

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

Note	As at 30 June 2021				As at 31 December 2020				
	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	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	
<b>TOTAL ASSETS</b>	<b>2,236,682</b>	<b>8,227,870</b>	<b>1,657,250</b>	<b>12,034,071</b>	<b>2,178,909</b>	<b>8,096,416</b>	<b>1,621,956</b>	<b>11,793,138</b>	
<b>EQUITY AND LIABILITIES</b>									
Share Capital	230,547	-	-	230,547	211,893	-	-	211,893	
Reserves	1,450,293	-	-	1,450,293	1,297,513	-	-	1,297,513	
<b>Total Equity Attributable To Owners Of The Company</b>	<b>1,680,840</b>	<b>-</b>	<b>-</b>	<b>1,680,840</b>	<b>1,509,406</b>	<b>-</b>	<b>-</b>	<b>1,509,406</b>	
Non-controlling interests	32,462	-	-	32,462	32,397	-	-	32,397	
<b>TOTAL EQUITY</b>	<b>1,713,302</b>	<b>-</b>	<b>-</b>	<b>1,713,302</b>	<b>1,541,803</b>	<b>-</b>	<b>-</b>	<b>1,541,803</b>	
<b>LIABILITIES</b>									
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	
<b>TOTAL LIABILITIES</b>	<b>523,380</b>	<b>8,227,870</b>	<b>1,657,250</b>	<b>10,320,769</b>	<b>637,106</b>	<b>8,096,416</b>	<b>1,621,956</b>	<b>10,251,335</b>	
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>2,236,682</b>	<b>8,227,870</b>	<b>1,657,250</b>	<b>12,034,071</b>	<b>2,178,909</b>	<b>8,096,416</b>	<b>1,621,956</b>	<b>11,793,138</b>	
<b>Net assets per share (RM)</b>				<b>2.01</b>				<b>1.82</b>	

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 FINANCIAL PERIOD ENDED 30 JUNE 2021**

Note	←-----Current Year-to-date 30.6.2021-----→				←-----Corresponding Year-to-date 30.6.2020-----→				
	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>29,777</b>	<b>1,141,800</b>	<b>445,573</b>	<b>1,616,704</b>	<b>30,327</b>	<b>1,000,944</b>	<b>397,967</b>	<b>1,428,776</b>	
Takaful operator income	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)	
<b>Net earned contributions</b>	<b>-</b>	<b>857,828</b>	<b>226,756</b>	<b>1,084,784</b>	<b>-</b>	<b>707,527</b>	<b>214,469</b>	<b>922,102</b>	
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
<b>Other income</b>	<b>42,229</b>	<b>145,491</b>	<b>57,790</b>	<b>234,384</b>	<b>43,769</b>	<b>128,042</b>	<b>56,455</b>	<b>218,033</b>	
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	
<b>Net benefits and claims</b>	<b>-</b>	<b>(360,184)</b>	<b>(109,310)</b>	<b>(460,002)</b>	<b>-</b>	<b>(350,088)</b>	<b>(80,437)</b>	<b>(422,427)</b>	
Wakalah fee expense	-	(318,221)	(160,698)	-	-	(277,724)	(160,194)	-	
Administrative fees	(107,573)	(69)	-	(107,642)	(91,903)	(69)	-	(91,972)	
Management expenses	(207,788)	-	-	(206,011)	(186,665)	-	-	(185,157)	
Expense reserve	(1,629)	-	-	(1,629)	(11,322)	-	-	(11,322)	
Impairment losses on financial instruments	27	-	(3,824)	(1,287)	(5,022)	-	(3,417)	(17)	(3,427)
Other operating expenses	27	(30,720)	(1,335)	(54)	(33,423)	(33,451)	(2,476)	(382)	(37,766)
<b>Other expenses</b>	<b>(347,710)</b>	<b>(323,449)</b>	<b>(162,039)</b>	<b>(353,727)</b>	<b>(323,341)</b>	<b>(283,686)</b>	<b>(160,593)</b>	<b>(329,644)</b>	
<b>Surplus attributable to takaful operator / participants</b>	<b>-</b>	<b>(319,686)</b>	<b>(13,197)</b>	<b>(295,281)</b>	<b>-</b>	<b>(201,795)</b>	<b>(29,894)</b>	<b>(176,243)</b>	
<b>Profit before taxation and zakat</b>	<b>210,158</b>	<b>-</b>	<b>-</b>	<b>210,158</b>	<b>211,821</b>	<b>-</b>	<b>-</b>	<b>211,821</b>	
Zakat	(635)	-	-	(635)	(636)	-	-	(636)	
Tax expense	(26,574)	-	-	(26,574)	(34,165)	-	-	(34,165)	
<b>Profit for the year</b>	<b>182,949</b>	<b>-</b>	<b>-</b>	<b>182,949</b>	<b>177,020</b>	<b>-</b>	<b>-</b>	<b>177,020</b>	

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 FINANCIAL PERIOD ENDED 30 JUNE 2021**

	Note	←-----Current Year-to-date 30.6.2021-----→				←-----Corresponding Year-to-date 30.6.2020-----→			
		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 year</b>		<b>182,949</b>	-	-	<b>182,949</b>	<b>177,020</b>	-	-	<b>177,020</b>
<b>Other comprehensive (loss) / income, net of tax</b>									
<b>Items that will not be reclassified subsequently to profit or loss</b>									
Remeasurement of defined benefit liability		119	-	-	119	(407)	-	-	(407)
		119	-	-	119	(407)	-	-	(407)
<b>Items that may be reclassified subsequently to profit or loss</b>									
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
<b>Total other comprehensive (loss) / income for the year, net of tax</b>		<b>(18,896)</b>	-	-	<b>(18,896)</b>	<b>7,089</b>	-	-	<b>7,089</b>
<b>Total comprehensive income for the year</b>		<b>164,053</b>	-	-	<b>164,053</b>	<b>184,109</b>	-	-	<b>184,109</b>
<b>Profit for the year attributable to:</b>									
Owners of the Company		182,685	-	-	182,685	176,672	-	-	176,672
Non-controlling interests		264	-	-	264	348	-	-	348
		<b>182,949</b>	-	-	<b>182,949</b>	<b>177,020</b>	-	-	<b>177,020</b>
<b>Total comprehensive income attributable to:</b>									
Owners of the Company		163,988	-	-	163,988	183,501	-	-	183,501
Non-controlling interests		65	-	-	65	608	-	-	608
		<b>164,053</b>	-	-	<b>164,053</b>	<b>184,109</b>	-	-	<b>184,109</b>
<b>Basic earnings per ordinary share (sen)</b>	22				<b>21.93</b>				<b>21.37</b>
<b>Diluted earnings per ordinary share (sen)</b>	22				<b>21.90</b>				<b>21.28</b>

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**SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2021**

	Note	<-----Current Quarter ended 30.6.2021----->				<-----Corresponding Quarter ended 30.6.2020----->			
		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>15,428</b>	<b>504,139</b>	<b>181,937</b>	<b>701,209</b>	<b>15,362</b>	<b>333,993</b>	<b>166,598</b>	<b>515,734</b>
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)
<b>Net earned contributions</b>		<b>-</b>	<b>411,892</b>	<b>114,042</b>	<b>525,993</b>	<b>-</b>	<b>245,032</b>	<b>91,290</b>	<b>336,421</b>
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
<b>Other income</b>		<b>20,838</b>	<b>75,032</b>	<b>25,281</b>	<b>116,085</b>	<b>29,115</b>	<b>134,422</b>	<b>26,702</b>	<b>182,147</b>
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
<b>Net benefits and claims</b>		<b>-</b>	<b>(175,905)</b>	<b>(53,284)</b>	<b>(224,805)</b>	<b>-</b>	<b>(135,508)</b>	<b>(22,776)</b>	<b>(155,602)</b>
Wakalah fee expense		-	(145,793)	(65,875)	-	-	(81,459)	(62,924)	-
Administrative fees		(48,599)	(25)	-	(48,624)	(31,225)	(29)	-	(31,254)
Management expenses		(102,278)	-	-	(101,348)	(77,496)	-	-	(76,700)
Expense reserve		6,644	-	-	6,644	9,533	-	-	9,533
Impairment losses on financial instruments	27	-	(97)	-	-	-	(1,815)	-	(1,471)
Other operating expenses	27	(12,312)	(674)	(29)	(13,659)	(14,768)	(678)	(369)	(16,453)
<b>Other expenses</b>		<b>(156,545)</b>	<b>(146,589)</b>	<b>(65,904)</b>	<b>(156,987)</b>	<b>(113,956)</b>	<b>(83,981)</b>	<b>(63,293)</b>	<b>(116,345)</b>
<b>Surplus attributable to takaful operator / participants</b>		<b>-</b>	<b>(164,430)</b>	<b>(20,135)</b>	<b>(164,563)</b>	<b>-</b>	<b>(159,965)</b>	<b>(31,923)</b>	<b>(149,008)</b>
<b>Profit before taxation and zakat</b>		<b>95,723</b>	<b>-</b>	<b>-</b>	<b>95,723</b>	<b>97,613</b>	<b>-</b>	<b>-</b>	<b>97,613</b>
Zakat		(335)	-	-	(335)	(336)	-	-	(336)
Taxation		(13,557)	-	-	(13,557)	(21,188)	-	-	(21,188)
<b>Profit for the year</b>		<b>81,831</b>	<b>-</b>	<b>-</b>	<b>81,831</b>	<b>76,089</b>	<b>-</b>	<b>-</b>	<b>76,089</b>

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**SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2021**

	Note	←-----Current Quarter ended 30.6.2021----->				←-----Corresponding Quarter ended 30.6.2020----->			
		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 year</b>		<b>81,831</b>	-	-	<b>81,831</b>	<b>76,089</b>	-	-	<b>76,089</b>
<b>Other comprehensive income / (loss), net of tax</b>									
<i>Items that will not be reclassified subsequently to profit or loss</i>									
Remeasurement of defined benefit liability		1	-	-	1	(407)	-	-	(407)
		1	-	-	1	(407)	-	-	(407)
<i>Items that may be reclassified subsequently to profit or loss</i>									
Foreign currency translation differences for foreign operations		249	-	-	249	8,546	-	-	8,546
Debits 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
<b>Total other comprehensive income for the year, net of tax</b>		<b>13,651</b>	-	-	<b>13,651</b>	<b>21,108</b>	-	-	<b>21,108</b>
<b>Total comprehensive income for the year</b>		<b>95,482</b>	-	-	<b>95,482</b>	<b>97,197</b>	-	-	<b>97,197</b>
<b>Profit for the year attributable to:</b>									
Owners of the Company		81,541	-	-	81,541	75,086	-	-	75,086
Non-controlling interests		290	-	-	290	1,003	-	-	1,003
		<b>81,831</b>	-	-	<b>81,831</b>	<b>76,089</b>	-	-	<b>76,089</b>
<b>Total comprehensive income attributable to:</b>									
Owners of the Company		95,117	-	-	95,117	93,719	-	-	93,719
Non-controlling interests		365	-	-	365	3,478	-	-	3,478
		<b>95,482</b>	-	-	<b>95,482</b>	<b>97,197</b>	-	-	<b>97,197</b>
<b>Basic earnings per ordinary share (sen)</b>	22				<b>9.76</b>				<b>9.08</b>
<b>Diluted earnings per ordinary share (sen)</b>	22				<b>9.75</b>				<b>9.05</b>

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

	←----- Non-distributable ----->					Distributable		Non- Controlling Interest	Total Equity
	Share Capital	Translation Reserves	Revaluation Reserves	Fair Value Reserves	LTIP Reserves	Retained Profits	RM '000		
	RM '000	RM '000	RM '000	RM '000	RM '000	RM '000	RM '000	RM '000	RM '000
<b>AS AT 1 JANUARY 2020</b>	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	
<b>Total comprehensive (loss) / income for the year</b>	-	<b>(984)</b>	<b>603</b>	<b>7,816</b>	-	<b>362,103</b>	<b>825</b>	<b>370,363</b>	
<i>Contributions by and distributions to owners of the Company</i>									
- 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)	
<b>AS AT 31 DECEMBER 2020</b>	<b>211,893</b>	<b>(6,983)</b>	<b>18,972</b>	<b>30,916</b>	<b>24,557</b>	<b>1,230,051</b>	<b>32,397</b>	<b>1,541,803</b>	

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

	←----- Non-distributable ----->					Distributable		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	Non- Controlling Interest RM '000	
<b>AS AT 1 JANUARY 2021</b>	<b>211,893</b>	<b>(6,983)</b>	<b>18,972</b>	<b>30,916</b>	<b>24,557</b>	<b>1,230,051</b>	<b>32,397</b>	<b>1,541,803</b>
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
<b>Total comprehensive (loss) / income for the period</b>	<b>-</b>	<b>(530)</b>	<b>-</b>	<b>(18,256)</b>	<b>-</b>	<b>182,774</b>	<b>65</b>	<b>164,053</b>
<i>Contributions by and distributions to owners of the Company</i>								
- 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
<b>AS AT 30 JUNE 2021</b>	<b>230,547</b>	<b>(7,513)</b>	<b>18,972</b>	<b>12,660</b>	<b>13,349</b>	<b>1,412,825</b>	<b>32,462</b>	<b>1,713,302</b>

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 FINANCIAL PERIOD ENDED 30 JUNE 2021**

	<b>Current Period Ended 30.6.2021 RM'000</b>	<b>Corresponding Year Ended 31.12.2020 RM'000</b>
<b>Cash flows from operating activities</b>		
Profit before zakat and taxation	210,158	426,821
Adjustments for :		
Amortisation of intangible assets	19,956	33,977
Depreciation of property and equipment	5,694	10,962
Depreciation of right-of-use assets	1,619	2,759
Fair value change of investment properties	-	(891)
Fair value change of fair value through profit and loss financial assets	22,933	(36,496)
Profit from financing receivables	(1)	(1,506)
Profit from Malaysian Government Islamic papers	(12,610)	(22,296)
Profit from Islamic debt securities, investment accounts and Islamic accepted bills	(166,381)	(348,941)
Dividend income from Shariah approved shares and unit trusts	(3,399)	(7,264)
Equity settled share-based payment	7,446	16,572
Gains from 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	92
Operating profit before working capital changes	84,915	52,250
Profit from Malaysian Government Islamic papers	12,610	22,296
Profit from Islamic debt securities, investment accounts and Islamic accepted bills	151,591	320,632
Dividend income from Shariah approved shares and unit trusts	3,399	7,264
Purchase of investment	(1,242,330)	(1,612,290)
Proceeds from sale of investment	232,075	616,501
Maturity of other investments	22,106	193,165
Increase in retakaful assets	(39,837)	(223,138)
Decrease / (increase) in receivables	359,832	(18,416)
Increase in Takaful contract liabilities	429,100	899,513
(Decrease) / Increase in payable	(31,264)	98,186
	(17,803)	355,963
Zakat paid	(350)	(450)
Income taxes paid	(25,001)	(77,250)
Net cash (used in) / generated from operating activities	(43,154)	278,263
<b>Cash flows used in investing activities</b>		
Acquisition of intangible assets	(2,683)	(156,676)
Purchase of property and equipment	(1,940)	(7,846)
Proceeds from sale of property and equipment	-	142
Net cash used in investing activities	(4,623)	(164,380)
<b>Cash flows used in financing activities</b>		
Dividends paid to owners of the Company	(99,652)	-
Payment of lease liabilities	(358)	(714)
Net cash used in financing activities	(100,010)	(714)
Net (decrease) / increase in cash and cash equivalents	(147,787)	113,169
Effect of movement in exchange rates	(9,763)	(3,760)
Cash and cash equivalents at the beginning of period / year	712,609	603,200
<b>Cash and cash equivalents at the end of period / year</b>	<b>555,059</b>	<b>712,609</b>

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