



SYARIKAT TAKAFUL MALAYSIA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
AS AT 31 MARCH 2012

| | As at 31.3.2012 | | | | As at 31.12.2011 | | | | As at 1.1.2011 | | | |
|---|--------------------------------|------------------|------------------|------------------|--------------------------------|------------------|------------------|------------------|--------------------------------|------------------|------------------|------------------|
| | Bank Negara Malaysia Reporting | | | | Bank Negara Malaysia Reporting | | | | Bank Negara Malaysia Reporting | | | |
| | Takaful Operator | Family Fund | General Fund | Group | 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 | RM'000 | RM'000 | RM'000 | RM'000 |
| ASSETS | | | | | | | | | | | | |
| Property and equipment | 27,206 | - | - | 229,841 | 28,295 | - | - | 230,930 | 30,511 | - | - | 224,481 |
| Investment properties | 18,743 | 210,342 | 26,620 | 53,069 | 18,758 | 210,619 | 26,620 | 53,362 | 11,958 | 206,980 | 29,234 | 54,202 |
| Other investments | 327,633 | 3,060,510 | 586,208 | 3,974,352 | 268,445 | 2,825,359 | 508,119 | 3,601,923 | 172,418 | 2,700,918 | 474,215 | 3,347,551 |
| Retakaful assets | - | 76,522 | 376,901 | 453,423 | - | 72,810 | 342,614 | 415,424 | - | 43,009 | 285,124 | 328,133 |
| Deferred tax assets | 16,999 | - | - | 16,999 | 15,811 | - | - | 15,811 | 10,422 | - | - | 10,422 |
| Loans and receivables, excluding takaful receivables | 174,312 | 463,076 | 125,941 | 716,109 | 181,595 | 563,214 | 175,498 | 887,774 | 192,319 | 465,284 | 141,184 | 753,341 |
| Takaful receivables | - | 102,716 | 50,649 | 153,365 | - | 61,487 | 47,462 | 108,949 | - | 43,657 | 63,565 | 107,222 |
| Qardh receivable | 267 | - | - | - | 277 | - | - | - | 1,357 | - | - | - |
| Cash and cash equivalents | 52,840 | 212,754 | 47,205 | 312,799 | 61,265 | 265,819 | 47,770 | 374,854 | 75,002 | 232,917 | 69,195 | 377,114 |
| Asset held for sale | - | 668 | - | 668 | - | 668 | - | 668 | - | - | - | - |
| Investment-linked takaful assets | - | 207,398 | - | 207,398 | - | 194,506 | - | 194,506 | - | 201,051 | - | 201,051 |
| TOTAL ASSETS | 618,000 | 4,333,986 | 1,213,524 | 6,118,022 | 574,446 | 4,194,482 | 1,148,083 | 5,884,201 | 493,987 | 3,893,816 | 1,062,517 | 5,403,517 |
| EQUITY AND LIABILITIES | | | | | | | | | | | | |
| Share Capital | 162,817 | - | - | 162,817 | 162,817 | - | - | 162,817 | 162,817 | - | - | 162,817 |
| Reserves | 320,114 | (10,816) | (19,074) | 320,114 | 287,760 | (10,816) | (19,074) | 287,760 | 231,173 | (10,816) | (19,074) | 231,173 |
| Total Equity Attributable To Owners Of The Company | 482,931 | (10,816) | (19,074) | 482,931 | 450,577 | (10,816) | (19,074) | 450,577 | 393,990 | (10,816) | (19,074) | 393,990 |
| Non-controlling interests | 25,945 | - | - | 25,945 | 27,469 | - | - | 27,469 | 27,339 | - | - | 27,339 |
| TOTAL EQUITY | 508,876 | (10,816) | (19,074) | 508,876 | 478,046 | (10,816) | (19,074) | 478,046 | 421,329 | (10,816) | (19,074) | 421,329 |
| LIABILITIES | | | | | | | | | | | | |
| Qardh payable | - | 11,010 | 20,090 | - | - | 11,398 | 20,798 | - | - | 12,173 | 19,074 | - |
| Takaful contract liabilities | - | 4,181,158 | 1,122,414 | 5,303,570 | - | 4,047,573 | 1,067,694 | 5,115,267 | - | 3,729,366 | 961,046 | 4,690,412 |
| Provision for wakalah fee | 36,933 | - | - | 36,933 | 19,739 | - | - | 19,739 | 12,502 | - | - | 12,502 |
| Takaful payables | - | 27,808 | 32,712 | 60,520 | - | 18,863 | 26,041 | 44,904 | - | 15,217 | 35,237 | 50,454 |
| Other payables | 59,644 | 113,293 | 57,382 | 184,043 | 65,997 | 121,785 | 52,624 | 209,902 | 35,309 | 144,102 | 66,234 | 200,199 |
| Tax payable | 12,546 | - | - | 12,546 | 10,664 | - | - | 10,664 | 24,847 | - | - | 24,847 |
| Profit before zakat and taxation | - | 11,533 | - | 11,533 | - | 5,679 | - | 5,679 | - | 3,774 | - | 3,774 |
| TOTAL LIABILITIES | 109,124 | 4,344,802 | 1,232,598 | 5,609,146 | 96,400 | 4,205,298 | 1,167,157 | 5,406,155 | 72,658 | 3,904,632 | 1,081,591 | 4,982,188 |
| TOTAL EQUITY AND LIABILITIES | 618,000 | 4,333,986 | 1,213,524 | 6,118,022 | 574,446 | 4,194,482 | 1,148,083 | 5,884,201 | 493,987 | 3,893,816 | 1,062,517 | 5,403,517 |
| Net assets per share (RM) | | | | 2.97 | | | | 2.77 | | | | 2.42 |

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

SYARIKAT TAKAFUL MALAYSIA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE FIRST QUARTER ENDED 31 MARCH 2012

| | ← Current year quarter ended 31.3.2012 → | | | | ← Preceding year corresponding quarter ended 31.3.2011 → | | | |
|--|--|------------------|-----------------|------------------|--|-----------------|-----------------|------------------|
| | Bank Negara Malaysia Reporting | | | | Bank Negara Malaysia Reporting | | | |
| | 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 |
| Operating revenue | 4,267 | 304,772 | 120,006 | 429,045 | 3,227 | 187,732 | 118,023 | 308,982 |
| Takaful operator income (Note 24) | 116,133 | - | - | - | 74,447 | - | - | - |
| Gross earned contributions | - | 248,523 | 96,761 | 345,240 | - | 122,457 | 97,719 | 220,142 |
| Contributions ceded to retakaful | - | (12,100) | (25,935) | (38,035) | - | (5,733) | (27,773) | (33,506) |
| Net earned contributions | - | 236,423 | 70,826 | 307,205 | - | 116,724 | 69,946 | 186,636 |
| Administration income | - | - | 5,104 | 5,104 | - | - | 4,231 | 4,231 |
| Investment income (Note 25) | 4,267 | 43,788 | 6,884 | 53,849 | 3,227 | 38,182 | 6,683 | 46,923 |
| Realised Gains and Losses | 1,469 | 43,153 | 3,497 | 48,119 | 2,656 | 24,015 | 4,211 | 30,882 |
| Fair Value Gains and Losses | - | 4,794 | - | 4,794 | 1,605 | 2,559 | - | 4,164 |
| Other operating income (Note 26) | 1,922 | 1,849 | 425 | 3,029 | 2,491 | 2,837 | 5,539 | 9,553 |
| Other income | 7,659 | 93,584 | 15,910 | 114,895 | 9,979 | 67,592 | 20,665 | 95,754 |
| Gross benefits and claims paid | - | (102,755) | (41,332) | (143,247) | - | (97,939) | (51,714) | (148,679) |
| Claims ceded to retakaful | - | 5,082 | 5,331 | 10,413 | - | 1,218 | 14,763 | 15,981 |
| Gross change to contract liabilities | - | 3,950 | (55,165) | (51,215) | - | (1,247) | (11,779) | (13,026) |
| Change to contract liabilities ceded to retakaful | - | (280) | 38,531 | 38,251 | - | - | 6,601 | 6,601 |
| Net benefits and claims | - | (94,003) | (52,635) | (145,798) | - | (97,968) | (42,129) | (139,123) |
| Wakalah fee expense | - | (35,757) | (11,443) | - | - | (21,393) | (5,209) | - |
| Commission expense/ Administration fee | - | (2,738) | (6,659) | (9,394) | - | (1,645) | (8,345) | (9,973) |
| Management expenses | (63,034) | - | - | (62,583) | (41,261) | - | - | (40,704) |
| Other operating expenses (Note 27) | (23,245) | (2,723) | (1,965) | (27,933) | (15,069) | (845) | (291) | (16,204) |
| Other expenses | (86,279) | (41,218) | (20,067) | (99,910) | (56,329) | (23,883) | (13,844) | (66,882) |
| (Surplus)/Deficit attributable to participants / takaful operator | - | (194,786) | (14,034) | (138,880) | - | (62,466) | (34,638) | (48,289) |
| Profit before zakat and taxation | 37,512 | - | - | 37,512 | 28,096 | - | - | 28,096 |
| Zakat | (173) | - | - | (173) | (402) | - | - | (402) |
| Taxation | (6,482) | - | - | (6,482) | (5,697) | - | - | (5,697) |
| Profit for the period | 30,857 | - | - | 30,857 | 21,998 | - | - | 21,998 |

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

SYARIKAT TAKAFUL MALAYSIA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FIRST QUARTER ENDED 31 MARCH 2012

| | ← Current year quarter ended 31.3.2012 → | | | | Preceding year corresponding quarter ended 31.3.2011 | | | |
|---|--|-------------|--------------|---------------|--|-------------|--------------|---------------|
| | Bank Negara Malaysia Reporting | | | Group | Bank Negara Malaysia Reporting | | | Group |
| | Takaful Operator | Family Fund | General Fund | | Takaful Operator | Family Fund | General Fund | |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| Profit for the period | 30,857 | - | - | 30,857 | 21,998 | - | - | 21,998 |
| Other comprehensive income/(expense) | | | | | | | | |
| Fair value change of available-for-sale financial assets, net of tax | 2,712 | (7,525) | 1,951 | (2,862) | (122) | (9,570) | 15,576 | 5,884 |
| Foreign currency translation differences | (2,739) | (8,536) | 718 | (10,557) | (38) | 2,846 | 3,541 | 6,349 |
| Revaluation of property, plant and | - | - | - | 1,007 | - | - | - | 970 |
| Other comprehensive income attributable to takaful operator / change in participants' liabilities | - | 16,061 | (2,670) | 12,384 | - | 6,724 | (19,117) | (13,363) |
| Total other comprehensive income for the period | (27) | - | - | (27) | (160) | - | - | (160) |
| Total comprehensive income for the period | 30,830 | - | - | 30,830 | 21,838 | - | - | 21,838 |
| Profit/(Loss) for the period | | | | | | | | |
| Owners of the Company | 30,961 | - | - | 30,961 | 22,389 | - | - | 22,389 |
| Non-controlling interests | (104) | - | - | (104) | (391) | - | - | (391) |
| | 30,857 | - | - | 30,857 | 21,998 | - | - | 21,998 |
| Total comprehensive income/ | | | | | | | | |
| Owners of the Company | 32,354 | - | - | 32,354 | 22,158 | - | - | 22,158 |
| Non-controlling interests | (1,524) | - | - | (1,524) | (320) | - | - | (320) |
| | 30,830 | - | - | 30,830 | 21,838 | - | - | 21,838 |
| Basic earnings per ordinary share (sen) | 19.02 | | | 19.02 | 13.75 | | | 13.75 |
| Profit before zakat and | | | | | | | | |

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



SYARIKAT TAKAFUL MALAYSIA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE FIRST QUARTER ENDED 31 MARCH 2012

| | ← Current year-to-date 31.3.2012 → | | | | ← Preceding year corresponding period ended 31.3.2011 → | | | |
|--|------------------------------------|------------------|-----------------|------------------|---|-----------------|-----------------|------------------|
| | Bank Negara Malaysia Reporting | | | | Bank Negara Malaysia Reporting | | | |
| | 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 |
| Operating revenue | 4,267 | 304,772 | 120,006 | 429,045 | 3,227 | 187,732 | 118,023 | 308,982 |
| Takaful operator income | (Note 24) 116,133 | - | - | - | 74,447 | - | - | - |
| Investment Income | 4,267 | 43,788 | 6,884 | 54,939 | 3,227 | 38,182 | 6,683 | 48,092 |
| Gross earned contributions | - | 248,523 | 96,761 | 345,240 | - | 122,457 | 97,719 | 220,142 |
| Contributions ceded to retakaful | - | (12,100) | (25,935) | (38,035) | - | (5,733) | (27,773) | (33,506) |
| Net earned contributions | - | 236,423 | 70,826 | 307,205 | - | 116,724 | 69,946 | 186,636 |
| Administration income | - | - | 5,104 | 5,104 | - | - | 4,231 | 4,231 |
| Investment income | (Note 25) 4,267 | 43,788 | 6,884 | 53,849 | 3,227 | 38,182 | 6,683 | 46,923 |
| Realised Gains and Losses | 1,469 | 43,153 | 3,497 | 48,119 | 2,656 | 24,015 | 4,211 | 30,882 |
| Fair Value Gains and Losses | - | 4,794 | - | 4,794 | 1,605 | 2,559 | - | 4,164 |
| Other operating income | (Note 26) 1,922 | 1,849 | 425 | 3,029 | 2,491 | 2,837 | 5,539 | 9,553 |
| Other income | 7,659 | 93,584 | 15,910 | 114,895 | 9,979 | 67,592 | 20,665 | 95,754 |
| Gross benefits and claims paid | - | (102,755) | (41,332) | (143,247) | - | (97,939) | (51,714) | (148,679) |
| Claims ceded to retakaful | - | 5,082 | 5,331 | 10,413 | - | 1,218 | 14,763 | 15,981 |
| Gross change to contract liabilities | - | 3,950 | (55,165) | (51,215) | - | (1,247) | (11,779) | (13,026) |
| Change to contract liabilities ceded to retakaful | - | (280) | 38,531 | 38,251 | - | - | 6,601 | 6,601 |
| Net benefits and claims | - | (94,003) | (52,635) | (145,798) | - | (97,968) | (42,129) | (139,123) |
| Wakalah fee expense | - | (35,757) | (11,443) | - | - | (21,393) | (5,209) | - |
| Commission expense/ Administration fee | - | (2,738) | (6,659) | (9,394) | - | (1,645) | (8,345) | (9,973) |
| Management expenses | (63,034) | - | - | (62,583) | (41,261) | - | - | (40,704) |
| Other operating expenses | (Note 27) (23,245) | (2,723) | (1,965) | (27,933) | (15,069) | (845) | (291) | (16,204) |
| Other expenses | (86,279) | (41,218) | (20,067) | (99,910) | (56,329) | (23,883) | (13,844) | (66,882) |
| (Surplus)/Deficit attributable to participants / takaful operator | - | (194,786) | (14,034) | (138,880) | - | (62,466) | (34,638) | (48,289) |
| Profit before zakat and taxation | 37,512 | - | - | 37,512 | 28,096 | - | - | 28,096 |
| Zakat | (173) | - | - | (173) | (402) | - | - | (402) |
| Taxation | (6,482) | - | - | (6,482) | (5,697) | - | - | (5,697) |
| Profit for the period | 30,857 | - | - | 30,857 | 21,998 | - | - | 21,998 |

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

SYARIKAT TAKAFUL MALAYSIA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FIRST QUARTER ENDED 31 MARCH 2012

| | ← Current year-to-date 31.3.2012 → | | | | ← Preceding year corresponding period ended 31.3.2011 | | | |
|---|------------------------------------|----------------|-----------------|---------------|---|----------------|-----------------|---------------|
| | Bank Negara Malaysia Reporting | | | | Bank Negara Malaysia Reporting | | | |
| | 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 | 30,857 | - | - | 30,857 | 21,998 | - | - | 21,998 |
| Other comprehensive income/(expense) | | | | | | | | |
| Fair value change of available-for-sale financial assets, net of tax | 2,712 | (7,525) | 1,951 | (2,862) | (122) | (9,570) | 15,576 | 5,884 |
| Foreign currency translation differences | (2,739) | (8,536) | 718 | (10,557) | (38) | 2,846 | 3,541 | 6,349 |
| Revaluation of property, plant and equipment | - | - | - | 1,007 | - | - | - | 970 |
| Other comprehensive income attributable to takaful operator / change in participants' liabilities | - | 16,061 | (2,670) | 12,384 | - | 6,724 | (19,117) | (13,363) |
| Total other comprehensive income for the period | (27) | - | - | (27) | (160) | - | - | (160) |
| Total comprehensive income | 30,830 | - | - | 30,830 | 21,838 | - | - | 21,838 |
| Profit/(Loss) for the period | | | | | | | | |
| Owners of the Company | 30,961 | - | - | 30,961 | 22,389 | - | - | 22,389 |
| Non-controlling interests | (104) | - | - | (104) | (391) | - | - | (391) |
| | 30,857 | - | - | 30,857 | 21,998 | - | - | 21,998 |
| Total comprehensive income | | | | | | | | |
| Owners of the Company | 32,354 | - | - | 32,354 | 22,158 | - | - | 22,158 |
| Non-controlling interests | (1,524) | - | - | (1,524) | (320) | - | - | (320) |
| | 30,830 | - | - | 30,830 | 21,838 | - | - | 21,838 |
| Basic earnings per ordinary share (sen) | 19.02 | | | 19.02 | 13.75 | | | 13.75 |
| Profit before zakat | | | | | | | | |

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



SYARIKAT TAKAFUL MALAYSIA BERHAD
UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE FIRST QUARTER ENDED 31 MARCH 2012

| | ← Non-distributable → | | Distributable | | | Non-Controlling Interest | Total Equity | |
|---|-----------------------|--------------|----------------------|----------------------|---------------------|--------------------------|----------------|----------------|
| | Share Capital | Share | Translation Reserves | Revaluation Reserves | Fair Value Reserves | | | Retained |
| | RM '000 | RM '000 | RM '000 | RM '000 | RM '000 | RM '000 | RM '000 | |
| AS AT 1 JANUARY 2011 | 162,817 | 4,098 | (6,289) | 614 | 7,584 | 225,166 | 27,339 | 421,329 |
| Foreign currency translation differences | - | - | 395 | - | - | - | 566 | 961 |
| Revaluation of property, plant and equipment | - | - | - | (60) | - | - | - | (60) |
| Fair value of available-for-sale financial assets | - | - | - | - | - | - | - | - |
| - Gains arising during the year | - | - | - | - | 4,452 | - | 34 | 4,486 |
| - Reclassification adjustments for gains included | - | - | - | - | (7,075) | - | (64) | (7,139) |
| Total other comprehensive income / (expense) for the year | - | - | 395 | (60) | (2,623) | - | 536 | (1,752) |
| Profit / (loss) for the year | - | - | - | - | - | 76,785 | (406) | 76,379 |
| Total comprehensive income / (expense) for the year | - | - | 395 | (60) | (2,623) | 76,785 | 130 | 74,627 |
| Dividends to owners of the Company | - | - | - | - | - | (17,910) | - | (17,910) |
| Total distribution to owners | - | - | - | - | - | (17,910) | - | (17,910) |
| AS AT 31 DECEMBER 2011 | 162,817 | 4,098 | (5,894) | 554 | 4,961 | 284,041 | 27,469 | 478,046 |
| AS AT 1 JANUARY 2012 | 162,817 | 4,098 | (5,894) | 554 | 4,961 | 284,041 | 27,469 | 478,046 |
| Foreign currency translation differences for foreign operations | - | - | (1,254) | - | - | - | (1,485) | (2,739) |
| Fair value of available-for-sale financial assets | - | - | - | - | - | - | - | - |
| - Gains arising during the year | - | - | - | - | 3,941 | - | 65 | 4,006 |
| - Reclassification adjustments for gains included | - | - | - | - | (1,294) | - | (0) | (1,294) |
| Total other comprehensive income / (expense) for the year | - | - | (1,254) | - | 2,647 | - | (1,420) | (27) |
| Profit / (loss) for the year | - | - | - | - | - | 30,961 | (104) | 30,857 |
| Total comprehensive income / (expense) for the year | - | - | (1,254) | - | 2,647 | 30,961 | (1,524) | 30,830 |
| AS AT 31 MARCH 2012 | 162,817 | 4,098 | (7,148) | 554 | 7,608 | 315,002 | 25,945 | 508,876 |

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

SYARIKAT TAKAFUL MALAYSIA BERHAD
UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE PERIOD ENDED 31 MARCH 2012

| | Current Period Ended 31.3.2012 RM'000 | Corresponding Year Ended 31.12.2011 RM'000 |
|---|---|--|
| Cash flows from operating activities | | |
| Profit before zakat and taxation | 37,512 | 101,418 |
| Adjustments for : | | |
| Depreciation | 3,703 | 6,721 |
| Fair value change of investment properties | - | (2,062) |
| Fair value change of fair value through profit and loss financial assets | (5,638) | (8,170) |
| Income from financing receivables | (120) | (843) |
| Income from Islamic debt securities, investment accounts and Islamic accepted bills | (34,614) | (145,814) |
| Dividend income from Shariah approved shares | (5,317) | (24,057) |
| Gains from disposal of available-for-sale financial assets | (45,153) | (97,597) |
| Gain on disposal of property and equipment | (8) | (29) |
| Losses/(Gains) on disposal of investment properties | - | 297 |
| Write off of property and equipment | - | 36 |
| Amortisation of premiums, net of accretion of discounts | 1,581 | (1,741) |
| Allowance for impairment in available-for-sale financial assets | 3,146 | 8,250 |
| Profit from Malaysian Government Islamic papers | (7,770) | (27,345) |
| Operating loss before working capital changes | (52,678) | (190,936) |
| | | |
| Increase in Family Takaful fund | 132,715 | 312,837 |
| Increase in General Takaful fund | 54,575 | 115,933 |
| Decrease in other investments | 197,444 | 405,959 |
| Income from Islamic debt securities, investment accounts and Islamic accepted bills | 34,614 | 145,814 |
| Dividend income from Shariah approved shares | 5,317 | 24,057 |
| Increase in payable (including claim admitted but not paid) | 22,012 | 12,770 |
| Increase in other receivables | (110,124) | (76,711) |
| | 283,875 | 749,723 |
| Zakat paid | (378) | (1,288) |
| Income taxes paid | (6,959) | (42,905) |
| Net cash generated from/(used in) operating activities | 276,539 | 705,530 |
| Profit before zakat and taxation | | |
| Cash flows from investing activities | | |
| Purchase of investment | (876,379) | (2,060,964) |
| Proceeds from sale of investment | 537,253 | 1,744,682 |
| Purchase of property and equipment | (344) | (13,155) |
| Proceeds from sale of property and equipment | 10 | 138 |
| Purchase of investment properties | - | (5,535) |
| Proceeds from sale of investment properties | - | 7,403 |
| Net cash used in investing activities | (339,460) | (327,431) |
| Cash flows from financing activity | | |
| Dividends paid to owners of the Company | - | (17,910) |
| Net cash used in financing activity | - | (17,910) |
| | | |
| Net (decrease) / increase in cash and cash equivalents | (62,921) | 360,189 |
| Effect of movement in exchange rates | (120) | 31 |
| Cash and cash equivalents at the beginning of period | 386,527 | 26,307 |
| Cash and cash equivalents at the end of period | 323,485 | 386,527 |
| Cash and cash equivalents comprise : | | |
| Cash and bank balances and fixed call deposits with licensed financial institution with maturity less than three months | | |
| - Shareholders' fund | 52,840 | 61,265 |
| - Family Takaful fund | 212,754 | 265,819 |
| - Investment Link Takaful fund | 10,686 | 11,673 |
| - General Takaful fund | 47,205 | 47,770 |
| | 323,485 | 386,527 |

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