

**SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**  
**AS AT 30 JUNE 2022**

Note	As at 30 June 2022				As at 31 December 2021				
	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	18,254	-	-	229,562	21,103	-	-	227,473	
Right-of-use assets	19,733	-	-	56,661	17,724	-	-	54,485	
Investment properties	11,870	263,286	10,710	37,630	11,870	258,176	10,710	37,625	
Intangible assets	134,348	-	-	134,348	154,695	-	-	154,695	
Other investments	1,382,693	6,034,363	533,519	7,911,841	1,248,204	5,927,090	403,187	7,536,341	
Retakaful assets	-	437,527	656,119	1,093,646	-	446,539	709,472	1,156,011	
Deferred tax assets	95,221	-	-	95,221	82,066	-	-	82,066	
Current tax assets	2,970	-	-	2,970	14,714	-	-	14,714	
Loans and receivables, excluding takaful receivables	614,751	868,003	372,566	1,793,764	669,592	1,074,881	592,292	2,262,580	
Takaful receivables	-	269,637	81,123	350,760	-	195,152	140,772	335,924	
Cash and cash equivalents	227,219	520,720	139,105	887,044	270,056	530,413	46,451	846,920	
<b>TOTAL ASSETS</b>	<b>2,507,059</b>	<b>8,393,536</b>	<b>1,793,142</b>	<b>12,593,447</b>	<b>2,490,024</b>	<b>8,432,251</b>	<b>1,902,884</b>	<b>12,708,834</b>	
<b>EQUITY AND LIABILITIES</b>									
Share Capital	241,376	-	-	241,376	230,547	-	-	230,547	
Reserves	1,681,677	-	-	1,681,677	1,578,043	-	-	1,578,043	
<b>Total Equity Attributable To Owners Of The Company</b>	<b>1,923,053</b>	<b>-</b>	<b>-</b>	<b>1,923,053</b>	<b>1,808,590</b>	<b>-</b>	<b>-</b>	<b>1,808,590</b>	
Non-controlling interests	33,956	-	-	33,956	33,793	-	-	33,793	
<b>TOTAL EQUITY</b>	<b>1,957,009</b>	<b>-</b>	<b>-</b>	<b>1,957,009</b>	<b>1,842,383</b>	<b>-</b>	<b>-</b>	<b>1,842,383</b>	
<b>LIABILITIES</b>									
Takaful contract liabilities	23	-	8,175,605	1,583,657	9,720,528	-	8,234,199	1,594,267	9,786,326
Expense reserves	321,695	-	-	321,695	313,133	-	-	313,133	
Lease liabilities	2,425	-	-	2,425	493	-	-	493	
Takaful payables	34,459	77,754	145,931	258,144	28,673	65,906	219,737	314,316	
Other payables	191,471	140,177	63,164	333,256	305,342	122,923	88,084	442,164	
Current tax liabilities	-	-	390	390	-	9,223	796	10,019	
<b>TOTAL LIABILITIES</b>	<b>550,050</b>	<b>8,393,536</b>	<b>1,793,142</b>	<b>10,636,438</b>	<b>647,641</b>	<b>8,432,251</b>	<b>1,902,884</b>	<b>10,866,451</b>	
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>2,507,059</b>	<b>8,393,536</b>	<b>1,793,142</b>	<b>12,593,447</b>	<b>2,490,024</b>	<b>8,432,251</b>	<b>1,902,884</b>	<b>12,708,834</b>	
<b>Net assets per share (RM)</b>				<b>2.30</b>				<b>2.16</b>	

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

**SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2022**

Note	←-----Current Year-to-date 30.06.2022-----→				←-----Corresponding Year-to-date 30.06.2021-----→			
	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>36,438</b>	<b>1,267,682</b>	<b>526,494</b>	<b>1,829,318</b>	<b>29,777</b>	<b>1,141,800</b>	<b>445,573</b>	<b>1,616,704</b>
Takaful operator income	584,632	-	-	-	515,639	-	-	-
Gross earned contributions	-	1,037,489	485,091	1,521,893	-	924,859	415,187	1,340,246
Contributions ceded to retakaful	-	(84,919)	(215,825)	(300,744)	-	(67,031)	(188,431)	(255,462)
<b>Net earned contributions</b>	<b>-</b>	<b>952,570</b>	<b>269,266</b>	<b>1,221,149</b>	<b>-</b>	<b>857,828</b>	<b>226,756</b>	<b>1,084,784</b>
Administration income	-	39	40,781	40,820	-	23	43,421	43,444
Investment income on financial assets not measured at fair value through profit or loss	25	34,117	135,209	15,993	185,319	27,783	125,152	14,217
Investment income - others	25	2,321	13,796	75	15,583	1,994	15,127	118
Realised gains and losses	26	849	3,943	556	5,348	-	8,055	-
Fair value gains and losses		(6,665)	(68,535)	-	(71,794)	(1,133)	(3,750)	-
Reversal of impairment losses on financial instruments	27	-	-	-	-	89	-	-
Other operating income	27	14,202	1,889	98	3,261	13,496	884	34
<b>Other income</b>	<b>44,824</b>	<b>86,341</b>	<b>57,503</b>	<b>178,537</b>	<b>42,229</b>	<b>145,491</b>	<b>57,790</b>	<b>234,384</b>
Gross benefits and claims paid	-	(568,553)	(258,132)	(816,053)	-	(437,548)	(160,360)	(588,416)
Claims ceded to retakaful	-	85,733	169,178	254,911	-	57,345	79,053	136,398
Gross change to contract liabilities	-	(23,685)	16,688	(6,997)	-	10,384	(52,847)	(42,463)
Change to contract liabilities ceded to retakaful	-	(4,969)	(55,810)	(60,779)	-	9,635	24,844	34,479
<b>Net benefits and claims</b>	<b>-</b>	<b>(511,474)</b>	<b>(128,076)</b>	<b>(628,918)</b>	<b>-</b>	<b>(360,184)</b>	<b>(109,310)</b>	<b>(460,002)</b>
Wakalah fee expense	-	(369,207)	(197,339)	-	-	(318,221)	(160,698)	-
Administrative fees	(128,874)	(39)	-	(128,913)	(107,573)	(69)	-	(107,642)
Management expenses	(259,160)	-	-	(258,258)	(229,887)	-	-	(230,149)
Expense reserve	(8,397)	-	-	(8,397)	(1,629)	-	-	(1,629)
Impairment losses on financial instruments	28	(729)	(5,619)	(1,864)	(8,212)	(3,824)	(1,287)	(5,022)
Other operating expenses	28	(3,595)	(1,704)	(58)	(4,342)	(8,621)	(1,335)	(54)
<b>Other expenses</b>	<b>(400,755)</b>	<b>(376,569)</b>	<b>(199,261)</b>	<b>(408,122)</b>	<b>(347,710)</b>	<b>(323,449)</b>	<b>(162,039)</b>	<b>(353,727)</b>
<b>Surplus/(Deficit) attributable to takaful operator / participants</b>	<b>-</b>	<b>(150,868)</b>	<b>568</b>	<b>(133,945)</b>	<b>-</b>	<b>(319,686)</b>	<b>(13,197)</b>	<b>(295,281)</b>
<b>Profit before taxation and zakat</b>	<b>228,701</b>	<b>-</b>	<b>-</b>	<b>228,701</b>	<b>210,158</b>	<b>-</b>	<b>-</b>	<b>210,158</b>
Zakat	(608)	-	-	(608)	(635)	-	-	(635)
Tax expense	(71,778)	-	-	(71,778)	(26,574)	-	-	(26,574)
<b>Profit for the period</b>	<b>156,315</b>	<b>-</b>	<b>-</b>	<b>156,315</b>	<b>182,949</b>	<b>-</b>	<b>-</b>	<b>182,949</b>

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

**SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2022**

Note	←-----Current Year-to-date 30.06.2022-----→				←-----Corresponding Year-to-date 30.06.2021-----→			
	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</b>	<b>156,315</b>	-	-	<b>156,315</b>	<b>182,949</b>	-	-	<b>182,949</b>
<b>Other comprehensive income, net of tax</b>								
<i>Items that will not be reclassified subsequently to profit or loss</i>								
Remeasurement of defined benefit liability	-	-	-	-	119	-	-	119
	-	-	-	-	119	-	-	119
<i>Items that may be reclassified subsequently to profit or loss</i>								
Foreign currency translation differences for foreign operations	798	-	-	798	(759)	-	-	(759)
Debts investment at fair value through other comprehensive income ("FVOCI")								
- net change in fair value	(41,644)	(277,761)	(13,738)	(333,143)	(18,256)	(194,361)	(8,946)	(221,563)
- reclassified to profit or loss	(446)	(3,943)	(556)	(4,945)	-	(8,055)	-	(8,055)
Other comprehensive income attributable to participants	-	281,704	14,294	295,998	-	202,416	8,946	211,362
	(41,292)	-	-	(41,292)	(19,015)	-	-	(19,015)
<b>Total other comprehensive loss for the period, net of tax</b>	<b>(41,292)</b>	-	-	<b>(41,292)</b>	<b>(18,896)</b>	-	-	<b>(18,896)</b>
<b>Total comprehensive income for the period</b>	<b>115,023</b>	-	-	<b>115,023</b>	<b>164,053</b>	-	-	<b>164,053</b>
<b>Profit/(Loss) for the year attributable to:</b>								
Owners of the Company	156,393	-	-	156,393	182,685	-	-	182,685
Non-controlling interests	(78)	-	-	(78)	264	-	-	264
	<b>156,315</b>	-	-	<b>156,315</b>	<b>182,949</b>	-	-	<b>182,949</b>
<b>Total comprehensive income attributable to:</b>								
Owners of the Company	114,860	-	-	114,860	163,988	-	-	163,988
Non-controlling interests	163	-	-	163	65	-	-	65
	<b>115,023</b>	-	-	<b>115,023</b>	<b>164,053</b>	-	-	<b>164,053</b>
<b>Basic earnings per ordinary share (sen)</b>	22			<b>18.71</b>				<b>21.93</b>
<b>Diluted earnings per ordinary share (sen)</b>	22			<b>18.70</b>				<b>21.90</b>

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**SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2022**

	Note	←-----Current Quarter ended 30.06.2022----->				←-----Corresponding Quarter ended 30.06.2021----->			
		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>18,811</b>	<b>581,862</b>	<b>231,079</b>	<b>831,926</b>	<b>15,428</b>	<b>504,139</b>	<b>181,937</b>	<b>701,209</b>
Takaful operator income	24	267,377	-	-	-	231,430	-	-	-
Gross earned contributions		-	506,065	232,617	737,951	-	444,090	197,202	641,351
Contributions ceded to retakaful		-	(39,819)	(103,435)	(143,254)	-	(32,198)	(83,160)	(115,358)
<b>Net earned contributions</b>		<b>-</b>	<b>466,246</b>	<b>129,182</b>	<b>594,697</b>	<b>-</b>	<b>411,892</b>	<b>114,042</b>	<b>525,993</b>
Administration income		-	9	12,663	12,672	-	13	17,442	17,455
Investment income on financial assets not measured at fair value through profit or loss	25	17,655	69,104	8,111	94,870	14,378	63,800	7,210	85,388
Investment income - others	25	1,156	6,338	41	8,441	1,050	7,344	58	8,098
Realised gains and losses	26	311	2,621	238	3,170	-	8,025	-	8,025
Fair value gains and losses		(3,345)	(32,947)	-	(34,363)	(427)	(4,932)	-	(4,580)
Reversal of impairment losses on financial instruments	27	-	-	-	-	93	-	565	561
Other operating income	27	6,818	1,559	25	2,417	5,744	782	6	1,138
<b>Other income</b>		<b>22,595</b>	<b>46,684</b>	<b>21,078</b>	<b>87,207</b>	<b>20,838</b>	<b>75,032</b>	<b>25,281</b>	<b>116,085</b>
Gross benefits and claims paid		-	(260,343)	(95,357)	(350,866)	-	(203,878)	(81,325)	(280,818)
Claims ceded to retakaful		-	38,938	55,513	94,451	-	27,570	39,672	67,242
Gross change to contract liabilities		-	3,934	3,056	6,990	-	(2,681)	(20,716)	(23,398)
Change to contract liabilities ceded to retakaful		-	1,565	(34,096)	(32,531)	-	3,084	9,085	12,169
<b>Net benefits and claims</b>		<b>-</b>	<b>(215,906)</b>	<b>(70,884)</b>	<b>(281,956)</b>	<b>-</b>	<b>(175,905)</b>	<b>(53,284)</b>	<b>(224,805)</b>
Wakalah fee expense		-	(171,959)	(84,775)	-	-	(145,793)	(65,875)	-
Administrative fees		(60,822)	(22)	-	(60,844)	(48,599)	(25)	-	(48,624)
Management expenses		(128,963)	-	-	(129,278)	(111,978)	-	-	(112,068)
Expense reserve		9,183	-	-	9,183	6,644	-	-	6,644
Impairment losses on financial instruments	28	(400)	(3,530)	(783)	(4,713)	-	(97)	-	-
Other operating expenses	28	(1,819)	(937)	(28)	(2,275)	(2,612)	(674)	(29)	(2,939)
<b>Other expenses</b>		<b>(182,821)</b>	<b>(176,448)</b>	<b>(85,586)</b>	<b>(187,927)</b>	<b>(156,545)</b>	<b>(146,589)</b>	<b>(65,904)</b>	<b>(156,987)</b>
<b>Surplus/(Deficit) attributable to takaful operator / participants</b>		<b>-</b>	<b>(120,576)</b>	<b>6,210</b>	<b>(104,870)</b>	<b>-</b>	<b>(164,430)</b>	<b>(20,135)</b>	<b>(164,563)</b>
<b>Profit before taxation and zakat</b>		<b>107,151</b>	<b>-</b>	<b>-</b>	<b>107,151</b>	<b>95,723</b>	<b>-</b>	<b>-</b>	<b>95,723</b>
Zakat		(308)	-	-	(308)	(335)	-	-	(335)
Taxation		(37,109)	-	-	(37,109)	(13,557)	-	-	(13,557)
<b>Profit for the period</b>		<b>69,734</b>	<b>-</b>	<b>-</b>	<b>69,734</b>	<b>81,831</b>	<b>-</b>	<b>-</b>	<b>81,831</b>

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**SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2022**

	Note	←-----Current Quarter ended 30.06.2022----->				←-----Corresponding Quarter ended 30.06.2021----->			
		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</b>		69,734	-	-	69,734	81,831	-	-	81,831
<b>Other comprehensive income, net of tax</b>									
<i>Items that will not be reclassified subsequently to profit or loss</i>									
Remeasurement of defined benefit liability						1	-	-	1
		-	-	-	-	1	-	-	1
<i>Items that may be reclassified subsequently to profit or loss</i>									
Foreign currency translation differences for foreign operations		801	-	-	801	249	-	-	249
Debts investment at fair value through other comprehensive income ("FVOCI")									
- net change in fair value		(24,688)	(167,214)	(8,871)	(200,773)	13,401	88,223	2,763	104,387
- reclassified to profit or loss		(241)	(2,621)	(238)	(3,100)	-	(8,025)	-	(8,025)
Other comprehensive income attributable to participants		-	169,835	9,109	178,944	-	(80,198)	(2,763)	(82,961)
		(24,128)	-	-	(24,128)	13,650	-	-	13,650
<b>Total other comprehensive (loss)/income for the period, net of tax</b>		(24,128)	-	-	(24,128)	13,651	-	-	13,651
<b>Total comprehensive income for the period</b>		<b>45,606</b>	<b>-</b>	<b>-</b>	<b>45,606</b>	<b>95,482</b>	<b>-</b>	<b>-</b>	<b>95,482</b>
<b>Profit for the period attributable to:</b>									
Owners of the Company		69,619	-	-	69,619	81,541	-	-	81,541
Non-controlling interests		115	-	-	115	290	-	-	290
		<b>69,734</b>	<b>-</b>	<b>-</b>	<b>69,734</b>	<b>81,831</b>	<b>-</b>	<b>-</b>	<b>81,831</b>
<b>Total comprehensive income attributable to:</b>									
Owners of the Company		45,249	-	-	45,249	95,117	-	-	95,117
Non-controlling interests		357	-	-	357	365	-	-	365
		<b>45,606</b>	<b>-</b>	<b>-</b>	<b>45,606</b>	<b>95,482</b>	<b>-</b>	<b>-</b>	<b>95,482</b>
<b>Basic earnings per ordinary share (sen)</b>	22				<b>8.32</b>				<b>9.76</b>
<b>Diluted earnings per ordinary share (sen)</b>	22				<b>8.32</b>				<b>9.75</b>

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**SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2022**

	<----- Non-distributable ----->					Distributable	Non- Controlling Interest RM '000	Total Equity RM '000
	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		
<b>AS AT 1 JANUARY 2021</b>	<b>211,893</b>	<b>(6,983)</b>	<b>18,972</b>	<b>30,916</b>	<b>24,557</b>	<b>1,230,051</b>	<b>32,397</b>	<b>1,541,803</b>
Remeasurement of defined benefit liability	-	-	-	-	-	(16)	(5)	(21)
Foreign currency translation differences for foreign operations	-	738	-	-	-	-	320	1,058
Revaluation of property and equipment								
- Gains arising during the year	-	-	910	-	-	-	304	1,214
Fair value of debt investments measured at FVOCI	-	-	-	(26,613)	-	-	-	(26,613)
Total other comprehensive income / (loss) for the year	-	738	910	(26,613)	-	(16)	619	(24,362)
Profit for the year	-	-	-	-	-	411,423	777	412,200
<b>Total comprehensive income / (loss) for the year</b>	<b>-</b>	<b>738</b>	<b>910</b>	<b>(26,613)</b>	<b>-</b>	<b>411,407</b>	<b>1,396</b>	<b>387,838</b>
<i>Contributions by and distributions to owners of the Company</i>								
- LTIP vested	18,654	-	-	-	(18,654)	-	-	-
- Share-based payment transactions	-	-	-	-	13,017	-	-	13,017
- Transfer to retained earnings	-	-	-	-	(3,580)	3,580	-	-
- Dividends to owners of the Company	-	-	-	-	-	(100,275)	-	(100,275)
Total transactions with owners of the Company	18,654	-	-	-	(9,217)	(96,695)	-	(87,258)
<b>AS AT 31 DECEMBER 2021</b>	<b>230,547</b>	<b>(6,245)</b>	<b>19,882</b>	<b>4,303</b>	<b>15,340</b>	<b>1,544,763</b>	<b>33,793</b>	<b>1,842,383</b>

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**SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD**  
**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2022**

	<----- Non-distributable ----->					Distributable	Non-Controlling Interest	Total Equity RM '000
	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	RM '000	
<b>AS AT 1 JANUARY 2022</b>	<b>230,547</b>	<b>(6,245)</b>	<b>19,882</b>	<b>4,303</b>	<b>15,340</b>	<b>1,544,763</b>	<b>33,793</b>	<b>1,842,383</b>
Foreign currency translation differences for foreign operations	-	557	-	-	-	-	241	798
Fair value of debt investments measured at FVOCI	-	-	-	(42,090)	-	-	-	(42,090)
Total other comprehensive loss for the period	-	557	-	(42,090)	-	-	241	(41,292)
Profit/(Loss) for the period	-	-	-	-	-	156,393	(78)	156,315
<b>Total comprehensive income / (loss) for the period</b>	<b>-</b>	<b>557</b>	<b>-</b>	<b>(42,090)</b>	<b>-</b>	<b>156,393</b>	<b>163</b>	<b>115,023</b>
<i>Contributions by and distributions to owners of the Company</i>								
- LTIP vested	10,829	-	-	-	(10,829)	-	-	-
- Share-based payment transactions	-	-	-	-	(397)	-	-	(397)
Total transactions with owners of the Company	10,829	-	-	-	(11,226)	-	-	(397)
<b>AS AT 30 JUNE 2022</b>	<b>241,376</b>	<b>(5,688)</b>	<b>19,882</b>	<b>(37,787)</b>	<b>4,114</b>	<b>1,701,156</b>	<b>33,956</b>	<b>1,957,009</b>

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

**SYARIKAT TAKAFUL MALAYSIA KELUARGA BERHAD**  
**UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS**  
**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2022**

	<b>Current Period Ended 30.06.2022 RM'000</b>	<b>Corresponding Period Ended 30.06.2021 RM'000</b>
<b>Cash flows from operating activities</b>		
Profit before zakat and taxation	228,701	210,158
Adjustments for :		
Amortisation of intangible assets	22,679	19,956
Depreciation of property and equipment	5,249	5,694
Depreciation of right-of-use assets	908	1,619
Fair value change of fair value through profit and loss financial assets	72,077	22,933
Profit from financing receivables	(1)	(1)
Profit from Malaysian Government Islamic papers	(11,780)	(12,610)
Profit from Islamic debt securities, investment accounts and Islamic accepted bills	(184,229)	(166,381)
Dividend income from Shariah approved shares and unit trusts	(4,113)	(3,399)
Equity settled share-based payment	(397)	7,446
Gains from disposal of debt investments measured at FVOCI	(5,340)	(8,055)
Gains on disposal of property and equipment	(8)	-
Amortisation of premiums, net of accretion of discounts	5,288	2,503
Impairment losses on financial instruments	8,212	5,022
Write-off of bad debt	-	2
Profit expenses on lease liabilities	83	28
Operating profit before working capital changes	137,329	84,915
Profit from Malaysian Government Islamic papers	11,780	12,610
Profit from Islamic debt securities, investment accounts and Islamic accepted bills	172,379	151,591
Dividend income from Shariah approved shares and unit trusts	4,113	3,399
Purchase of investment	(1,287,419)	(1,242,330)
Proceeds from sale of investment	261,127	232,075
Maturity of other investments	238,094	22,106
Decrease / (Increase) in retakaful assets	62,839	(39,837)
Decrease in receivables	452,644	359,832
Increase in Takaful contract liabilities	211,824	429,100
Decrease in payable	(47,660)	(31,264)
	217,050	(17,803)
Zakat paid	(1,954)	(350)
Income taxes paid	(67,500)	(25,001)
Net cash generated from / (used in) operating activities	147,596	(43,154)
<b>Cash flows used in investing activities</b>		
Acquisition of intangible assets	(2,332)	(2,683)
Purchase of property and equipment	(6,218)	(1,940)
Proceeds from sale of property and equipment	45	-
Net cash used in investing activities	(8,505)	(4,623)
<b>Cash flows used in financing activities</b>		
Dividends paid to owners of the Company	(100,275)	(99,652)
Payment of lease liabilities	(436)	(358)
Net cash used in financing activities	(100,711)	(100,010)
Net increase / (decrease) in cash and cash equivalents	38,380	(147,787)
Effect of movement in exchange rates	1,744	(9,763)
Cash and cash equivalents at the beginning of year	846,920	712,609
<b>Cash and cash equivalents at the end of period</b>	<b>887,044</b>	<b>555,059</b>

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