

SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
AS AT 30 JUNE 2019

| | ←----- As at 30 June 2019 -----> | | | ←----- As at 31 December 2018 -----> | | | |
|---|----------------------------------|-----------------------|------------------------|--------------------------------------|-----------------------|------------------------|------------------|
| | Takaful Operator RM'000 | Family Fund RM'000 | General Fund RM'000 | Takaful Operator RM'000 | Family Fund RM'000 | General Fund RM'000 | Group RM'000 |
| ASSETS | | | | | | | |
| Property and equipment | 40,365 | - | 273,637 | 44,254 | - | - | 277,164 |
| Investment properties | 11,295 | 247,607 | 36,245 | 11,295 | 247,235 | 10,615 | 36,235 |
| Intangible assets | 78,736 | - | 78,736 | 93,368 | - | - | 93,368 |
| Right-of-use assets | 1,256 | - | 1,256 | - | - | - | - |
| Other investments | 725,767 | 4,741,974 | 414,786 | 623,032 | 4,372,110 | 444,082 | 5,403,121 |
| Retakaful assets | - | 338,708 | 684,158 | - | 202,223 | 334,914 | 537,137 |
| Deferred tax assets | 39,560 | - | 39,560 | 39,386 | - | - | 39,386 |
| Current tax assets | 49,226 | - | 49,226 | 45,732 | - | - | 45,732 |
| Loans and receivables, excluding takaful receivables | 628,231 | 1,102,960 | 241,861 | 362,986 | 867,237 | 165,894 | 1,354,547 |
| Takaful receivables | - | 200,219 | 53,926 | - | 76,216 | 62,879 | 139,095 |
| Cash and cash equivalents | 106,374 | 459,877 | 91,736 | 321,533 | 567,466 | 116,792 | 1,005,791 |
| TOTAL ASSETS | 1,680,810 | 7,091,345 | 1,158,374 | 1,541,586 | 6,332,487 | 1,135,176 | 8,931,576 |
| EQUITY AND LIABILITIES | | | | | | | |
| Share Capital | 196,753 | - | 196,753 | 185,352 | - | - | 185,352 |
| Reserves | 987,722 | - | 987,722 | 798,281 | - | - | 798,281 |
| Total Equity Attributable To Owners Of The Company | 1,184,475 | - | 1,184,475 | 983,633 | - | - | 983,633 |
| Non-controlling interests | 27,833 | - | 27,833 | 28,525 | - | - | 28,525 |
| TOTAL EQUITY | 1,212,308 | - | 1,212,308 | 1,012,158 | - | - | 1,012,158 |
| LIABILITIES | | | | | | | |
| Takaful contract liabilities | - | 6,839,208 | 1,065,007 | - | 6,147,597 | 1,016,084 | 7,127,578 |
| Expense reserves | 304,808 | - | 304,808 | 251,806 | - | - | 251,806 |
| Lease liabilities | 1,270 | - | 1,270 | - | - | - | - |
| Takaful payables | 29,949 | 75,109 | 26,927 | 20,137 | 51,553 | 42,577 | 114,267 |
| Other payables | 123,311 | 159,210 | 61,327 | 255,219 | 119,501 | 73,523 | 406,673 |
| Deferred tax liabilities | 6,064 | - | 6,064 | - | - | - | - |
| Current tax liabilities | 3,100 | 17,818 | 5,113 | 2,266 | 13,836 | 2,992 | 19,094 |
| TOTAL LIABILITIES | 468,502 | 7,091,345 | 1,158,374 | 529,428 | 6,332,487 | 1,135,176 | 7,919,418 |
| TOTAL EQUITY AND LIABILITIES | 1,680,810 | 7,091,345 | 1,158,374 | 1,541,586 | 6,332,487 | 1,135,176 | 8,931,576 |
| Net assets per share (RM) | | | | | | | 1.19 |

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



SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SECOND QUARTER ENDED 30 JUNE 2019

| | ←-----Current Year-to-date 30.06.2019-----→ | | | ←-----Corresponding Year-to-date 30.06.2018-----→ | | | | |
|--|---|-----------------------|------------------------|---|----------------------------|-----------------------|------------------------|------------------|
| | 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 | 26,355 | 1,183,245 | 383,593 | 1,591,140 | 21,094 | 889,012 | 381,148 | 1,288,607 |
| Takaful operator income | 560,553 | - | - | - | 425,129 | - | - | - |
| Gross earned contributions | - | 967,467 | 370,442 | 1,337,737 | - | 674,188 | 342,672 | 1,016,773 |
| Contributions ceded to retakaful | - | (62,240) | (138,386) | (200,626) | - | (30,544) | (124,694) | (155,238) |
| Net earned contributions | - | 905,227 | 232,056 | 1,137,111 | - | 643,644 | 217,978 | 861,535 |
| Administration income | - | 2,140 | 31,198 | 33,338 | - | 1,248 | 32,047 | 33,295 |
| Investment income | 26,355 | 136,749 | 15,704 | 176,927 | 21,094 | 121,434 | 13,728 | 153,696 |
| Realised gains and (losses) | 1,406 | 3,609 | 1,489 | 6,504 | 375 | 1,870 | 47 | 2,292 |
| Fair value gains and (losses) | 4,842 | 35,869 | 993 | 40,647 | (5,780) | (53,163) | (2,634) | (61,577) |
| Other operating income | 8,526 | 113 | 53 | 873 | 6,231 | 1,413 | 460 | 2,404 |
| Other income | 41,129 | 178,480 | 49,437 | 258,289 | 21,920 | 72,802 | 43,648 | 130,110 |
| Gross benefits and claims paid | - | (424,186) | (147,807) | (565,514) | - | (415,699) | (136,119) | (547,550) |
| Claims ceded to retakaful | - | 40,033 | 62,541 | 102,574 | - | 29,155 | 53,609 | 82,764 |
| Gross change to contract liabilities | - | (8,884) | (33,493) | (42,377) | - | 1,665 | (65,588) | (63,923) |
| Change to contract liabilities ceded to retakaful | - | 8,459 | 20,460 | 28,919 | - | 4,451 | 37,556 | 42,007 |
| Net benefits and claims | - | (384,578) | (98,299) | (476,398) | - | (380,428) | (110,542) | (486,702) |
| Wakalah fee expense | - | (351,716) | (167,937) | - | - | (225,397) | (171,819) | - |
| Management expenses | (201,071) | - | - | (198,315) | (164,576) | - | - | (161,918) |
| Expense reserve | (52,761) | - | - | (52,761) | (35,675) | - | - | (35,675) |
| Other operating expenses | (137,430) | (3,237) | (2,390) | (146,452) | (100,421) | (1,637) | (193) | (104,277) |
| Other expenses | (391,262) | (354,953) | (170,327) | (397,528) | (300,672) | (227,034) | (172,012) | (301,870) |
| (Surplus) / Deficit attributable to takaful operator / participants | - | (344,176) | (12,867) | (311,054) | - | (108,984) | 20,928 | (56,696) |
| Profit before taxation and zakat | 210,420 | - | - | 210,420 | 146,377 | - | - | 146,377 |
| Zakat | (623) | - | - | (623) | (395) | - | - | (395) |
| Tax expense | (33,787) | - | - | (33,787) | (26,265) | - | - | (26,265) |
| Profit for the period | 176,010 | - | - | 176,010 | 119,717 | - | - | 119,717 |

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

SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SECOND QUARTER ENDED 30 JUNE 2019

| | ←-----Current Year-to-date 30.06.2019-----→ | | | ←-----Corresponding Year-to-date 30.06.2018-----→ | | |
|---|---|-------------|--------------|---|-------------|--------------|
| | Takaful Operator | Family Fund | General Fund | Takaful Operator | Family Fund | General Fund |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| Profit for the period / Profit attributable to participants for the period | 176,010 | - | - | 119,717 | - | - |
| Other comprehensive income/(expense), net of tax | | | | | | |
| Items that are or may be reclassified subsequently to profit or loss | | | | | | |
| Foreign currency translation differences for foreign operations | 1,569 | - | - | (4,370) | 1,565 | - |
| Debits investment at fair value through other comprehensive income (FVOCI) | | | | | | |
| - net change in fair value | 15,649 | 176,489 | 12,993 | (1,347) | 1,517 | 56 |
| - reclassified to profit or loss | (966) | (3,609) | (1,489) | (281) | (1,870) | (47) |
| Other comprehensive income attributable to participants' | - | (172,880) | (11,504) | - | (1,212) | (9) |
| Total other comprehensive (expense) / income | 16,252 | - | - | (5,998) | - | - |
| Total other comprehensive (expense) / income | 16,252 | - | - | (5,998) | - | - |
| Total comprehensive income for the period | 192,262 | - | - | 113,719 | - | - |
| Profit / (Loss) for the period attributable to: | | | | | | |
| Owners of the Company | 177,392 | - | - | 120,396 | - | - |
| Non-controlling interests | (1,382) | - | - | (679) | - | - |
| Total comprehensive income / (expense) attributable to: | 176,010 | - | - | 119,717 | - | - |
| Owners of the Company | 192,954 | - | - | 115,314 | - | - |
| Non-controlling interests | (692) | - | - | (1,595) | - | - |
| Total comprehensive income / (expense) attributable to: | 192,262 | - | - | 113,719 | - | - |
| Basic earnings per ordinary share (sen) | | | | | | |
| | | | | 21.51 | | 14.62 |
| Diluted earnings per ordinary share (sen) | | | | | | |
| | | | | 21.45 | | 14.59 |

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SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SECOND QUARTER ENDED 30 JUNE 2019

| | ←-----Current Quarter ended 30.06.2019-----→ | | | ←-----Corresponding Quarter ended 30.06.2018-----→ | | | | |
|--|--|-----------------------|------------------------|--|----------------------------|-----------------------|------------------------|------------------|
| | 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 | 14,065 | 504,244 | 155,694 | 672,981 | 10,929 | 375,401 | 157,396 | 542,433 |
| Takaful operator income | 245,616 | - | - | - | 184,122 | - | - | - |
| Gross earned contributions | - | 464,555 | 166,195 | 630,660 | - | 350,211 | 160,316 | 510,498 |
| Contributions ceded to retakaful | - | (31,700) | (62,950) | (94,650) | - | (14,853) | (57,722) | (72,575) |
| Net earned contributions | - | 432,855 | 103,245 | 536,010 | - | 335,358 | 102,594 | 437,923 |
| Administration income | - | 555 | 12,749 | 13,304 | - | 685 | 13,455 | 14,140 |
| Investment income | 14,065 | 70,503 | 7,891 | 91,527 | 10,929 | 61,731 | 6,878 | 78,274 |
| Realised Gains and (Losses) | 794 | 1,931 | 889 | 3,614 | 361 | - | - | 361 |
| Fair Value Gains and (Losses) | 4,554 | 15,406 | 309 | 19,525 | (5,286) | (50,845) | (2,448) | (58,579) |
| Other operating income | 4,600 | 22 | 12 | 362 | 2,859 | 131 | 447 | 863 |
| Other income | 24,013 | 88,417 | 21,850 | 128,332 | 8,863 | 11,702 | 18,332 | 35,059 |
| Gross benefits and claims paid | - | (203,553) | (77,264) | (277,206) | - | (188,575) | (61,350) | (248,177) |
| Claims ceded to retakaful | - | 19,238 | 35,504 | 54,742 | - | 14,098 | 24,981 | 39,079 |
| Gross change to contract liabilities | - | (2,078) | 1,925 | (154) | - | 1,423 | (77,171) | (75,748) |
| Change to contract liabilities ceded to retakaful | - | 6,962 | (5,192) | 1,770 | - | 3,256 | 54,058 | 57,314 |
| Net benefits and claims | - | (179,431) | (45,027) | (220,848) | - | (169,798) | (59,482) | (227,532) |
| Wakalah fee expense | - | (159,323) | (66,761) | - | - | (104,990) | (69,615) | - |
| Management expenses | (95,233) | - | - | (93,851) | (83,283) | - | - | (81,966) |
| Expense reserve | (12,218) | - | - | (12,218) | (4,480) | - | - | (4,480) |
| Other operating expenses | (65,071) | (635) | (1,091) | (68,518) | (43,786) | (1,219) | (185) | (46,108) |
| Other expenses | (172,522) | (159,958) | (67,852) | (174,587) | (131,549) | (106,209) | (69,800) | (132,554) |
| (Surplus) / Deficit attributable to takaful operator / participants | - | (181,883) | (12,216) | (171,800) | - | (71,053) | 8,356 | (51,460) |
| Profit before taxation and zakat | 97,107 | - | - | 97,107 | 61,436 | - | - | 61,436 |
| Zakat | (289) | - | - | (289) | (217) | - | - | (217) |
| Taxation | (16,449) | - | - | (16,449) | (11,260) | - | - | (11,260) |
| Profit for the period | 80,369 | - | - | 80,369 | 49,959 | - | - | 49,959 |

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SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE SECOND QUARTER ENDED 30 JUNE 2019

| | ←-----Current Quarter ended 30.06.2019-----→ | | | ←-----Corresponding Quarter ended 30.06.2018-----→ | | | | |
|---|--|-------------|--------------|--|------------------|-------------|--------------|----------------|
| | 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 | 80,369 | - | - | 80,369 | 49,959 | - | - | 49,959 |
| Other comprehensive income / (expense), net of tax | | | | | | | | |
| Items that are or may be reclassified subsequently to profit or loss | | | | | | | | |
| Foreign currency translation differences for foreign operations | 1,330 | - | - | 1,330 | 18 | - | - | 18 |
| Debits investment at fair value through other comprehensive income (FVOCI) | | | | | | | | |
| - net change in fair value | 7,859 | 90,784 | 5,828 | 7,859 | (1,094) | (13,569) | (922) | (1,094) |
| - reclassified to profit or loss | (501) | (1,931) | (889) | (501) | (270) | - | - | (270) |
| Other comprehensive income attributable to participants' | - | (88,853) | (4,939) | - | - | 13,569 | 922 | - |
| Total other comprehensive (expense) / income | 8,688 | - | - | 8,688 | (1,346) | - | - | (1,346) |
| Total comprehensive (expense) / income | 8,688 | - | - | 8,688 | (1,346) | - | - | (1,346) |
| Total comprehensive income for the period | 89,057 | - | - | 89,057 | 48,613 | - | - | 48,613 |
| Profit / (Loss) for the period attributable to: | | | | | | | | |
| Owners of the Company | 80,949 | - | - | 80,949 | 50,420 | - | - | 50,420 |
| Non-controlling interests | (580) | - | - | (580) | (461) | - | - | (461) |
| Total comprehensive income / (expense) attributable to: | 80,369 | - | - | 80,369 | 49,959 | - | - | 49,959 |
| Owners of the Company | 89,052 | - | - | 89,052 | 49,076 | - | - | 49,076 |
| Non-controlling interests | 5 | - | - | 5 | (463) | - | - | (463) |
| Basic earnings per ordinary share (sen) | 89,057 | - | - | 89,057 | 48,613 | - | - | 48,613 |
| Diluted earnings per ordinary share (sen) | | | | 9.79 | | | | 6.12 |
| | | | | 9.77 | | | | 6.10 |

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



SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE SECOND QUARTER ENDED 30 JUNE 2019

←----- Non-distributable ----->>>> Distributable

| | Share Capital RM '000 | Translation Reserves RM '000 | Revaluation Reserves RM '000 | Fair Value Reserves RM '000 | LTIIP Reserves RM '000 | Retained Profits RM '000 | Non-Controlling Interest RM '000 | Total Equity RM '000 |
|---|--------------------------|---------------------------------|---------------------------------|--------------------------------|---------------------------|-----------------------------|-------------------------------------|-------------------------|
| AS AT 1 JANUARY 2018 | 179,371 | (4,826) | 12,856 | (10) | 12,115 | 597,143 | 30,538 | 829,494 |
| Remeasurement of defined benefit liability | - | - | - | - | - | (226) | (76) | (302) |
| Foreign currency translation differences for foreign operations | - | (2,022) | - | - | - | - | (1,213) | (3,235) |
| Revaluation of property and equipment | - | - | 2,025 | - | - | - | 1,583 | 3,608 |
| - Gains arising during the year | - | - | - | 3,443 | - | - | - | 3,443 |
| Fair value of debt investments measured at FVOCI | - | - | - | (281) | - | - | - | (281) |
| - net change in fair value | - | - | - | - | - | - | - | - |
| - Reclassification to profit or loss | - | (2,022) | 2,025 | 3,162 | - | (226) | 294 | 3,233 |
| Total other comprehensive (expense) / income for the year | - | (2,022) | 2,025 | 3,162 | - | (226) | 294 | 3,233 |
| Profit for the year | - | - | - | - | - | 294,924 | (2,307) | 292,617 |
| Total comprehensive (expense) / income for the year | - | (2,022) | 2,025 | 3,162 | - | 294,698 | (2,013) | 295,850 |
| - LTIP exercised | 5,981 | - | - | - | (5,981) | - | - | - |
| - Share-based payment transactions | - | - | - | - | 10,447 | - | - | 10,447 |
| - Dividends to owners of the Company | - | - | - | - | - | (123,633) | - | (123,633) |
| Total transactions with owners of the Company | 5,981 | - | - | - | 4,466 | (123,633) | - | (113,186) |
| AS AT 31 DECEMBER 2018 | 185,352 | (6,848) | 14,881 | 3,152 | 16,581 | 768,208 | 28,525 | 1,012,158 |

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SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE SECOND QUARTER ENDED 30 JUNE 2019

| | ←----- Non-distributable -----→ | | | | | Distributable | | Non-Controlling Interest RM '000 | Total Equity RM '000 |
|---|---------------------------------|---------------------------------|---------------------------------|--------------------------------|--------------------------|-----------------------------|---------------|-------------------------------------|-------------------------|
| | 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 | - | | |
| AS AT 1 JANUARY 2019 | 185,352 | (6,848) | 14,881 | 3,152 | 16,581 | 768,208 | - | 28,525 | 1,012,158 |
| Foreign currency translation differences for foreign operations | - | 879 | - | - | - | - | - | 690 | 1,569 |
| Fair value of debt investments measured at FVOCI | - | - | - | 15,649 | - | - | - | - | 15,649 |
| - net change in fair value | - | - | - | (966) | - | - | - | - | (966) |
| - Reclassification to profit or loss | - | - | - | - | - | - | - | - | - |
| Total other comprehensive income for the year | - | 879 | - | 14,683 | - | - | - | 690 | 16,252 |
| Profit for the year | - | - | - | - | - | 177,392 | - | (1,382) | 176,010 |
| Total comprehensive income / (expense) for the year | - | 879 | - | 14,683 | - | 177,392 | - | (692) | 192,262 |
| Contributions by and distributions to owners of the Company | | | | | | | | | |
| - LTIP exercised | 11,401 | - | - | - | (11,401) | - | - | - | - |
| - Share-based payment transactions | - | - | - | - | 7,888 | - | - | - | 7,888 |
| Total transactions with owners of the Company | 11,401 | - | - | - | (3,513) | - | - | - | 7,888 |
| AS AT 30 JUNE 2019 | 196,753 | (5,969) | 14,881 | 17,835 | 13,068 | 945,600 | 27,833 | 27,833 | 1,212,308 |

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

SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD
UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE PERIOD ENDED 30 JUNE 2019

| | Current Period Ended 30.06.2019 RM'000 | Corresponding Year Ended 31.12.2018 RM'000 |
|---|---|---|
| Cash flows from operating activities | | |
| Profit before zakat and taxation | 210,420 | 337,004 |
| Adjustments for : | | |
| Amortisation of intangible assets | 14,632 | 22,464 |
| Depreciation | 11,584 | 19,378 |
| Fair value change of investment properties | - | (253) |
| Fair value change of fair value through profit and loss financial assets | (40,647) | 80,802 |
| Profit from financing receivables | (1,777) | (3,435) |
| Profit from Malaysian Government Islamic papers | (9,176) | (11,995) |
| Profit from Islamic debt securities, investment accounts and Islamic accepted bills | (162,302) | (300,663) |
| Dividend income from Shariah approved shares | (6,704) | (10,375) |
| Equity settled share-based payment | 7,888 | 10,447 |
| Gains from disposal of debt investments measured at FVOCI | (6,504) | (2,287) |
| (Gains)/Losses on disposal of property and equipment | (10) | 6 |
| Gains on disposal of investment property | - | (5) |
| Amortisation of premiums, net of accretion of discounts | 3,995 | 7,843 |
| Impairment losses / (Reversal of impairment losses) on financial instruments | 419 | (5,917) |
| Operating profit before working capital changes | 21,818 | 143,014 |
| Profit from Malaysian Government Islamic papers | 9,176 | 11,995 |
| Profit from Islamic debt securities, investment accounts and Islamic accepted bills | 163,320 | 286,631 |
| Dividend income from Shariah approved shares | 6,704 | 10,375 |
| Purchase of investment | (981,942) | (1,136,286) |
| Proceeds from sale of investment | 285,232 | 726,712 |
| Maturity of other investments | 495,889 | 191,691 |
| Increase in retakaful assets | (146,345) | (32,511) |
| Increase in receivables | (673,520) | (362,480) |
| Increase in Takaful contract liabilities | 568,705 | 376,755 |
| Increase in payable | 61,958 | 136,613 |
| | (189,005) | 352,509 |
| Zakat paid | (500) | (500) |
| Income taxes paid | (35,125) | (68,000) |
| Net cash generated from operating activities | (224,630) | 284,009 |
| Cash flows used in investing activities | | |
| Acquisition of intangible assets | - | (68,000) |
| Acquisition of General Takaful Business | - | 14,585 |
| Purchase of property and equipment | (2,920) | (14,372) |
| Proceeds from sale of property and equipment | 10 | 81 |
| Proceeds from sale of investment property | - | 126 |
| Net cash used in investing activities | (2,910) | (67,580) |
| Cash flows used in financing activity | | |
| Dividends paid to owners of the Company | (123,633) | (123,472) |
| Net cash used in financing activity | (123,633) | (123,472) |
| Net (decrease) / increase in cash and cash equivalents | (351,173) | 92,957 |
| Effect of movement in exchange rates | 3,369 | (8,346) |
| Cash and cash equivalents at the beginning of period | 1,005,791 | 921,180 |
| Cash and cash equivalents at the end of period | 657,987 | 1,005,791 |
| 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 | 106,374 | 321,533 |
| - Family Takaful fund | 459,877 | 567,466 |
| - General Takaful fund | 91,736 | 116,792 |
| | 657,987 | 1,005,791 |

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