Statements of Financial Position As at 31 December 2019

Investment in an associate 7 66,145 Investment in a joint 8 3,263 Goodwill 9 24,165 Investments 10 786,207 Deferred tax assets 16 2,178 Reinsurance assets 11 483,927 Insurance receivables 12 130,654 Other receivables 13 58,712 Tax recoverable 29,012 Cash and bank balances 11,704 Total assets 1,606,898 Equity 5 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Insurance contract liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 1	Group	Con	npany
Assets Property and equipment	2018	2019	2018
Property and equipment 3 4,282 Investment property 4 - Intangible assets 5 4,402 Right-of-use assets 20 2,247 Investments in subsidiaries 6 - Investment in an associate 7 66,145 Investment in a joint 8 3,263 Goodwill 9 24,165 Investments 10 786,207 Deferred tax assets 16 2,178 Reinsurance assets 11 483,927 Insurance receivables 12 130,654 Other receivables 13 58,712 Tax recoverable 29,012 Cash and bank balances 11,704 Total assets 1,606,898 Equity 5 Equity 5 Share capital 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve 55 Retained earnings 295,238 Equity attributable to owner	RM'000	RM'000	RM'000
Investment property 4 - Intangible assets 5 4,402 Right-of-use assets 20 2,247 Investments in subsidiaries 6 - Investment in an associate 7 66,145 Investment in a joint 8 3,263 Goodwill 9 24,165 Investments 10 786,207 Deferred tax assets 16 2,178 Reinsurance assets 11 483,927 Insurance receivables 12 130,654 Other receivables 13 58,712 Tax recoverable 29,012 Cash and bank balances 11,606,898 Equity 5 3,477 Total assets 1,606,898 Equity 5 5,599 Other comprehensive income ("OCI") reserve 49 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 20			
Intangible assets 5 4,402 Right-of-use assets 20 2,247 Investments in subsidiaries 6 - Investment in an associate 7 66,145 Investment in a joint Tof6,145 venture company 8 3,263 Goodwill 9 24,165 Investments 10 786,207 Deferred tax assets 16 2,178 Reinsurance assets 11 483,927 Insurance receivables 12 130,654 Other receivables 13 58,712 Cash and bank balances 11,704 Total assets 1,606,898 Equity 5 Enployee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 20 <td< td=""><td>7,838</td><td>832</td><td>687</td></td<>	7,838	832	687
Intangible assets 5 4,402 Right-of-use assets 20 2,247 Investments in subsidiaries 6 - Investment in an associate 7 66,145 Investment in a joint 8 3,263 Goodwill 9 24,165 Investments 10 786,207 Deferred tax assets 16 2,178 Reinsurance assets 11 483,927 Insurance receivables 12 130,654 Other receivables 13 58,712 Cash and bank balances 11,704 Total assets 1,606,898 Equity 5 Share capital 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 5 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insuranc	_	_	-
Right-of-use assets 20 2,247 Investments in subsidiaries 6 - Investment in an associate 7 66,145 Investment in a joint *** *** venture company 8 3,263 Goodwill 9 24,165 Investments 10 786,207 Deferred tax assets 16 2,178 Reinsurance assets 11 483,927 Insurance receivables 12 130,654 Other receivables 13 58,712 Tax recoverable 29,012 Cash and bank balances 11,704 Total assets 1,606,898 Equity ** Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 20 2,	3,838	202	354
Investments in subsidiaries 6	-	229	_
Investment in an associate 7 66,145 Investment in a joint 8 3,263 Goodwill 9 24,165 Investments 10 786,207 Deferred tax assets 16 2,178 Reinsurance assets 11 483,927 Insurance receivables 12 130,654 Other receivables 13 58,712 Tax recoverable 29,012 Cash and bank balances 11,704 Total assets 1,606,898 Equity 5 Enployee share option reserves 1,606,898 Equity 5 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 15 781,305 Lease liabilities 16 572	_	179,128	179,128
Investment in a joint	58,605	40,955	40,955
venture company 8 3,263 Goodwill 9 24,165 Investments 10 786,207 Deferred tax assets 16 2,178 Reinsurance assets 11 483,927 Insurance receivables 12 130,654 Other receivables 13 58,712 Tax recoverable 29,012 Cash and bank balances 11,704 Total assets 1,606,898 Equity Share capital 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 <td>,</td> <td>,</td> <td> ,</td>	,	,	,
Goodwill 9 24,165 Investments 10 786,207 Deferred tax assets 16 2,178 Reinsurance assets 11 483,927 Insurance receivables 12 130,654 Other receivables 13 58,712 Tax recoverable 29,012 Cash and bank balances 11,704 Total assets 1,606,898 Equity Share capital 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17	4,138	433	433
Investments 10 786,207 Deferred tax assets 16 2,178 Reinsurance assets 11 483,927 Insurance receivables 12 130,654 Other receivables 13 58,712 Tax recoverable 29,012 Cash and bank balances 11,704 Total assets 1,606,898 Equity 5 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits	24,165	-	-
Deferred tax assets 16 2,178 Reinsurance assets 11 483,927 Insurance receivables 12 130,654 Other receivables 13 58,712 Tax recoverable 29,012 Cash and bank balances 11,704 Total assets 1,606,898 Equity Share capital 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392	690,039	40,213	60,169
Reinsurance assets 11 483,927 Insurance receivables 12 130,654 Other receivables 13 58,712 Tax recoverable 29,012 Cash and bank balances 11,704 Total assets 1,606,898 Equity Share capital 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 1 Insurance contract liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392	1,731	40,213	00,103
Insurance receivables 12 130,654 Other receivables 13 58,712 Tax recoverable 29,012 Cash and bank balances 11,704 Total assets 1,606,898 Equity 5 Equity 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392		_	
Other receivables 13 58,712 Tax recoverable 29,012 Cash and bank balances 11,704 Total assets 1,606,898 Equity \$\$\$-\$\$ Share capital 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392	451,939 150,775	-	_
Tax recoverable 29,012 Cash and bank balances 11,704 Total assets 1,606,898 Equity Share capital 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve Other comprehensive income ("OCI") reserve 499 Other reserve Stational earnings Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392	158,735	- -	- - 470
Cash and bank balances 11,704 Total assets 1,606,898 Equity Share capital 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392	69,108	6,512	5,438
Equity Share capital 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392	28,764	71	71
Equity Share capital 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities Insurance contract liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392	7,228	1,679	1,807
Share capital 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392	1,506,128	270,254	289,042
Share capital 14 248,519 Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392			
Employee share option reserves 3,477 Foreign currency translation reserve 11,209 Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392	248,519	248,519	248,519
Foreign currency translation reserve Other comprehensive income ("OCI") reserve Other reserve Statisfied earnings Equity attributable to owners of the parent Non-controlling interests Statisfied Insurance contract liabilities Insurance contract liabilities Lease liabilities Deferred tax liabilities Retirement benefits Statisfied	4,006	3,477	4,006
Other comprehensive income ("OCI") reserve 499 Other reserve 55 Retained earnings 295,238 Equity attributable to owners of the parent 558,997 Non-controlling interests 139,038 Total equity 698,035 Liabilities Insurance contract liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392	7,157	-	-,000
Other reserve55Retained earnings295,238Equity attributable to owners of the parent558,997Non-controlling interests139,038Total equity698,035Liabilities15781,305Lease liabilities202,315Deferred tax liabilities16572Insurance payables1780,559Retirement benefits18392	155	_	_
Retained earnings Equity attributable to owners of the parent Non-controlling interests Total equity 698,035 Liabilities Insurance contract liabilities Lease liabilities Deferred tax liabilities 16 572 Insurance payables Retirement benefits 18 392	124		
Equity attributable to owners of the parent Non-controlling interests Total equity 698,035 Liabilities Insurance contract liabilities Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables Retirement benefits 18 392		15 500	77.001
Non-controlling interests 139,038 Total equity 698,035 Liabilities Insurance contract liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392	267,114	15,566	33,961
Total equity 698,035 Liabilities Insurance contract liabilities 15 781,305 Lease liabilities 20 2,315 Deferred tax liabilities 16 572 Insurance payables 17 80,559 Retirement benefits 18 392	527,075	267,562	286,486
LiabilitiesInsurance contract liabilities15781,305Lease liabilities202,315Deferred tax liabilities16572Insurance payables1780,559Retirement benefits18392	47,614	-	-
Insurance contract liabilities15781,305Lease liabilities202,315Deferred tax liabilities16572Insurance payables1780,559Retirement benefits18392	574,689	267,562	286,486
Lease liabilities202,315Deferred tax liabilities16572Insurance payables1780,559Retirement benefits18392			
Lease liabilities202,315Deferred tax liabilities16572Insurance payables1780,559Retirement benefits18392	772,555	_	_
Deferred tax liabilities16572Insurance payables1780,559Retirement benefits18392	_	236	_
Insurance payables 17 80,559 Retirement benefits 18 392	1,249		_
Retirement benefits 18 392	111,881	_	_
	573	_	_
	45,181	2,456	2,556
Total liabilities 908,863	931,439	2,692	2,556
Total equity and liabilities 1,606,898	1,506,128	270,254	289,042