid         (450)         (500           Net cash generated from / (used in) operating activities         112,201         (113,306           Cash flows used in investing activities         (2,304)         (4,689           Purchase of property and equipment         (3,479)         (4,453           Proceeds from sale of property and equipment         (5,762)         (9,128           Cash flows used in financing activities         (5,762)	Profit expenses on lease liabilities	30	103
Profit from Islamic debt securities, investment accounts and Islamic accepted bills Dividend income from Shariah approved shares         161,106         314,157         3,743         8,088         9,088	Operating profit before working capital changes	39,143	72,372
Dividend income from Shariah approved shares         3,743         8,088           Purchase of investment         (539,253)         (1,428,409           Proceeds from sale of investments         336,995         917,033           Maturity of other investments         45,213         589,895           Increase in retakaful assets         (99,327)         (217,895)           Increase in receivables         (213,829)         (1,336,553)           Increase in Takaful contract liabilities         376,034         876,765           Increase in payable         30,473         146,726           Zakat paid         (450)         (500)           Income taxes paid         (38,625)         (75,001           Net cash generated from / (used in) operating activities         112,201         (113,306           Cash flows used in investing activities         112,201         (113,306           Cash flows used in investing activities         (2,304)         (4,689           Purchase of property and equipment         (3,479)         (4,453           Proceeds from sale of property and equipment         21         14           Net cash used in investing activities         (5,762)         (9,128           Cash flows used in financing activities         (5,762)         (9,128 <t< td=""><td>Profit from Malaysian Government Islamic papers</td><td>10,988</td><td>19,966</td></t<>	Profit from Malaysian Government Islamic papers	10,988	19,966
Purchase of investment         (539,253)         (1,428,409           Proceeds from sale of investment         336,985         917,039           Maturity of other investments         45,213         5598,985           Increase in retakaful assets         (99,327)         (217,851           Increase in receivables         (213,829)         (1,336,553           Increase in Takaful contract liabilities         376,034         876,765           Increase in payable         151,276         (37,805           Zakat paid         (450)         (500           Income taxes paid         (38,625)         (75,001           Net cash generated from / (used in) operating activities         112,201         (113,306           Cash flows used in investing activities         112,201         (113,306           Cash flows used in investing activities         (2,304)         (4,689           Purchase of property and equipment         (3,479)         (4,453           Purchase of property and equipment         21         14           Net cash used in investing activities         (5,762)         (9,128           Cash flows used in financing activities         (5,762)         (9,128           Cash flows used in financing activities         (356)         (288,991           Net cash use	Profit from Islamic debt securities, investment accounts and Islamic accepted bills	161,106	314,157
Proceeds from sale of investment         336,985         917,039           Maturity of other investments         45,213         589,895           Increase in retakaful assets         (99,327)         (217,851           Increase in receivables         (213,829)         (1,336,553           Increase in Takaful contract liabilities         376,034         876,765           Increase in payable         151,276         (37,805           Zakat paid         (450)         (500           Income taxes paid         (450)         (500           Net cash generated from / (used in) operating activities         112,201         (113,306           Cash flows used in investing activities         2,304)         (4,689           Purchase of property and equipment         (3,479)         (4,453           Proceeds from sale of property and equipment         21         14           Net cash used in investing activities         (5,762)         (9,128           Cash flows used in financing activities         (5,762)         (9,128           Cash flows used in financing activities         (356)         (288,991           Net cash used in financing activities         (356)         (289,703           Net cash used in financing activities         (356)         (289,703           Net i	Dividend income from Shariah approved shares	3,743	8,088
Maturity of other investments       45,213       589,895         Increase in retakaful assets       (99,327)       (217,851         Increase in Tetakaful contract liabilities       376,034       876,765         Increase in payable       30,473       146,726         Zakat paid       (450)       (500         Income taxes paid       (450)       (500         Net cash generated from / (used in) operating activities       112,201       (113,306         Cash flows used in investing activities         Acquisition of intangible assets       (2,304)       (4,689         Purchase of property and equipment       (3,479)       (4,453         Proceeds from sale of property and equipment       21       14         Net cash used in investing activities       (5,762)       (9,128         Cash flows used in financing activities       (5,762)       (9,128         Cash flows used in financing activities       (5,762)       (288,991         Payment of lease liabilities       (356)       (712         Net cash used in financing activities       (356)       (289,703         Net increase / (decrease) in cash and cash equivalents       106,083       (412,137         Effect of movement in exchange rates       2,819       9,546         Ca	Purchase of investment	(539,253)	(1,428,409)
Increase in retakaful assets	Proceeds from sale of investment	336,985	917,039
Increase in receivables	Maturity of other investments	45,213	589,895
Increase in Takaful contract liabilities   376,034   876,765   10   10   10   10   10   10   10   1	Increase in retakaful assets	(99,327)	(217,851)
Increase in payable	Increase in receivables	(213,829)	(1,336,553)
Zakat paid Income taxes paid       (450) (500 (500 (38,625)) (75,001 (38,625)) (75,001 (38,625)) (75,001 (38,625)) (75,001 (38,625)) (75,001 (38,625)) (75,001 (38,625)) (75,001 (38,625)) (75,001 (38,625)) (75,001 (113,306 (38,625)) (75,001 (113,306 (38,625)) (75,001 (38,625)) (	Increase in Takaful contract liabilities	376,034	876,765
Zakat paid Income taxes paid       (450) (38,625)       (500 (38,625)       (75,001 (75,001)         Net cash generated from / (used in) operating activities       112,201       (113,306 (13,306)         Cash flows used in investing activities       (2,304) (4,689 (2,304))       (4,689 (2,304))         Acquisition of intangible assets       (2,304) (4,689 (2,3479))       (4,453 (2,3479))         Purchase of property and equipment       21       14         Net cash used in investing activities       (5,762)       (9,128 (9,1	Increase in payable	30,473	146,726
Income taxes paid  Net cash generated from / (used in) operating activities  Cash flows used in investing activities  Acquisition of intangible assets Purchase of property and equipment Proceeds from sale of property and equipment  Net cash used in investing activities  Cash flows used in investing activities  Cash flows used in financing activities  Dividends paid to owners of the Company Payment of lease liabilities  Net cash used in financing activities  Net cash used in financing activities  Since the Company Payment of lease liabilities  Net cash used in financing activities  Since the Company Payment of lease liabilities  (356)  Net increase / (decrease) in cash and cash equivalents Effect of movement in exchange rates Cash and cash equivalents at the beginning of period  (356)  (375,001  (2304) (4,689  (3,479) (4,453  (5,762) (9,128  (9,128  (9,128  (356) (712  (288,991  (356) (289,703  (412,137  Effect of movement in exchange rates (2,819  9,546  Cash and cash equivalents at the beginning of period		151,276	(37,805)
Net cash generated from / (used in) operating activities  Cash flows used in investing activities  Acquisition of intangible assets Purchase of property and equipment Proceeds from sale of property and equipment Net cash used in investing activities  Cash flows used in investing activities  Cash flows used in financing activities  Dividends paid to owners of the Company Payment of lease liabilities  Net cash used in financing activities  (356)  Net cash used in financing activities  Net cash used in financing activities  (356)  (289,703  Net increase / (decrease) in cash and cash equivalents Effect of movement in exchange rates Cash and cash equivalents at the beginning of period  (113,306  (2,304) (4,689 (3,479) (3,479) (4,453 (3,479) (4,453 (5,762) (9,128 (9,128 (356) (7,762) (9,128 (356) (7,762) (9,128 (356) (7,762) (9,128 (356) (289,991 (356) (7,762) (288,991 (356) (7,762) (288,991 (356) (7,762) (288,991 (356) (7,762) (289,703 (356) (289,703 (356) (356) (289,703 (356) (35	Zakat paid	(450)	(500)
Cash flows used in investing activities  Acquisition of intangible assets Purchase of property and equipment Proceeds from sale of property and equipment  Net cash used in investing activities  Cash flows used in financing activities  Dividends paid to owners of the Company Payment of lease liabilities  Net cash used in financing activities  Net cash used in financing activities  Net cash used in financing activities  Signature of lease liabilities  Net cash used in financing activities  Net cash used in financing activities  Signature of lease liabilities  Cash and cash equivalents  Cash and cash equivalents at the beginning of period  Acquisition of intangible assets  (2,304)  (4,689  (3,479)  (4,453  (5,762)  (9,128  (9,128  (288,991  (356)  (712  Net cash used in financing activities  (356)  (289,703  (412,137  Effect of movement in exchange rates  Cash and cash equivalents at the beginning of period	Income taxes paid	(38,625)	(75,001)
Acquisition of intangible assets  Purchase of property and equipment  Proceeds from sale of property and equipment  Net cash used in investing activities  Cash flows used in financing activities  Dividends paid to owners of the Company Payment of lease liabilities  Net cash used in financing activities  Net cash used in financing activities  (356)  (289,703  Net increase / (decrease) in cash and cash equivalents  Effect of movement in exchange rates Cash and cash equivalents at the beginning of period  (4,689  (3,479)  (4,453  (5,762)  (9,128  (5,762)  (288,991  (356)  (712  (356)  (289,703  (412,137  Effect of movement in exchange rates 2,819 9,546  Cash and cash equivalents at the beginning of period	Net cash generated from / (used in) operating activities	112,201	(113,306)
Purchase of property and equipment Proceeds from sale of property and equipment Proceeds from sale of property and equipment Proceeds from sale of property and equipment  14  14  Net cash used in investing activities  Cash flows used in financing activities  Dividends paid to owners of the Company Payment of lease liabilities  Net cash used in financing activities  Net cash used in financing activities  Net increase / (decrease) in cash and cash equivalents Effect of movement in exchange rates Cash and cash equivalents at the beginning of period  (3,479) (4,453  (5,762) (9,128  (288,991  (356) (712  (356) (289,703  (412,137  Effect of movement in exchange rates 2,819 9,546  Cash and cash equivalents at the beginning of period			_
Proceeds from sale of property and equipment  Net cash used in investing activities  Cash flows used in financing activities  Dividends paid to owners of the Company Payment of lease liabilities  Net cash used in financing activities  (356)  Net increase / (decrease) in cash and cash equivalents  Effect of movement in exchange rates Cash and cash equivalents at the beginning of period  21  14  14  15  16  17  18  18  19  18  19  19  19  19  19  19		(2,304)	(4,689)
Net cash used in investing activities  Cash flows used in financing activities  Dividends paid to owners of the Company Payment of lease liabilities  Net cash used in financing activities  (356)  Net increase / (decrease) in cash and cash equivalents Effect of movement in exchange rates Cash and cash equivalents at the beginning of period  (5,762)  (9,128  (288,991  (356)  (356)  (289,703  (412,137  2,819  9,546  603,200  1,005,791	Purchase of property and equipment	(3,479)	(4,453)
Cash flows used in financing activities  Dividends paid to owners of the Company Payment of lease liabilities  Net cash used in financing activities  (356)  (288,991  (356)  (712  Net cash used in financing activities  (356)  (289,703  Net increase / (decrease) in cash and cash equivalents  Effect of movement in exchange rates  Cash and cash equivalents at the beginning of period  (356)  (356)  (289,703  (412,137	Proceeds from sale of property and equipment	21	14
Dividends paid to owners of the Company Payment of lease liabilities  Net cash used in financing activities  Net increase / (decrease) in cash and cash equivalents Effect of movement in exchange rates Cash and cash equivalents at the beginning of period  - (288,991 (356) (712  106,083 (412,137  2,819 9,546  603,200 1,005,791	Net cash used in investing activities	(5,762)	(9,128)
Payment of lease liabilities (356) (712  Net cash used in financing activities (356) (289,703  Net increase / (decrease) in cash and cash equivalents 106,083 (412,137  Effect of movement in exchange rates 2,819 9,546  Cash and cash equivalents at the beginning of period 603,200 1,005,791	Cash flows used in financing activities		
Net cash used in financing activities  (356)  (289,703  Net increase / (decrease) in cash and cash equivalents  Effect of movement in exchange rates  Cash and cash equivalents at the beginning of period  (356)  (289,703  (412,137  2,819  9,546  603,200  1,005,791	Dividends paid to owners of the Company	-	(288,991)
Net increase / (decrease) in cash and cash equivalents  Effect of movement in exchange rates  Cash and cash equivalents at the beginning of period  106,083  (412,137  2,819  9,546  603,200  1,005,791	Payment of lease liabilities	(356)	(712)
Effect of movement in exchange rates 2,819 9,546 Cash and cash equivalents at the beginning of period 603,200 1,005,791	Net cash used in financing activities	(356)	(289,703)
Effect of movement in exchange rates 2,819 9,546 Cash and cash equivalents at the beginning of period 603,200 1,005,791	Net increase / (decrease) in cash and cash equivalents	106,083	(412,137)
Cash and cash equivalents at the beginning of period 603,200 1,005,791			9,546
Cash and cash equivalents at the end of period 712,102 603,200	<u> </u>		1,005,791
	Cash and cash equivalents at the end of period	712,102	603,200