

SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2021

		<	As at 30 Jun	e 2021	>	<	< As at 31 December 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		21,017	-	-	222,328	23,614	-	-	224,924
Right-of-use assets		16,607	-	-	52,626	17,515	-	-	53,698
Investment properties		11,745	252,286	10,640	37,341	11,745	252,455	10,640	37,347
Intangible assets		173,914	-	-	173,914	191,187	-	-	191,187
Other investments		1,129,752	5,896,811	390,673	7,376,685	902,420	5,424,197	346,576	6,631,485
Retakaful assets		-	424,226	592,567	1,016,793	-	407,653	570,549	978,202
Deferred tax assets		42,285	-	-	42,285	40,526	-	-	40,526
Current tax assets		67,185	-	-	67,185	70,269	-	-	70,269
Loans and receivables, excluding takaful receivables		653,666	1,019,792	561,321	2,187,599	784,889	1,315,187	512,279	2,549,920
Takaful receivables		-	240,099	62,157	302,256	-	177,648	125,323	302,971
Cash and cash equivalents	_	120,511	394,656	39,892	555,059	136,744	519,276	56,589	712,609
TOTAL ASSETS	_	2,236,682	8,227,870	1,657,250	12,034,071	2,178,909	8,096,416	1,621,956	11,793,138
EQUITY AND LIABILITIES	·-								
Share Capital		230,547	-	-	230,547	211,893	-	-	211,893
Reserves		1,450,293	-	-	1,450,293	1,297,513	-	-	1,297,513
Total Equity Attributable To Owners Of The Company		1,680,840	_	-	1,680,840	1,509,406	-	_	1,509,406
Non-controlling interests		32,462	-	-	32,462	32,397	-	-	32,397
TOTAL EQUITY	_	1,713,302	-	-	1,713,302	1,541,803	-	-	1,541,803
LIABILITIES	_								
Takaful contract liabilities	23	-	8,011,635	1,456,613	9,427,697	-	7,870,798	1,394,517	9,223,607
Expense reserves		318,232	-	-	318,232	316,729	-	-	316,729
Deferred tax liabilities		6,218	-	-	6,218	11,751	-	-	11,751
Lease liabilities		501	-	-	501	807	-	-	807
Takaful payables		28,971	83,439	127,624	240,034	32,847	62,884	136,798	232,529
Other payables		169,458	114,096	61,953	298,327	274,972	145,584	80,690	438,811
Current tax liabilities		-	18,700	11,060	29,760	-	17,150	9,951	27,101
TOTAL LIABILITIES	_	523,380	8,227,870	1,657,250	10,320,769	637,106	8,096,416	1,621,956	10,251,335
TOTAL EQUITY AND LIABILITIES	_	2,236,682	8,227,870	1,657,250	12,034,071	2,178,909	8,096,416	1,621,956	11,793,138
Net assets per share (RM)	_				2.01				1.82

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



		<cur< th=""><th>rent Year-to-date</th><th>30.6.2021</th><th>></th><th colspan="5">> <></th></cur<>	rent Year-to-date	30.6.2021	>	> <>				
	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	
	Note	KW 000	KW 000	KW 000	KW 000	KWIOOO	KW 000	KW 000	KW 000	
Operating revenue	-	29,777	1,141,800	445,573	1,616,704	30,327	1,000,944	397,967	1,428,776	
Takaful operator income	24	515,639	-	-	-	491,393	-	-	-	
Gross earned contributions		-	924,859	415,187	1,340,246	-	772,095	364,792	1,136,993	
Contributions ceded to retakaful		-	(67,031)	(188,431)	(255,462)	-	(64,568)	(150,323)	(214,891)	
Net earned contributions	-	-	857,828	226,756	1,084,784	-	707,527	214,469	922,102	
Administration income		-	23	43,421	43,444	-	15	40,549	40,564	
Investment income on financial assets not measured										
at fair value through profit or loss	25	27,783	125,152	14,217	167,152	28,021	127,590	15,491	171,102	
Investment income - others	25	1,994	15,127	118	16,593	2,306	16,941	446	19,126	
Realised gains and losses		-	8,055	-	8,055	3,335	17,399	-	20,734	
Fair value gains and losses		(1,133)	(3,750)	-	(3,726)	(862)	(34,339)	(127)	(35,236)	
Reversal of impairment losses on financial instruments	26	89	-	-	-	7	-	-	-	
Other operating income	26	13,496	884	34	2,866	10,962	436	96	1,743	
Other income		42,229	145,491	57,790	234,384	43,769	128,042	56,455	218,033	
Gross benefits and claims paid		_	(437,548)	(160,360)	(588,416)	_	(396,877)	(105,768)	(494,547)	
Claims ceded to retakaful		_	57,345	79,053	136,398	_	44,625	40,087	84,712	
Gross change to contract liabilities		_	10,384	(52,847)	(42,463)	_	(2,424)	(83,369)	(85,793)	
Change to contract liabilities ceded to retakaful		-	9,635	24,844	34,479	-	4,588	68,613	73,201	
Net benefits and claims	-	-	(360,184)	(109,310)	(460,002)	-	(350,088)	(80,437)	(422,427)	
Webstehness	-		(040,004)	(400,000)			(077.704)	(400,404)		
Wakalah fee expense		(407.570)	(318,221)	(160,698)	(407.040)	(04.000)	(277,724)	(160,194)	(04.070)	
Administrative fees		(107,573)	(69)	-	(107,642)	(91,903)	(69)		(91,972)	
Management expenses		(207,788) (1,629)	-	-	(206,011) (1,629)	(186,665) (11,322)	-	-	(185,157) (11,322)	
Expense reserve	27	(1,629)	(2.024)	(4.207)		(11,322)	(2.447)	(47)		
Impairment losses on financial instruments	27 27	(30,720)	(3,824) (1,335)	(1,287)	(5,022) (33,423)	(33,451)	(3,417) (2,476)	(17) (382)	(3,427) (37,766)	
Other operating expenses			,	` '	, , ,	,		. ,		
Other expenses	-	(347,710)	(323,449)	(162,039)	(353,727)	(323,341)	(283,686)	(160,593)	(329,644)	
Surplus attributable to takaful operator / participants		-	(319,686)	(13,197)	(295,281)	-	(201,795)	(29,894)	(176,243)	
Profit before taxation and zakat		210,158	-	-	210,158	211,821	-	-	211,821	
Zakat		(635)	-	-	(635)	(636)	-	-	(636)	
Tax expense	. <u>-</u>	(26,574)	-	-	(26,574)	(34,165)	-	-	(34,165)	
Profit for the year	•	182,949	-	-	182,949	177,020	-	-	177,020	



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	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
Profit for the year		182,949	-	-	182,949	177,020	-	-	177,020
Other comprehensive (loss) / income, net of tax									
Items that will not be reclassified subsequently to profit or loss									
Remeasurement of defined benefit liability	_	119	-	-	119	(407)	-	-	(407)
	-	119	-	-	119	(407)	-	-	(407)
Items that may be reclassified subsequently to profit or loss									
Foreign currency translation differences for foreign operations		(759)	-	-	(759)	1,202	-	-	1,202
Debts investment at fair value through other comprehensive income ("FVOCI")									
- net change in fair value		(18,256)	(194,361)	(8,946)	(221,563)	8,828	83,213	6,218	98,259
- reclassified to profit or loss		-	(8,055)	-	(8,055)	(2,534)	(17,399)	-	(19,933)
Other comprehensive (loss) / income attributable to participants	_	-	202,416	8,946	211,362	-	(65,814)	(6,218)	(72,032)
		(19,015)	-	-	(19,015)	7,496	-	-	7,496
Total other comprehensive (loss) / income for the year, net of tax		(18,896)	-	-	(18,896)	7,089	=	-	7,089
Total comprehensive income for the year	-	164,053	-	-	164,053	184,109	-	-	184,109
Port of the second states									
Profit for the year attributable to: Owners of the Company		182,685			182,685	176,672			176,672
Non-controlling interests		264	_	-	264	348	-		348
Non-controlling interests	-	182,949	_	_	182,949	177,020	_		177,020
Total comprehensive income attributable to:	•	- ,			. ,	,			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Owners of the Company		163,988	-	-	163,988	183,501	-	-	183,501
Non-controlling interests		65	-	-	65	608	-	-	608
	-	164,053	-	-	164,053	184,109	-	-	184,109
Basic earnings per ordinary share (sen)	22				21.93				21.37
Diluted earnings per ordinary share (sen)	22				21.90				21.28
Zuarra da munda por ordinary ordina (oori)					250				21,20



		<>			<corres< th=""><th>ended 30.6.2020</th><th>20></th></corres<>	ended 30.6.2020	20>		
		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		15,428	504,139	181,937	701,209	15,362	333,993	166,598	515,734
Takaful operator income	24	231,430	-	-	-	182,454	-	-	-
Gross earned contributions		-	444,090	197,202	641,351	-	275,775	162,794	438,668
Contributions ceded to retakaful	-	-	(32,198)	(83,160)	(115,358)	-	(30,743)	(71,504)	(102,247)
Net earned contributions	•	-	411,892	114,042	525,993	-	245,032	91,290	336,421
Administration income		-	13	17,442	17,455	-	(716)	18,479	17,763
Investment income on financial assets not measured									
at fair value through profit or loss	25	14,378	63,800	7,210	85,388	14,296	64,346	7,705	86,347
Investment income - others	25	1,050	7,344	58	8,098	1,066	7,904	139	8,792
Realised gains and losses		-	8,025	-	8,025	3,335	17,399	-	20,734
Fair value gains and losses		(427)	(4,932)	-	(4,580)	6,119	45,237	(25)	47,453
Reversal of impairment losses on financial instruments	26	93	-	565	561	12	-	332	-
Other operating income	26	5,744	782	6	1,138	4,287	252	72	1,058
Other income		20,838	75,032	25,281	116,085	29,115	134,422	26,702	182,147
Gross benefits and claims paid		_	(203,878)	(81,325)	(280,818)	_	(154,629)	(40,918)	(192,864)
Claims ceded to retakaful		_	27,570	39,672	67,242	_	18,263	17,295	35,558
Gross change to contract liabilities		_	(2,681)	(20,716)	(23,398)	_	(3,495)	(10,758)	(14,254)
Change to contract liabilities ceded to retakaful		_	3,084	9,085	12,169	_	4,353	11,605	15,958
Net benefits and claims	•	-	(175,905)	(53,284)	(224,805)	-	(135,508)	(22,776)	(155,602)
Walislah for conserv	•		(4.45.700)	(05.075)			(04.450)	(00,004)	
Wakalah fee expense Administrative fees		(48 500)	(145,793)	(65,875)	- (40.004)	(24, 225)	(81,459)	(62,924)	(24.254)
		(48,599) (102,278)	(25)	-	(48,624) (101,348)	(31,225) (77,496)	(29)	-	(31,254) (76,700)
Management expenses Expense reserve		6,644	-		6,644	9,533	-	-	9,533
Impairment losses on financial instruments	27	0,044	(97)		0,044	-	(1,815)	-	(1,471)
Other operating expenses	27	(12,312)	(674)	(29)	(13,659)	(14,768)	(678)	(369)	(16,453)
Other expenses	21	(156,545)	(146,589)	(65,904)	(156,987)	(113,956)	(83,981)	(63,293)	(116,345)
Other expenses	-	(130,343)	(140,303)	(03,304)	(130,967)	(113,930)	(03,901)	(03,293)	(110,343)
Surplus attributable to takaful operator / participants		-	(164,430)	(20,135)	(164,563)	-	(159,965)	(31,923)	(149,008)
Profit before taxation and zakat		95,723	-	-	95,723	97,613	-	-	97,613
Zakat		(335)	-	-	(335)	(336)	-	-	(336)
Taxation		(13,557)	-	-	(13,557)	(21,188)	-	-	(21,188)
Profit for the year		81,831	-	-	81,831	76,089	-	-	76,089



		<>			<corresponding 30.6.2020<="" ended="" quarter="" th=""></corresponding>				
	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
Profit for the year		81,831	-	-	81,831	76,089	-	-	76,089
Other comprehensive income / (loss), net of tax									
Items that will not be reclassified subsequently to profit or loss									
Remeasurement of defined benefit liability	-	11	-	-	1	(407)	-	-	(407)
	-	1	-	-	1	(407)	-	-	(407)
Items that may be reclassified subsequently to profit or loss									
Foreign currency translation differences for foreign operations		249	-	-	249	8,546	-	-	8,546
Debts investment at fair value through other comprehensive income ("FVOCI")									
- net change in fair value		13,401	88,223	2,763	104,387	15,503	158,760	10,669	184,932
- reclassified to profit or loss		-	(8,025)	-	(8,025)	(2,534)	(17,399)	-	(19,933)
Other comprehensive income attributable to participants		-	(80,198)	(2,763)	(82,961)	-	(141,361)	(10,669)	(152,030)
		13,650	-	-	13,650	21,515	-	-	21,515
Total other comprehensive income for the year, net of tax	·-	13,651	-	-	13,651	21,108	-	-	21,108
Total comprehensive income for the year	-	95,482	-	-	95,482	97,197	_	-	97,197
Profit for the year attributable to:		04.544			04.544	75.000			75.000
Owners of the Company		81,541	-	-	81,541	75,086	-	-	75,086
Non-controlling interests	-	290	-	-	290	1,003	-	-	1,003
		81,831	-	-	81,831	76,089	-	-	76,089
Total comprehensive income attributable to:									
Owners of the Company		95,117	-	-	95,117	93,719	-	-	93,719
Non-controlling interests	-	365	-	-	365	3,478	-	-	3,478
		95,482	-	-	95,482	97,197	-	-	97,197
Basic earnings per ordinary share (sen)	22				9.76				9.08
Diluted earnings per ordinary share (sen)	22				9.75				9.05



SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2021

	<	N	on-distributabl	e	>	Distributable	Non	
	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
	400 ==0	(5.000)	40.000	00.400	22.425	207.222	04.550	1051500
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	-	-	-	-	-	(317)	(107)	(424)
Foreign currency translation differences for foreign operations	-	(984)	-	-	-	-	(425)	(1,409)
Revaluation of property and equipment								
- Gains arising during the year	-	-	603	-	-	-	200	803
Fair value of debt investments measured at FVOCI	-	-	-	7,816	-	-	-	7,816
Total other comprehensive (loss) / income for the year	-	(984)	603	7,816	-	(317)	(332)	6,786
Profit for the year	-	-	-	-	-	362,420	1,157	259,750
Total comprehensive (loss) / income for the year	-	(984)	603	7,816	-	362,103	825	370,363
Contributions by and distributions to owners of the Company								
- LTIP vested	15,140	-	-	-	(15,140)	-	-	-
- Share-based payment transactions	-	-	-	-	16,572	-	-	16,572
- Dividends to owners of the Company	-	-	-	-	-	(99,652)	-	(99,652)
Total transactions with owners of the Company	15,140	-	-	-	1,432	(99,652)	-	(83,080)
AS AT 31 DECEMBER 2020	211,893	(6,983)	18,972	30,916	24,557	1,230,051	32,397	1,541,803



SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2021

	<	N	lon-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 2021	211,893	(6,983)	18,972	30,916	24,557	1,230,051	32,397	1,541,803
Remeasurement of defined benefit liability	-	-	-	-	-	89	30	119
Foreign currency translation differences for foreign operations	-	(530)	-	-	-	-	(229)	(759)
Fair value of debt investments measured at FVOCI	-	-	-	(18,256)	-	-	-	(18,256)
Total other comprehensive (loss) / income for the period	-	(530)	-	(18,256)	-	89	(199)	(18,896)
Profit for the year	-	-	-	-	-	182,685	264	182,949
Total comprehensive (loss) / income for the period	-	(530)	-	(18,256)	-	182,774	65	164,053
Contributions by and distributions to owners of the Company								
- LTIP vested	18,654	-	-	-	(18,654)	-	-	-
- Share-based payment transactions	-	-	-	-	7,446	-	-	7,446
Total transactions with owners of the Company	18,654	-	-	-	(11,208)	-	-	7,446
AS AT 30 JUNE 2021	230,547	(7,513)	18,972	12,660	13,349	1,412,825	32,462	1,713,302



SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2021

Cash flows from operating activities 210,158 426,821 Profit before zakat and taxation 210,158 46,821 Adjustments for: 1 33,977 Depreciation of property and equipment 5,684 10,962 Depreciation of property and equipment 5,684 10,962 Fair value change of fivestment properties - (891) Fair value change of fivestment properties 1 (10,106) (22,933) (36,496) Profit from financing receivables (11) (1,506) (10,116) (22,296) Profit from Malaysian Government Islamic papers (12,610) (22,296) Profit from Islamic debt securities, investment accounts and Islamic accepted bills (16,685) (33,494) Dividend income from Shariah approved shares and unit trusts (3,399) (7,264) Equity settled share-based payment - (44) Gains not disposal of debt investments assured at PVOCI (8,055) (33,864) Gains not disposal of property and equipment - (14) Amorisation of premiums, net of accretion of discounts 2,503 8,761 Impairment in second property and equipme		Current Period Ended 30.6.2021 RM'000	Corresponding Year Ended 31.12.2020 RM'000
Profit before zakat and taxation	Cash flows from operating activities		
Adjustments for : Amorisation of intangible assets Depreciation of intangible assets Depreciation of property and equipment Depreciation of property and equipment Depreciation of property and equipment Fair value change of fair value through profit and loss financial assets Fair value change of fair value through profit and loss financial assets Profit from financing receivables Profit from Malaysian Government Islamic papers Profit from Islamic debt securities, investment accounts and Islamic accepted bills Dividend income from Shariah approved shares and unit trusts (3,399) (7,264) Equip settled share-based payment Gains on disposal of debt investments measured at FVOCI (8,055) (33,664) Amorisation of premiums, net of accretion of discounts Impairment losses on financial instruments (5,002) (2,258) Write-off of bad debt Profit from Malaysian Government Islamic papers Purchase of investment 22,006 Profit from Malaysian Government Islamic papers Purchase of investment 22,007 Proceeds from sale of investment 22,006 Profit from Malaysian Government Islamic papers Purchase of investment 22,006 Profit from Malaysian Government Islamic papers Purchase of investment 22,006 Profit from Malaysian Government Islamic papers Purchase of investment 22,006 Profit from Government Islamic papers Purchase of investment 22,007 Proceeds from sale of investment 22,006 Profit from Government Islamic papers Purchase of investment 22,006 Profit from Government Islamic papers Purchase of relakatul contract liabilities Purchase of relakatul contract liabilities Purchase of property and equipment Proceeds from sale of investing activities Purchase of the Company Payment of lease liabilities Purchase of the		210,158	426,821
Depreciation of property and equipment 5,694 10,962 1,694 2,759 Fair value change of investment properties	Adjustments for :	,	•
Depreciation of right-of-use assets		19,956	33,977
Fair value change of investment properties			10,962
Fair value change of fair value through profit and loss financial assets		1,619	
Prolit from Malaysian Government Islamic papers (1,610) (2,226)		-	, ,
Profit from Islamic debt securities, investment accounts and Islamic accepted bills (186,381) (22,296)			
Profit from Islamic debt securities, investment accounts and Islamic accepted bills (348,941) (348,941) (7,264) Equity settled share-based payment (8,055) (3,3664) (3,365) (3,3664) (3,365) (3,3664) (3,365) (3,3664) (3,365) (3,3664) (3,365) (3,3664) (3,365) (3,3664) (3,365) (3,3664) (3,365) (3,3664) (3,365) (3,3664) (3,365) (3,3664) (3,365) (3,3664) (3,365) (3,3664) (3,365) (3,3664)			
Dividend income from Shariah approved shares and unit trusts Capits settled share-based payment 7,446 16,572 Capits from disposal of debt investments measured at FVOCI (8,055) (33,664)			
Equity settled share-based payment 7,446 16,572 33,664 Gains for disposal of debt investments measured at FVOCI (8,055) (33,664) Gains on disposal of property and equipment - (14) Amortisation of premiums, net of accretion of discounts 2,503 8,761 Impairment losses on financial instruments 5,022 2,558 Write-off of bad debt 2 820 Profit expenses on lease liabilities 28 992			, , ,
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Effect of movement in exchange rates Cash and cash equivalents at the beginning of period / year (9,763) 712,609 603,200	Net (decrease) / increase in cash and cash equivalents	(147,787)	113,169
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	Cash and cash equivalents at the end of period / year	555,059	712,609