

**SYARIKAT TAKAFUL MALAYSIA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**  
**AS AT 31 MARCH 2018**

Note	<-----As at end of current Quarter ended 31.3.2018----->				<-----As at end of current Quarter ended 31.12.2017----->				
	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	42,949	-	-	275,486	39,639	-	-	273,156	
Investment properties	11,394	246,696	10,540	36,093	11,403	233,305	24,940	36,131	
Intangible assets	43,916	-	-	43,916	47,832	-	-	47,832	
Other investments	609,505	4,047,097	427,949	5,045,517	577,477	3,910,047	412,829	4,861,657	
Retakaful assets	-	198,520	290,636	489,156	-	211,459	294,137	505,596	
Deferred tax assets	35,854	-	-	35,854	31,202	-	-	31,202	
Current tax assets	29,324	-	-	29,324	32,024	-	-	32,024	
Loans and receivables, excluding takaful receivables	341,937	756,338	94,384	1,120,756	339,043	927,584	116,839	1,313,705	
Takaful receivables	-	156,017	93,882	249,899	-	77,441	94,676	172,117	
Cash and cash equivalents	137,340	639,132	131,769	908,241	205,265	594,175	121,740	921,180	
<b>TOTAL ASSETS</b>	<b>1,252,219</b>	<b>6,043,800</b>	<b>1,049,160</b>	<b>8,234,242</b>	<b>1,283,885</b>	<b>5,954,011</b>	<b>1,065,161</b>	<b>8,194,600</b>	
<b>EQUITY AND LIABILITIES</b>									
Share Capital	179,371	-	-	179,371	179,371	-	-	179,371	
Reserves	703,390	-	-	703,390	639,337	-	-	639,337	
<b>Total Equity Attributable To Owners Of The Company</b>	<b>882,761</b>	<b>-</b>	<b>-</b>	<b>882,761</b>	<b>818,708</b>	<b>-</b>	<b>-</b>	<b>818,708</b>	
Non-controlling interests	13,783	-	-	13,783	14,746	-	-	14,746	
<b>TOTAL EQUITY</b>	<b>896,544</b>	<b>-</b>	<b>-</b>	<b>896,544</b>	<b>833,454</b>	<b>-</b>	<b>-</b>	<b>833,454</b>	
<b>LIABILITIES</b>									
Takaful contract liabilities	23	-	5,917,258	934,738	6,812,962	-	5,811,342	936,866	6,709,512
Expense reserves	227,542	-	-	227,542	196,655	-	-	196,655	
Takaful payables	27,094	30,399	19,141	76,634	18,280	27,701	61,002	106,983	
Other payables	98,735	84,158	92,932	203,922	233,202	100,983	64,551	328,975	
Current tax liabilities	2,304	11,985	2,349	16,638	2,294	13,985	2,742	19,021	
<b>TOTAL LIABILITIES</b>	<b>355,675</b>	<b>6,043,800</b>	<b>1,049,160</b>	<b>7,337,698</b>	<b>450,431</b>	<b>5,954,011</b>	<b>1,065,161</b>	<b>7,361,146</b>	
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>1,252,219</b>	<b>6,043,800</b>	<b>1,049,160</b>	<b>8,234,242</b>	<b>1,283,885</b>	<b>5,954,011</b>	<b>1,065,161</b>	<b>8,194,600</b>	
<b>Net assets per share (RM)</b>				<b>1.07</b>				<b>0.99</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 FIRST QUARTER ENDED 31 MARCH 2018**

	Note	<-----Current Year-to-date 31.3.2018----->				<-----Corresponding Year-to-date 31.3.2017----->			
		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>10,165</b>	<b>513,611</b>	<b>223,752</b>	<b>746,174</b>	<b>8,275</b>	<b>482,622</b>	<b>170,206</b>	<b>659,841</b>
Takaful operator income	24	241,007	-	-	-	206,642	-	-	-
Gross earned contributions		-	323,977	182,356	506,275	-	327,150	143,397	470,498
Contributions ceded to retakaful		-	(15,691)	(66,972)	(82,663)	-	(11,718)	(61,264)	(72,982)
<b>Net earned contributions</b>		<b>-</b>	<b>308,286</b>	<b>115,384</b>	<b>423,612</b>	<b>-</b>	<b>315,432</b>	<b>82,133</b>	<b>397,516</b>
Administration income		-	563	18,592	19,155	-	501	15,924	16,425
Investment income	25	10,165	59,703	6,850	75,422	8,275	56,763	7,409	71,234
Realised gains and (losses)		14	1,870	47	1,931	899	6,956	741	8,596
Fair value gains and (losses)		(494)	(2,318)	(186)	(2,998)	1,293	1,074	-	2,367
Other operating income	26	3,522	1,760	128	2,143	2,921	53	1,432	435
<b>Other income</b>		<b>13,207</b>	<b>61,578</b>	<b>25,431</b>	<b>95,653</b>	<b>13,388</b>	<b>65,347</b>	<b>25,506</b>	<b>99,057</b>
Gross benefits and claims paid		-	(227,124)	(74,769)	(299,373)	-	(210,290)	(64,330)	(272,795)
Claims ceded to retakaful		-	15,057	28,628	43,685	-	13,215	20,799	34,014
Gross change to contract liabilities		-	242	11,583	11,825	-	4,191	(6,477)	(2,286)
Change to contract liabilities ceded to retakaful		-	1,195	(16,502)	(15,307)	-	1,709	6,138	7,847
<b>Net benefits and claims</b>		<b>-</b>	<b>(210,630)</b>	<b>(51,060)</b>	<b>(259,170)</b>	<b>-</b>	<b>(191,175)</b>	<b>(43,870)</b>	<b>(233,220)</b>
Wakalah fee expense		-	(120,407)	(102,204)	-	-	(109,966)	(76,294)	-
Management expenses		(81,293)	-	-	(79,952)	(79,896)	-	-	(78,421)
Expense reserve		(31,195)	-	-	(31,195)	(23,629)	-	-	(23,629)
Other operating expenses	27	(56,785)	(896)	(123)	(58,771)	(43,940)	(3,481)	(54)	(46,632)
<b>Other expenses</b>		<b>(169,273)</b>	<b>(121,303)</b>	<b>(102,327)</b>	<b>(169,918)</b>	<b>(147,465)</b>	<b>(113,447)</b>	<b>(76,348)</b>	<b>(148,682)</b>
<b>(Surplus) / Deficit attributable to takaful operator / participants</b>		<b>-</b>	<b>(37,931)</b>	<b>12,572</b>	<b>(5,236)</b>	<b>-</b>	<b>(76,157)</b>	<b>12,579</b>	<b>(42,106)</b>
<b>Profit before taxation and zakat</b>		<b>84,941</b>	<b>-</b>	<b>-</b>	<b>84,941</b>	<b>72,565</b>	<b>-</b>	<b>-</b>	<b>72,565</b>
Zakat		(178)	-	-	(178)	(215)	-	-	(215)
Tax expense		(15,005)	-	-	(15,005)	(15,523)	-	-	(15,523)
<b>Profit for the period</b>		<b>69,758</b>	<b>-</b>	<b>-</b>	<b>69,758</b>	<b>56,827</b>	<b>-</b>	<b>-</b>	<b>56,827</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 FIRST QUARTER ENDED 31 MARCH 2018**

	<-----Current Year-to-date 31.3.2018----->				<-----Corresponding Year-to-date 31.3.2017----->			
	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>69,758</b>	-	-	<b>69,758</b>	<b>56,827</b>	-	-	<b>56,827</b>
<b>Other comprehensive income / (expense), net of tax</b>								
<b>Items that are or may be reclassified subsequently to profit or loss</b>								
Foreign currency translation differences for foreign operations	(4,388)	1,565	-	(4,388)	1,027	123	(68)	1,027
Fair value change of available-for-sale financial assets	-	-	-	-	2,389	23,532	2,786	2,389
Debts investment at fair value through other comprehensive income (FVOCI)								
- net change in fair value	(253)	15,086	978	(253)	-	-	-	-
- reclassified to profit or loss	(11)	(1,870)	(47)	(11)	-	-	-	-
Other comprehensive income attributable to participants'	-	(14,781)	(931)	-	-	(23,655)	(2,718)	-
<b>Total other comprehensive (expense) / income for the period, net of tax</b>	<b>(4,652)</b>	-	-	<b>(4,652)</b>	<b>3,416</b>	-	-	<b>3,416</b>
<b>Total comprehensive income for the period</b>	<b>65,106</b>	-	-	<b>65,106</b>	<b>60,243</b>	-	-	<b>60,243</b>
<b>Profit / (Loss) for the period attributable to:</b>								
Owners of the Company	69,976	-	-	69,976	56,754	-	-	56,754
Non-controlling interests	(218)	-	-	(218)	73	-	-	73
	<b>69,758</b>	-	-	<b>69,758</b>	<b>56,827</b>	-	-	<b>56,827</b>
<b>Total comprehensive income / (expense) attributable to:</b>								
Owners of the Company	66,238	-	-	66,238	59,578	-	-	59,578
Non-controlling interests	(1,132)	-	-	(1,132)	665	-	-	665
	<b>65,106</b>	-	-	<b>65,106</b>	<b>60,243</b>	-	-	<b>60,243</b>
<b>Basic earnings per ordinary share (sen)</b>				<b>8.50</b>				<b>6.91</b>
<b>Diluted earnings per ordinary share (sen)</b>				<b>8.47</b>				<b>6.89</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 FIRST QUARTER ENDED 31 MARCH 2018**

	Note	<-----Current Quarter ended 31.3.2018----->				<-----Corresponding Quarter ended 31.3.2017----->			
		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>10,165</b>	<b>513,611</b>	<b>223,752</b>	<b>746,174</b>	<b>8,275</b>	<b>482,622</b>	<b>170,206</b>	<b>659,841</b>
Takaful operator income	24	241,007	-	-	-	206,642	-	-	-
Gross earned contributions		-	323,977	182,356	506,275	-	327,150	143,397	470,498
Contributions ceded to retakaful		-	(15,691)	(66,972)	(82,663)	-	(11,718)	(61,264)	(72,982)
<b>Net earned contributions</b>		<b>-</b>	<b>308,286</b>	<b>115,384</b>	<b>423,612</b>	<b>-</b>	<b>315,432</b>	<b>82,133</b>	<b>397,516</b>
Administration income		-	563	18,592	19,155	-	501	15,924	16,425
Investment income	25	10,165	59,703	6,850	75,422	8,275	56,763	7,409	71,234
Realised Gains and (Losses)		14	1,870	47	1,931	899	6,956	741	8,596
Fair Value Gains and (Losses)		(494)	(2,318)	(186)	(2,998)	1,293	1,074	-	2,367
Other operating income	26	3,522	1,760	128	2,143	2,921	53	1,432	435
<b>Other income</b>		<b>13,207</b>	<b>61,578</b>	<b>25,431</b>	<b>95,653</b>	<b>13,388</b>	<b>65,347</b>	<b>25,506</b>	<b>99,057</b>
Gross benefits and claims paid		-	(227,124)	(74,769)	(299,373)	-	(210,290)	(64,330)	(272,795)
Claims ceded to retakaful		-	15,057	28,628	43,685	-	13,215	20,799	34,014
Gross change to contract liabilities		-	242	11,583	11,825	-	4,191	(6,477)	(2,286)
Change to contract liabilities ceded to retakaful		-	1,195	(16,502)	(15,307)	-	1,709	6,138	7,847
<b>Net benefits and claims</b>		<b>-</b>	<b>(210,630)</b>	<b>(51,060)</b>	<b>(259,170)</b>	<b>-</b>	<b>(191,175)</b>	<b>(43,870)</b>	<b>(233,220)</b>
Wakalah fee expense		-	(120,407)	(102,204)	-	-	(109,966)	(76,294)	-
Management expenses		(81,293)	-	-	(79,952)	(79,896)	-	-	(78,421)
Expense reserve		(31,195)	-	-	(31,195)	(23,629)	-	-	(23,629)
Other operating expenses	27	(56,785)	(896)	(123)	(58,771)	(43,940)	(3,481)	(54)	(46,632)
<b>Other expenses</b>		<b>(169,273)</b>	<b>(121,303)</b>	<b>(102,327)</b>	<b>(169,918)</b>	<b>(147,465)</b>	<b>(113,447)</b>	<b>(76,348)</b>	<b>(148,682)</b>
<b>(Surplus) / Deficit attributable to takaful operator / participants</b>		<b>-</b>	<b>(37,931)</b>	<b>12,572</b>	<b>(5,236)</b>	<b>-</b>	<b>(76,157)</b>	<b>12,579</b>	<b>(42,106)</b>
<b>Profit before taxation and zakat</b>		<b>84,941</b>	<b>-</b>	<b>-</b>	<b>84,941</b>	<b>72,565</b>	<b>-</b>	<b>-</b>	<b>72,565</b>
Zakat		(178)	-	-	(178)	(215)	-	-	(215)
Taxation		(15,005)	-	-	(15,005)	(15,523)	-	-	(15,523)
<b>Profit for the period</b>		<b>69,758</b>	<b>-</b>	<b>-</b>	<b>69,758</b>	<b>56,827</b>	<b>-</b>	<b>-</b>	<b>56,827</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 FIRST QUARTER ENDED 31 MARCH 2018**

	<-----Current Quarter ended 31.3.2018----->				<-----Corresponding Quarter ended 31.3.2017----->			
	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>69,758</b>	-	-	<b>69,758</b>	<b>56,827</b>	-	-	<b>56,827</b>
<b>Other comprehensive income / (expense), net of tax</b>								
<b>Items that are or may be reclassified subsequently to profit or loss</b>								
Foreign currency translation differences for foreign operations	(4,388)	1,565	-	(4,388)	1,027	123	(68)	1,027
Fair value change of available-for-sale financial assets	-	-	-	-	2,389	23,532	2,786	2,389
Debts investment at fair value through other comprehensive income (FVOCI)								
- net change in fair value	(253)	15,086	978	(253)	-	-	-	-
- reclassified to profit or loss	(11)	(1,870)	(47)	(11)	-	-	-	-
Other comprehensive income attributable to participants'	-	(14,781)	(931)	-	-	(23,655)	(2,718)	-
<b>Total other comprehensive (expense) / income for the period, net of tax</b>	<b>(4,652)</b>	-	-	<b>(4,652)</b>	<b>3,416</b>	-	-	<b>3,416</b>
<b>Total comprehensive income for the period</b>	<b>65,106</b>	-	-	<b>65,106</b>	<b>60,243</b>	-	-	<b>60,243</b>
<b>Profit / (Loss) for the period attributable to:</b>								
Owners of the Company	69,976	-	-	69,976	56,754	-	-	56,754
Non-controlling interests	(218)	-	-	(218)	73	-	-	73
	<b>69,758</b>	-	-	<b>69,758</b>	<b>56,827</b>	-	-	<b>56,827</b>
<b>Total comprehensive income / (expense) attributable to:</b>								
Owners of the Company	66,238	-	-	66,238	59,578	-	-	59,578
Non-controlling interests	(1,132)	-	-	(1,132)	665	-	-	665
	<b>65,106</b>	-	-	<b>65,106</b>	<b>60,243</b>	-	-	<b>60,243</b>
<b>Basic earnings per ordinary share (sen)</b>				<b>8.50</b>				<b>6.91</b>
<b>Diluted earnings per ordinary share (sen)</b>				<b>8.47</b>				<b>6.89</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 CHANGES IN EQUITY**  
**FOR THE FIRST QUARTER ENDED 31 MARCH 2018**

	←----- Non-distributable ----->						Distributable		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	Non- Controlling Interest 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	-	-	-	-	5,330	-	-	492	5,822
Fair value of available-for-sale financial assets	-	-	-	-	-	-	-	-	-
- Gains arising during the year	-	-	-	-	-	-	(235)	1,355	1,383
Total other comprehensive (expense) / income for the year	-	-	(8,004)	2,937	5,330	-	-	(1,626)	205,073
Profit for the year	-	-	-	-	-	-	206,699	-	206,456
<b>Total comprehensive (expense) / 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>-</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 CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY**  
**FOR THE FIRST QUARTER ENDED 31 MARCH 2018**

	←----- 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		
<b>AS AT 31 DECEMBER 2017, AS PREVIOUSLY STATED</b>	179,371	-	(4,826)	15,163	7,693	12,115	609,192	14,746	833,454
Adjustment on initial application of MFRS 9 (net of tax)	-	-	-	-	(7,703)	-	3,574	169	(3,960)
<b>ADJUSTED BALANCES AT 1 JANUARY 2018</b>	179,371	-	(4,826)	15,163	(10)	12,115	612,766	14,915	829,494
Foreign currency translation differences for foreign operations	-	-	(3,474)	-	-	-	-	(914)	(4,388)
Fair value of debts investment at FVOCI									
- net change in fair value	-	-	-	-	(253)	-	-	-	(253)
- Reclassification to profit or loss	-	-	-	-	(11)	-	-	-	(11)
Total other comprehensive expense for the year	-	-	(3,474)	-	(264)	-	-	(914)	(4,652)
Profit for the year	-	-	-	-	-	-	69,976	(218)	69,758
<b>Total comprehensive (expense) / income for the year</b>	-	-	(3,474)	-	(264)	-	69,976	(1,132)	65,106
Contributions by and distributions to owners of the Company									
- Share-based payment transactions	-	-	-	-	-	1,944	-	-	1,944
Total transactions with owners of the Company	-	-	-	-	-	1,944	-	-	1,944
<b>AS AT 31 MARCH 2018</b>	<b>179,371</b>	<b>-</b>	<b>(8,300)</b>	<b>15,163</b>	<b>(274)</b>	<b>14,059</b>	<b>682,742</b>	<b>13,783</b>	<b>896,544</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 MARCH 2018

	Current Period Ended 31.3.2018 RM'000	Corresponding Year Ended 31.12.2017 RM'000
<b>Cash flows from operating activities</b>	84,941	253,653
Profit before zakat and taxation	3,916	13,115
Adjustments for :	4,749	17,221
Amortisation of intangible assets	-	(1,236)
Depreciation	2,998	8,708
Fair value change of investment properties	(848)	(3,552)
Fair value change of fair value through profit and loss financial assets	(2,805)	(10,667)
Profit from financing receivables	(70,440)	(279,807)
Profit from Malaysian Government Islamic papers	(2,681)	(16,018)
Profit from Islamic debt securities, investment accounts and Islamic accepted bills	1,944	7,327
Dividend income from Shariah approved shares	-	(23,135)
Equity settled share-based payment	(1,931)	-
Gains from disposal of available-for-sale financial assets	(8)	58
Gains / Loss on disposal of property and equipment	-	2,396
(Gain) / Loss on disposal of property and equipment	-	1
Loss on disposal of a subsidiary	320	7,875
Write off of property and equipment	(81)	8,092
Amortisation of premiums, net of accretion of discounts		
Impairment loss of financial assets		
Operating profit / (loss) before working capital changes	20,074	(15,969)
Profit from Malaysian Government Islamic papers	2,805	10,667
Profit from Islamic debt securities, investment accounts and Islamic accepted bills	67,497	268,868
Dividend income from Shariah approved shares	2,681	16,018
Purchase of investment	(455,851)	(2,392,588)
Proceeds from sale of investment	266,099	1,906,300
Maturity of other investments	23,850	119,362
Decrease / (Increase) in retakaful assets	15,048	(41,010)
Decrease / (Increase) in receivables	114,574	(14,396)
Increase in Takaful contract liabilities	112,511	316,715
(Decrease) / Increase in payable	(24,045)	37,691
Zakat paid	145,243	211,658
Income taxes paid	(500)	(300)
	(15,500)	(81,092)
Net cash generated from operating activities	129,243	130,266
<b>Cash flows used in investing activities</b>		
Acquisition of intangible assets	-	(17,000)
Purchase of property and equipment	(7,404)	(3,004)
Proceeds from sale of property and equipment	14	59
Net outflow from disposal of a subsidiary	-	(11,029)
Net cash used in investing activities	(7,390)	(30,974)
<b>Cash flows used in financing activity</b>		
Dividends paid to owners of the Company	(123,472)	(98,514)
Net cash used in financing activity	(123,472)	(98,514)
Net (decrease) / increase in cash and cash equivalents	(1,619)	778
Effect of movement in exchange rates	(11,320)	(21,207)
Cash and cash equivalents at the beginning of period	921,180	941,609
<b>Cash and cash equivalents at the end of period</b>	<b>908,241</b>	<b>921,180</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	137,340	205,265
- Family Takaful fund	639,132	594,175
- General Takaful fund	131,769	121,740
	<b>908,241</b>	<b>921,180</b>

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