# MAA GROUP BERHAD (471403-A) (Incorporated in Malaysia)

## CONDENSED CONSOLIDATED FINANCIAL STATEMENTS FOR THE QUARTER AND PERIOD ENDED 30 SEPTEMBER 2015

# CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

AS AT 30 SEPTEMBER 2015

	30 September 2015	31 December 2014 (Audited)
	RM'000	RM'000
ASSETS		
Property, plant and equipment	15,894	17,297
Investment properties	18,936	14,846
Intangible assets	3,093	3,584
Associates	68,305	64,866
Deferred tax assets	4,961	3,820
Tax recoverable	1,989	1,258
Reinsurance/retakaful assets	275,810	301,426
Investments	567,895	600,248
Financial assets at fair value through profit or loss	335,044	321,005
Available-for-sale financial assets	154,787	210,714
Held-to-maturity financial assets	40,645	41,002
Loans and receivables	37,419	27,527
Insurance/takaful receivables	133,263	156,895
Trade and other receivables	46,607	52,798
Cash and cash equivalents	384,212	342,268
Assets classified as held for sales	6,104	-
TOTAL ASSETS	1,527,069	1,559,306
EQUITY, POLICYHOLDERS' FUNDS AND LIABILITIES		
LIABILITIES		
Insurance/takaful contract liabilities	851,651	847,128
Deferred tax liabilities	851	911
Insurance/takaful payables	202,398	209,677
Trade and other payables	52,779	57,543
Current tax liabilities	2,491	50
Liabilities directly assocaited with assets classified as held for sales	995	-
TOTAL LIABILITIES	1,111,165	1,115,309
EQUITY		
Share capital	304,354	304,354
Treasury shares	(7,942)	(1,312)
Retained earnings	103,905	113,845
Reserves	(4,348)	7,024
TOTAL EQUITY ATTRIBUTABLE TO OWNERS OF THE COMPANY	395,969	423,911
Non-controlling interests	19,935	20,086
TOTAL EQUITY	415,904	443,997
TOTAL EQUITY, POLICYHOLDERS' FUNDS AND LIABILITIES	1,527,069	1,559,306
Net assets per share attributable to ordinary equity holders of the		
Company (RM)	1.30	1.39

The Condensed Consolidated Statement of Financial Position should be read in conjunction with the Audited Financial Statements for the financial year ended 31 December 2014.

### CONDENSED CONSOLIDATED INCOME STATEMENTS (UNAUDITED) FOR THE QUARTER AND PERIOD ENDED 30 SEPTEMBER 2015

Image: control in the second		3 months ended 30 September 30 September 2015 2014		9 months 30 September 2015	30 September 2014	
Operating revenue     2000     139,591     187,770     229,331     523,490       - Discontinued operations     139,669     187,840     242,692     524,136       Gross earned premiums/contributions     129,333     177,133     139,551     142,664     (147,551)       Net amed premiums/contributions     129,333     177,133     139,533     223,893     240,092       Investment income     7,824     8,225     23,503     24,092     122,132     16,503       Fair value gains and losses - net     (8,234)     (7,201)     (2,223,12)     (2,284)     6,225     6,235     6,227     (2,93,42)     (2,94,98)     44,080     0,766     34,408     0,766     34,408     0,766     34,408     0,766     34,408     0,766     34,408     0,766     34,408     0,766     34,408     0,766     34,408     0,766     34,408     0,765     54,239     6,2359     (2,12,245)     (2,30,439)     0,75,540     1,333     6,1293     0,757     1,138     1,033     1,033     1,033     1,0713     1,033     1,033		RM'000	(restated) RM'000	RM'000	(restated) RM'000	
- Continuing operations 139,591 187,770 429,31 53,349 - Discontinued operations 213,669 187,840 429,692 524,136 Gross earned premiums/contributions Premiums/contributions 200 (146,646) (167,551) Net earned premiums/contributions 200 (146,646) (167,551) Conter operating revenue from non-insurance businesses 2,434 (2,352) Cher operating income/(expenses) - net 0,193 (1,108) (2,007) Cher operating income/(expenses) - net 0,193 (1,108) (2,007) Cher operating income/(expenses) - net 0,193 (2,131) (6,106) (146,0481) (240,651) Change in contract liabilities certisaures/retakaful operators 25,942 36,358 (7,666 92,2365 Gross change to contract liabilities certisaures/retakaful operators (2,7,699) (6,579 (2,12,48) (10,373) Net insurance/takaful benefits and claims (2,7,699) (6,579 (2,12,48) (16,958) Change in contract liabilities certisaures/retakaful operators (2,7,690) (2,4222) (7,3,800) (7,5,546) Pre eard commission expense (2,4,760) (2,4,822) (7,3,800 (2,5,50) (1,67,550) (1,67,220) Change in contract liabilities certisaures/retakaful operators (2,13,88) (1,52,750) (1,67,220) Net expenses stributable to participants (2,64,486) (8,9,582) Chance cots (2,100 (1,238) (2,664) (1,998) (3,650) Cust)/profit before taxation (1,52) (1,718) (1,234) (1,234) Cust)/profit before taxation (1,52) (1,718) (1,234) (1,234) C						
- Discontinued operations     78     70     361     187       Gross earned premiums/contributions     129,333     177,193     399,539     493,641       Premiums/contributions ceded to reinsurers/retakaful operators     78,224     8,225     22,303     127,193       Realised gains and losses - net     (5,613)     6,523     1,137     16,603       Fer and commission income     10,031     11,446     30,706     34,498       Fer and commission income     10,031     11,446     30,706     34,498       Other operating income/(expenses) - net     1,599     (1,108)     7,695     15,334       Other operating income/(expenses) - net     1,599     (1,008)     7,695     16,523       Gross benefits and claims paid     (71,504)     (83,420)     (212,315)     (23,439)       Chain sceded to reinsurers/retakaful operators     25,542     36,538     67,606     92,285       Chain scalar fulkaful benefits and claims     21,138     (26,623)     6,738     (16,653)       Chain scalar fulkaful benefits and claims     21,44     20,320     (24,4634)     (16,16,931)     (		120 501	187 770	120 221	523 0/0	
139.669     187,840     429.692     524,136       Gross earned premiums/contributions     129,333     177,193     399,539     493,641       Premiums/contributions celed to reinsurers/retakaful operators     79,117     110,442     252,893     326,099       Investment income     7,824     8,225     23,503     24,031       Fair value gains and losses - net     (8,234)     (7,201)     (2,232)     (2,289)       Fear and commission income     10,031     11,416     30,706     34,488       Other operating revenue from non-insurance businesses     2,434     2,352     6,289     6,276       Gross banefits and claims paid     (71,504)     (83,420)     (21,2315)     (22,04,39)       Charge in contract liabilities celet to reinsurers/retakaful operators     36,313     (26,623)     5,366     (116,535)       Charge in contract liabilities celet to reinsurers/retakaful operators     (37,131)     (67,106)     (150,481)     (24,554)       Charge in contract liabilities celet to reinsurers/retakaful operators     (37,131)     (67,106)     (150,481)     (24,554)       Fee and commission expense     (24,760)					-	
Premiums/contributions ceded to reinsurers/retakaful operators     (50,216)     (66,750)     (146,646)     (187,551)       Net earned premiums/contributions     79,117     110,443     252,893     326,099       Investment income     7,824     8,225     23,503     240,031       Realised gains and losses - net     (5,613)     6,523     11,37     15,031       Fee and commission income     10,031     11,416     80,706     34,498       Other operating income/(expenses) - net     1,599     (1,108)     7,605     15,334       Other revenue     80,041     20,207     67,098     94,259     10,423     10,423     10,423     10,423     10,423     10,423     11,416     80,012     202,017     67,098     94,259     Carso chargit control (16,116,593)     11,416     80,012     224,231     10,423     10,423     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438						
Premiums/contributions ceded to reinsurers/retakaful operators     (50,216)     (66,750)     (146,646)     (187,551)       Net earned premiums/contributions     79,117     110,443     252,893     326,099       Investment income     7,824     8,225     23,503     240,031       Realised gains and losses - net     (5,613)     6,523     11,37     15,031       Fee and commission income     10,031     11,416     80,706     34,498       Other operating income/(expenses) - net     1,599     (1,108)     7,605     15,334       Other revenue     80,041     20,207     67,098     94,259     10,423     10,423     10,423     10,423     10,423     10,423     11,416     80,012     202,017     67,098     94,259     Carso chargit control (16,116,593)     11,416     80,012     224,231     10,423     10,423     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438     11,438		120.222	477 400	200 520	100 611	
Net earned premiums/contributions     79,117     110,443     252,893     326,090       Investment income     7,824     8,225     23,003     24,031       Realised gains and losses - net     (5,613)     6,553     1,137     16,003       Fair value gains and losses - net     (8,244)     (7,201)     (2,232)     (2,384)       Fee and commission income     0.001     11,141     90,006     34,498       Other operating income/(expenses) - net     1.599     (1,103)     7,695     15,394       Other revenue     8.041     20,207     67,098     94,239       Gross change to contract liabilities cede to reinsures/retakaful operators     25,342     36,358     5,866     91,033       Chain contract liabilities cede to reinsures/retakaful operators     (27,150)     (14,848)     10,0373       Net insurance/taskoful benefits and claims     (24,760)     (24,822)     (73,890)     (75,546)       Management expenses     (31,888)     (16,274)     (13,77)     (12,749)     (12,77)       Finance costs     -     (99)     -     (317)     066     (3,812			,			
Realised gains and losses - net   (5,613)   6,523   (1,137)   16,503     Fer and commission income   (0,031)   (1,137)   (1,5,03)   (2,324)   (7,201)   (2,232)   (2,844)     Other operating income/(expenses) - net   (1,031)   11,416   (3,076)   (3,4,498)     Other operating income/(expenses) - net   (2,159)   (1,108)   (7,695)   (5,934)     Gross benefits and claims paid   (71,504)   (8,3,420)   (2,12,315)   (2,20,439)     Claims ceded to reinsures/relaxiful operators   36,130   (2,662)   (3,386)   (6,069)   (2,865)     Change in contract liabilities expenses   (24,760)   (24,822)   (7,880)   (75,546)     Management expenses   (3,388)   (36,220)   (84,886)   (89,825)     Expenses liabilities   2,144   (83,33)   - (1,775)   (1,67,785)     Finance costs   -   (99)   - (317)   (56,434)   (61,974)   (158,776)   (167,220)     Share of profit of associates, net of tax   3,071   266   3,812   6066     (Loss)/profit before taxation   (1,336)   1,332   (2,222)   (4						
Realised gains and losses - net   (5,613)   6,523   (1,137)   16,503     Fer and commission income   (0,031)   (1,137)   (1,5,03)   (2,324)   (7,201)   (2,232)   (2,844)     Other operating income/(expenses) - net   (1,031)   11,416   (3,076)   (3,4,498)     Other operating income/(expenses) - net   (2,159)   (1,108)   (7,695)   (5,934)     Gross benefits and claims paid   (71,504)   (8,3,420)   (2,12,315)   (2,20,439)     Claims ceded to reinsures/relaxiful operators   36,130   (2,662)   (3,386)   (6,069)   (2,865)     Change in contract liabilities expenses   (24,760)   (24,822)   (7,880)   (75,546)     Management expenses   (3,388)   (36,220)   (84,886)   (89,825)     Expenses liabilities   2,144   (83,33)   - (1,775)   (1,67,785)     Finance costs   -   (99)   - (317)   (56,434)   (61,974)   (158,776)   (167,220)     Share of profit of associates, net of tax   3,071   266   3,812   6066     (Loss)/profit before taxation   (1,336)   1,332   (2,222)   (4						
Fair value gains and losses - net   (8,234)   (7,201)   (2,232)   (2,984)     Other operating revenue from non-insurance businesses   2,434   2,352   6,289   6,277     Other operating income/(expenses) - net   0.0031   11,416   30,706   34,498     Other operating income/(expenses) - net   0.041   22,027   67,098   94,259     Gross banefits and claims paid   (71,504)   (83,420)   (212,315)   (230,439)     Claims ceded to reinsurers/retakaful operators   36,130   (26,623)   5,338   (16,653)     Cross change to contract liabilities   36,110   (26,624)   5,388   (16,653)     Net insurance/takaful beefits and claims   (37,131)   (67,106)   (24,822)   (73,890)   (75,546)     Management expenses   (31,888)   (36,220)   (64,886)   (89,582)   (31,881)   (36,624)   (167,201)   (167,202)     Share of profit of associates, net of tax   3,071   266   3,812   606     (Loss//profit before taxation   (3,336)   1,836   (4,503)   (4,603)   (5,632)     Tax income/(expenses) attributable to participants   2,084						
Fee and commission income     10,031     11,416     30,706     34,949       Other operating income/(expenses) - net     1,599     (1,108)     7,695     15,934       Other operating income/(expenses) - net     1,599     (1,108)     7,695     15,934       Gross benefits and claims paid     (71,504)     (83,420)     (212,315)     (230,439)       Gross benefits and claims paid     (71,504)     (83,420)     (212,315)     (230,439)       Gross change to contract liabilities     25,942     36,518     67,659     92,365       Gross change to contract liabilities     (27,509)     (5,797)     (212,448)     (244,654)       Cread commission expenses     (37,131)     (67,100)     (160,481)     (244,654)       Fee and commission expenses     (31,888)     (36,220)     (84,886)     (89,582)       Expenses liabilities     214     (833)     -     (1,775)       Finance costs     -     (99)     -     (317)       Other expenses     (56,434)     (1,944)     (156,776)     (167,220)       Share of profit of associates, net of tax     3	-					
Other operating revenue from non-insurance businesses     2,434     2,352     6,289     6,277       Other operating income/(expenses) - net     1,599     (1,108)     7,695     15,934       Other revenue     8,041     20,207     67,098     94,259       Gross benefits and claims paid     (71,504)     (83,420)     (212,315)     (230,439)       Claims ceded to reinsurers/retakaful operators     36,130     (26,623)     5,338     (16,0481)     (244,654)       Net insurance/takful benefits and claims     (27,609)     (5,779)     (21,248)     (1,75,546)       Re and commission expense     (21,838)     (36,220)     (84,886)     (89,582)       Expenses labilities     214     (833)     -     (1,775)       Other expenses     (31,838)     (36,220)     (84,886)     (89,582)       Expenses labilities     214     (833)     -     (1,775)       Other expenses     (56,434)     (61,974)     (158,776)     (167,220)       Share of profit of associates, net of tax     3,071     266     3,812     606       (Loss)/profit before taxatio		,				
Other revenue     8,041     20,207     67,098     94,259       Gross benefits and claims paid     (71,504)     (83,420)     (212,315)     (230,439)       Claims ceded to reinsurers/retakaful operators     36,538     67,696     92,365       Change in contract liabilities     (24,760)     (24,822)     (73,890)     (75,546)       Management expenses     (37,131)     (67,106)     (160,481)     (24,4654)       Net insurance/takaful benefits and claims     (31,888)     (36,220)     (84,886)     (89,582)       Expenses liabilities     (1,775)     (160,481)     (24,760)     (24,760)     (24,760)     (24,760)     (24,760)     (24,760)     (24,760)     (24,760)     (24,760)     (24,760)     (24,760)     (24,760)     (24,4551)     (24,4654)     (1,775)     (1,67,220)     (31,78)     (1,775)     (1,67,220)     (1,67,220)     (24,664)     (1,978)     (3,650)     (2,663)     (2,464)     (1,98)     (3,650)     (2,663)     (2,464)     (1,98)     (3,650)     (2,603)     (2,523)     (2,464)     (1,98)     (3,650)     (2,603)     <						
Instruction     01-0     01-0     01-0       Gross benefits and claims paid     (71,504)     (83,420)     (212,315)     (230,439)       Gross benefits and claims     25,942     36,330     (26,623)     5,386     (116,953)       Gross benefits and claims     (21,248)     (10,373)     (21,248)     (10,373)       Net insurance/takaful benefits and claims     (21,26,99)     (21,248)     (10,373)       Net insurance/takaful benefits and claims     (24,760)     (24,822)     (73,890)     (75,546)       Management expenses     (24,760)     (24,822)     (73,890)     (75,546)     (84,886)     (89,522)       Expenses liabilities     214     (833)     -     (1,775)     -     (99)     -     (317)       Share of profit of associates, net of tax     3,071     266     3,812     606       (Loss)/profit before taxation     (3,336)     1,838     (4,546     9,081       Tax income/(expenses) attributable to participants     2,084     (664)     (1,998)     (3,650)       (Loss)/profit before taxation for Shareholders' fund     (1,252) <td< td=""><td>Other operating income/(expenses) - net</td><td>1,599</td><td>(1,108)</td><td>7,695</td><td>15,934</td></td<>	Other operating income/(expenses) - net	1,599	(1,108)	7,695	15,934	
Claims ceded to reinsurers/retakaful operators   25,942   36,338   67,696   92,365     Gross change to contract liabilities ceded to reinsurers/retakaful operators   36,130   (26,623)   5,386   (116,695)     Net insurance/takaful benefits and claims   (37,131)   (67,106)   (120,481)   (24,654)     Fee and commission expense   (24,760)   (24,822)   (73,890)   (75,546)     Management expenses   (31,888)   (36,220)   (84,886)   (89,582)     Expenses liabilities   214   (833)   -   (1,775)     Finance costs   (16,1974)   (158,776)   (167,220)     Other expenses   (3,071)   266   3,812   606     (Loss)/profit before taxation   (3,336)   1,836   4,546   9,081     Tax income/(expenses) attributable to participants   2,084   (664)   (1,998)   (3,650)     (Loss)/profit before taxation of Shareholders' fund   (1,252)   1,172   2,548   5,431     Tax (income/(expenses) attributable to participants   2,084   (664)   (1,998)   3,650)     (Loss)/profit before taxation of Shareholders' fund   (1,252)   1,172	Other revenue	8,041	20,207	67,098	94,259	
Claims ceded to reinsurers/retakaful operators   25,942   36,338   67,696   92,365     Gross change to contract liabilities ceded to reinsurers/retakaful operators   36,130   (26,623)   5,386   (116,695)     Net insurance/takaful benefits and claims   (37,131)   (67,106)   (120,481)   (24,654)     Fee and commission expense   (24,760)   (24,822)   (73,890)   (75,546)     Management expenses   (31,888)   (36,220)   (84,886)   (89,582)     Expenses liabilities   214   (833)   -   (1,775)     Finance costs   (16,1974)   (158,776)   (167,220)     Other expenses   (3,071)   266   3,812   606     (Loss)/profit before taxation   (3,336)   1,836   4,546   9,081     Tax income/(expenses) attributable to participants   2,084   (664)   (1,998)   (3,650)     (Loss)/profit before taxation of Shareholders' fund   (1,252)   1,172   2,548   5,431     Tax (income/(expenses) attributable to participants   2,084   (664)   (1,998)   3,650)     (Loss)/profit before taxation of Shareholders' fund   (1,252)   1,172	Gross benefits and claims paid	(71.504)	(83.420)	(212.315)	(230,439)	
cross change to contract liabilities   36,130   (26,62)   5,386   (11,69,33)     Change in contract liabilities caded to reinsurers/retakaful operators   (27,699)   6,579   (21,248)   10,373     Net insurance/takaful benefits and claims   (27,699)   (6,7106)   (160,481)   (24,652)     Management expenses   (31,888)   (36,220)   (84,886)   (89,582)     Expenses liabilities   214   (833)   -   (1,775)     Other expenses   (56,434)   (61,974)   (156,776)   (167,220)     Share of profit of associates, net of tax   3,071   266   3,812   606     (Loss)/profit before taxation   (3,336)   1,836   4,546   9,081     Tax income/(expenses) attributable to participants   2,084   (664)   (1,998)   (3,650)     (Loss)/profit before taxation for Shareholders' fund   (1,252)   1,172   2,548   5,431     Tax (income//expenses attributable to participants   (2,084)   6644   (1,998)   (3,650)     Tax into mode/expenses attributable to participants   (1,252)   1,1717   (2,405)   (2,603)     Tax into mode/expenses attributable to participa						
Net insurance/takaful benefits and claims     (37,131)     (67,106)     (160,481)     (244,654)       Fee and commission expense     (24,760)     (24,822)     (73,890)     (75,546)       Management expenses     (31,888)     (36,220)     (84,886)     (89,582)       Expenses libilities     214     (833)     -     (1,775)       Finance costs     -     (99)     -     (31,17)       Other expenses     (35,6434)     (61,974)     (158,776)     (167,220)       Share of profit of associates, net of tax     3,071     266     3,812     606       (Loss)/profit before taxation     (3,336)     1,836     4,546     9,081       Tax income/(expenses) attributable to participants     2,084     (664)     (1,998)     (3,650)       (Loss)/profit before taxation for Shareholders' fund and General fund     (1,252)     1,172     2,548     5,431       Tax (income)/expenses attributable to participants     (2,084)     664     1,998     3,650       Tax expenses attributable to participants     (1,52)     1,717     (1,240)     (2,603)       (Loss)/profi	· · ·					
Fee and commission expense     (24,760)     (24,822)     (73,890)     (75,546)       Management expenses     (24,760)     (24,822)     (73,890)     (75,546)       Expenses liabilities     214     (833)     -     (1,775)       Finance costs     -     (99)     -     (31,776)     (167,220)       Share of profit of associates, net of tax     3,071     266     3,812     606       (Loss)/profit before taxation     (3,336)     1,836     4,546     9,081       Tax income/(expenses) attributable to participants     2,084     (664)     (1,998)     (3,650)       (Loss)/profit before taxation for Shareholders' fund and General fund     (1,252)     1,172     2,548     5,431       Tax cinom     1,338     (2,262)     (4,403)     (6,253)       Tax expenses attributable to participants     (1,998)     (2,405)     (2,603)       Tax expenses attributable to participants     (1,998)     (2,405)     (2,603)       Tax inom     (1,998)     (426)     143     2,828       DISCONTINUED OPERATIONS     (152)     11,717     (1,2	Change in contract liabilities ceded to reinsurers/retakaful operators	(27,699)	6,579	(21,248)	10,373	
Management expenses     (31,888)     (36,220)     (84,886)     (89,582)       Expenses liabilities     214     (833)     -     (1,775)       Finance costs     -     (99)     -     (317)       Other expenses     (56,434)     (61,974)     (158,776)     (167,220)       Share of profit of associates, net of tax     3,071     266     3,812     606       (Loss)/profit before taxation     (3,336)     1,836     4,546     9,081       Tax income/(expenses) attributable to participants     2,084     (664)     (1,998)     (3,650)       (Loss)/profit before taxation for Shareholders' fund and General fund     (1,252)     1,172     2,548     5,431       Tax (income//expenses attributable to participants     (2,084)     664)     (1,998)     3,650       Tax expenses attributable to shareholders' fund     (1,252)     1,172     2,548     5,431       Tax expenses attributable to shareholders' fund     (1,259)     (2,405)     (2,603)       (Loss)/profit for the financial quarter/period     (1,998)     (426)     143     2,828       DISCONTINUED OPERATIONS </td <td>Net insurance/takaful benefits and claims</td> <td>(37,131)</td> <td>(67,106)</td> <td>(160,481)</td> <td>(244,654)</td>	Net insurance/takaful benefits and claims	(37,131)	(67,106)	(160,481)	(244,654)	
Management expenses     (31,888)     (36,220)     (84,886)     (89,582)       Expenses liabilities     214     (833)     -     (1,775)       Finance costs     -     (99)     -     (317)       Other expenses     (56,434)     (61,974)     (158,776)     (167,220)       Share of profit of associates, net of tax     3,071     266     3,812     606       (Loss)/profit before taxation     (3,336)     1,836     4,546     9,081       Tax income/(expenses) attributable to participants     2,084     (664)     (1,998)     (3,650)       (Loss)/profit before taxation for Shareholders' fund and General fund     (1,252)     1,172     2,548     5,431       Tax (income//expenses attributable to participants     (2,084)     664)     (1,998)     3,650       Tax expenses attributable to shareholders' fund     (1,252)     1,172     2,548     5,431       Tax expenses attributable to shareholders' fund     (1,259)     (2,405)     (2,603)       (Loss)/profit for the financial quarter/period     (1,998)     (426)     143     2,828       DISCONTINUED OPERATIONS </td <td>Fee and commission expense</td> <td>(24,760)</td> <td>(24.822)</td> <td>(73.890)</td> <td>(75.546)</td>	Fee and commission expense	(24,760)	(24.822)	(73.890)	(75.546)	
Expenses liabilities     214     (833)     -     (1,775)       Finance costs     (99)     -     (317)       Other expenses     (56,434)     (61,974)     (158,776)     (157,220)       Share of profit of associates, net of tax     3,071     266     3,812     606       (Loss)/profit before taxation     (3,336)     1,836     4,546     9,081       Tax income/(expenses) attributable to participants     2,084     (664)     (1,998)     (3,650)       (Loss)/profit before taxation for Shareholders' fund and General fund     (1,252)     1,172     2,548     5,431       Taxation     1,338     (2,262)     (4,403)     (6,253)     1,988     3,650       Tax (income//expenses attributable to participants     1,338     (2,262)     (1,403)     (6,253)       Tax (income//expenses attributable to shareholders' fund     (746)     (1,598)     (2,405)     (2,603)       (Loss)/profit for the financial quarter/period     (152)     11,718     (1,234)     10,353       Taxation     (152)     11,717     (1,234)     10,352     (Loss)/profit for the financial	•		,			
Other expenses     (56,434)     (61,974)     (158,776)     (167,220)       Share of profit of associates, net of tax     3,071     266     3,812     606       (Loss)/profit before taxation     (3,336)     1,836     4,546     9,081       Tax income/(expenses) attributable to participants     2,084     (664)     (1,998)     (3,650)       (Loss)/profit before taxation for Shareholders' fund and General fund     (1,252)     1,172     2,548     5,431       Taxation     1,338     (2,262)     (4,403)     (6,253)     1,998     3,650       Tax (income)/expenses attributable to participants     (2,084)     664     1,998     3,650       Tax expenses attributable to participants     (2,084)     664     1,998     3,650       Tax expenses attributable to participants     (1,598)     (2,405)     (2,603)       (Loss)/profit for the financial quarter/period     (1,598)     (2,405)     (2,603)       (Loss)/profit for the financial quarter/period     (152)     11,718     (1,234)     10,353       Taxation     (152)     11,717     (1,234)     10,352     (1,51)<	Expenses liabilities			-		
Share of profit of associates, net of tax     3,071     266     3,812     606       (Loss)/profit before taxation     (3,336)     1,836     4,546     9,081       Tax income/(expenses) attributable to participants     2,084     (664)     (1,998)     (3,650)       (Loss)/profit before taxation for Shareholders' fund and General fund     (1,252)     1,172     2,548     5,431       Tax income/(expenses) attributable to participants     1,338     (2,262)     (4,403)     (6,253)       Tax (income)/expenses attributable to participants     1,298     (2,603)     (2,405)     (2,603)       Tax expenses attributable to participants     (1,598)     (2,405)     (2,603)     (2,603)       (Loss)/profit for the financial quarter/period     (1,998)     (426)     143     2,828       DISCONTINUED OPERATIONS     (Loss)/profit for the financial quarter/period     (152)     11,718     (1,234)     10,353       Taxation     (152)     11,717     (1,234)     10,352     (Loss)/profit for the financial quarter/period     (2,150)     11,291     (1,091)     13,180       (Loss)/profit for the financial quarter/period attributable to:	Finance costs	-		-		
(Loss)/profit before taxation   (3,336)   1,836   4,546   9,081     Tax income/(expenses) attributable to participants   2,084   (664)   (1,998)   (3,650)     (Loss)/profit before taxation for Shareholders' fund and General fund   (1,252)   1,172   2,548   5,431     Taxation   1,338   (2,262)   (4,403)   (6,253)     Tax (income)/expenses attributable to participants   (2,084)   664   1,998   3,650     Tax expenses attributable to Shareholders' fund   (746)   (1,598)   (2,405)   (2,603)     (Loss)/profit for the financial quarter/period   (1,998)   (426)   143   2,828     DISCONTINUED OPERATIONS   (152)   11,718   (1,234)   10,353     Taxation   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (2,150)   11,291   (1,091)   13,180     (Loss)/profit for the financial quarter/period attributable to:   0   (1,518)   9,967   (940)   11,329     Non-controlling interests   (632)   1,324   (1,511)   1,851     (2,150)   11,291   (1,091) <td< td=""><td>Other expenses</td><td>(56,434)</td><td>(61,974)</td><td>(158,776)</td><td>(167,220)</td></td<>	Other expenses	(56,434)	(61,974)	(158,776)	(167,220)	
Tax income/(expenses) attributable to participants   2,084   (664)   (1,998)   (3,650)     (Loss)/profit before taxation for Shareholders' fund and General fund   (1,252)   1,172   2,548   5,431     Taxation   1,338   (2,262)   (4,403)   (6,253)     Tax (income)/expenses attributable to participants   2,084   664   1,998   3,650     Tax expenses attributable to Shareholders' fund   (746)   (1,598)   (2,405)   (2,603)     (Loss)/profit for the financial quarter/period   (1,998)   (426)   143   2,828     DISCONTINUED OPERATIONS   (152)   11,718   (1,234)   10,353     Taxation   (152)   11,717   (1,234)   10,352     (Loss)/profit for discontinued operations   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (2,150)   11,291   (1,091)   13,180     (Loss)/profit for the financial quarter/period attributable to:   0   0   (1,518)   9,967   (940)   11,329     Non-controlling interests   (632)   1,324   (151)   1,851   1,851     (2,150)	Share of profit of associates, net of tax	3,071	266	3,812	606	
(Loss)/profit before taxation for Shareholders' fund and General fund   (1,252)   1,172   2,548   5,431     Taxation   1,338   (2,262)   (4,403)   (6,253)     Tax (income)/expenses attributable to participants   (746)   (1,598)   (2,405)   (2,603)     Tax expenses attributable to Shareholders' fund   (746)   (1,598)   (2,405)   (2,603)     (Loss)/profit for the financial quarter/period   (1,998)   (426)   143   2,828     DISCONTINUED OPERATIONS   (152)   11,718   (1,234)   10,353     Taxation   -   (1)   -   (1)     (Loss)/profit for the financial quarter/period   (152)   11,718   (1,234)   10,353     Taxation   -   (1)   -   (1)   -   (1)     (Loss)/profit for discontinued operations   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (2,150)   11,291   (1,091)   13,180     (Loss)/profit for the financial quarter/period attributable to:   0   0   0   1,324   (1,513)   1,851     (Loss)/profit for the financial quarter/period att	(Loss)/profit before taxation	(3,336)	1,836	4,546	9,081	
Taxation   1,338   (2,262)   (4,403)   (6,253)     Tax (income)/expenses attributable to participants   (2,084)   664   1,998   3,650     Tax expenses attributable to Shareholders' fund   (746)   (1,598)   (2,405)   (2,603)     (Loss)/profit for the financial quarter/period   (1,998)   (426)   143   2,828     DISCONTINUED OPERATIONS   (Loss)/profit before taxation   (152)   11,718   (1,234)   10,353     Taxation   (152)   11,717   (1,234)   10,352     (Loss)/profit form discontinued operations   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (2,150)   11,291   (1,091)   13,180     (Loss)/profit for the financial quarter/period attributable to:   0   0   11,518   9,967   (940)   11,329     Non-controlling interests   (632)   1,324   (151)   1,851   1,851     (Loss)/earnings per ordinary share (sen) attributable to owners of the Company   (0.45)   (0.57)   0.10   0.32     - Continuing operations   (0.45)   (0.57)   0.10   0.32	Tax income/(expenses) attributable to participants	2,084	(664)	(1,998)	(3,650)	
Tax (income)/expenses attributable to participants   (2,084)   664   1,998   3,650     Tax expenses attributable to Shareholders' fund   (746)   (1,598)   (2,405)   (2,603)     (Loss)/profit for the financial quarter/period   (1,998)   (426)   143   2,828     DISCONTINUED OPERATIONS   (152)   11,718   (1,234)   10,353     (Loss)/profit before taxation   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (2,150)   11,291   (1,091)   13,180     (Loss)/profit for the financial quarter/period attributable to:   0   0   0   11,329     Non-controlling interests   (1,518)   9,967   (940)   11,329     Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company   (1,518)   9,967   (940)   13,180     Continuing operations   (0.45)   (0.57)   0.10   0.32     - Continuing operations   (0.45)   (0.57)   0.10   0.32     - Discontinued operations   (0.41)   3.	(Loss)/profit before taxation for Shareholders' fund and General fund	(1,252)	1,172	2,548	5,431	
Tax expenses attributable to Shareholders' fund   (746)   (1,598)   (2,405)   (2,603)     (Loss)/profit for the financial quarter/period   (1,998)   (426)   143   2,828     DISCONTINUED OPERATIONS   (152)   11,718   (1,234)   10,353     (Loss)/profit before taxation   (152)   11,718   (1,234)   10,353     Taxation   -   (1)   -   (1)     (Loss)/profit from discontinued operations   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (2,150)   11,291   (1,091)   13,180     (Loss)/profit for the financial quarter/period attributable to:   0   (1,518)   9,967   (940)   11,329     Non-controlling interests   (1,518)   9,967   (940)   11,329   (1,091)   13,180     Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company   (2,150)   11,291   (1,091)   13,180     Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company   (0.45)   (0.57)   0.10   0.32     - Discontinued operations   (0.45)   (0.57)   0.10   0.32 <td>Taxation</td> <td>1,338</td> <td>(2,262)</td> <td>(4,403)</td> <td>(6,253)</td>	Taxation	1,338	(2,262)	(4,403)	(6,253)	
(Loss)/profit for the financial quarter/period   (1,998)   (426)   143   2,828     DISCONTINUED OPERATIONS   (152)   11,718   (1,234)   10,353     Taxation   -   (1)   -   (1)     (Loss)/profit before taxation   (152)   11,718   (1,234)   10,353     Taxation   -   (1)   -   (1)     (Loss)/profit from discontinued operations   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (2,150)   11,291   (1,091)   13,180     (Loss)/profit for the financial quarter/period attributable to:   0   0   (1,518)   9,967   (940)   11,329     Owners of the Company   (1,518)   9,967   (940)   11,329   (1,091)   13,180     Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company   (2,150)   11,291   (1,091)   13,180     Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company   (0.45)   (0.57)   0.10   0.32     - Continuing operations   (0.45)   (0.57)   0.10   0.32     - Discontinued operations						
DISCONTINUED OPERATIONS     (Loss)/profit before taxation   (152)   11,718   (1,234)   10,353     Taxation   -   (1)   -   (1)     (Loss)/profit for discontinued operations   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (2,150)   11,291   (1,091)   13,180     (Loss)/profit for the financial quarter/period attributable to:   0   0   (1,518)   9,967   (940)   11,329     Non-controlling interests   (1,518)   9,967   (940)   11,329   (1,091)   13,180     Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company   (2,150)   11,291   (1,091)   13,180     Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company   (0.45)   (0.57)   0.10   0.32     - Continuing operations   (0.45)   (0.57)   0.10   0.32     - Discontinued operations   (0.05)   3.85   (0.41)   3.40	Tax expenses attributable to Shareholders' fund	(746)	(1,598)	(2,405)	(2,603)	
(Loss)/profit before taxation   (152)   11,718   (1,234)   10,353     Taxation   -   (1)   -   (1)     (Loss)/profit from discontinued operations   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (2,150)   11,291   (1,091)   13,180     (Loss)/profit for the financial quarter/period attributable to:   0   0   (1,518)   9,967   (940)   11,329     Non-controlling interests   (1,518)   9,967   (940)   11,329   (1,091)   13,180     Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company   (2,150)   11,291   (1,091)   13,180     Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company   (0.45)   (0.57)   0.10   0.32     - Continuing operations   (0.45)   (0.57)   0.10   0.32     - Discontinued operations   (0.45)   (0.57)   3.85   (0.41)   3.40	(Loss)/profit for the financial quarter/period	(1,998)	(426)	143	2,828	
Taxation   -   (1)   -   (1)     (Loss)/profit from discontinued operations   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (2,150)   11,291   (1,091)   13,180     (Loss)/profit for the financial quarter/period attributable to:   0   0   11,518)   9,967   (940)   11,329     Non-controlling interests   (632)   1,324   (151)   1,851     Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company   (0.45)   (0.57)   0.10   0.32     - Continuing operations   (0.45)   (0.57)   0.10   0.32     - Discontinued operations   (0.41)   3.40	DISCONTINUED OPERATIONS					
(Loss)/profit from discontinued operations   (152)   11,717   (1,234)   10,352     (Loss)/profit for the financial quarter/period   (2,150)   11,291   (1,091)   13,180     (Loss)/profit for the financial quarter/period attributable to: Owners of the Company Non-controlling interests   (1,518)   9,967   (940)   11,329     Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company   (1,2150)   11,291   (1,091)   13,180     Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company   (0.45)   (0.57)   0.10   0.322     - Continuing operations   (0.45)   (0.57)   0.10   0.322     - Discontinued operations   (0.41)   3.40		(152)	,	(1,234)	-	
(Loss)/profit for the financial quarter/period(2,150)11,291(1,091)13,180(Loss)/profit for the financial quarter/period attributable to: Owners of the Company Non-controlling interests(1,518)9,967 (632)(940)11,329 (1,511)Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company(0.45)(0.57)0.100.32 (0.41)- Continuing operations - Discontinued operations(0.45)(0.57)0.100.32 (0.41)3.40		(152)		(1 234)		
(Loss)/profit for the financial quarter/period attributable to: Owners of the Company Non-controlling interests(1,518) (632) (1,324)9,967 (940) (151) (1,511) (1,091)(940) (1,329) (1,511) (1,091)Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company(0.45) (0.57)(0.57) 0.100.32 0.325- Continuing operations - Discontinued operations(0.45) (0.05)(0.57) 3.850.10 0.41)0.32 3.40						
Owners of the Company Non-controlling interests     (1,518)     9,967 (632)     (940)     11,329 (151)     1,851 (1,091)       Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company     (0.45)     (0.57)     0.10     0.32 0.32       Continuing operations     (0.45)     (0.57)     0.10     0.32 0.41)     3.40	(Loss)/profit for the financial quarter/period	(2,150)	11,291	(1,091)	13,180	
Non-controlling interests     (632)     1,324     (151)     1,851       (2,150)     11,291     (1,091)     13,180       Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company     (0.45)     (0.57)     0.10     0.32       - Discontinued operations     (0.05)     3.85     (0.41)     3.40	(Loss)/profit for the financial quarter/period attributable to:					
(2,150)     11,291     (1,091)     13,180       Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company     - Continuing operations     (0.45)     (0.57)     0.10     0.32       - Discontinued operations     (0.05)     3.85     (0.41)     3.40		(1,518)	9,967	(940)	11,329	
Basic (loss)/earnings per ordinary share (sen) attributable to owners of the Company     - Continuing operations   (0.45)   (0.57)   0.10   0.32     - Discontinued operations   (0.05)   3.85   (0.41)   3.40	Non-controlling interests					
of the Company       - Continuing operations     (0.45)     (0.57)     0.10     0.32       - Discontinued operations     (0.05)     3.85     (0.41)     3.40		(2,150)	11,291	(1,091)	13,180	
- Discontinued operations (0.05) 3.85 (0.41) 3.40						
- Discontinued operations (0.05) 3.85 (0.41) 3.40	- Continuing operations	(0.45)	(0.57)	0.10	0.32	
(0.50) 3.28 (0.31) 3.72		. ,				
		(0.50)	3.28	(0.31)	3.72	

With effect from 1 January 2015, surplus/deficit from the Life Insurance/Family Takaful Funds is transferred to the Shareholders' fund over the financial year. Accordingly quarterly financial results for the previous financial year have been restated to apply the same recognition.

The Condensed Consolidated Income Statements should be read in conjunction with the Audited Financial Statements for the financial year ended 31 December 2014.

## CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED) FOR THE QUARTER AND PERIOD ENDED 30 SEPTEMBER 2015

	3 months ended		9 months ended		
	30 September 30 September 2015 2014 (restated)		30 September 2015	30 September 2014 (restated)	
	RM'000	RM'000	RM'000	RM'000	
(Loss)/profit for the financial quarter/period	(2,150)	11,291	(1,091)	13,180	
Other comprehensive income/(loss), net of tax :					
Items that may be subsequently reclassified to profit or loss:					
Foreign currency translation differences	(7,493)	(451)	(10,121)	(225)	
Fair value changes of available-for-sale financial assets, net of tax	(1,293)	590	(878)	(202)	
Share of fair value changes of available-for-sale financial assets of associate	(353)	65	(373)	2,390	
Other comprehensive (loss)/income for the financial quarter/period, net of tax	(9,139)	204	(11,372)	1,963	
Total comprehensive (loss)/income for the financial quarter/period	(11,289)	11,495	(12,463)	15,143	
Total comprehensive (loss)/income for the financial quarter/period attributable to:					
Owners of the Company Non-controlling interests	(10,657) (632) (11,289)	10,171 1,324 11,495	(12,312) (151) (12,463)	13,292 1,851 15,143	

The Condensed Consolidated Statement of Comprehensive Income should be read in conjunction with the Audited Financial Statements for the financial year ended 31 December 2014.

### MAA GROUP BERHAD (471403-A) (Incorporated in Malaysia)

#### CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED) FOR THE PERIOD ENDED 30 SEPTEMBER 2015

					Attributable to owners of the Company				the Company			
	Issued and fully p shares		Trasuary sh	ares	Reserves		Reserves					
	Number of shares	Nominal value	Number of shares		Foreign exchange reserves	Available- for-sale reserves	Revaluation reserves	Retained earnings	Total	Non- controlling interests	Total equity	
<u>2015</u>	000	RM'000	000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
As at 1 January 2015	304354	304,354	(2,025)	(1,312)	4,360	2,664	-	113,845	423,911	20,086	443,997	
Loss for the financial period		-		-	-	-	-	(940)	(940)	(151)	(1,091)	
Other comprehensive loss		-		-	(10,121)	(1,251)	-	-	(11,372)	-	(11,372)	
Total comprehensive loss for the financial period		-		-	(10,121)	(1,251)	-	(940)	(12,312)	(151)	(12,463)	
Interim dividend paid during the financial period		-		-	-	-	-	(9,000)	(9,000)	-	(9,000)	
Purchase of treasury shares		-	(9,498)	(6,630)	-	-	-	-	(6,630)	-	(6,630)	
As at 30 September 2015	304,354	304,354	(11,523)	(7,942)	(5,761)	1,413	-	103,905	395,969	19,935	415,904	
<u>2014</u>						-		-	-	-	-	
As at 1 January 2014	304,354	304,354	-	-	8,389	1,844	215	116,594	431,396	19,220	450,616	
Profit for the financial period	-	-	-	-	-	-	-	11,329	11,329	1,851	13,180	
Other comprehensive income/(loss)	-	-	-	-	(225)	2,188	-	-	1,963	-	1,963	
Total comprehensive income/(loss) for the financial period		-	-	-	(225)	2,188	-	11,329	13,292	1,851	15,143	
Interim dividend paid during the financial period	-	-	-	-	-	-	-	(18,262)	(18,262)	-	(18,262)	
Purchase of treasury shares	-	-	(100)	(68)	-	-	-	-	(168)	-	(168)	
Transactions with non-controlling interests	-	-		-	-	-	-	(1,444)	(1,444)	(156)	(1,600)	
As at 30 September 2014	304,354	304,354	(100)	(68)	8,164	4,032	215	108,217	424,814	20,915	445,729	

## CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS (UNAUDITED) FOR THE PERIOD ENDED 30 SEPTEMBER 2015

	9 months ended			
	30 September 2015	30 September 2014		
	RM'000	RM'000		
Profit for the financial period	143	2,828		
Investment income	(23,503)	(24,031)		
Realised gains and losses - net	(1,137)	(16,503)		
Fair value gains and losses - net	2,232	2,984		
Write back of impairment loss on loans and receivables	(86)	(2,330)		
Finance costs	-	317		
Purchases of financial assets	(630,327)	(109,923)		
Proceeds from disposal of financial assets	682,099	92,595		
Non-cash items:				
Property, plant and equipment				
- depreciation	2,487	2,539		
- write off	-	293		
Amortisation of intangible assets	1,098	921		
Amortisation of leases	2	24		
Allowance for impairment loss on insurance/takaful receivables	1,425	11,681		
Write back of impairment loss on trade and other receivables	(21)	(443)		
Bad debts recovered	(50)	(68)		
Unrealised foreign exchange gain	(1,505)	(281)		
Share of profit of associates	(3,812)	(606)		
Tax expenses	4,403	6,253		
Changes in working capital:				
(Increase)/decrease in loans and receivables	(1,301)	64		
(Decrease)/increase in reinsurance/retakaful assets	25,616	(16,321)		
Decrease/(increase) in insurance/takaful receivables	22,207	(68,488)		
(Increase)/decrease in trade and other receivables	(14,355)	36,707		
Increase in insurance/contract liabilities	4,799	152,104		
Decrease in investment contract liabilities	-	(3,874)		
(Decrease)/increase in insurance/takaful payables	(7,279)	44,898		
Decrease in trade and other payables	(3,769)	(46,871)		
Cash generated from operating activities	59,366	64,469		
Investment income received	23,170	10,271		
Finance costs paid	-	(317)		
Income tax paid	(4,406)	(5,013)		
Income tax refund	511	1,856		
Dividend paid	(9,000)	(18,262)		
Net cash inflow from operating activities	69,641	53,004		
Net cash (outflow)/inflow from operating activities - discontinued	·			
operations	(1,234)	10,352		
Investing activities:				
Purchase of property, plant and equipments	(1,180)	(1,478)		
Proceeds from disposal of property, plant and equipments	37	133		
Purchase of intangible assets	(607)	(593)		
Decrease in fixed and call deposits	(8,065)	103,028		
Net cash (outflow)/inflow from investing activities	(9,815)	101,090		
Not each inflow from investing activities discontinued operations	103			
Net cash inflow from investing activities - discontinued operations	103			

### CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS (UNAUDITED) FOR THE PERIOD ENDED 30 SEPTEMBER 2015

(continued)	9 months ended		
	30 September	30 September	
-	2015 RM'000	2014 RM'000	
Financing activities:			
Purchase of treasury shares	(6,630)	(68)	
Repayment of borrowings	-	(1,776)	
Net cash outflow from financing activities	(6,630)	(1,844)	
Net increase in cash and cash equivalents	53,196	152,250	
Net (decrease)/increase in cash and cash equivalents - discontinued opera	(1,131)	10,352	
Currency translation difference	(10,121)	(225)	
Cash and cash equivalents at beginning of financial year	342,268	177,125	
Cash and cash equivalents at end of financial period	384,212	339,502	
	-	-	
Cash and cash equivalents comprise of:			
Fixed and call deposits with licensed banks	373,865	323,184	
Cash and bank balance	10,347	19,257	
	384,212	342,441	
Bank overdrafts	-	(2,939)	
-	384,212	339,502	