

SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2021

		<	As at 30 Septen	nber 2021	As at 31 December 2020					
	Note	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	
ASSETS										
Property and equipment		21,294	-	-	222,605	23,614	-	-	224,924	
Right-of-use assets		16,916	-	-	53,318	17,515	-	-	53,698	
Investment properties		11,745	252,680	10,640	37,352	11,745	252,455	10,640	37,347	
Intangible assets		164,591	-	-	164,591	191,187	-	-	191,187	
Other investments		1,207,705	6,043,195	395,025	7,603,722	902,420	5,424,197	346,576	6,631,485	
Retakaful assets		-	425,105	563,594	988,699	-	407,653	570,549	978,202	
Deferred tax assets		43,066	-	-	43,066	40,526	-	-	40,526	
Current tax assets		34,510	-	-	34,510	70,269	-	-	70,269	
Loans and receivables, excluding takaful receivables		601,445	876,771	568,963	1,987,257	784,889	1,315,187	512,279	2,549,920	
Takaful receivables		-	217,594	67,083	284,677	-	177,648	125,323	302,971	
Cash and cash equivalents		231,693	499,355	61,949	792,997	136,744	519,276	56,589	712,609	
TOTAL ASSETS	_	2,332,965	8,314,700	1,667,254	12,212,794	2,178,909	8,096,416	1,621,956	11,793,138	
EQUITY AND LIABILITIES	_									
Share Capital		230,547	-	-	230,547	211,893	-	-	211,893	
Reserves		1,524,893	-	-	1,524,893	1,297,513	-	-	1,297,513	
Total Equity Attributable To Owners Of The Company	_	1,755,440	-	-	1,755,440	1,509,406	-	-	1,509,406	
Non-controlling interests		33,144	-	-	33,144	32,397	-	-	32,397	
TOTAL EQUITY	_	1,788,584	-	-	1,788,584	1,541,803	-	-	1,541,803	
LIABILITIES	_									
Takaful contract liabilities	23	-	8,106,583	1,453,738	9,518,118	-	7,870,798	1,394,517	9,223,607	
Expense reserves		316,960	-	-	316,960	316,729	-	-	316,729	
Deferred tax liabilities		6,463	-	-	6,463	11,751	-	-	11,751	
Lease liabilities		657	-	-	657	807	-	-	807	
Takaful payables		32,734	68,599	133,604	234,937	32,847	62,884	136,798	232,529	
Other payables		187,567	130,920	70,612	329,177	274,972	145,584	80,690	438,811	
Current tax liabilities		-	8,598	9,300	17,898	-	17,150	9,951	27,101	
TOTAL LIABILITIES	-	544,381	8,314,700	1,667,254	10,424,210	637,106	8,096,416	1,621,956	10,251,335	
TOTAL EQUITY AND LIABILITIES	-	2,332,965	8,314,700	1,667,254	12,212,794	2,178,909	8,096,416	1,621,956	11,793,138	
Net assets per share (RM)	-				2.10				1.82	

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



		<cur< th=""><th>rent Year-to-date</th><th>30.9.2021</th><th>></th><th colspan="6"><corresponding 30.9.2020<="" th="" year-to-date=""></corresponding></th></cur<>	rent Year-to-date	30.9.2021	>	<corresponding 30.9.2020<="" th="" year-to-date=""></corresponding>					
		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		
Operating revenue	_	46,427	1,591,668	663,382	2,301,021	45,083	1,521,407	616,203	2,182,245		
Takaful operator income	24	741,729	-	-	-	739,795	-	-	-		
Gross earned contributions		-	1,339,583	633,543	1,973,372	-	1,255,832	556,386	1,812,429		
Contributions ceded to retakaful	_	-	(98,141)	(281,880)	(380,021)	-	(85,419)	(233,759)	(319,178)		
Net earned contributions	_	-	1,241,442	351,663	1,593,351	-	1,170,413	322,627	1,493,251		
Administration income		-	71	69,200	69,271	-	26	61,545	61,571		
Investment income on financial assets not measured											
at fair value through profit or loss	25	43,311	190,841	21,741	255,893	41,680	190,641	22,967	255,288		
Investment income - others	25	3,116	22,570	32	25,016	3,403	25,384	370	28,499		
Realised gains and losses		-	13,641	-	13,641	3,335	27,843	-	31,178		
Fair value gains and losses		1,039	9,802	-	10,345	3,626	(10,133)	(147)	(10,424)		
Reversal of impairment losses on financial instruments	26	-	-	-	-	-	-	-	-		
Other operating income	26	17,924	98	41	2,645	16,667	1,183	173	3,080		
Other income	- -	65,390	237,023	91,014	376,811	68,711	234,944	84,908	369,192		
Gross benefits and claims paid		-	(665,683)	(236,382)	(889,736)	-	(615,819)	(178,010)	(781,055)		
Claims ceded to retakaful		-	94,443	121,145	215,588	-	67,381	73,145	140,526		
Gross change to contract liabilities		-	11,154	(44,618)	(33,464)	-	(14,143)	(205,706)	(219,849)		
Change to contract liabilities ceded to retakaful		-	9,976	3,265	13,241	-	11,598	178,350	189,948		
Net benefits and claims	_	-	(550,110)	(156,590)	(694,371)	-	(550,983)	(132,221)	(670,430)		
Wakalah fee expense		-	(441,398)	(243,578)		-	(423,483)	(241,496)	_		
Administrative fees		(154,167)	(117)	-	(154,284)	(143,029)	(124)	-	(143,153)		
Management expenses		(308,812)	-	-	(306,382)	(290,083)	-	_	(287,945)		
Expense reserve		(26)	-	-	(26)	(16,668)	-	_	(16,668)		
Impairment losses on financial instruments	27	(964)	(8,205)	(3,762)	(12,931)	(24)	(3,014)	(750)	(3,788)		
Other operating expenses	27	(44,560)	(2,024)	(109)	(48,643)	(49,118)	(3,023)	(687)	(55,337)		
Other expenses	-	(508,529)	(451,744)	(247,449)	(522,266)	(498,922)	(429,644)	(242,933)	(506,891)		
Surplus attributable to takaful operator / participants	_	-	(476,611)	(38,638)	(454,935)	-	(424,730)	(32,381)	(375,538)		
Profit before taxation and zakat		298,590	-	-	298,590	309,584	_	_	309,584		
Zakat		(950)	-	-	(950)	(949)	=	-	(949)		
Tax expense		(41,950)	-	-	(41,950)	(48,885)	=	-	(48,885)		
Profit for the year	-	255,690	-	_	255,690	259,750	-		259,750		

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



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		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	
Profit for the year	į	255,690	-	-	255,690	259,750	-	-	259,750	
Other comprehensive income / (loss), net of tax										
Items that will not be reclassified subsequently to profit or loss	3									
Remeasurement of defined benefit liability		123	-	-	123	(422)	=	-	(422)	
		123	-	-	123	(422)	-	-	(422)	
Items that may be reclassified subsequently to profit or loss										
Foreign currency translation differences for foreign operations		1,032	-	-	1,032	(3,805)	-	-	(3,805)	
Debts investment at fair value through other comprehensive income ("FVOCI")										
- net change in fair value		(19,242)	(193,393)	(9,929)	(222,564)	14,591	129,894	9,724	154,209	
- reclassified to profit or loss		-	(13,641)	-	(13,641)	(2,534)	(27,843)	-	(30,377)	
Other comprehensive income attributable to participants	•	-	207,034	9,929	216,963	-	(102,051)	(9,724)	(111,775)	
		(18,210)	-	-	(18,210)	8,252	-	-	8,252	
Total other comprehensive (loss) / income for the year, net of to	ax	(18,087)	-	-	(18,087)	7,830	-	-	7,830	
Total comprehensive income for the year	·	237,603	-	-	237,603	267,580	-	-	267,580	
Profit for the year attributable to:										
Owners of the Company		255,287	-	-	255,287	259,270	-	-	259,270	
Non-controlling interests		403	-	-	403	480	=	-	480	
	,	255,690	-	-	255,690	259,750	-	-	259,750	
Total comprehensive income attributable to:										
Owners of the Company		236,856	-	-	236,856	268,357	-	-	268,357	
Non-controlling interests	•	747	-	-	747	(777)	-	-	(777)	
	,	237,603	-	-	237,603	267,580	-	-	267,580	
Basic earnings per ordinary share (sen)	22				30.61				31.30	
Diluted earnings per ordinary share (sen)	22				30.56				31.25	



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	Takaful Operator	Family Fund	General Fund	Group	Takaful Operator	Family Fund	General Fund	Group
No	e RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Operating revenue	16,650	449,868	217,809	684,317	14,756	520,463	218,236	753,469
Takaful operator income 24	226,090	-	-	-	248,402	-	-	-
Gross earned contributions	-	414,724	218,356	633,126	-	483,737	191,594	675,436
Contributions ceded to retakaful		(31,110)	(93,449)	(124,559)	-	(20,851)	(83,436)	(104,287)
Net earned contributions	<u>-</u>	383,614	124,907	508,567	-	462,886	108,158	571,149
Administration income	-	48	25,779	25,827	-	11	20,996	21,007
Investment income on financial assets not measured								
at fair value through profit or loss	15,528	65,689	7,524	88,741	13,659	63,051	7,476	84,186
Investment income - others 25	1,122	7,443	(86)	8,423	1,097	8,443	(76)	9,373
Realised gains and losses	-	5,586	-	5,586	-	10,444	-	10,444
Fair value gains and losses	2,172	13,552	-	14,071	4,488	24,206	(20)	24,812
Reversal of impairment losses on financial instruments 26	-	-	-	-	-	403	-	-
Other operating income 26	4,428	-	7	-	5,705	747	77	1,337
Other income	23,250	92,318	33,224	142,648	24,949	107,305	28,453	151,159
Gross benefits and claims paid	_	(228,135)	(76,022)	(301,320)	_	(218,942)	(72,242)	(286,508)
Claims ceded to retakaful	_	37,098	42,092	79,190	_	22,756	33,058	55,814
Gross change to contract liabilities	_	770	8,229	8,998	_	(11,719)	(122,337)	(134,057)
Change to contract liabilities ceded to retakaful	_	341	(21,579)	(21,238)	<u>-</u>	7,010	109,737	116,747
Net benefits and claims		(189,926)	(47,280)	(234,370)	-	(200,895)	(51,784)	(248,004)
	-	(100,020)	(,_55)	(20 1,01 0)		(200,000)	(0.,.0.)	(= 10,00 1)
Wakalah fee expense	-	(123,177)	(82,880)	-	-	(145,759)	(81,302)	-
Administrative fees	(46,594)	(48)	-	(46,642)	(51,126)	(55)	-	(51,182)
Management expenses	(101,024)	-	-	(100,371)	(103,418)	-	-	(102,788)
Expense reserve	1,603	-	-	1,603	(5,346)	-	-	(5,346)
Impairment losses on financial instruments 27	(1,053)	(4,381)	(2,475)	(7,909)	(31)	-	(733)	(361)
Other operating expenses 27	(13,840)	(1,475)	(55)	(15,440)	(15,667)	(547)	(305)	(17,569)
Other expenses	(160,908)	(129,081)	(85,410)	(168,759)	(175,588)	(146,361)	(82,340)	(177,246)
Surplus attributable to takaful operator / participants	-	(156,925)	(25,441)	(159,654)	-	(222,935)	(2,487)	(199,295)
Profit before taxation and zakat	88,432	-	-	88,432	97,763	-	-	97,763
Zakat	(315)	-	-	(315)	(313)	-	-	(313)
Taxation	(15,376)	-	-	(15,376)	(14,720)	-	-	(14,720)
Profit for the year	72,741	-	-	72,741	82,730	-	-	82,730

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



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		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
Profit for the year		72,741	-	-	72,741	82,730	-	-	82,730
Other comprehensive income / (loss), net of tax									
Items that will not be reclassified subsequently to profit or loss									
Remeasurement of defined benefit liability		4	=	-	4	(15)	=	-	(15)
		4	-	-	4	(15)	-	-	(15)
Items that may be reclassified subsequently to profit or loss									
Foreign currency translation differences for foreign operations		1,791	-	-	1,791	(5,007)	-	-	(5,007)
Debts investment at fair value through other comprehensive income ("FVOCI")									
- net change in fair value		(986)	968	(983)	(1,001)	5,763	46,681	3,506	55,950
- reclassified to profit or loss		-	(5,586)	-	(5,586)	-	(10,444)	-	(10,444)
Other comprehensive income attributable to participants			4,618	983	5,601	-	(36,237)	(3,506)	(39,743)
		805	-	-	805	756	-	-	756
Total other comprehensive income for the year, net of tax		809	-	-	809	741	-	-	741
Total comprehensive income for the year		73,550	-	-	73,550	83,471	-	-	83,471
Profit for the year attributable to:									
Owners of the Company		72,602	-	-	72,602	82,598	-	-	82,598
Non-controlling interests		139	-	-	139	132	-	-	132
		72,741	-	-	72,741	82,730	-	-	82,730
Total comprehensive income attributable to:									
Owners of the Company		72,868	-	-	72,868	84,856	-	-	84,856
Non-controlling interests		682	-	-	682	(1,385)	-	-	(1,385)
		73,550	-	-	73,550	83,471	-	-	83,471
Basic earnings per ordinary share (sen)	22				8.69				9.96
Diluted earnings per ordinary share (sen)	22				8.67				9.95



SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2021

	<	N	lon-distributabl	>	Distributable	Nan		
	Share Capital 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
AS AT 1 JANUARY 2020	196,753	(5,999)	18,369	23,100	23,125	967,600	31,572	1,254,520
Remeasurement of defined benefit liability	-	-	-	-	-	(317)	(107)	(424)
Foreign currency translation differences for foreign operations	-	(984)	-	-	-	-	(425)	(1,409)
Revaluation of property and equipment								
- Gains arising during the year	-	-	603	-	-	-	200	803
Fair value of debt investments measured at FVOCI	-	-	-	7,816	-	-	-	7,816
Total other comprehensive (loss) / income for the year	-	(984)	603	7,816	-	(317)	(332)	6,786
Profit for the year	-	-	-	-	-	362,420	1,157	259,750
Total comprehensive (loss) / income for the year	-	(984)	603	7,816	-	362,103	825	370,363
Contributions by and distributions to owners of the Company								
- LTIP vested	15,140	-	-	-	(15,140)	-	-	-
- Share-based payment transactions	-	-	-	-	16,572	-	-	16,572
- Dividends to owners of the Company	-	-	-	-	-	(99,652)	-	(99,652)
Total transactions with owners of the Company	15,140	-	-	-	1,432	(99,652)	-	(83,080)
AS AT 31 DECEMBER 2020	211,893	(6,983)	18,972	30,916	24,557	1,230,051	32,397	1,541,803



SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2021

	<	N	>	Distributable				
	Share Capital 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
AS AT 1 JANUARY 2021	211,893	(6,983)	18,972	30,916	24,557	1,230,051	32,397	1,541,803
Remeasurement of defined benefit liability	-	-	-	-	-	92	31	123
Foreign currency translation differences for foreign operations	-	719	-	-	-	-	313	1,032
Fair value of debt investments measured at FVOCI	-	-	-	(19,242)	-	-	-	(19,242)
Total other comprehensive income / (loss) for the period	-	719	-	(19,242)	-	92	344	(18,087)
Profit for the year	-	-	-	-	-	255,287	403	255,690
Total comprehensive income / (loss) for the period	-	719	-	(19,242)	-	255,379	747	237,603
Contributions by and distributions to owners of the Company								
- LTIP vested	18,654	-	-	-	(18,654)	-	-	-
- Share-based payment transactions	-	-	-	-	9,178	-	-	9,178
Total transactions with owners of the Company	18,654	-	-	-	(9,476)	-	-	9,178
AS AT 30 SEPTEMBER 2021	230,547	(6,264)	18,972	11,674	15,081	1,485,430	33,144	1,788,584



SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2021

Cash flows from operating activities 298,590 426,821 Profit before zakat and taxaction 298,590 426,821 Adjustments for: 30,826 33,977 Despreciation of property and equipment 8,525 10,962 Depreciation of property and equipment 2,61 2,759 Fair value change of viewstement properties 1,61 (,981) Fair value change of five value through profit and loss financial assets 12,169 (,364,965) Profit from financing receivables (1) (1,506) Profit from Malaysian Government Islamic papers (19,482) (22,296) Profit from Malaysian Government Islamic papers (19,482) (22,296) Profit from Malaysian Government Islamic papers (19,482) (22,296) Profit from Islamic debt securities, investment accounts and Islamic accepted bills (7,664) (7,264) Equip; settled share-based payment 15 (14 (7,664) (7,264) Losses? (Sains) on disposal of property and equipment 15 (14 Anotation of premiums, net of accretion of discounts 5,041 8,761 1,761 Impairment Losses on In		Current Period Ended 30.9.2021 RM'000	Year Ended 31.12.2020 RM'000
Profit before zakat and taxation	Cash flows from operating activities		
Adjustments for: Amortisation of intangible assets		298.590	426.821
Amortisation of intangible assets Depreciation of property and equipment Depreciation of property and equipment Depreciation of property and equipment S.525 10.962 Depreciation of right-of-use assets Fair value change of investment properties (819) Fair value change of investment properties (1, 15,066) Profit from Malaysian Government Islamic papers Profit from Mispacial of the Investment accounts and Islamic accepted bills (284,987) (349,941) Dividend income from Shariah approved shares and unit trusts (5,094) (7,264) Romorisation of premiums, net of accretion of discounts (5,041) Romorisation of premiums, net of accretion of discounts (5,041) Romorisation of premiums, net of accretion of discounts (5,041) Romorisation of premiums, net of accretion of discounts (5,041) Romorisation of premiums, net of accretion of discounts (5,041) Romorisation of premiums, net of accretion of discounts (5,041) Romorisation of premiums, net of accretion of discounts (5,041) Romorisation of premiums, net of accretion of discounts (7,041) Romorisation of premiums, net of accretion of discounts (7,041) Romorisation of premiums, net of accretion of discounts (7,041) Romorisation of premiums, net of accretion of discounts (7,041) Romorisation of premiums, net of accretion of discounts (7,041) Romorisation of premiums and training papers (8,052) Romorisation of premiums and training papers (8,052) Romorisation of premiums and training papers (9,062) Romorisation of malaysian operation of premiums and training accretion of malaysian operation of premiums and training accretion of malaysian operation of premium		,	,
Depreciation of property and equipment	·	30.826	33.977
Depreciation of right-of-use assets		· ·	•
Fair value change of linvestment properties			
Fair value change of fair value through profit and loss financial assets		-,	
Profit from Malaysian Government Islamic papers		12.169	, ,
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Dividends paid to owners of the Company Payment of lease liabilities (536) Net cash used in financing activities (100,188) Net increase in cash and cash equivalents Effect of movement in exchange rates Cash and cash equivalents at the beginning of period / year (99,652) (714) (100,188) (714) (3,760) (3,760) (3,760) (3,760)	Net cash used in investing activities	(8,667)	(164,380)
Payment of lease liabilities (536) (714) Net cash used in financing activities (100,188) (714) Net increase in cash and cash equivalents 85,999 113,169 Effect of movement in exchange rates (5,611) (3,760) Cash and cash equivalents at the beginning of period / year 712,609 603,200	Cash flows used in financing activities		
Net cash used in financing activities (100,188) (714) Net increase in cash and cash equivalents Effect of movement in exchange rates (3,760) Cash and cash equivalents at the beginning of period / year (100,188) (100,188) (714) (3,769) (3,760) 712,609 (603,200)	Dividends paid to owners of the Company	(99,652)	-
Net increase in cash and cash equivalents Effect of movement in exchange rates Cash and cash equivalents at the beginning of period / year 85,999 (5,611) (3,760) 712,609 603,200	Payment of lease liabilities	(536)	(714)
Effect of movement in exchange rates (5,611) (3,760) Cash and cash equivalents at the beginning of period / year 712,609 603,200	Net cash used in financing activities	(100,188)	(714)
Effect of movement in exchange rates (5,611) (3,760) Cash and cash equivalents at the beginning of period / year 712,609 603,200	Net increase in cash and cash equivalents	85,999	113,169
Cash and cash equivalents at the beginning of period / year 712,609 603,200			
Cash and cash equivalents at the end of period / year 792,997 712,609			
	Cash and cash equivalents at the end of period / year	792,997	712,609