

**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**  
**AS AT 30 SEPTEMBER 2017**

Note	←-----As at end of current Quarter ended 30.9.2017-----→				←-----As at end of current Quarter ended 31.12.2016-----→			
	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
<b>ASSETS</b>								
Property and equipment	38,952	-	-	266,177	46,556	-	-	274,792
Investment properties	11,127	226,710	24,310	34,922	11,135	227,751	24,310	34,960
Intangible assets	34,748	-	-	34,748	43,947	-	-	43,947
Investments in associates	-	-	-	-	-	-	-	-
Other investments	562,786	3,897,735	397,146	4,819,260	461,176	3,626,617	436,250	4,487,027
Retakaful assets	-	181,825	311,508	493,333	-	167,566	300,925	468,491
Deferred tax assets	15,218	-	-	15,218	25,852	-	-	25,852
Current tax assets	7,876	-	-	7,876	5,992	-	-	5,992
Loans and receivables, excluding takaful receivables	394,170	886,203	126,358	1,353,671	310,252	913,778	137,063	1,305,302
Takaful receivables	-	89,547	66,535	156,082	-	124,034	45,674	169,708
Cash and cash equivalents	121,055	599,857	145,191	866,103	197,663	579,349	164,597	941,609
<b>TOTAL ASSETS</b>	<b>1,185,932</b>	<b>5,881,877</b>	<b>1,071,048</b>	<b>8,047,390</b>	<b>1,102,573</b>	<b>5,639,095</b>	<b>1,108,819</b>	<b>7,757,680</b>
<b>EQUITY AND LIABILITIES</b>								
Share Capital	179,371	-	-	179,371	164,189	-	-	164,189
Reserves	704,573	-	-	704,573	563,937	-	-	563,937
<b>Total Equity Attributable To Owners Of The Company</b>	<b>883,944</b>	<b>-</b>	<b>-</b>	<b>883,944</b>	<b>728,126</b>	<b>-</b>	<b>-</b>	<b>728,126</b>
Non-controlling interests	13,278	-	-	13,278	15,017	-	-	15,017
<b>TOTAL EQUITY</b>	<b>897,222</b>	<b>-</b>	<b>-</b>	<b>897,222</b>	<b>743,143</b>	<b>-</b>	<b>-</b>	<b>743,143</b>
<b>LIABILITIES</b>								
Takaful contract liabilities	-	5,741,589	970,755	6,673,937	-	5,511,899	961,403	6,436,286
Expense reserves	190,545	-	-	190,545	159,310	-	-	159,310
Takaful payables	-	35,937	26,327	62,264	-	22,634	60,777	83,411
Other payables	95,836	93,657	71,786	208,219	197,798	104,562	86,639	333,208
Current tax liabilities	2,329	10,694	2,180	15,203	2,322	-	-	2,322
<b>TOTAL LIABILITIES</b>	<b>288,710</b>	<b>5,881,877</b>	<b>1,071,048</b>	<b>7,150,168</b>	<b>359,430</b>	<b>5,639,095</b>	<b>1,108,819</b>	<b>7,014,537</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>1,185,932</b>	<b>5,881,877</b>	<b>1,071,048</b>	<b>8,047,390</b>	<b>1,102,573</b>	<b>5,639,095</b>	<b>1,108,819</b>	<b>7,757,680</b>
<b>Net assets per share (RM)</b>				<b>1.07</b>				<b>0.89</b>

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 THIRD QUARTER ENDED 30 SEPTEMBER 2017**

	Note	Current Year-to-date 30.9.2017				Corresponding Year-to-date 30.9.2016			
		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
<b>Operating revenue</b>		<b>28,418</b>	<b>1,146,724</b>	<b>450,098</b>	<b>1,621,421</b>	<b>22,511</b>	<b>1,100,438</b>	<b>402,883</b>	<b>1,522,434</b>
Takaful operator income	24	535,152	-	-	-	486,870	-	-	-
Gross earned contributions		-	947,992	413,140	1,361,187	-	901,602	379,245	1,281,041
Contributions ceded to retakaful		-	(42,882)	(168,810)	(211,692)	-	(32,467)	(144,921)	(177,388)
<b>Net earned contributions</b>		<b>-</b>	<b>905,110</b>	<b>244,330</b>	<b>1,149,495</b>	<b>-</b>	<b>869,135</b>	<b>234,324</b>	<b>1,103,653</b>
Administration income		-	1,757	54,470	56,227	-	1,540	34,556	36,096
Investment income		28,418	178,621	22,032	225,197	22,511	167,175	21,927	208,021
Realised gains and (losses)	25	2,537	20,306	2,123	24,966	1,714	16,704	471	18,889
Fair value gains and (losses)		819	(16,841)	-	(16,022)	1,323	14,220	-	15,543
Other operating income	26	10,219	2,608	1,208	4,786	7,895	2,255	840	3,543
<b>Other income</b>		<b>41,993</b>	<b>186,451</b>	<b>79,833</b>	<b>295,154</b>	<b>33,443</b>	<b>201,894</b>	<b>57,794</b>	<b>282,092</b>
Gross benefits and claims paid		-	(581,816)	(164,775)	(741,632)	-	(635,367)	(213,645)	(844,326)
Claims ceded to retakaful		-	35,588	54,337	89,925	-	63,286	115,472	178,758
Gross change to contract liabilities		-	16,535	(29,241)	(12,706)	-	(5,387)	100,833	95,446
Change to contract liabilities ceded to retakaful		-	10,143	16,227	26,370	-	(13,532)	(97,984)	(111,516)
<b>Net benefits and claims</b>		<b>-</b>	<b>(519,550)</b>	<b>(123,452)</b>	<b>(638,043)</b>	<b>-</b>	<b>(591,000)</b>	<b>(95,324)</b>	<b>(681,638)</b>
Wakalah fee expense		-	(277,609)	(200,214)	-	-	(245,855)	(175,922)	-
Management expenses		(222,133)	-	-	(217,798)	(206,370)	-	-	(201,712)
Expense reserve		(31,558)	-	-	(31,558)	(8,365)	-	-	(8,365)
Other operating expenses	27	(125,819)	(7,315)	(2,812)	(137,040)	(125,455)	(11,902)	(2,156)	(142,299)
<b>Other expenses</b>		<b>(379,510)</b>	<b>(284,924)</b>	<b>(203,026)</b>	<b>(386,396)</b>	<b>(340,190)</b>	<b>(257,757)</b>	<b>(178,078)</b>	<b>(352,376)</b>
<b>(Surplus) / Deficit attributable to takaful operator / participants</b>		<b>-</b>	<b>(276,393)</b>	<b>4,495</b>	<b>(209,701)</b>	<b>-</b>	<b>(222,272)</b>	<b>(18,716)</b>	<b>(171,608)</b>
<b>Tax expense attributable to participants</b>		<b>-</b>	<b>(10,694)</b>	<b>(2,180)</b>	<b>(12,874)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit before taxation and zakat</b>		<b>197,635</b>	<b>-</b>	<b>-</b>	<b>197,635</b>	<b>180,123</b>	<b>-</b>	<b>-</b>	<b>180,123</b>
Zakat		(532)	-	-	(532)	(621)	-	-	(621)
Tax expense		(47,706)	-	-	(47,706)	(43,860)	-	-	(43,860)
<b>Profit for the period</b>		<b>149,397</b>	<b>-</b>	<b>-</b>	<b>149,397</b>	<b>135,642</b>	<b>-</b>	<b>-</b>	<b>135,642</b>

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 THIRD QUARTER ENDED 30 SEPTEMBER 2017**

	<-----Current Year-to-date 30.9.2017----->			<-----Corresponding Year-to-date 30.9.2016----->				
	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
<b>Profit for the period / Profit attributable to participants for the period</b>	<b>149,397</b>	<b>-</b>	<b>-</b>	<b>149,397</b>	<b>135,642</b>	<b>-</b>	<b>-</b>	<b>135,642</b>
<b>Other comprehensive income / (expense), net of tax</b>								
<b>Items that will not be reclassified subsequently to profit or loss</b>								
Remeasurement of defined benefits liability	(78)	-	-	(78)	1,212	-	-	1,212
Revaluation of property, plant and equipment	-	-	-	4,867	-	-	-	4,287
Other comprehensive income attributable to participants'	-	-	-	(4,867)	-	-	-	(4,287)
	(78)	-	-	(78)	1,212	-	-	1,212
<b>Items that are or may be reclassified subsequently to profit or loss</b>								
Foreign currency translation differences for foreign operations	(3,045)	894	(634)	(3,045)	7,310	69,976	8,282	7,310
Fair value change of available-for-sale financial assets	3,453	28,827	3,664	3,453	1,428	(246)	388	1,428
Other comprehensive income attributable to participants'	-	(29,721)	(3,030)	-	-	(69,730)	(8,670)	-
	408	-	-	408	8,738	-	-	8,738
<b>Total other comprehensive income / (expense) for the period, net of tax</b>	<b>330</b>	<b>-</b>	<b>-</b>	<b>330</b>	<b>9,950</b>	<b>-</b>	<b>-</b>	<b>9,950</b>
<b>Total comprehensive income / (expense) for the period</b>	<b>149,727</b>	<b>-</b>	<b>-</b>	<b>149,727</b>	<b>145,592</b>	<b>-</b>	<b>-</b>	<b>145,592</b>
<b>Profit / (Loss) for the period attributable to:</b>								
Owners of the Company	150,395	-	-	150,395	137,018	-	-	137,018
Non-controlling interests	(998)	-	-	(998)	(1,376)	-	-	(1,376)
	<b>149,397</b>	<b>-</b>	<b>-</b>	<b>149,397</b>	<b>135,642</b>	<b>-</b>	<b>-</b>	<b>135,642</b>
<b>Total comprehensive income / (expense) attributable to:</b>								
Owners of the Company	151,466	-	-	151,466	145,316	-	-	145,316
Non-controlling interests	(1,739)	-	-	(1,739)	276	-	-	276
	<b>149,727</b>	<b>-</b>	<b>-</b>	<b>149,727</b>	<b>145,592</b>	<b>-</b>	<b>-</b>	<b>145,592</b>
<b>Basic earnings per ordinary share (sen)</b>								
				<b>18.29</b>				<b>16.74</b>
<b>Diluted earnings per ordinary share (sen)</b>								
				<b>18.23</b>				<b>16.66</b>

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**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2017**

	<-----Current Quarter ended 30.9.2017----->				<-----Corresponding Quarter ended 30.9.2016----->			
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
<b>Operating revenue</b>								
Takaful operator income	10,434	317,614	149,538	476,242	8,428	303,296	116,462	426,973
	164,352	-	-	-	147,683	-	-	-
Gross earned contributions	-	302,968	140,346	443,284	-	301,956	121,737	423,666
Contributions ceded to retakaful	-	(14,126)	(55,165)	(69,291)	-	(11,703)	(48,699)	(60,402)
	<b>288,842</b>	<b>85,181</b>	<b>85,181</b>	<b>373,993</b>	<b>-</b>	<b>290,253</b>	<b>73,038</b>	<b>363,264</b>
Administration income	-	500	27,637	28,137	-	467	10,269	10,736
Investment income	10,434	59,509	7,080	75,709	8,428	59,793	7,517	74,552
Realised Gains and (Losses)	638	5,213	716	6,567	2,160	14,482	1,311	17,953
Fair Value Gains and (Losses)	(371)	(15,269)	-	(15,640)	379	3,842	-	4,221
Other operating income	4,679	2,427	-	2,868	3,028	1,765	960	2,516
<b>Other income</b>	<b>15,380</b>	<b>52,380</b>	<b>35,433</b>	<b>97,641</b>	<b>13,995</b>	<b>80,349</b>	<b>20,057</b>	<b>109,978</b>
Gross benefits and claims paid	-	(180,315)	(55,764)	(234,404)	-	(225,953)	(65,763)	(289,947)
Claims ceded to retakaful	-	10,070	20,336	30,406	-	24,737	32,878	57,615
Gross change to contract liabilities	-	17,126	(8,334)	8,792	-	10,838	10,012	20,850
Change to contract liabilities ceded to retakaful	-	4,221	(625)	3,596	-	(3,442)	(9,173)	(12,615)
<b>Net benefits and claims</b>	<b>-</b>	<b>(148,898)</b>	<b>(44,387)</b>	<b>(191,610)</b>	<b>-</b>	<b>(193,820)</b>	<b>(32,046)</b>	<b>(224,097)</b>
Wakalah fee expense	-	(80,363)	(66,332)	-	-	(67,714)	(59,809)	-
Management expenses	(67,669)	-	-	(66,251)	(72,296)	-	-	(70,761)
Expense reserve	(5,871)	-	-	(5,871)	5,986	-	-	5,986
Other operating expenses	(40,175)	(3,782)	(2,715)	(45,791)	(31,529)	(5,573)	(1,420)	(38,816)
<b>Other expenses</b>	<b>(113,715)</b>	<b>(84,145)</b>	<b>(69,047)</b>	<b>(117,913)</b>	<b>(97,839)</b>	<b>(73,287)</b>	<b>(61,229)</b>	<b>(103,591)</b>
<b>(Surplus) / Deficit attributable to takaful operator / participants</b>	<b>-</b>	<b>(104,624)</b>	<b>(5,493)</b>	<b>(90,852)</b>	<b>-</b>	<b>(103,495)</b>	<b>180</b>	<b>(81,715)</b>
<b>Tax expense attributable to participants</b>	<b>-</b>	<b>(3,555)</b>	<b>(1,687)</b>	<b>(5,242)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit before taxation and zakat</b>	<b>66,017</b>	<b>-</b>	<b>-</b>	<b>66,017</b>	<b>63,839</b>	<b>-</b>	<b>-</b>	<b>63,839</b>
Zakat	(175)	-	-	(175)	(193)	-	-	(193)
Taxation	(17,636)	-	-	(17,636)	(19,711)	-	-	(19,711)
<b>Profit for the period</b>	<b>48,206</b>	<b>-</b>	<b>-</b>	<b>48,206</b>	<b>43,935</b>	<b>-</b>	<b>-</b>	<b>43,935</b>

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**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2017**

	←-----Current Quarter ended 30.9.2017-----→			←-----Corresponding Quarter ended 30.9.2016-----→		
	Takaful Operator RM'000	Family Fund RM'000	General Fund RM'000	Takaful Operator RM'000	Family Fund RM'000	General Fund RM'000
<b>Profit for the period / Profit attributable to participants for the period</b>	<b>48,206</b>	<b>-</b>	<b>48,206</b>	<b>43,935</b>	<b>-</b>	<b>43,935</b>
<b>Other comprehensive income / (expense), net of tax</b>						
<b>Items that will not be reclassified subsequently to profit or loss</b>						
Remeasurement of defined benefits liability	(78)	-	(78)	233	-	233
Revaluation of property, plant and equipment	-	-	1,606	-	-	1,440
Other comprehensive income attributable to participants'	-	-	(1,606)	-	-	(1,440)
	(78)	-	(78)	233	-	233
<b>Items that are or may be reclassified subsequently to profit or loss</b>						
Foreign currency translation differences for foreign operations	(1,781)	342	(1,781)	3,023	31,880	3,851
Fair value change of available-for-sale financial assets	(22)	1,732	(22)	3,321	(888)	643
Other comprehensive income attributable to participants'	-	(2,074)	732	-	(30,992)	(4,494)
	(1,803)	-	(1,803)	6,344	-	6,344
	(1,881)	-	(1,881)	6,577	-	6,577
<b>Total other comprehensive income / (expense) for the period, net of tax</b>	<b>46,325</b>	<b>-</b>	<b>46,325</b>	<b>50,512</b>	<b>-</b>	<b>50,512</b>
<b>Profit / (Loss) for the period attributable to:</b>						
Owners of the Company	48,571	-	48,571	44,862	-	44,862
Non-controlling interests	(365)	-	(365)	(927)	-	(927)
	<b>48,206</b>	<b>-</b>	<b>48,206</b>	<b>43,935</b>	<b>-</b>	<b>43,935</b>
<b>Total comprehensive income / (expense) attributable to:</b>						
Owners of the Company	47,409	-	47,409	50,313	-	50,313
Non-controlling interests	(1,084)	-	(1,084)	199	-	199
	<b>46,325</b>	<b>-</b>	<b>46,325</b>	<b>50,512</b>	<b>-</b>	<b>50,512</b>
<b>Basic earnings per ordinary share (sen)</b>			<b>5.90</b>			<b>5.47</b>
<b>Diluted earnings per ordinary share (sen)</b>			<b>5.88</b>			<b>5.44</b>

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 THIRD QUARTER ENDED 30 SEPTEMBER 2017**

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

	Share Capital RM '000	Share Premium RM '000	Translation Reserves RM '000	Revaluation Reserves RM '000	Fair Value Reserves RM '000	LTP Reserves RM '000	Retained Profits RM '000	Non-Controlling Interest RM '000	Total Equity RM '000
<b>AS AT 1 JANUARY 2016</b>	163,167	6,793	(6,349)	9,920	505	7,641	507,042	20,050	708,769
Remeasurement of defined benefit liability	-	-	-	-	-	-	1,354	614	1,968
Foreign currency translation differences for foreign operations	-	-	9,527	-	-	-	-	(5,926)	3,601
Revaluation of property and equipment	-	-	-	2,306	-	-	-	1,442	3,748
- Gains arising during the year	-	-	-	-	-	-	-	-	-
Fair value of available-for-sale financial assets	-	-	-	-	1,881	-	-	583	2,464
- Gains arising during the year	-	-	-	-	(23)	-	-	72	49
- Reclassification adjustments for gains included in profit or loss	-	-	-	-	-	-	-	-	-
Total other comprehensive income / (expense) for the year	-	-	9,527	2,306	1,858	-	1,354	(3,215)	11,830
Profit for the year	-	-	-	-	-	-	176,282	(1,818)	174,464
<b>Total comprehensive income / (expense) for the year</b>	-	-	<b>9,527</b>	<b>2,306</b>	<b>1,858</b>	-	<b>177,636</b>	<b>(5,033)</b>	<b>186,294</b>
Contributions by and distributions to owners of the Company									
- LTIP exercised	1,022	5,539	-	-	-	(6,561)	-	-	-
- Share-based payment transactions	-	-	-	-	-	6,558	-	-	6,558
- Dividends to owners of the Company	-	-	-	-	-	-	(158,478)	-	(158,478)
Total transactions with owners of the Company	1,022	5,539	-	-	-	(3)	(158,478)	-	(151,920)
<b>AS AT 31 DECEMBER 2016</b>	<b>164,189</b>	<b>12,332</b>	<b>3,178</b>	<b>12,226</b>	<b>2,363</b>	<b>7,638</b>	<b>526,200</b>	<b>15,017</b>	<b>743,143</b>

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**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY**  
**FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2017**

	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	LTP Reserves RM '000	Retained Profits RM '000	Non- Controlling Interest RM '000	Total Equity RM '000		
<b>AS AT 1 JANUARY 2017</b>	164,189	12,332	3,178	12,226	2,363	7,638	526,200	15,017	743,143		
Remeasurement of defined benefit liability	-	-	-	-	-	-	(58)	(20)	(78)		
Foreign currency translation differences for foreign operations	-	-	(2,259)	-	-	-	-	(786)	(3,045)		
Fair value of available-for-sale financial assets	-	-	-	-	5,175	-	-	334	5,509		
- Gains arising during the year	-	-	-	-	(1,787)	-	-	(269)	(2,056)		
- Reclassification adjustments for gains included in profit or loss	-	-	-	-	-	-	-	-	-		
Total other comprehensive income / (expense) for the year	-	-	(2,259)	-	3,388	-	(58)	(741)	330		
Profit for the year	-	-	-	-	-	-	150,395	(998)	149,397		
<b>Total comprehensive income for the year</b>	-	-	<b>(2,259)</b>	-	<b>3,388</b>	-	<b>150,337</b>	<b>(1,739)</b>	<b>149,727</b>		
Contributions by and distributions to owners of the Company	-	-	-	-	-	-	-	-	-		
- LTP exercised	2,850	-	-	-	-	(2,850)	-	-	-		
- Share-based payment transactions	-	-	-	-	-	4,352	-	-	4,352		
Total transactions with owners of the Company	2,850	-	-	-	-	1,502	-	-	4,352		
Transfer in accordance with Section 618(2) of the Companies Act 2016	12,332	(12,332)	-	-	-	-	-	-	-		
<b>AS AT 30 SEPTEMBER 2017</b>	<b>179,371</b>	-	<b>919</b>	<b>12,226</b>	<b>5,751</b>	<b>9,140</b>	<b>676,537</b>	<b>13,278</b>	<b>897,222</b>		

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 30 SEPTEMBER 2017**

	Current Period Ended 30.9.2017 RM'000	Corresponding Year Ended 31.12.2016 RM'000
<b>Cash flows from operating activities</b>		
Profit before zakat and taxation	197,635	220,978
Adjustments for :		
Amortisation of intangible assets	9,199	12,264
Depreciation	13,155	16,610
Fair value change of investment properties	-	(300)
Fair value change of fair value through profit and loss financial assets	16,022	(15,456)
Profit from financing receivables	(162)	(12)
Profit from Malaysian Government Islamic papers	(7,737)	(11,420)
Profit from Islamic debt securities, investment accounts and Islamic accepted bills	(210,521)	(250,386)
Dividend income from Shariah approved shares	(10,627)	(23,724)
Equity settled share-based payment	4,352	6,558
Gains from disposal of available-for-sale financial assets	(24,966)	2,997
Gains on disposal of property and equipment	(102)	(116)
Write off of property and equipment	2	73
Amortisation of premiums, net of accretion of discounts	6,111	7,436
Impairment loss of financial assets	5,633	15,511
Operating loss before working capital changes	(2,006)	(18,987)
Profit from Malaysian Government Islamic papers	7,737	11,420
Profit from Islamic debt securities, investment accounts and Islamic accepted bills	202,590	250,386
Dividend income from Shariah approved shares	10,627	12,939
(Increase) / Decrease in retakaful assets	(26,105)	235,486
Increase in receivables	(36,047)	(266,111)
Increase / (Decrease) in Takaful contract liabilities	245,101	(9,164)
(Decrease) / Increase in payable	(113,619)	144,841
Zakat paid	(592)	(280)
Income taxes paid	(40,500)	(39,207)
Net cash generated from operating activities	247,186	321,323
<b>Cash flows from / (used in) investing activities</b>		
Purchase of investment	(2,030,926)	(2,269,146)
Purchase of property and equipment	(1,906)	(6,137)
Maturity of other investments	39,618	70,036
Proceeds from sale of investment	1,683,432	2,421,044
Proceeds from sale of property and equipment	252	305
Net cash (used in) / generated from investing activities	(309,530)	216,102
<b>Cash flows used in financing activity</b>		
Dividends paid to owners of the Company	-	(158,478)
Net cash used in financing activity	-	(158,478)
Net (decrease) / increase in cash and cash equivalents	(62,344)	378,947
Effect of movement in exchange rates	(13,162)	15,348
Cash and cash equivalents at the beginning of period	941,609	547,314
<b>Cash and cash equivalents at the end of period</b>	<b>866,103</b>	<b>941,609</b>
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	121,055	197,663
- Family Takaful fund	599,857	579,349
- General Takaful fund	145,191	164,597
	<b>866,103</b>	<b>941,609</b>

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