

**GREAT EASTERN TAKAFUL SDN BHD**  
**916257-H**

**(Incorporated in Malaysia)**

**Unaudited Interim Financial Statements**

**For The Six Months Ended 30 June 2013**

916257-H

**GREAT EASTERN TAKAFUL SDN BHD**  
**(Incorporated in Malaysia)**

**UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE SIX MONTHS ENDED 30 JUNE 2013**

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**GREAT EASTERN TAKAFUL SDN BHD**  
(Incorporated in Malaysia)

**UNAUDITED CONDENSED CONSOLIDATED INCOME STATEMENT**  
**FOR THE SIX MONTHS ENDED 30 JUNE 2013**

	← 01.01.2013 to 30.06.2013 →		
	Shareholders' fund RM'000	Family takaful fund RM'000	Company RM'000
<b>Takaful operator income</b>	<b>52,248</b>	-	-
Gross contributions	-	90,496	90,496
Contributions ceded to retakaful	-	(10,941)	(10,941)
<b>Net contributions</b>	<b>-</b>	<b>79,555</b>	<b>79,555</b>
Investment income	1,731	1,015	2,746
Realised gains and losses	212	965	1,177
Fair value gains and losses	1	703	704
Fees and commission income	1,004	22,196	-
Other operating income	17	14	31
<b>Other income</b>	<b>2,965</b>	<b>24,893</b>	<b>4,658</b>
Gross benefits and claims paid	(17)	(12,246)	(12,263)
Claims ceded to retakaful	-	6,288	6,288
Gross change to contract liabilities	-	(27,697)	(33,745)
Change to contract liabilities ceded to retakaful	-	11,810	11,810
<b>Net benefits and claims</b>	<b>(17)</b>	<b>(21,845)</b>	<b>(27,910)</b>
Wakalah fee expense	-	(52,248)	-
Commission expense/administration fee	(35,429)	(24,041)	(36,400)
Management expenses	(21,671)	(230)	(21,771)
Change in expense liabilities	(2,170)	-	(2,170)
<b>Other expenses</b>	<b>(59,270)</b>	<b>(76,519)</b>	<b>(60,341)</b>
<b>(Loss)/surplus before taxation</b>	<b>(4,074)</b>	<b>6,084</b>	<b>(4,038)</b>
Taxation	522	(36)	486
<b>(Loss)/surplus for the period</b>	<b>(3,552)</b>	<b>6,048</b>	<b>(3,552)</b>
Surplus attributable to participants	-	(6,048)	-
<b>Net loss for the period</b>	<b>(3,552)</b>	<b>-</b>	<b>(3,552)</b>
<b>Loss per share (sen)</b>			
Basic	(4.6)	-	(4.6)

The accompanying notes form an integral part of the unaudited interim financial statements.

**GREAT EASTERN TAKAFUL SDN BHD**  
(Incorporated in Malaysia)

**UNAUDITED CONDENSED CONSOLIDATED INCOME STATEMENT**  
**FOR THE SIX MONTHS ENDED 30 JUNE 2012**

	← 01.01.2012 to 30.06.2012 →		
	Shareholders' fund RM'000	Family takaful fund RM'000	Company RM'000
<b>Takaful operator income</b>	11,405	-	-
Gross contributions	-	28,760	28,760
Contributions ceded to retakaful	-	(8,608)	(8,608)
<b>Net contributions</b>	<u>-</u>	<u>20,152</u>	<u>20,152</u>
Investment income	1,282	441	1,723
Realised gains and losses	93	(76)	17
Fair value gains and losses	-	820	820
Fees and commission income	442	13,182	13,178
Other operating income	6	5	11
<b>Other income</b>	<u>1,823</u>	<u>14,372</u>	<u>15,749</u>
Gross benefits and claims paid	(2)	(3,614)	(3,616)
Claims ceded to retakaful	-	6,073	6,073
Gross change to contract liabilities	-	(9,073)	(11,342)
Change to contract liabilities ceded to retakaful	-	245	245
<b>Net benefits and claims</b>	<u>(2)</u>	<u>(6,369)</u>	<u>(8,640)</u>
Wakalah fee expense	-	(11,405)	-
Commission expense/administration fee	(5,932)	(14,286)	(19,853)
Management expenses	(14,337)	(125)	(14,381)
Provision for doubtful debts	-	-	-
Change in expense liabilities	3,347	-	3,347
<b>Other expenses</b>	<u>(16,922)</u>	<u>(25,816)</u>	<u>(30,887)</u>
<b>(Loss)/surplus before taxation</b>	<u>(3,696)</u>	<u>2,339</u>	<u>(3,626)</u>
Taxation	1,987	(70)	1,917
<b>(Loss)/surplus for the period</b>	<u>(1,709)</u>	<u>2,269</u>	<u>(1,709)</u>
Surplus attributable to participants	-	(2,269)	-
<b>Net loss for the period</b>	<u>(1,709)</u>	<u>-</u>	<u>(1,709)</u>
<b>Loss per share (sen)</b>			
Basic	<u>1.9</u>	<u>-</u>	<u>1.9</u>

The accompanying notes form an integral part of the unaudited interim financial statements.

**GREAT EASTERN TAKAFUL SDN BHD**  
(Incorporated in Malaysia)

**UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE SIX MONTHS ENDED 30 JUNE 2013**

	← 01.01.2013 to 30.06.2013 →		
	Shareholders' fund RM'000	Family takaful fund RM'000	Company RM'000
<b>Net loss for the period</b>	(3,552)	-	(3,552)
<b>Other comprehensive income/(expense):</b>			
Net gain on Available-for-sale ("AFS") financial assets:			
Gain on fair value changes	664	-	664
Deferred tax relating to components of other comprehensive income	(166)	-	(166)
Other comprehensive income for the period, net of tax	<u>498</u>	<u>-</u>	<u>498</u>
<b>Total comprehensive loss for the period</b>	<u>(3,054)</u>	<u>-</u>	<u>(3,054)</u>

**UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE SIX MONTHS ENDED 30 JUNE 2012**

	← 01.01.2012 to 30.06.2012 →		
	Shareholders' fund RM'000	Family takaful fund RM'000	Company RM'000
<b>Net loss for the period</b>	(1,709)	-	(1,709)
<b>Other comprehensive income/(expense):</b>			
Net gain on Available-for-sale ("AFS") financial assets:			
Gain on fair value changes	1,447	-	1,447
Deferred tax relating to components of other comprehensive income	-	-	-
Other comprehensive income for the period, net of tax	<u>1,447</u>	<u>-</u>	<u>1,447</u>
<b>Total comprehensive loss for the period</b>	<u>(262)</u>	<u>-</u>	<u>(262)</u>

The accompanying notes form an integral part of the unaudited interim financial statements.

**GREAT EASTERN TAKAFUL SDN BHD**  
(Incorporated in Malaysia)

**UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 JUNE 2013**

		← At 30.06.2013 →		
	Shareholders'	Family takaful		
	fund	fund		Company
Note	RM'000	RM'000		RM'000
<b>ASSETS</b>				
Property and equipment	4,171	-		4,171
Intangible assets	596	-		596
Financial assets:	10			
AFS financial assets	10(a)	84,656	18,396	103,052
Financial assets at Fair Value through P&L ("FVTPL")	10(b)	-	41,433	41,433
Loans and receivables, excluding takaful receivables	10(c)	12,283	8,726	16,094
Takaful receivables	11	-	15,083	15,083
Retakaful assets		-	14,232	14,232
Deferred tax assets		7,173	-	7,173
Cash and bank balances		3,640	12,816	16,456
<b>Total assets</b>		<b>112,519</b>	<b>110,686</b>	<b>218,290</b>
<b>EQUITY AND LIABILITIES</b>				
<b>LIABILITIES</b>				
Tax payables		-	130	130
Deferred tax liabilities		-	88	88
Amounts due to related parties		2,455	-	2,455
Expense liabilities		9,236	-	9,236
Takaful contract liabilities	12	18	58,513	68,951
Takaful payables		1	13,586	13,587
Other payables		14,322	27,949	37,356
Provisions		2,266	-	2,266
Participants' fund		-	10,420	-
<b>Total liabilities</b>		<b>28,298</b>	<b>110,686</b>	<b>134,069</b>
<b>EQUITY</b>				
Share capital		120,000	-	120,000
Accumulated losses		(37,847)	-	(37,847)
Available-for-sale reserves		2,068	-	2,068
<b>Total equity attributable to owners of the company</b>		<b>84,221</b>	<b>-</b>	<b>84,221</b>
<b>Total equity and liabilities</b>		<b>112,519</b>	<b>110,686</b>	<b>218,290</b>

The accompanying notes form an integral part of the unaudited interim financial statements.

**GREAT EASTERN TAKAFUL SDN BHD**  
(Incorporated in Malaysia)

**AUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 DECEMBER 2012**

		←	At 31.12.2012	→
	Note	Shareholders' fund RM'000	Family takaful fund RM'000	Company RM'000
<b>ASSETS</b>				
Property and equipment		4,038	-	4,038
Intangible assets		619	-	619
Financial assets:	10			
AFS financial assets	10(a)	70,651	6,502	77,153
Financial assets at Fair Value through P&L ("FVTPL")	10(b)	9,998	39,581	49,579
Loans and receivables, excluding takaful receivables	10(c)	14,161	4,455	15,857
Takaful receivables	11	-	12,988	12,988
Retakaful assets		-	9,986	9,986
Deferred tax assets		6,817	-	6,817
Cash and bank balances		1,306	5,471	6,777
<b>Total assets</b>		<b>107,590</b>	<b>78,983</b>	<b>183,814</b>
<b>EQUITY AND LIABILITIES</b>				
<b>LIABILITIES</b>				
Tax payables		-	86	86
Deferred tax liabilities		-	99	99
Amounts due to related parties		4,503	-	4,503
Expense liabilities		7,066	-	7,066
Takaful contract liabilities	12	11	38,380	42,919
Takaful payables		1	19,489	19,490
Other payables		6,086	16,401	19,728
Provisions		2,649	-	2,649
Participants' fund		-	4,528	-
<b>Total liabilities</b>		<b>20,316</b>	<b>78,983</b>	<b>96,540</b>
<b>EQUITY</b>				
Share capital		120,000	-	120,000
Accumulated losses		(34,295)	-	(34,295)
Available-for-sale reserves		1,569	-	1,569
<b>Total equity attributable to owners of the company</b>		<b>87,274</b>	<b>-</b>	<b>87,274</b>
<b>Total equity and liabilities</b>		<b>107,590</b>	<b>78,983</b>	<b>183,814</b>

The accompanying notes form an integral part of the unaudited interim financial statements.

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GREAT EASTERN TAKAFUL SDN BHD  
(Incorporated in Malaysia)

**UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY  
FOR THE SIX MONTHS ENDED 30 JUNE 2013**

	Share capital RM'000	Non-distributable AFS reserves RM'000	Accumulated losses RM'000	Total RM'000
At 1 January 2013	120,000	1,569	(34,295)	87,274
Total comprehensive (loss)/profit for the period	-	499	(3,552)	(3,053)
<b>At 31 July 2013</b>	<b>120,000</b>	<b>2,068</b>	<b>(37,847)</b>	<b>84,221</b>

**UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY  
FOR THE SIX MONTHS ENDED 30 JUNE 2012**

	Share capital RM'000	Non-distributable AFS reserves RM'000	Accumulated losses RM'000	Total RM'000
At 1 January 2012	100,000	134	(19,081)	81,053
Total comprehensive (loss)/profit for the year	-	1,447	(1,709)	(262)
<b>At 30 June 2012</b>	<b>100,000</b>	<b>1,581</b>	<b>(20,790)</b>	<b>80,791</b>



**GREAT EASTERN TAKAFUL SDN BHD**  
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**UNAUDITED CONDENSED STATEMENT OF CASH FLOWS**  
**FOR THE SIX MONTHS ENDED 30 JUNE 2013**

	01.01.2013 to 30.06.2013 RM'000	01.01.2012 to 30.06.2012 RM'000
<b>OPERATING ACTIVITIES</b>		
Loss before taxation	(4,074)	(3,696)
Adjustments for:		
Depreciation for property and equipment	407	205
Amortisation of intangible assets	167	39
Net accretion of discounts on investments	(42)	11
Profit on investment accounts	(3,882)	(1,751)
Fair value adjustments of financial assets at FVTPL	(704)	(820)
Operating loss before working capital changes	<u>(8,128)</u>	<u>(6,012)</u>
Purchase of financial assets/investments	(16,542)	(45,886)
Decrease in Islamic investment accounts	7,634	41,510
Increase in contract liabilities	26,217	12,284
Increase in retakaful assets	(4,246)	(1,118)
Increase in other receivables	(9,613)	(5,601)
Increase in other payables	13,520	6,020
Net change in balance with related companies	(2,048)	(682)
Net cash generated from operating activities	<u>6,794</u>	<u>515</u>
Investment income received	3,568	1,233
<b>Net cash generated from operating activities</b>	<b><u>10,362</u></b>	<b><u>1,748</u></b>
<b>INVESTING ACTIVITIES</b>		
Purchase of property and equipment	(540)	(2,012)
Purchase of intangibles	(144)	(17)
<b>Net cash used in investing activities</b>	<b><u>(684)</u></b>	<b><u>(2,029)</u></b>
Net increase in cash and cash equivalents	9,678	(281)
Cash and cash equivalents at beginning of the period	6,777	3,214
<b>Cash and cash equivalents at end of the period</b>	<b><u>6,777</u></b>	<b><u>3,214</u></b>
Cash and cash equivalents comprise cash and bank balances of:		
Shareholders' fund	3,640	1,489
Family takaful fund	12,816	1,445
<b>Cash and bank balances</b>	<b><u>16,456</u></b>	<b><u>2,934</u></b>

The accompanying notes form an integral part of the unaudited interim financial statements.

**GREAT EASTERN TAKAFUL SDN BHD**  
(Incorporated in Malaysia)

**NOTES TO THE INTERIM FINANCIAL STATEMENTS**  
**FOR THE PERIOD FROM 1 JANUARY 2013 TO 30 JUNE 2013**

**1. BASIS OF PREPARATION**

These unaudited condensed interim financial statements, for the period from 1 January 2013 to 30 June 2013, have been prepared in accordance with MFRS 134 *Interim Financial Reporting*. For the periods up to and including 31 December 2012, the Company prepared its financial statements under the historical cost convention except if disclosed otherwise and comply with Malaysia Financial Reporting Standards ("MFRSs") and the Companies Act, 1965 in Malaysia.

The interim financial statements do not include all the information and disclosures required in the annual financial statements and should be read in conjunction with the Company's audited financial statements for the financial year ended 31 December 2012.

The notes attached to the interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Company since the financial year ended 31 December 2012.

**2. SIGNIFICANT ACCOUNTING POLICIES**

The significant accounting policies adopted in preparing these unaudited condensed interim financial statements are consistent with those of the audited financial statements for the period ended 31 December 2012.

The accounting policies and methods of computation adopted by the Company in this interim financial report are consistent with those adopted in the most recent audited financial statements for the financial year ended 31 December 2012 except for the newly issued Malaysian Accounting Standard Board approved accounting framework - Malaysian Financial Reporting Standards ("MFRS"), Amendments to standards and IC Interpretations ("IC Int") to be applied by all Entities Other Than Private Entities for the financial periods beginning on or after 1 January 2013:

MFRS 3 Business Combinations (IFRS 3 Business Combinations issued by IASB in March 2004)  
MFRS 10 Consolidated Financial Statements  
MFRS 11 Joint Arrangements  
MFRS 12 Disclosure of Interests in Other Entities  
MFRS 13 Fair Value Measurements  
MFRS 119 Employee Benefits  
MFRS 127 Separate Financial Statements  
MFRS 127 Consolidated and Separate Financial Statements (IAS27 as revised by IASB in December 2003)  
MFRS 128 Investments in Associates and Joint Ventures  
Amendments to MFRS 1 First-time Adoption of Malaysian Financial Reporting Standard Government Loans  
Amendments to MFRS 1 First-time Adoption of Malaysian Financial Reporting Standards (Annual Improvements 2009-2011 Cycle)  
Amendments to MFRS 7 Disclosure – Offsetting Financial Assets and Financial Liabilities  
Amendments to MFRS 10 Consolidated Financial Statements: Transition Guidance  
Amendments to MFRS 11 Joint Arrangements: Transition Guidance  
Amendments to MFRS 12 Disclosure of Interests in Other Entities: Transition Guidance  
Amendments to MFRS 101 Presentation of Items of Other Comprehensive Income (Amendments to MFRS 101)

**GREAT EASTERN TAKAFUL SDN BHD**  
(Incorporated in Malaysia)

**2. SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

Amendments to MFRS 101 Presentation of Financial Statements (Annual Improvements 2009-2011 Cycle)

Amendments to MFRS 116 Property, Plant and Equipment (Annual Improvements 2009-2011 Cycle)

Amendments to MFRS 132 Financial Instruments: Presentation (Annual Improvements 2009-2011 Cycle)

Amendments to MFRS 134 Interim Financial Reporting (Annual Improvements 2009-2011 Cycle)

Amendments to IC Int.2 Members' Shares in Co-operative Entities and Similar Instruments (Annual Improvements 2009-2011 Cycle)

The adoption of the above did not have any significant effects on the interim financial report upon their initial application.

**3. SEASONALITY OF OPERATIONS**

The business and operations of the Company was not materially affected by any seasonal or cyclical fluctuations during the interim financial period.

**4. UNUSUAL ITEMS**

There were no unusual items affecting assets, liabilities, equity, net income, or cash flows for the financial period ended 30 June 2013.

**5. CHANGES IN ESTIMATES**

There was no change in basis used for accounting estimates for the interim financial period.

**6. DEBT AND EQUITY SECURITIES**

There were no issuance, repurchase and repayment of debt and equity securities by the Company during the interim financial period.

**7. DIVIDENDS**

No dividend has been paid or declared by the Company since the end of the previous financial period.

**8. MATERIAL EVENTS SUBSEQUENT TO THE END OF THE INTERIM PERIOD**

There were no material events subsequent to the end of the interim reporting period that have not been reflected in the interim financial statements.

**9. CHANGES IN THE COMPOSITION OF THE COMPANY**

There is no change in the composition of the Company during the interim financial period.

## 10. FINANCIAL ASSETS

	← Shareholders' fund RM'000	At 30.06.2013 Family takaful fund RM'000	→ Company RM'000	← Shareholders' fund RM'000	At 31.12.2012 Family takaful fund RM'000	→ Company RM'000
AFS financial assets						
Quoted Shariah-approved equities	6,114	1,782	7,896	723	408	1,131
Government investment issues	26,248	11,507	37,755	13,542	2,016	15,558
Islamic private debt securities	41,377	5,061	46,438	46,442	4,078	50,520
Units held in investment-linked fund	10,850	-	10,850	9,944	-	9,944
Financial assets at FVTPL						
Quoted Shariah-approved equities	-	12,171	12,171	-	7,380	7,380
Financial instruments with embedded derivative	-	17	17	-	13	13
Unit trusts	-	223	223	-	199	199
Government investment issues	-	21,726	21,726	9,998	24,043	34,041
Islamic private debt securities	-	7,296	7,296	-	7,946	7,946
Loans and receivables						
Islamic investment accounts with licensed:						
Islamic banks	900	6,380	7,280	10,600	4,314	14,914
Amounts due from family takaful fund	4,915	-	-	2,759	-	-
Profit due and accrued	658	397	1,055	569	133	702
Other receivables and deposits	5,810	1,949	7,759	233	8	241
	<b>96,939</b>	<b>68,555</b>	<b>160,579</b>	<b>94,810</b>	<b>50,538</b>	<b>142,589</b>

## 10. FINANCIAL ASSETS (CONTINUED)

	← Shareholders' fund RM'000	At 30.06.2013 Family takaful fund RM'000	→ Company RM'000	← Shareholders' fund RM'000	At 31.12.2012 Family takaful fund RM'000	→ Company RM'000
The Company's financial assets are summarised by categories as follows:						
AFS financial assets	84,656	18,396	103,052	70,651	6,502	77,153
Financial assets at FVTPL	-	41,433	41,433	9,998	39,581	49,579
Loans and receivables	12,283	8,726	16,094	14,161	4,455	15,857
	<b>96,939</b>	<b>68,555</b>	<b>160,579</b>	<b>94,810</b>	<b>50,538</b>	<b>142,589</b>
The following investments mature after 12 months:						
AFS financial assets	57,648	9,080	66,728	59,984	6,094	66,078
Financial assets at FVTPL	-	16,807	16,807	-	12,204	12,204
	<b>57,648</b>	<b>25,887</b>	<b>83,535</b>	<b>59,984</b>	<b>18,298</b>	<b>78,282</b>

## 10. FINANCIAL ASSETS (CONTINUED)

## (a) AFS financial assets

	← Shareholders' fund RM'000	At 30.06.2013 Family takaful fund RM'000	→ Company RM'000	← Shareholders' fund RM'000	At 31.12.2012 Family takaful fund RM'000	→ Company RM'000
<b>At amortised cost/cost</b>						
Quoted Shariah-approved equities	5,768	1,694	7,462	731	412	1,143
Financial instruments with embedded derivative	-	-	-	-	-	-
Unit trusts	67	47	114	-	-	-
Government investment issues	26,711	11,720	38,431	13,499	1,999	15,498
Islamic private debt securities	40,352	5,009	45,361	45,328	4,007	49,335
Units held in investment-linked fund	9,000	-	9,000	9,000	-	9,000
	<b>81,898</b>	<b>18,470</b>	<b>100,368</b>	<b>68,558</b>	<b>6,418</b>	<b>74,976</b>
<b>At fair value</b>						
Quoted Shariah-approved equities	6,114	1,782	7,896	723	408	1,131
Financial instruments with embedded derivative	-	-	-	-	-	-
Unit trusts	67	46	113	-	-	-
Government investment issues	26,248	11,507	37,755	13,542	2,016	15,558
Islamic private debt securities	41,377	5,061	46,438	46,442	4,078	50,520
Units held in investment-linked fund	10,850	-	10,850	9,944	-	9,944
	<b>84,656</b>	<b>18,396</b>	<b>103,052</b>	<b>70,651</b>	<b>6,502</b>	<b>77,153</b>

## 10. FINANCIAL ASSETS (CONTINUED)

## (b) Financial assets at FVTPL

	← Shareholders' fund RM'000	At 30.06.2013 Family takaful fund RM'000	→ Company RM'000	← Shareholders' fund RM'000	At 31.12.2012 Family takaful fund RM'000	→ Company RM'000
<b>At amortised cost/cost</b>						
Quoted Shariah-approved equities	-	10,105	10,105	-	6,479	6,479
Financial instruments with embedded derivative	-	6	6	-	6	6
Unit trusts	-	162	162	-	160	160
Government investment issues	-	22,108	22,108	9,998	24,031	34,029
Islamic private debt securities	-	7,276	7,276	-	7,833	7,833
	-	<b>39,657</b>	<b>39,657</b>	<b>9,998</b>	<b>38,509</b>	<b>48,507</b>
<b>At fair value</b>						
Quoted Shariah-approved equities	-	12,171	12,171	-	7,380	7,380
Financial instruments with embedded derivative	-	17	17	-	13	13
Unit trusts	-	223	223	-	199	199
Government investment issues	-	21,726	21,726	9,998	24,043	34,041
Islamic private debt securities	-	7,296	7,296	-	7,946	7,946
	-	<b>41,433</b>	<b>41,433</b>	<b>9,998</b>	<b>39,581</b>	<b>49,579</b>

## 10. FINANCIAL ASSETS (CONTINUED)

## (c) Loans and receivables

	← Shareholders' fund RM'000	At 30.06.2013 Family takaful fund RM'000	→ Company RM'000	← Shareholders' fund RM'000	At 31.12.2012 Family takaful fund RM'000	→ Company RM'000
<b>At cost and fair value</b>						
Islamic investment accounts with licensed: Islamic banks	900	6,380	7,280	10,600	4,314	14,914
Amounts due from family takaful fund	4,915	-	-	2,759	-	-
Profit due and accrued	658	397	1,055	569	133	702
Other receivables and deposits	5,810	1,949	7,759	233	8	241
	<b>12,283</b>	<b>8,726</b>	<b>16,094</b>	<b>14,161</b>	<b>4,455</b>	<b>15,857</b>

## (d) Fair values of financial instruments

The following table shows financial investments recorded at fair value analysed by the different basis of fair values as follows:

	← Shareholders' fund RM'000	At 30.06.2013 Family takaful fund RM'000	→ Company RM'000	← Shareholders' fund RM'000	At 31.12.2012 Family takaful fund RM'000	→ Company RM'000
<b>AFS financial assets</b>						
Quoted market price	6,181	1,828	8,009	723	408	1,131
Valuation techniques:						
Market observable inputs	67,625	16,568	84,193	59,984	6,094	66,078
Non-market observable inputs	10,850	-	10,850	9,944	-	9,944
<b>Financial assets at FVTPL</b>						
Quoted market price	-	12,411	12,411	-	7,592	7,592
Valuation techniques:						
Market observable inputs	-	29,022	29,022	9,998	31,989	41,987
	<b>84,656</b>	<b>59,829</b>	<b>144,485</b>	<b>80,649</b>	<b>46,083</b>	<b>126,732</b>



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**11. TAKAFUL RECEIVABLES**

	At 30.06.2013 RM'000	At 31.12.2012 RM'000
<b><u>Family takaful fund</u></b>		
Contributions due from agents or other intermediaries	7,442	6,275
Amount due from retakaful operators	7,641	6,713
	<u>15,083</u>	<u>12,988</u>

**12. TAKAFUL CONTRACT LIABILITIES**

	← At 30.06.2013 →	← At 30.06.2013 →	← At 30.06.2013 →
<b><u>Family takaful fund</u></b>	Gross RM'000	Retakaful RM'000	Net RM'000
Provision for outstanding benefits reported by certificate holders	13,058	(11,810)	1,248
Actuarial liabilities	45,455	(2,422)	43,033
	<u>58,513</u>	<u>(14,232)</u>	<u>44,281</u>

	← At 31.12.2012 →	← At 31.12.2012 →	← At 31.12.2012 →
<b><u>Family takaful fund</u></b>	Gross RM'000	Retakaful RM'000	Net RM'000
Provision for outstanding benefits reported by certificate holders	9,782	(7,564)	2,218
Actuarial liabilities	28,598	(2,422)	26,176
	<u>38,380</u>	<u>(9,986)</u>	<u>28,394</u>

**13. CAPITAL COMMITMENTS**

	At 30.06.2013 RM'000	At 31.12.2012 RM'000
<b><u>Shareholders' fund</u></b>		
Authorised but not contracted for:		
Renovation works	-	1,927
	<u>-</u>	<u>1,927</u>
Payable within 12 months	-	1,927
	<u>-</u>	<u>1,927</u>