

**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**  
**AS AT 30 JUNE 2016**

	←-----As at end of current Quarter ended 30.6.2016-----→				←-----As at end of current Quarter ended 31.12.2015-----→			
	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	44,071	-	-	267,952	47,225	-	-	271,398
Investment properties	11,042	223,306	24,140	34,607	11,044	223,605	24,140	34,816
Intangible assets	50,079	-	-	50,079	56,211	-	-	56,211
Investments in associates	-	-	-	-	-	-	-	-
Other investments	455,236	3,780,347	467,325	4,665,669	457,599	3,776,745	471,609	4,667,923
Retakaful assets	-	167,947	332,495	500,442	-	279,805	422,770	702,575
Deferred tax assets	31,623	-	-	31,623	32,164	-	-	32,164
Current tax assets	7,070	-	-	7,070	7,651	-	-	7,651
Loans and receivables, excluding takaful receivables	268,458	797,488	131,880	1,122,950	197,593	801,754	107,336	1,058,996
Takaful receivables	-	171,130	57,821	228,951	-	99,680	48,593	148,273
Cash and cash equivalents	124,390	486,977	93,841	705,208	120,639	312,932	113,743	547,314
<b>TOTAL ASSETS</b>	<b>991,969</b>	<b>5,627,195</b>	<b>1,107,502</b>	<b>7,614,551</b>	<b>930,126</b>	<b>5,494,521</b>	<b>1,188,191</b>	<b>7,527,121</b>
<b>EQUITY AND LIABILITIES</b>								
Share Capital	164,035	-	-	164,035	163,167	-	-	163,167
Reserves	562,834	-	-	562,834	525,552	-	-	525,552
<b>Total Equity Attributable To Owners Of The Company</b>	<b>726,869</b>	<b>-</b>	<b>-</b>	<b>726,869</b>	<b>688,719</b>	<b>-</b>	<b>-</b>	<b>688,719</b>
Non-controlling interests	20,127	-	-	20,127	20,050	-	-	20,050
<b>TOTAL EQUITY</b>	<b>746,996</b>	<b>-</b>	<b>-</b>	<b>746,996</b>	<b>708,769</b>	<b>-</b>	<b>-</b>	<b>708,769</b>
<b>LIABILITIES</b>								
Takaful contract liabilities	-	5,449,999	1,015,392	6,428,152	-	5,340,609	1,081,708	6,384,287
Expense reserves	156,517	-	-	156,517	142,258	-	-	142,258
Takaful payables	-	43,580	12,464	56,044	-	36,228	59,419	95,647
Other payables	85,953	133,616	79,646	224,339	76,811	117,684	47,064	193,872
Current tax liabilities	2,503	-	-	2,503	2,288	-	-	2,288
<b>TOTAL LIABILITIES</b>	<b>244,973</b>	<b>5,627,195</b>	<b>1,107,502</b>	<b>6,867,555</b>	<b>221,357</b>	<b>5,494,521</b>	<b>1,188,191</b>	<b>6,818,352</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>991,969</b>	<b>5,627,195</b>	<b>1,107,502</b>	<b>7,614,551</b>	<b>930,126</b>	<b>5,494,521</b>	<b>1,188,191</b>	<b>7,527,121</b>
<b>Net assets per share (RM)</b>				<b>0.89</b>				<b>0.84</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 SECOND QUARTER ENDED 30 JUNE 2016**

	Current Year-to-date 30.6.2016				Corresponding Year-to-date 30.6.2015			
	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>14,083</b>	<b>797,142</b>	<b>286,421</b>	<b>1,095,461</b>	<b>13,837</b>	<b>723,080</b>	<b>261,308</b>	<b>995,991</b>
Takaful operator income	339,187	-	-	-	278,399	-	-	-
Gross earned contributions	-	599,646	257,508	857,375	-	524,280	248,755	773,187
Contributions ceded to retakaful	-	(20,764)	(96,222)	(116,986)	-	(30,997)	(109,933)	(140,930)
<b>Net earned contributions</b>	<b>-</b>	<b>578,882</b>	<b>161,286</b>	<b>740,389</b>	<b>-</b>	<b>493,283</b>	<b>138,822</b>	<b>632,257</b>
Administration income	-	1,073	24,287	25,360	-	911	20,357	21,268
Investment income	14,083	107,382	14,410	133,469	13,837	103,884	14,340	129,674
Realised gains and (losses)	(446)	2,222	(840)	936	3,401	31,442	3,136	37,979
Fair value gains and (losses)	944	10,378	-	11,322	352	(4,670)	-	(4,318)
Other operating income	5,207	1,513	40	1,897	6,459	2,137	479	4,469
<b>Other income</b>	<b>19,788</b>	<b>122,568</b>	<b>37,897</b>	<b>172,984</b>	<b>24,049</b>	<b>133,704</b>	<b>38,312</b>	<b>189,072</b>
Gross benefits and claims paid	-	(409,414)	(147,882)	(554,379)	-	(345,877)	(114,504)	(457,837)
Claims ceded to retakaful	-	38,549	82,594	121,143	-	37,079	46,866	83,945
Gross change to contract liabilities	-	(16,225)	90,821	74,596	-	(29,395)	(19,856)	(49,251)
Change to contract liabilities ceded to retakaful	-	(10,090)	(88,811)	(98,901)	-	2,754	38,120	40,874
<b>Net benefits and claims</b>	<b>-</b>	<b>(397,180)</b>	<b>(63,278)</b>	<b>(457,541)</b>	<b>-</b>	<b>(335,439)</b>	<b>(49,374)</b>	<b>(382,269)</b>
Wakalah fee expense	-	(178,141)	(116,113)	-	-	(123,763)	(98,812)	-
Management expenses	(134,074)	-	-	(130,951)	(108,658)	-	-	(105,592)
Expense reserve	(14,351)	-	-	(14,351)	1,308	-	-	1,308
Other operating expenses	(94,266)	(7,352)	(896)	(104,353)	(83,136)	(8,066)	(4,746)	(97,539)
<b>Other expenses</b>	<b>(242,691)</b>	<b>(185,493)</b>	<b>(117,009)</b>	<b>(249,655)</b>	<b>(190,486)</b>	<b>(131,829)</b>	<b>(103,558)</b>	<b>(201,823)</b>
<b>(Surplus) / Deficit attributable to takaful operator / participants</b>	<b>-</b>	<b>(118,777)</b>	<b>(18,896)</b>	<b>(89,893)</b>	<b>-</b>	<b>(159,160)</b>	<b>(24,153)</b>	<b>(125,208)</b>
<b>Profit before taxation and zakat</b>	<b>116,284</b>	<b>-</b>	<b>-</b>	<b>116,284</b>	<b>111,962</b>	<b>559</b>	<b>49</b>	<b>112,029</b>
Zakat	(428)	-	-	(428)	(429)	-	-	(429)
Taxation	(24,149)	-	-	(24,149)	(26,342)	-	-	(26,342)
<b>Profit for the period</b>	<b>91,707</b>	<b>-</b>	<b>-</b>	<b>91,707</b>	<b>85,191</b>	<b>559</b>	<b>49</b>	<b>85,258</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 SECOND QUARTER ENDED 30 JUNE 2016**

	←-----Current Year-to-date 30.6.2016-----→			←-----Corresponding Year-to-date 30.6.2015-----→				
	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>91,707</b>	<b>-</b>	<b>-</b>	<b>91,707</b>	<b>85,191</b>	<b>559</b>	<b>49</b>	<b>85,258</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	979	-	-	979	-	-	-	-
Revaluation of property, plant and equipment	-	-	-	2,847	-	-	-	2,281
Other comprehensive income attributable to participants'	-	-	-	(2,847)	-	-	-	(2,281)
	<b>979</b>	<b>-</b>	<b>-</b>	<b>979</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Items that are or may be reclassified subsequently to profit or loss</b>								
Foreign currency translation differences for foreign operations	(1,893)	642	(255)	(1,893)	747	(2,280)	(2,091)	828
Fair value change of available-for-sale financial assets	4,287	38,096	4,431	4,287	(4,333)	(16,819)	(2,049)	(4,333)
Other comprehensive income attributable to participants'	-	(38,738)	(4,176)	-	-	17,048	1,950	-
	<b>2,394</b>	<b>-</b>	<b>-</b>	<b>2,394</b>	<b>(3,586)</b>	<b>(2,051)</b>	<b>(2,190)</b>	<b>(3,505)</b>
<b>Total other comprehensive income / (expense) for the period, net of tax</b>	<b>3,373</b>	<b>-</b>	<b>-</b>	<b>3,373</b>	<b>(3,586)</b>	<b>(2,051)</b>	<b>(2,190)</b>	<b>(3,505)</b>
<b>Total comprehensive income / (expense) for the period</b>	<b>95,080</b>	<b>-</b>	<b>-</b>	<b>95,080</b>	<b>81,605</b>	<b>(1,492)</b>	<b>(2,141)</b>	<b>81,753</b>
<b>Profit / (Loss) for the period attributable to:</b>								
Owners of the Company	92,156	-	-	92,156	85,306	559	49	85,173
Non-controlling interests	(449)	-	-	(449)	(115)	-	-	85
	<b>91,707</b>	<b>-</b>	<b>-</b>	<b>91,707</b>	<b>85,191</b>	<b>559</b>	<b>49</b>	<b>85,258</b>
<b>Total comprehensive income / (expense) attributable to:</b>								
Owners of the Company	95,003	-	-	95,003	81,936	(1,492)	(2,141)	81,884
Non-controlling interests	77	-	-	77	(331)	-	-	(131)
	<b>95,080</b>	<b>-</b>	<b>-</b>	<b>95,080</b>	<b>81,605</b>	<b>(1,492)</b>	<b>(2,141)</b>	<b>81,753</b>
<b>Basic earnings per ordinary share (sen)</b>				<b>11.27</b>				<b>10.45</b>
<b>Diluted earnings per ordinary share (sen)</b>				<b>11.22</b>				<b>10.39</b>

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**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE SECOND QUARTER ENDED 30 JUNE 2016**

	Note	←-----Current Quarter ended 30.6.2016-----→			←-----Corresponding Quarter ended 30.6.2015-----→				
		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>7,649</b>	<b>336,725</b>	<b>118,424</b>	<b>462,213</b>	<b>7,491</b>	<b>311,815</b>	<b>115,304</b>	<b>433,527</b>
Takaful operator income	24	154,580	-	-	-	121,831	-	-	-
Gross earned contributions		-	310,913	119,443	430,605	-	287,262	112,603	399,967
Contributions ceded to retakaful		-	(9,984)	(44,329)	(54,313)	-	(15,853)	(52,486)	(68,339)
<b>Net earned contributions</b>		<b>-</b>	<b>300,929</b>	<b>75,114</b>	<b>376,292</b>	<b>-</b>	<b>271,409</b>	<b>60,117</b>	<b>331,628</b>
Administration income		-	572	10,092	10,664	-	567	8,456	9,023
Investment income		7,649	54,926	7,490	69,231	7,491	54,300	7,249	67,854
Realised gains and (losses)	25	(1,245)	(1,386)	(1,388)	(4,019)	1,097	11,113	674	12,884
Fair value gains and (losses)		271	4,489	-	4,760	(25)	(14,958)	-	(14,983)
Other operating income	26	2,738	2,539	1,401	4,078	3,102	1,883	9	1,373
<b>Other income</b>		<b>9,413</b>	<b>61,140</b>	<b>17,595</b>	<b>84,714</b>	<b>11,665</b>	<b>52,905</b>	<b>16,388</b>	<b>76,151</b>
Gross benefits and claims paid		-	(213,881)	(91,634)	(304,071)	-	(187,687)	(56,425)	(242,808)
Claims ceded to retakaful		-	22,474	58,411	80,885	-	19,291	29,444	48,735
Gross change to contract liabilities		-	(9,362)	66,273	56,911	-	(6,049)	11,967	5,918
Change to contract liabilities ceded to retakaful		-	1,057	(59,224)	(58,167)	-	(752)	(5,732)	(6,484)
<b>Net benefits and claims</b>		<b>-</b>	<b>(199,712)</b>	<b>(26,174)</b>	<b>(224,442)</b>	<b>-</b>	<b>(175,197)</b>	<b>(20,746)</b>	<b>(194,639)</b>
Wakalah fee expense		-	(81,573)	(47,873)	-	-	(53,759)	(40,575)	-
Management expenses		(71,659)	-	-	(70,453)	(53,656)	-	-	(52,129)
Expense reserve		6,064	-	-	6,064	7,403	-	-	7,403
Other operating expenses	27	(40,280)	(4,464)	(643)	(46,274)	(37,473)	(5,430)	(3,587)	(46,294)
<b>Other expenses</b>		<b>(105,875)</b>	<b>(86,037)</b>	<b>(48,516)</b>	<b>(110,663)</b>	<b>(83,726)</b>	<b>(59,189)</b>	<b>(44,162)</b>	<b>(91,020)</b>
<b>(Surplus) / Deficit attributable to takaful operator / participants</b>		<b>-</b>	<b>(76,320)</b>	<b>(18,019)</b>	<b>(67,783)</b>	<b>-</b>	<b>(89,381)</b>	<b>(11,570)</b>	<b>(72,317)</b>
<b>Profit before taxation and zakat</b>		<b>58,118</b>	<b>-</b>	<b>-</b>	<b>58,118</b>	<b>49,770</b>	<b>547</b>	<b>27</b>	<b>49,803</b>
Zakat		(200)	-	-	(200)	(227)	-	-	(227)
Taxation		(12,568)	-	-	(12,568)	(10,589)	-	-	(10,589)
<b>Profit for the period</b>		<b>45,350</b>	<b>-</b>	<b>-</b>	<b>45,350</b>	<b>38,954</b>	<b>547</b>	<b>27</b>	<b>38,987</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 SECOND QUARTER ENDED 30 JUNE 2016**

	← Current Quarter ended 30.6.2016 →			← Corresponding Quarter ended 30.6.2015 →			
	Takaful Operator RM'000	Family Fund RM'000	General Fund RM'000	Takaful Operator RM'000	Family Fund RM'000	General Fund RM'000	Group RM'000
<b>Profit for the period / Profit attributable to participants for the period</b>	<b>45,350</b>	-	-	<b>38,954</b>	<b>547</b>	<b>27</b>	<b>38,987</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	(4)	-	-	-	-	-	-
Revaluation of property, plant and equipment	-	-	1,422	-	-	-	1,137
Other comprehensive income attributable to participants'	-	-	(1,422)	-	-	-	(1,137)
	(4)	-	(4)	-	-	-	-
<b>Items that are or may be reclassified subsequently to profit or loss</b>							
Foreign currency translation differences for foreign operations	2,481	(764)	442	41	(562)	(511)	60
Fair value change of available-for-sale financial assets	690	8,339	1,777	(7,883)	(46,263)	(5,862)	(7,883)
Other comprehensive income attributable to participants'	-	(7,575)	(2,219)	-	46,352	5,853	-
	3,171	-	-	(7,842)	(473)	(520)	(7,823)
<b>Total other comprehensive income / (expense) for the period, net of tax</b>	<b>3,167</b>	<b>-</b>	<b>-</b>	<b>(7,842)</b>	<b>(473)</b>	<b>(520)</b>	<b>(7,823)</b>
<b>Total comprehensive income / (expense) for the period</b>	<b>48,517</b>	<b>-</b>	<b>-</b>	<b>31,112</b>	<b>74</b>	<b>(493)</b>	<b>31,164</b>
<b>Profit / (Loss) for the period attributable to:</b>							
Owners of the Company	45,533	-	-	39,116	547	27	38,949
Non-controlling interests	(183)	-	(183)	(162)	-	-	38
	<b>45,350</b>	<b>-</b>	<b>-</b>	<b>38,954</b>	<b>547</b>	<b>27</b>	<b>38,987</b>
<b>Total comprehensive income / (expense) attributable to:</b>							
Owners of the Company	47,782	-	-	31,846	74	(493)	31,698
Non-controlling interests	735	-	735	(734)	-	-	(534)
	<b>48,517</b>	<b>-</b>	<b>-</b>	<b>31,112</b>	<b>74</b>	<b>(493)</b>	<b>31,164</b>
<b>Basic earnings per ordinary share (sen)</b>							<b>4.78</b>
<b>Diluted earnings per ordinary share (sen)</b>							<b>4.75</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 SECOND QUARTER ENDED 30 JUNE 2016**

	←----- Non-distributable -----→				Distributable			Non- Controlling Interest RM '000	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	LTIP Reserves RM '000	Retained Profits RM '000		
<b>AS AT 1 JANUARY 2015</b>	163,006	5,607	(9,961)	6,687	2,712	5,132	409,778	13,485	596,446
Remeasurement of defined benefit liability	-	-	-	-	-	-	(1,661)	(707)	(2,368)
Foreign currency translation differences for foreign operations	-	-	3,612	-	-	-	-	3,285	6,897
Revaluation of property and equipment	-	-	-	3,233	-	-	-	2,078	5,311
- Gains arising during the year	-	-	-	-	-	-	-	-	-
- Realisation of revaluation surplus arising from disposal of property and equipment	-	-	-	-	-	-	-	-	-
Fair value of available-for-sale financial assets	-	-	-	-	(464)	-	-	(907)	(1,371)
- Gains arising during the year	-	-	-	-	-	-	-	-	-
- Reclassification adjustments for gains included in profit or loss	-	-	-	-	(1,743)	-	-	(306)	(2,049)
Total other comprehensive income / (expense) for the year	-	-	3,612	3,233	(2,207)	-	(1,661)	3,443	6,420
Profit for the year	-	-	-	-	-	-	155,977	7,329	163,306
<b>Total comprehensive income / (expense) for the year</b>	-	-	<b>3,612</b>	<b>3,233</b>	<b>(2,207)</b>	-	<b>154,316</b>	<b>10,772</b>	<b>169,726</b>
Contributions by and distributions to owners of the Company									
- LTIP exercised	161	1,186	-	-	-	(1,347)	-	-	-
- Share-based payment transactions	-	-	-	-	-	3,856	-	-	3,856
- Dividends to owners of the Company	-	-	-	-	-	-	(57,052)	-	(57,052)
Distributions to non-controlling interest	161	1,186	-	-	-	2,509	(57,052)	-	(53,196)
Total transactions with owners of the Company	161	1,186	-	-	-	-	(4,207)	(4,207)	(4,207)
<b>AS AT 31 DECEMBER 2015</b>	<b>163,167</b>	<b>6,793</b>	<b>(6,349)</b>	<b>9,920</b>	<b>505</b>	<b>7,641</b>	<b>507,042</b>	<b>20,050</b>	<b>708,769</b>

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**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY**  
**FOR THE SECOND QUARTER ENDED 30 JUNE 2016**

	←----- Non-distributable ----->				Distributable			Non-Controlling Interest		Total Equity	
	Share Capital RM '000	Share Premium 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	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	-	-	-	-	-	-	686	293	979		
Foreign currency translation differences for foreign operations	-	-	(1,684)	-	-	-	-	(209)	(1,893)		
Fair value of available-for-sale financial assets	-	-	-	-	3,407	-	-	486	3,893		
- Gains arising during the year	-	-	-	-	438	-	-	(44)	394		
- Reclassification adjustments for gains included in profit or loss	-	-	(1,684)	-	3,845	-	686	526	3,373		
Total other comprehensive income / (expense) for the year	-	-	(1,684)	-	3,845	-	686	(449)	91,707		
Profit for the year	-	-	-	-	-	-	92,156	(449)	91,707		
<b>Total comprehensive income / (expense) for the year</b>	-	-	<b>(1,684)</b>	-	<b>3,845</b>	-	<b>92,842</b>	<b>77</b>	<b>95,080</b>		
Contributions by and distributions to owners of the Company											
- LTIP exercised	868	4,455	-	-	-	(5,323)	-	-	-		
- Share-based payment transactions	-	-	-	-	-	3,111	-	-	3,111		
- Dividends to owners of the Company	-	-	-	-	-	-	(59,964)	-	(59,964)		
Total transactions with owners of the Company	868	4,455	-	-	-	(2,212)	(59,964)	-	(56,853)		
<b>AS AT 30 JUNE 2016</b>	<b>164,035</b>	<b>11,248</b>	<b>(8,033)</b>	<b>9,920</b>	<b>4,350</b>	<b>5,429</b>	<b>539,920</b>	<b>20,127</b>	<b>746,996</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 JUNE 2016**

	Current Period Ended 30.6.2016 RM'000	Corresponding Year Ended 31.12.2015 RM'000
<b>Cash flows from operating activities</b>		
Profit before zakat and taxation	116,284	204,210
Adjustments for :		
Amortisation of intangible assets	6,132	5,110
Depreciation	8,311	14,884
Fair value change of investment properties	-	(551)
Fair value change of fair value through profit and loss financial assets	(11,322)	7,784
Profit from financing receivables	(8)	(103)
Profit from Malaysian Government Islamic papers	(5,918)	(13,050)
Profit from Islamic debt securities, investment accounts and Islamic accepted bills	(118,955)	(219,159)
Dividend income from Shariah approved shares	(10,162)	(38,077)
Equity settled share-based payment	3,111	3,856
Gains from disposal of available-for-sale financial assets	(936)	(18,698)
Gains on disposal of property and equipment	(32)	(111)
Gains on disposal of investment properties	-	(1,776)
Write off of property and equipment	67	501
Amortisation of premiums, net of accretion of discounts	3,504	6,902
Impairment loss of financial assets	6,424	49,821
	(3,500)	1,543
Operating (loss) / profit before working capital changes	5,918	13,050
Profit from Malaysian Government Islamic papers	118,955	219,159
Profit from Islamic debt securities, investment accounts and Islamic accepted bills	6,557	27,499
Dividend income from Shariah approved shares	201,769	(18,286)
Decrease / (Increase) in retakaful assets	(145,308)	(187,273)
Increase in receivables	5,592	190,365
Increase in Takaful contract liabilities	6,505	5,696
	196,488	251,753
Zakat paid	(89)	(164)
Income taxes paid	(23,451)	(43,466)
	172,948	208,123
<b>Net cash generated from operating activities</b>		
<b>Cash flows from / (used in) investing activities</b>		
Acquisition of intangible assets	-	(61,321)
Purchase of investment	(918,066)	(2,715,166)
Purchase of property and equipment	(2,802)	(11,929)
Maturity of other investments	11,498	77,337
Proceeds from sale of investment	956,484	2,236,972
Proceeds from sale of property and equipment	109	769
Proceeds from sale of investment properties	-	3,576
	47,223	(469,762)
<b>Net cash generated from / (used in) investing activities</b>		
<b>Cash flows used in financing activity</b>		
Distributions to non-controlling interest	-	(4,207)
Dividends paid to owners of the Company	(59,964)	(57,052)
	(59,964)	(61,259)
<b>Net cash used in financing activity</b>		
Net increase / (decrease) in cash and cash equivalents	160,207	(322,898)
Effect of movement in exchange rates	(2,313)	13,937
Cash and cash equivalents at the beginning of period	547,314	856,275
	<b>705,208</b>	<b>547,314</b>
<b>Cash and cash equivalents at the end of period</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	124,390	120,639
- Family Takaful fund	486,977	312,932
- General Takaful fund	93,841	113,743
	<b>705,208</b>	<b>547,314</b>

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