

**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**  
**AS AT 31 DECEMBER 2017**

Note	←-----As at end of current Quarter ended 31.12.2017-----→				←-----As at end of current Quarter ended 31.12.2016-----→			
	Takaful Operator RM'000	Family Fund RM'000	General Fund RM'000	Group RM'000	Takaful Operator RM'000	Family Fund RM'000	General Fund RM'000	Group RM'000
<b>ASSETS</b>								
Property and equipment	39,639	-	-	273,156	46,556	-	-	274,792
Investment properties	11,403	233,305	24,940	36,131	11,135	227,751	24,310	34,960
Intangible assets	47,832	-	-	47,832	43,947	-	-	43,947
Other investments	577,477	3,910,047	412,829	4,861,657	461,176	3,626,617	436,250	4,487,027
Retakaful assets	-	211,459	294,137	505,596	-	167,566	300,925	468,491
Deferred tax assets	31,202	-	-	31,202	25,852	-	-	25,852
Current tax assets	32,024	-	-	32,024	5,992	-	-	5,992
Loans and receivables, excluding takaful receivables	339,043	927,584	116,839	1,313,705	325,674	913,778	137,063	1,305,302
Takaful receivables	-	77,441	94,676	172,117	-	124,034	45,674	169,708
Cash and cash equivalents	205,265	594,175	121,740	921,180	197,663	579,349	164,597	941,609
<b>TOTAL ASSETS</b>	<b>1,283,885</b>	<b>5,954,011</b>	<b>1,065,161</b>	<b>8,194,600</b>	<b>1,117,995</b>	<b>5,639,095</b>	<b>1,108,819</b>	<b>7,757,680</b>
<b>EQUITY AND LIABILITIES</b>								
Share Capital	179,371	-	-	179,371	164,189	-	-	164,189
Reserves	639,337	-	-	639,337	563,937	-	-	563,937
<b>Total Equity Attributable To Owners Of The Company</b>	<b>818,708</b>	<b>-</b>	<b>-</b>	<b>818,708</b>	<b>728,126</b>	<b>-</b>	<b>-</b>	<b>728,126</b>
Non-controlling interests	14,746	-	-	14,746	15,017	-	-	15,017
<b>TOTAL EQUITY</b>	<b>833,454</b>	<b>-</b>	<b>-</b>	<b>833,454</b>	<b>743,143</b>	<b>-</b>	<b>-</b>	<b>743,143</b>
<b>LIABILITIES</b>								
Takaful contract liabilities	-	5,811,342	936,866	6,709,512	-	5,511,899	961,403	6,436,286
Expense reserves	196,655	-	-	196,655	159,310	-	-	159,310
Takaful payables	18,280	27,701	61,002	106,983	15,422	12,252	55,737	83,411
Other payables	233,202	100,983	64,551	328,975	197,798	114,944	91,679	333,208
Current tax liabilities	2,294	13,985	2,742	19,021	2,322	-	-	2,322
<b>TOTAL LIABILITIES</b>	<b>450,431</b>	<b>5,954,011</b>	<b>1,065,161</b>	<b>7,361,146</b>	<b>374,852</b>	<b>5,639,095</b>	<b>1,108,819</b>	<b>7,014,537</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>1,283,885</b>	<b>5,954,011</b>	<b>1,065,161</b>	<b>8,194,600</b>	<b>1,117,995</b>	<b>5,639,095</b>	<b>1,108,819</b>	<b>7,757,680</b>
<b>Net assets per share (RM)</b>				<b>0.99</b>				<b>0.89</b>

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

**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE FORTH QUARTER ENDED 31 DECEMBER 2017**

	←-----Current Year-to-date 31.12.2017-----→			←-----Corresponding Year-to-date 31.12.2016-----→		
	Takaful Operator RM'000	Family Fund RM'000	General Fund RM'000	Takaful Operator RM'000	Family Fund RM'000	General Fund RM'000
<b>Operating revenue</b>	<b>39,272</b>	<b>1,488,225</b>	<b>616,678</b>	<b>31,623</b>	<b>1,440,851</b>	<b>546,255</b>
Takaful operator income	711,024	-	-	648,008	-	-
Gross earned contributions	-	1,264,496	554,244	-	1,229,446	498,631
Contributions ceded to retakaful	-	(56,178)	(241,398)	-	(47,965)	(194,207)
<b>Net earned contributions</b>	<b>-</b>	<b>1,208,318</b>	<b>312,846</b>	<b>-</b>	<b>1,181,481</b>	<b>304,424</b>
Administration income	-	6,018	74,847	-	2,178	54,405
Investment income	39,272	241,969	29,334	31,623	225,346	29,604
Realised gains and (losses)	1,665	19,165	2,247	(678)	(205)	(2,114)
Fair value gains and (losses)	1,246	(2,328)	630	2,742	15,435	143
Other operating income	13,531	2,345	165	14,415	1,047	821
<b>Other income</b>	<b>55,714</b>	<b>267,169</b>	<b>107,223</b>	<b>48,102</b>	<b>243,801</b>	<b>82,859</b>
Gross benefits and claims paid	-	(763,320)	(248,319)	-	(833,235)	(300,309)
Claims ceded to retakaful	-	55,347	108,649	-	76,604	168,158
Gross change to contract liabilities	-	26,781	7,830	-	8,079	151,381
Change to contract liabilities ceded to retakaful	-	8,662	(14,125)	-	(13,925)	(129,056)
<b>Net benefits and claims</b>	<b>-</b>	<b>(672,530)</b>	<b>(145,965)</b>	<b>-</b>	<b>(762,477)</b>	<b>(109,826)</b>
Wakalah fee expense	-	(366,587)	(263,445)	-	(329,237)	(229,678)
Management expenses	(302,152)	-	-	(290,828)	-	-
Expense reserve	(37,897)	-	(296,413)	(16,676)	-	-
Other operating expenses	(171,626)	(10,735)	(5,043)	(167,062)	(14,565)	(4,671)
<b>Other expenses</b>	<b>(511,675)</b>	<b>(377,322)</b>	<b>(268,488)</b>	<b>(474,566)</b>	<b>(343,802)</b>	<b>(234,349)</b>
<b>(Surplus) / Deficit attributable to takaful operator / participants</b>	<b>-</b>	<b>(425,635)</b>	<b>(5,616)</b>	<b>-</b>	<b>(319,003)</b>	<b>(43,108)</b>
<b>Tax expense attributable to participants</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit before taxation and zakat</b>	<b>255,063</b>	<b>-</b>	<b>-</b>	<b>221,544</b>	<b>-</b>	<b>-</b>
Zakat	(1,075)	-	(1,075)	(346)	-	-
Tax expense	(47,843)	-	(47,505)	(46,304)	-	-
<b>Profit for the period</b>	<b>206,145</b>	<b>-</b>	<b>205,073</b>	<b>174,894</b>	<b>-</b>	<b>174,464</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 FORTH QUARTER ENDED 31 DECEMBER 2017**

	←-----Current Year-to-date 31.12.2017-----→			←-----Corresponding Year-to-date 31.12.2016-----→			
	Takaful Operator RM'000	Family Fund RM'000	General Fund RM'000	Takaful Operator RM'000	Family Fund RM'000	General Fund RM'000	Group RM'000
<b>Profit for the period / Profit attributable to participants for the period</b>	<b>206,145</b>	-	-	<b>174,894</b>	-	-	<b>174,464</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	(315)	-	(315)	1,968	-	-	1,968
Revaluation of property, plant and equipment	3,322	-	16,445	3,318	-	-	11,512
Other comprehensive income attributable to participants'	-	-	(12,051)	-	-	-	(7,764)
<b>Items that are or may be reclassified subsequently to profit or loss</b>							
Foreign currency translation differences for foreign operations	(8,518)	1,411	(8,518)	3,601	(1,423)	786	3,601
Fair value change of available-for-sale financial assets	5,822	23,667	3,549	2,513	14,082	2,912	2,513
Other comprehensive income attributable to participants'	-	(25,078)	(3,549)	-	(12,659)	(3,698)	-
	(2,696)	-	(2,696)	6,114	-	-	6,114
<b>Total other comprehensive income / (expense) for the period, net of tax</b>	<b>311</b>	-	<b>1,383</b>	<b>11,400</b>	-	-	<b>11,830</b>
<b>Total comprehensive income / (expense) for the period</b>	<b>206,456</b>	-	<b>206,456</b>	<b>186,294</b>	-	-	<b>186,294</b>
<b>Profit / (Loss) for the period attributable to:</b>							
Owners of the Company	207,771	-	206,699	176,712	-	-	176,282
Non-controlling interests	(1,626)	-	(1,626)	(1,818)	-	-	(1,818)
	<b>206,145</b>	-	<b>205,073</b>	<b>174,894</b>	-	-	<b>174,464</b>
<b>Total comprehensive income / (expense) attributable to:</b>							
Owners of the Company	206,727	-	206,727	191,327	-	-	191,327
Non-controlling interests	(271)	-	(271)	(5,033)	-	-	(5,033)
	<b>206,456</b>	-	<b>206,456</b>	<b>186,294</b>	-	-	<b>186,294</b>
<b>Basic earnings per ordinary share (sen)</b>			<b>25.13</b>				<b>21.52</b>
<b>Diluted earnings per ordinary share (sen)</b>			<b>25.04</b>				<b>21.43</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 FORTH QUARTER ENDED 31 DECEMBER 2017**

	←-----Current Quarter ended 31.12.2017-----→				←-----Corresponding Quarter ended 31.12.2016-----→			
	Takaful Operator	Family Fund	General Fund	Group	Takaful Operator	Family Fund	General Fund	Group
Note	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Operating revenue</b>	<b>10,854</b>	<b>341,501</b>	<b>166,579</b>	<b>517,738</b>	<b>9,112</b>	<b>340,413</b>	<b>143,372</b>	<b>490,819</b>
Takaful operator income	175,872	-	-	-	161,138	-	-	-
Gross earned contributions	-	316,504	141,104	457,751	-	327,844	119,386	447,440
Contributions ceded to retakaful	-	(13,296)	(72,588)	(85,884)	-	(15,498)	(49,286)	(64,784)
<b>Net earned contributions</b>	<b>303,208</b>	<b>68,516</b>	<b>371,867</b>	<b>312,346</b>	<b>312,346</b>	<b>70,100</b>	<b>382,656</b>	<b>382,656</b>
Administration income	-	4,261	20,377	24,638	-	638	19,849	20,487
Investment income	10,854	63,348	7,302	80,165	9,112	58,171	7,677	72,672
Realised Gains and (Losses)	(814)	(1,141)	124	(1,831)	(2,392)	(16,909)	(2,585)	(21,886)
Fair Value Gains and (Losses)	427	14,513	630	8,550	1,419	1,215	143	213
Other operating income	3,472	-	19	607	7,996	695	2	4,401
<b>Other income</b>	<b>13,939</b>	<b>80,981</b>	<b>28,452</b>	<b>112,129</b>	<b>16,135</b>	<b>43,810</b>	<b>25,086</b>	<b>75,887</b>
Gross benefits and claims paid	-	(181,504)	(83,544)	(263,675)	-	(197,868)	(86,664)	(283,193)
Claims ceded to retakaful	-	19,759	54,312	74,071	-	13,318	52,686	66,004
Gross change to contract liabilities	-	10,246	37,071	47,317	-	13,466	50,548	64,014
Change to contract liabilities ceded to retakaful	-	(1,481)	(30,352)	(31,833)	-	(393)	(31,072)	(31,465)
<b>Net benefits and claims</b>	<b>(152,980)</b>	<b>(152,980)</b>	<b>(22,513)</b>	<b>(174,120)</b>	<b>(171,477)</b>	<b>(14,502)</b>	<b>(14,502)</b>	<b>(184,640)</b>
Wakalah fee expense	-	(88,978)	(63,231)	-	-	(83,382)	(53,756)	-
Management expenses	(80,077)	-	-	(78,673)	(84,458)	-	-	(92,924)
Expense reserve	(6,339)	-	-	(6,339)	(8,311)	-	-	(8,311)
Other operating expenses	(45,967)	(3,683)	(3,293)	(53,212)	(43,083)	(4,566)	(2,536)	(48,167)
<b>Other expenses</b>	<b>(132,383)</b>	<b>(92,661)</b>	<b>(66,524)</b>	<b>(138,224)</b>	<b>(135,852)</b>	<b>(87,948)</b>	<b>(56,292)</b>	<b>(139,402)</b>
<b>(Surplus) / Deficit attributable to takaful operator / participants</b>	<b>-</b>	<b>(138,548)</b>	<b>(7,931)</b>	<b>(115,634)</b>	<b>-</b>	<b>(96,731)</b>	<b>(24,392)</b>	<b>(93,646)</b>
<b>Tax expense attributable to participants</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Profit before taxation and zakat</b>	<b>57,428</b>	<b>-</b>	<b>-</b>	<b>56,018</b>	<b>41,421</b>	<b>-</b>	<b>-</b>	<b>40,855</b>
Zakat	(543)	-	-	(543)	275	-	-	275
Taxation	(137)	-	-	201	(2,444)	-	-	(2,308)
<b>Profit for the period</b>	<b>56,748</b>	<b>-</b>	<b>-</b>	<b>55,676</b>	<b>39,252</b>	<b>-</b>	<b>-</b>	<b>38,822</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 FORTH QUARTER ENDED 31 DECEMBER 2017**

	←-----Current Quarter ended 31.12.2017-----→			←-----Corresponding Quarter ended 31.12.2016-----→				
	Takaful Operator RM'000	Family Fund RM'000	General Fund RM'000	Group RM'000	Takaful Operator RM'000	Family Fund RM'000	General Fund RM'000	Group RM'000
<b>Profit for the period / Profit attributable to participants for the period</b>	<b>56,748</b>	-	-	<b>55,676</b>	<b>39,252</b>	-	-	<b>38,822</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	(237)	-	-	(237)	756	-	-	756
Revaluation of property, plant and equipment	3,322	-	-	11,578	3,318	-	-	7,225
Other comprehensive income attributable to participants <sup>1</sup>	-	-	-	(7,184)	-	-	-	(3,477)
	3,085	-	-	4,157	4,074	-	-	4,504
<b>Items that are or may be reclassified subsequently to profit or loss</b>								
Foreign currency translation differences for foreign operations	(11,971)	(27,416)	(3,664)	(11,971)	2,173	(1,177)	398	2,173
Fair value change of available-for-sale financial assets	8,867	22,773	4,183	8,867	(4,797)	(55,895)	(5,370)	(4,797)
Other comprehensive income attributable to participants <sup>1</sup>	-	4,643	(519)	-	-	57,072	4,972	-
	(3,104)	-	-	(3,104)	(2,624)	-	-	(2,624)
<b>Total other comprehensive income / (expense) for the period, net of tax</b>	(19)	-	-	1,053	1,450	-	-	1,880
<b>Total comprehensive income / (expense) for the period</b>	<b>56,729</b>	-	-	<b>56,729</b>	<b>40,702</b>	-	-	<b>40,702</b>
<b>Profit / (Loss) for the period attributable to:</b>								
Owners of the Company	57,376	-	-	56,304	39,694	-	-	39,264
Non-controlling interests	(628)	-	-	(628)	(442)	-	-	(442)
	<b>56,748</b>	-	-	<b>55,676</b>	<b>39,252</b>	-	-	<b>38,822</b>
<b>Total comprehensive income / (expense) attributable to:</b>								
Owners of the Company	55,261	-	-	55,261	46,011	-	-	46,011
Non-controlling interests	1,468	-	-	1,468	(5,309)	-	-	(5,309)
	<b>56,729</b>	-	-	<b>56,729</b>	<b>40,702</b>	-	-	<b>40,702</b>
<b>Basic earnings per ordinary share (sen)</b>				<b>6.84</b>				<b>5.55</b>
<b>Diluted earnings per ordinary share (sen)</b>				<b>6.82</b>				<b>5.53</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 FORTH QUARTER ENDED 31 DECEMBER 2017**

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

	Share Capital RM '000	Share Premium RM '000	Translation Reserves RM '000	Revaluation Reserves RM '000	Fair Value Reserves RM '000	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	-	-	-	-	-	-	1,354	614	1,968
Foreign currency translation differences for foreign operations	-	-	9,527	-	-	-	-	(5,926)	3,601
Revaluation of property and equipment	-	-	-	2,306	-	-	-	1,442	3,748
- Gains arising during the year	-	-	-	-	1,858	-	-	655	2,513
Fair value of available-for-sale financial assets	-	-	-	-	1,858	-	1,354	(3,215)	11,830
- Gains arising during the year	-	-	9,527	2,306	1,858	-	176,282	(1,818)	174,894
Total other comprehensive income / (expense) for the year	-	-	9,527	2,306	1,858	-	177,636	(5,033)	186,294
Profit for the year	-	-	-	-	-	-	-	-	-
<b>Total comprehensive income / (expense) for the year</b>	-	-	<b>9,527</b>	<b>2,306</b>	<b>1,858</b>	-	<b>177,636</b>	<b>(5,033)</b>	<b>186,294</b>
Contributions by and distributions to owners of the Company	-	-	-	-	-	-	-	-	-
- LTIP exercised	1,022	5,539	-	-	-	(6,561)	-	-	-
t transactions	-	-	-	-	-	6,558	-	-	6,558
Takaful Malaysia Company No. 131646-K	-	-	-	-	-	-	(158,478)	-	(158,478)
Total transactions with owners of the Company	1,022	5,539	-	-	-	(3)	(158,478)	-	(151,920)
<b>AS AT 31 DECEMBER 2016</b>	<b>164,189</b>	<b>12,332</b>	<b>3,178</b>	<b>12,226</b>	<b>2,363</b>	<b>7,638</b>	<b>526,200</b>	<b>15,017</b>	<b>743,143</b>

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**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY**  
**FOR THE FORTH QUARTER ENDED 31 DECEMBER 2017**

<----- Non-distributable -----> Distributable

	Share Capital RM '000	Share Premium RM '000	Translation Reserves RM '000	Revaluation Reserves RM '000	Fair Value Reserves RM '000	LTIP Reserves RM '000	Retained Profits RM '000	Non-Controlling Interest RM '000	Total Equity RM '000
<b>AS AT 1 JANUARY 2017</b>	164,189	12,332	3,178	12,226	2,363	7,638	526,200	15,017	743,143
Remeasurement of defined benefit liability	-	-	-	-	-	-	(235)	(80)	(315)
Foreign currency translation differences for foreign operations	-	-	(8,004)	-	-	-	-	(514)	(8,518)
Revaluation of property and equipment	-	-	-	2,937	-	-	-	1,457	4,394
- Gains arising during the year	-	-	-	2,937	-	-	-	-	4,394
Fair value of available-for-sale financial assets	-	-	-	-	5,330	-	-	492	5,822
- Gains arising during the year	-	-	-	-	5,330	-	(235)	1,355	1,383
Total other comprehensive income / (expense) for the year	-	-	(8,004)	2,937	5,330	-	(235)	1,355	1,383
Profit for the year	-	-	-	-	-	-	206,699	(1,626)	205,073
<b>Total comprehensive income for the year</b>	-	-	<b>(8,004)</b>	<b>2,937</b>	<b>5,330</b>	-	<b>206,464</b>	<b>(271)</b>	<b>206,456</b>
Contributions by and distributions to owners of the Company									
- LTIP exercised	2,850	-	-	-	-	(2,850)	-	-	-
- Share-based payment transactions	-	-	-	-	-	7,327	-	-	7,327
- Dividends to owners of the Company	-	-	-	-	-	-	(123,472)	-	(123,472)
Total transactions with owners of the Company	2,850	-	-	-	-	4,477	(123,472)	-	(116,145)
Transfer in accordance with Section 618(2) of the Companies Act 2016	12,332	(12,332)	-	-	-	-	-	-	-
<b>AS AT 31 DECEMBER 2017</b>	<b>179,371</b>	-	<b>(4,826)</b>	<b>15,163</b>	<b>7,693</b>	<b>12,115</b>	<b>609,192</b>	<b>14,746</b>	<b>833,454</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 31 DECEMBER 2017**

	Current Period Ended 31.12.2017 RM'000	Corresponding Year Ended 31.12.2016 RM'000
<b>Cash flows from operating activities</b>		
Profit before zakat and taxation	253,653	220,978
Adjustments for :		
Amortisation of intangible assets	13,115	12,264
Depreciation	17,221	16,610
Fair value change of investment properties	(1,236)	(300)
Fair value change of fair value through profit and loss financial assets	8,708	(15,456)
Profit from financing receivables	(3,552)	(12)
Profit from Malaysian Government Islamic papers	(10,667)	(11,420)
Profit from Islamic debt securities, investment accounts and Islamic accepted bills	(279,807)	(250,386)
Dividend income from Shariah approved shares	(16,018)	(23,724)
Equity settled share-based payment	7,327	6,558
Gains from disposal of available-for-sale financial assets	(23,135)	2,997
Loss on disposal of property and equipment	58	(116)
Loss on disposal of a subsidiary	2,396	-
Write off of property and equipment	1	73
Amortisation of premiums, net of accretion of discounts	7,875	7,436
Impairment loss of financial assets	8,092	15,511
Operating loss before working capital changes	(15,969)	(18,987)
Profit from Malaysian Government Islamic papers	10,667	11,420
Profit from Islamic debt securities, investment accounts and Islamic accepted bills	268,868	250,386
Dividend income from Shariah approved shares	16,018	12,939
Purchase of investment	(2,392,588)	(2,269,146)
Proceeds from sale of investment	1,906,300	2,421,044
Maturity of other investments	119,362	70,036
(Increase) / Decrease in retakaful assets	(41,010)	235,486
Increase in receivables	(14,396)	(266,111)
Increase / (Decrease) in Takaful contract liabilities	316,715	(9,164)
Increase in payable	37,691	144,841
	211,658	582,744
Zakat paid	(300)	(280)
Income taxes paid	(81,092)	(39,207)
Net cash generated from operating activities	130,266	543,257
<b>Cash flows used in investing activities</b>		
Acquisition of intangible assets	(17,000)	-
Purchase of property and equipment	(3,004)	(6,137)
Proceeds from sale of property and equipment	59	305
Net outflow from disposal of a subsidiary	(11,029)	-
Net cash used in investing activities	(30,974)	(5,832)
<b>Cash flows used in financing activity</b>		
Dividends paid to owners of the Company	(98,514)	(158,478)
Net cash used in financing activity	(98,514)	(158,478)
Net increase in cash and cash equivalents	778	378,947
Effect of movement in exchange rates	(21,207)	15,348
Cash and cash equivalents at the beginning of period	941,609	547,314
<b>Cash and cash equivalents at the end of period</b>	<b>921,180</b>	<b>941,609</b>
Cash and cash equivalents comprises cash and bank balances and fixed call deposits with licensed financial institution with maturity less than three months		
- Shareholders' fund	205,265	197,663
- Family Takaful fund	594,175	579,349
- General Takaful fund	121,740	164,597
	<b>921,180</b>	<b>941,609</b>

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