

# 2025

## ANNUAL FUNDS PERFORMANCE REPORTS LAPORAN-LAPORAN TAHUNAN PRESTASI DANA-DANA

Takaful Investment-Linked Funds | Dana-Dana Takaful Berkaitan Pelaburan



*Not just Takaful,  
Etiqa Takaful*



Family Takaful

# Contents Kandungan

## 02 Market Review and Outlook

## 82 Ulasan dan Prospek Pasaran

## 05 TAKAFUL INVESTMENT-LINKED FUNDS

## 85 DANA-DANA TAKAFUL BERKAITAN PELABURAN

<b>Takaful Funds</b>	
- Dana Pendapatan Prima Takaful	5 - 6
- Dana Ekuiti Prima Takaful	7 - 8
- Dana Syariah Seimbang	9 - 10
- Dana Syariah Strategik Ekuiti Global	11 - 12

<b>Statement by the manager, report of the shariah committee and audited financial information</b>	14 - 50
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<b>Dana-Dana Takaful</b>	
- Dana Pendapatan Prima Takaful	85 - 86
- Dana Ekuiti Prima Takaful	87 - 88
- Dana Syariah Seimbang	89 - 90
- Dana Syariah Strategik Ekuiti Global	91 - 92

<b>Penyata pengurus, laporan jawatankuasa syariah dan maklumat kewangan yang telah diaudit</b>	92 - 130
--	----------

## 51 TAKAFUL INVESTMENT-LINKED FUNDS

## 131 DANA-DANA TAKAFUL BERKAITAN PELABURAN

<b>Takaful Funds</b>	
- Dana Syariah Indeks Ekuiti Global	51 - 52
- Dana Syariah Sukuk Global	53 - 54

<b>Statement by the manager, report of the shariah committee and audited financial information</b>	56 - 80
--	---------

<b>Dana-Dana Takaful</b>	
- Dana Syariah Indeks Ekuiti Global	131 - 132
- Dana Syariah Sukuk Global	133 - 134

<b>Penyata pengurus, laporan jawatankuasa syariah dan maklumat kewangan yang telah diaudit</b>	136 - 160
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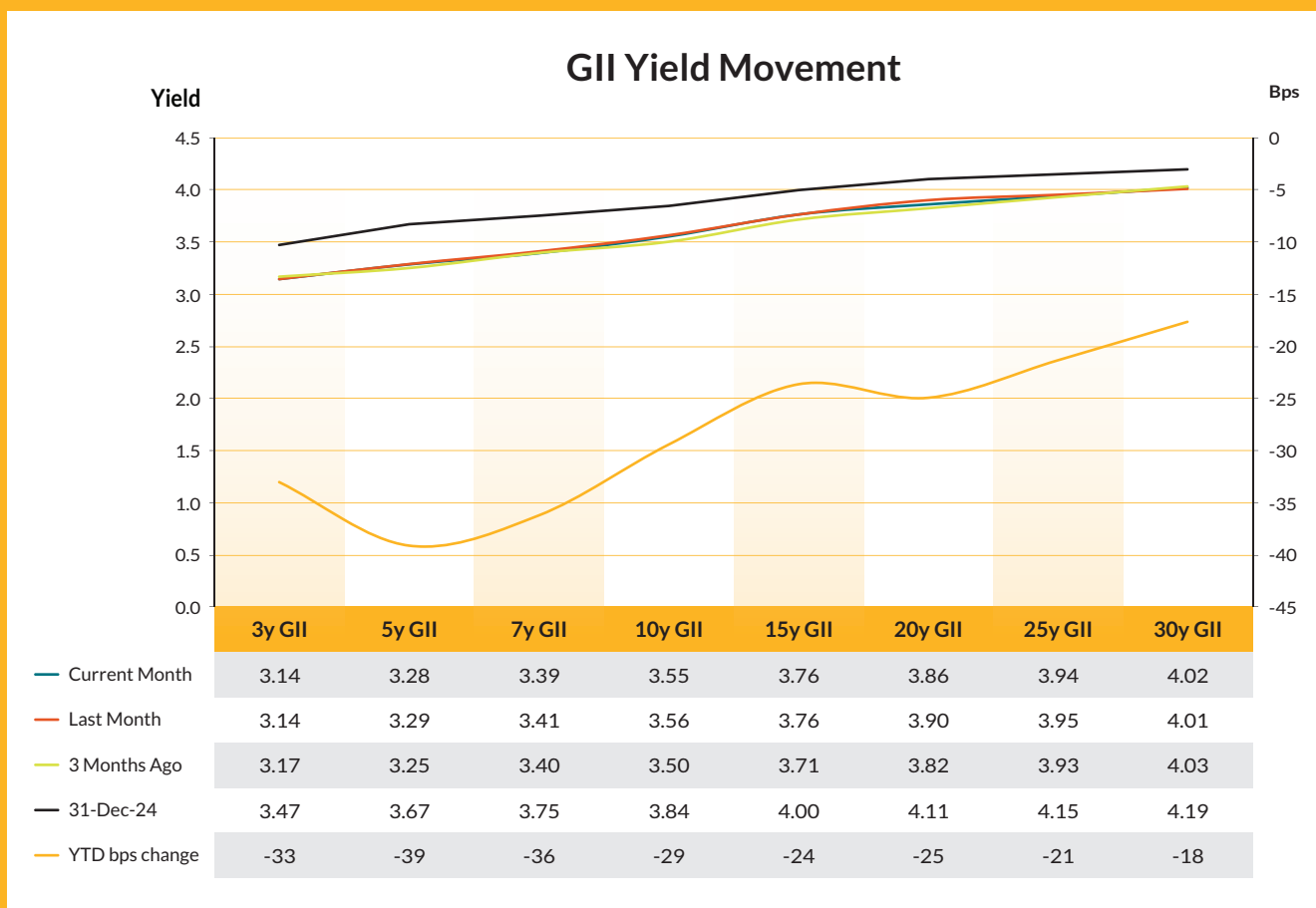


# Market Review and Outlook

## Sukuk Market Review

### Rate cuts drove yields lower in 2025

GII yield term structure as at end-Dec 2025



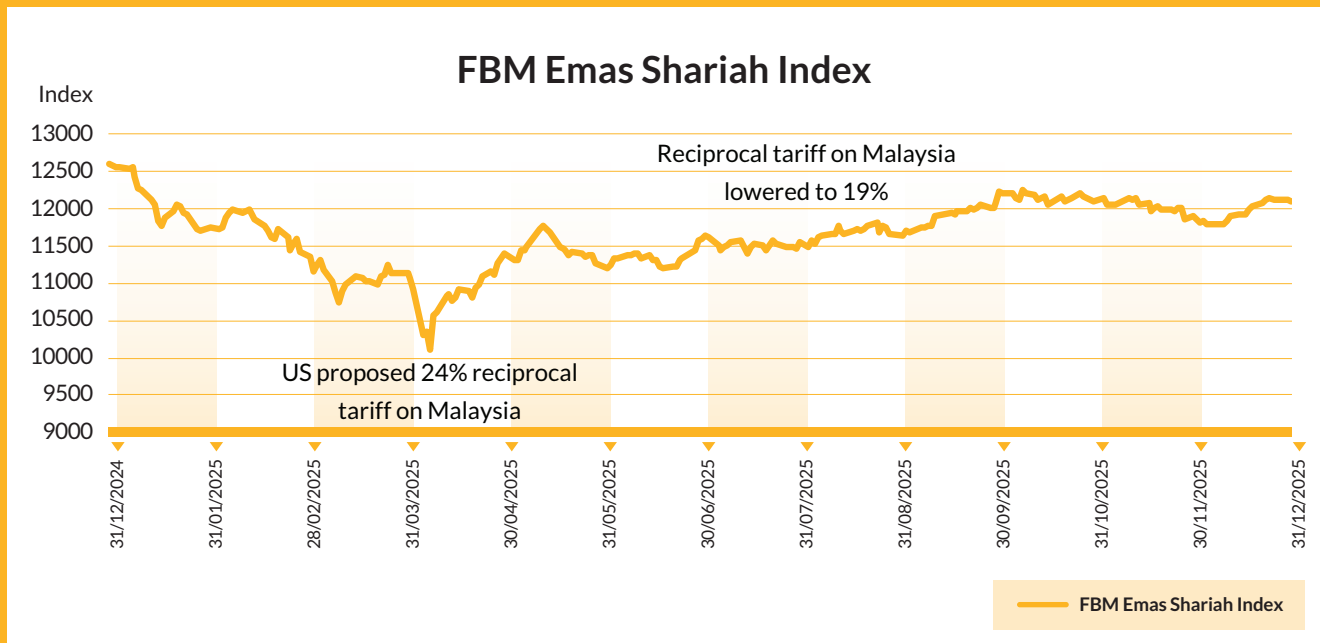
Source: Bond Pricing Agency Malaysia (BPAM)

- The year 2025 saw continued cuts by the Fed of 75bps (2024: 100bps cut) – ending the year with Federal Fund Rate at 3.50%-3.75% while locally, Bank Negara Malaysia (BNM) also did a 25bps cut on the Overnight Policy Rate (OPR) in July to 2.75%.
- Tariff uncertainties, goldilocks data on labour and economic growth, protracted US government shutdown, geopolitics and expectations of Fed rate path were the key themes that caused large swings in US Treasuries.
- Locally, yields reacted to strong GDP prints, stable employment and benign inflation, Trump's tariff uncertainties and BNM's OPR direction.
- The GII 3Y and 10Y yields as at end-Dec 2025 both saw declines of 33bps and 29bps YoY, respectively – closing at 3.14% and 3.55%, respectively.
- The Ringgit strengthened against the US dollar (USD) last year by more than 9% and was the strongest performing currency in Asia driven by solid domestic fundamentals and expectations of a weaker US dollar.
- Foreign inflows into the local bond market were higher YoY at RM25.6bn in 2025 (2024: RM4.8bn) to RM300.8bn – just shy of the record high of RM302.1bn. This represents 13.6% of outstanding bonds (2024: 13.3%) as at end-2025.

# Market Review and Outlook

## Equity Market Review

### A Year of Volatility and Selective Performance



- After a strong performance in 2024, the FBM Emas Shariah index declined a modest 4% in 2025. While large-cap stocks held up relatively well, mid- and small-cap stocks experienced sharp declines, with their respective Shariah indices falling 12% and 11%.
- The uneven performance was also evident across sectors. Plantation, REITs and financial sectors, which are more defensive, were the only three of the 13 sectoral indices to record positive returns in 2025. In contrast, healthcare was the weakest-performing sector, weighed down by continued weakness in glove stocks amid intensifying competition from China. The technology sector also lagged, ranking as the second-worst performer for the year, although it recovered meaningfully from its April 2025 low.
- Market conditions were challenging in the early part of the year amid heightened global uncertainty over US trade policy, particularly around reciprocal tariffs, which were initially proposed at 24% for Malaysia. Malaysian equities only regained their footing after the US lowered Malaysia's reciprocal tariff rate to 19% in August 2025, bringing it broadly in line with other ASEAN economies.
- Foreign investors were persistent net sellers of Malaysian equities in 2025 with net outflows reaching RM22bn - the second-largest annual outflow on record, surpassed only during the 2020 pandemic year. As a result, foreign shareholding by market capitalisation declined to 19.0% by end-2025, hovering near historical lows.
- Importantly, the foreign outflows were well absorbed by domestic institutional investors and the sustained foreign selling did not translate into currency weakness. The Ringgit instead ranked among the best-performing regional currencies in 2025, underscoring Malaysia's sound macroeconomic fundamentals.



# Market Review and Outlook

## Outlook

### *Resilient Local Economy Seems To Favour Domestic Equity Markets*



- **As we transition into 2026, economic and political uncertainty remains elevated.** This uncertainty, so far, seems to have little impact on financial-market performance in 2025 as many markets posted their best returns in 10 years, but be prepared to price for the tail risk especially on the reversal of excess liquidity in 2026.
- **Diverging expectations on Fed rates & legality of Trump tariff.** So far, the Fed dot plot only indicates a rather conservative 1 Fed rate cut would happen in 2026. However, the Fed fund futures priced in up to 3 rate cuts to 3% level in 2026. As such, there's still a huge discrepancy in expectations between the Fed and market players. The new Fed Chair and macro data ahead will determine the convergence. Meanwhile, the US mid-term election this year and legality of Trump tariff will create uncertainties and spice up volatility along the year.
- **For domestic Sukuk markets, the local yield projection typically mimics local govvy supply dynamics,** the theme of continued fiscal consolidation and resilience in the local economy. As such, we do not expect OPR changes for 2026. We expect heavy supply in 2026 especially in June, August and October while large maturities in March, July and September will see net supply turning negative. Notably, the BOJ's hiking path may cause some sell-off in UST and some pressure on local yields.
- **We are tactically optimistic on domestic equity markets in 2026.** Despite recording its first back-to-back positive annual return since 2013, Malaysia lagged regional peers in 2025, leaving scope for catch-up in 2026 amid resilient economic growth. Recent corporate earnings showed fewer earnings misses, pointing to potential improvement in earnings stability. In addition, Visit Malaysia Year 2026, alongside the second round of SARA cash assistance in Feb-26, should provide incremental support to consumption.



## Takaful Funds

# Dana Pendapatan Prima Takaful

## Fund Objectives

The fund is designed to deliver performance from Shariah compliant fixed income securities, cash and fixed deposits that exceeds the 12-month Islamic Term Deposit rate over a 5-year period.

## Fund Details

Currency:	Ringgit Malaysia
Inception Date:	24 February, 2014
Management Fee:	1.00% p.a.
Investment Fund Manager:	Etiqa Family Takaful Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Shariah Fixed Income	80%
- Cash	20%

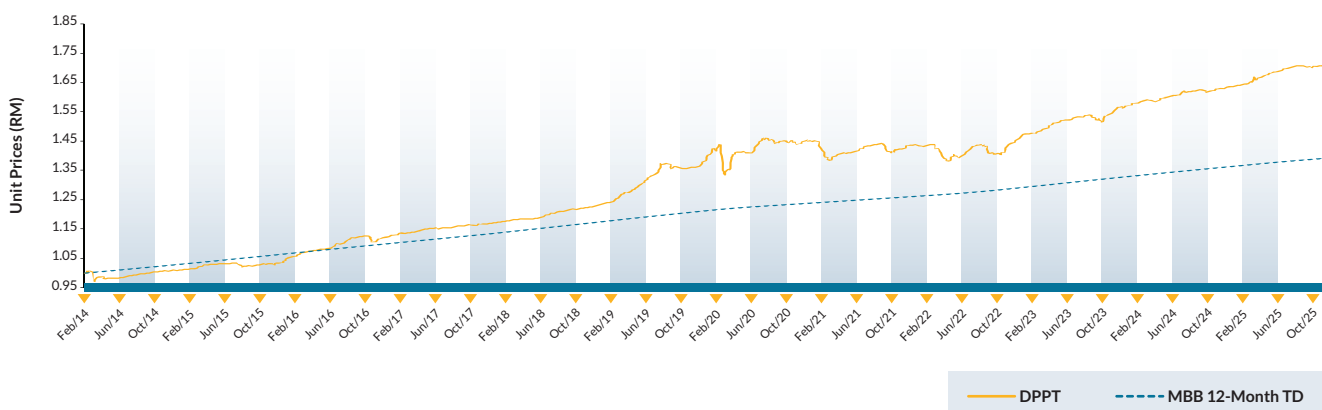
## Fund Performance (as at 31 December 2025)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	4.96%	18.21%	18.21%	71.40%	4.66%
Benchmark	2.28%	7.92%	12.40%	38.55%	2.79%
Variance	2.68%	10.29%	5.81%	32.85%	1.87%

## Price Performance (as at 31 December)

(RM)	2025	2024	2023	2022	2021
NAV	1.714	1.633	1.567	1.450	1.435
chg (%)	5.0	4.2	8.1	1.0	-1.0
1-yr high	1.714	1.633	1.567	1.450	1.455
1-yr low	1.634	1.562	1.45	1.382	1.384

## Unit Price Performance



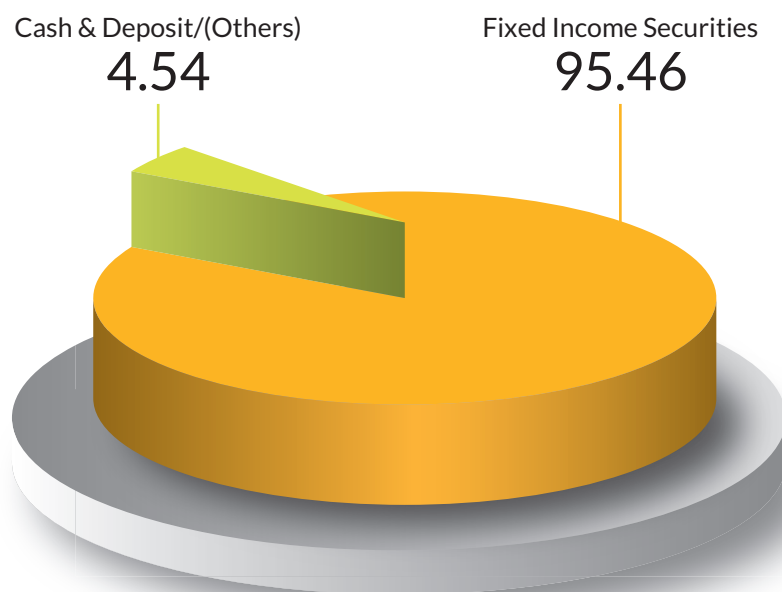
## Takaful Funds

# Dana Pendapatan Prima Takaful

## Asset Allocation (in RM as at 31 December)

Asset Type	2025	2024	2023	2022	2021
Fixed Income Securities	280,262,354	194,089,141	191,404,479	115,521,502	90,082,290
Cash & Deposit/(Others)	13,318,041	42,299,398	9,983,868	16,130,938	14,143,908
<b>Total Fund Size (NAV)</b>	<b>293,580,395</b>	<b>236,388,539</b>	<b>201,388,347</b>	<b>131,652,440</b>	<b>104,226,198</b>

## Asset Allocation (in % as at 31 December 2025)



# Takaful Funds

## Dana Ekuiti Prima Takaful

### Fund Objectives

The fund is designed to deliver performance that exceeds the FTSE Bursa Malaysia EMAS Shariah Index over a 5-year period.

### Fund Details

Currency:	Ringgit Malaysia
Inception Date:	24 February, 2014
Management Fee:	1.50% p.a.
Investment Fund Manager:	Etiqa Family Takaful Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Shariah Equity	100%

### Fund Performance (as at 31 December 2025)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	-2.40%	33.59%	13.27%	22.10%	1.69%
Benchmark	-3.93%	10.58%	-8.08%	-6.27%	-0.54%
Variance	1.53%	23.01%	21.34%	28.37%	2.23%

### Price Performance (as at 31 December)

(RM)	2025	2024	2023	2022	2021
NAV	1.221	1.251	1.018	0.914	1.011
chg (%)	-2.4	22.9	11.4	-9.6	-6.2
1-yr high	1.271	1.351	1.019	1.055	1.112
1-yr low	0.971	1.018	0.913	0.849	0.957

### Unit Price Performance



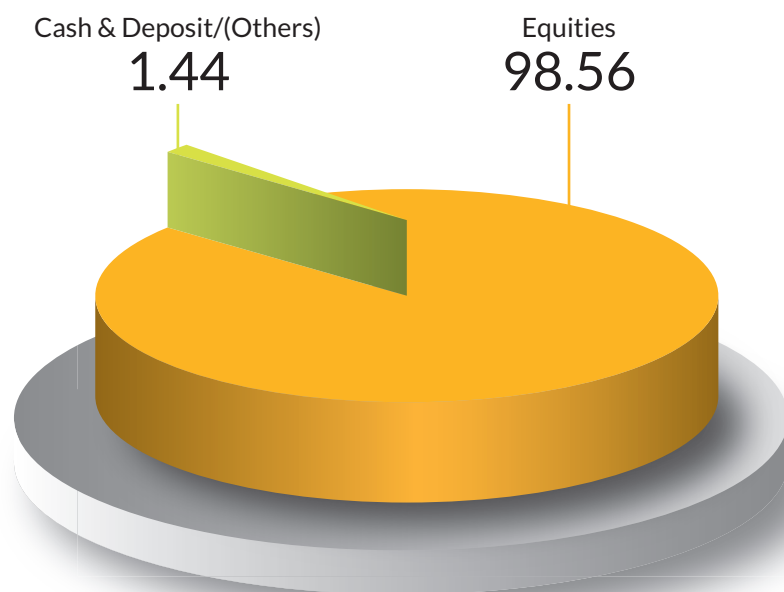
## Takaful Funds

# Dana Ekuiti Prima Takaful

## Asset Allocation (in RM as at 31 December)

Asset Type	2025	2024	2023	2022	2021
Equities	126,441,333	119,013,824	92,003,332	75,576,282	78,137,136
Cash & Deposit/(Others)	1,841,439	12,610,163	2,364,076	4,413,534	5,063,977
<b>Total Fund Size (NAV)</b>	<b>128,282,772</b>	<b>131,623,987</b>	<b>94,367,408</b>	<b>79,989,816</b>	<b>83,201,113</b>

## Asset Allocation (in % as at 31 December 2025)



# Takaful Funds

## Dana Syariah Seimbang

### Fund Objectives

The fund is designed to deliver performance from Shariah compliant equities and fixed income securities that exceeds the 12-month Islamic Term Deposit rate over a 5-year period.

### Fund Details

Currency:	Ringgit Malaysia
Inception Date:	15 October, 2014
Management Fee:	1.20% p.a.
Investment Fund Manager:	Etiqa Family Takaful Berhad
Subscription:	Open-End
Strategic Mix:	
- Local Shariah Equity	40%
- Local Shariah Fixed Income	55%
- Cash	5%

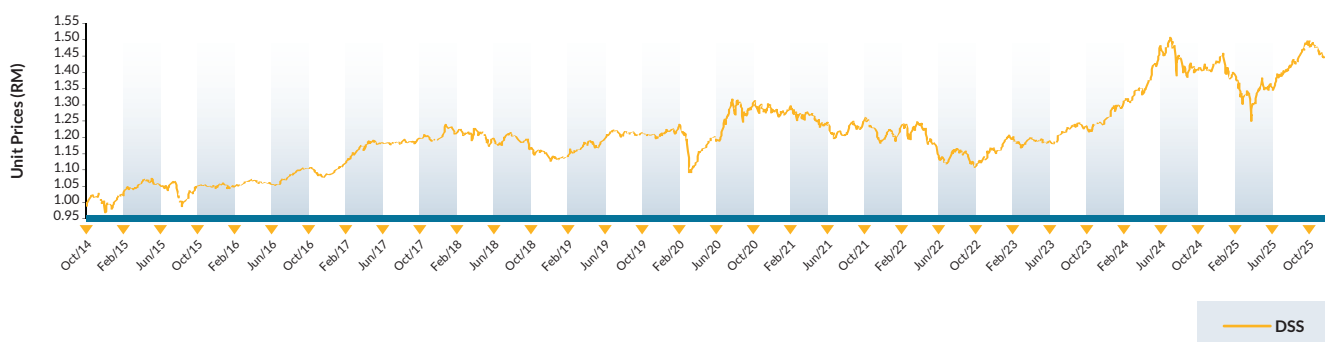
### Fund Performance (as at 31 December 2025)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	0.89%	26.16%	14.44%	46.60%	3.46%
Benchmark	-0.11%	9.31%	4.50%	19.93%	1.63%
Variance	1.00%	16.85%	9.94%	26.67%	1.83%

### Price Performance (as at 31 December)

(RM)	2025	2024	2023	2022	2021
NAV	1.466	1.453	1.264	1.162	1.218
chg (%)	0.9	15.0	8.8	-4.6	-4.9
1-yr high	1.497	1.507	1.265	1.249	1.297
1-yr low	1.25	1.263	1.162	1.106	1.182

### Unit Price Performance



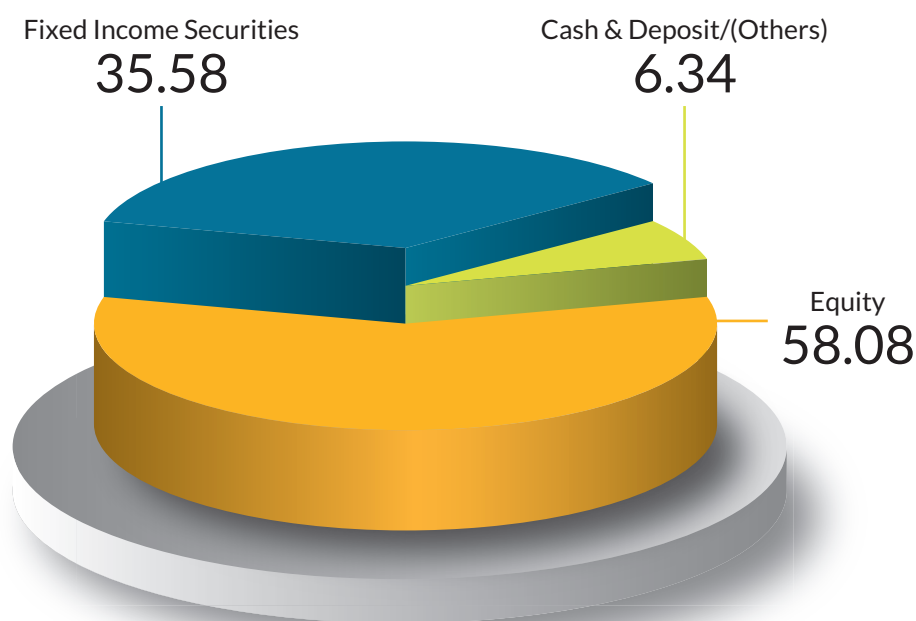
# Takaful Funds

## Dana Syariah Seimbang

Asset Allocation (in RM as at 31 December)

Asset Type	2025	2024	2023	2022	2021
Equity	55,954,295	54,357,030	44,712,220	35,729,781	32,149,073
Fixed Income Securities	34,277,559	33,862,893	26,327,532	25,061,196	24,906,104
Cash & Deposit/(Others)	6,115,132	4,927,583	6,882,902	4,061,826	5,272,029
<b>Total Fund Size (NAV)</b>	<b>96,346,986</b>	<b>93,147,506</b>	<b>77,922,654</b>	<b>64,852,803</b>	<b>62,327,206</b>

Asset Allocation (in % as at 31 December 2025)



## Takaful Funds

# Dana Syariah Strategik Ekuiti Global

## Fund Objectives

The Fund is designed to achieve capital growth through investments in a portfolio of global Shariah-compliant equities over medium to long term period.

## Fund Details

Currency:	Ringgit Malaysia
Inception Date:	7 June, 2025
Management Fee:	1.00% p.a.
Investment Fund Manager:	Etiqa Family Takaful Berhad
Subscription:	Open-End
Strategic Mix:	
- Global Shariah Equity	100%

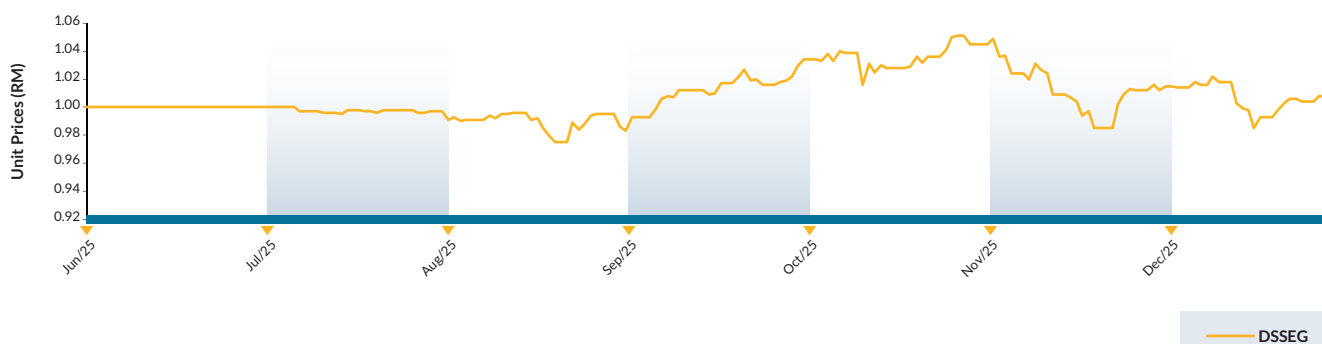
## Fund Performance (as at 31 December 2025)

(%)	1-yr	3-yr	Total Since Inception	Annualised Since Inception
Total Return	n/a	n/a	0.30%	n/a
Benchmark	n/a	n/a	11.18%	n/a
Variance	n/a	n/a	-10.88%	n/a

## Price Performance (as at 31 December)

(RM)	2025
NAV	1.003
chg (%)	n/a
1-yr high	1.051
1-yr low	0.975

## Unit Price Performance



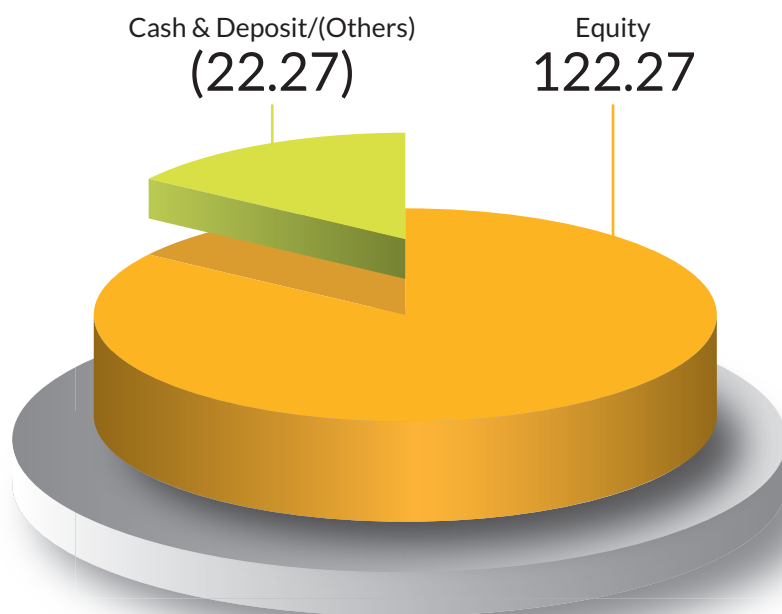
Takaful Funds

# Dana Syariah Strategik Ekuiti Global

Asset Allocation (in RM as at 31 December)

Asset Type	2025
Equity	5,270,203
Cash & Deposit/(Others)	(959,882)
<b>Total Fund Size (NAV)</b>	<b>4,310,321</b>

Asset Allocation (in % as at 31 December 2025)



# TAKAFUL INVESTMENT-LINKED FUNDS OF ETIQA FAMILY TAKAFUL BERHAD

199301011506 (266243-D)  
(Incorporated in Malaysia)

# STATEMENT BY THE MANAGER, REPORT OF THE SHARIAH COMMITTEE AND AUDITED FINANCIAL INFORMATION

31 DECEMBER 2025

CONTENTS	PAGE
Statement by the manager	14
Report of the shariah committee	15
Independent auditors' report	16 - 17
Statements of assets and liabilities	18 - 19
Statements of income and expenditure	20 - 21
Statements of changes in net asset value	22 - 23
Notes to the financial information	24 - 46
Comparative performance table	47 - 50

# STATEMENT BY THE MANAGER

In the opinion of the Manager, the accompanying financial information of the Takaful Investment- Linked Funds comprising Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang and Dana Syariah Strategik Ekuiti Global set out on pages 18 to 46 have been prepared in accordance with the accounting policies as described in Note 2.2 to the financial information and the policy document on Investment-linked Business (BNM/RH/PD 029-36) issued by Bank Negara Malaysia.

Signed on behalf of Etiqa Family Takaful Berhad.



Zafri Ab Halim

Kuala Lumpur, Malaysia  
25 March 2026

# REPORT OF THE SHARIAH COMMITTEE

*In the name of Allah, the Most Beneficent, the Most Merciful*

To the unitholders of the Takaful Investment-Linked Funds of Etiqa Family Takaful Berhad.

We, Associate Professor Dr. Muhammad Najib Bin Abdullah and Professor Emeritus Dato' Dr. Mohd Azmi Bin Omar, being two of the members of the Shariah Committee of Etiqa Family Takaful Berhad, do hereby report on behalf of the Committee who have acted as the Shariah Adviser of Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang and Dana Syariah Strategik Ekuiti Global (collectively referred to as "the Funds") are of the opinion that Etiqa Family Takaful Berhad ("the Manager"), has fulfilled their duties in the following manner for the year ended 31 December 2025.

In our opinion, for the year under review:

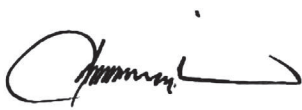
- (a) Dana Pendapatan Prima Takaful was invested in accordance with the list of Shariah-approved fixed income securities;
- (b) Dana Ekuiti Prima Takaful was invested in accordance with the list of Shariah-approved securities listed on Bursa Malaysia;
- (c) Dana Syariah Seimbang was invested in accordance with the list of Shariah-approved securities listed on Bursa Malaysia and Shariah-approved fixed income securities; and
- (d) Dana Syariah Strategik Ekuiti Global was invested in accordance with the list of Shariah-approved global index fund securities.

We do hereby confirm that, in our level best, the Manager has managed and administered the Funds in accordance with Shariah principles and complied with the applicable guidelines, rulings and decisions issued by the Securities Commission of Malaysia pertaining to Shariah matters as well as Shariah decisions resolved by us for the financial year ended 31 December 2025.

*They said, "Exalted are You (Allah); we have no knowledge except what You have taught us. Indeed, it is You who is the Knowing, the Wise." (Surah al-Baqarah, chapter 2, verse 32)*

Allah knows best.

Signed on behalf of the Shariah Committee.



ASSOCIATE PROFESSOR DR.  
MUHAMMAD NAJIB BIN ABDULLAH



PROFESSOR EMERITUS DATO' DR.  
MOHD AZMI BIN OMAR

Kuala Lumpur, Malaysia  
25 March 2026

# Independent auditors' report

to the unitholders of Takaful Investment-Linked Funds  
of Etiqa Family Takaful Berhad

199301011506 (266243-D)  
(Incorporated in Malaysia)

## Report on the audit of the financial information

### Opinion

We have audited the financial information of Takaful Investment-Linked Funds (comprising Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang and Dana Syariah Strategik Ekuiti Global) (collectively referred to as "the Funds") of Etiqa Family Takaful Berhad, which comprise the statements of assets and liabilities as at 31 December 2025, and statements of income and expenditure and statements of changes in net asset value of the Funds for the year/period then ended, and notes to the financial information, including material accounting policy information as set out on pages 18 to 46.

In our opinion, the accompanying financial information of the Funds for the year/period ended 31 December 2025 are prepared, in all material respects, in accordance with the Funds' Accounting Policies as described in Note 2 to the financial information.

### Basis for opinion

We conducted our audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing. Our responsibilities under those standards are further described in the *Auditors' responsibilities for the audit of the financial information* section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Emphasis of matter - Basis of accounting and restriction on use

We draw attention to Note 2 to the financial information of the Funds, which describes the basis of accounting. The financial information of the Funds is prepared to assist the Funds in meeting the requirements as stipulated in BNM/RH/PD 029-36 Investment-Linked Business (the "Policy Document") issued by Bank Negara Malaysia. As a result, the financial information of the Funds may not be suitable for any other purpose. Our auditors' report is intended solely for the information and the use of the Manager and unitholders of the Funds and should not be used by parties other than the Manager and unitholders of the Funds. We do not assume responsibility to any other person for the content of this report. Our opinion is not modified in respect of this matter.

### Independence and other ethical responsibilities

We are independent of the Funds in accordance with the By-Laws (on Professional Ethics, Conduct and Practice) of the Malaysian Institute of Accountants ("By-Laws") and the International Code of Ethics for Professional Accountants (including International Independence Standards) ("IESBA Code"), and we have fulfilled our other ethical responsibilities in accordance with the By-Laws and the IESBA Code.

### Information other than the financial information and auditors' report thereon

Etiqa Family Takaful Berhad ("the Manager") is responsible for the other information. The other information comprises the information included in the Report of the Shariah Committee and the Annual Funds Performance Report, but does not include the financial information of the Funds and our auditors' report thereon.

Our opinion on the financial information of the Funds does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial information of the Funds, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial information of the Funds or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### Responsibilities of the Directors of the Manager and the Manager for the financial information

The Manager is responsible for the preparation of financial information of the Funds in accordance with the Funds' Accounting Policies as described in Note 2 to the financial information. The Manager is also responsible for such internal control as the Manager determines is necessary to enable the preparation of financial information of the Funds that are free from material misstatement, whether due to fraud or error.

In preparing the financial information of the Funds, the Manager is responsible for assessing the Funds' ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Manager either intends to liquidate the Funds or to cease operations, or have no realistic alternative but to do so.

The directors of the Manager are responsible for overseeing the Funds' financial reporting process. The directors of the Manager are also responsible for ensuring that the Manager maintains proper accounting and other records as are necessary to enable true and fair presentation of the financial information.

# Independent auditors' report

to the unitholders of Takaful Investment-Linked Funds  
of Etiqa Family Takaful Berhad (cont'd.)

199301011506 (266243-D)  
(Incorporated in Malaysia)

## *Auditors' responsibilities for the audit of the financial information*

Our objectives are to obtain reasonable assurance about whether the financial information of the Funds as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with approved standards on auditing in Malaysia and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial information.

As part of an audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial information of the Funds, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Manager's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Manager.
- Conclude on the appropriateness of the Manager's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Funds' ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial information of the Funds or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Funds to cease to continue as a going concern.

We communicate with the Manager regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Ernst & Young PLT  
202006000003 (LLP0022760-LCA) & AF 0039  
Chartered Accountants

Kuala Lumpur, Malaysia  
25 March 2026



Yeo Beng Yean  
No. 03013/10/2026 J  
Chartered Accountant

# STATEMENTS OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2025

				09.06.2025 to 31.12.2025	
	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Strategik Ekuiti Global RM
<b>Assets</b>					
Investments	4				
- Government Investment Issues		42,765,680	-	-	-
- Debt securities		237,496,674	-	34,277,559	-
- Equity securities		-	126,441,333	55,954,296	-
- Unit trust		-	-	-	5,270,203
- Deposit with financial institution		9,547,838	2,853,827	6,264,854	45,732
		289,810,192	129,295,160	96,496,709	5,315,935
Deferred tax assets	5	-	-	-	81
Profit/dividend receivables		3,381,690	194,991	504,651	384
Amount due from family takaful fund		2,157,191	122,986	267,137	-
Sundry receivables		9,249	2,212	1,459	-
<b>Total Assets</b>		<b>295,358,322</b>	<b>129,615,349</b>	<b>97,269,956</b>	<b>5,316,400</b>
<b>Liabilities</b>					
Tax liabilities		1,027,360	140,125	228,112	480
Deferred tax liabilities	5	739,721	1,184,887	687,965	-
Amount due to family takaful fund		-	-	-	1,001,239
Sundry payables		10,846	7,565	6,893	4,360
<b>Total Liabilities</b>		<b>1,777,927</b>	<b>1,332,577</b>	<b>922,970</b>	<b>1,006,079</b>
<b>Net Asset Value ("NAV")</b>		<b>293,580,395</b>	<b>128,282,772</b>	<b>96,346,986</b>	<b>4,310,321</b>
<b>Represented By:</b>					
Unitholders' capital		248,439,658	121,258,982	76,297,271	4,329,098
Undistributed income carried forward		45,140,737	7,023,790	20,049,715	(18,777)
<b>Unitholders' Account</b>	6	<b>293,580,395</b>	<b>128,282,772</b>	<b>96,346,986</b>	<b>4,310,321</b>
<b>NAV Per Unit</b>	6	<b>1.714</b>	<b>1.221</b>	<b>1.466</b>	<b>1.003</b>

The accompanying notes form an integral part of the financial information.

# STATEMENTS OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2024

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
<b>Assets</b>				
Investments	4			
- Government Investment Issues		40,869,550	-	5,134,350
- Debt securities		153,219,591	-	28,728,543
- Equity securities		-	119,013,824	54,357,030
- Deposit with financial institution		33,002,443	14,785,027	4,943,868
		227,091,584	133,798,851	93,163,791
Profit/dividend receivables		2,482,863	145,240	517,324
Amount due from stockbrokers		-	245,580	251,277
Amount due from family takaful fund		8,244,636	-	651,334
Sundry receivables		9,249	692	59
Cash and bank balances		-	2,071	1,091
<b>Total Assets</b>		<b>237,828,332</b>	<b>134,192,434</b>	<b>94,584,876</b>
<b>Liabilities</b>				
Tax liabilities		928,402	746,531	549,766
Deferred tax liabilities	5	504,240	1,701,891	879,974
Amount due to family takaful fund		-	111,301	-
Sundry payables		7,151	8,724	7,630
<b>Total Liabilities</b>		<b>1,439,793</b>	<b>2,568,447</b>	<b>1,437,370</b>
<b>Net Asset Value ("NAV")</b>		<b>236,388,539</b>	<b>131,623,987</b>	<b>93,147,506</b>
<b>Represented By:</b>				
Unitholders' capital		203,763,764	121,768,946	74,016,979
Undistributed income carried forward		32,624,775	9,855,041	19,130,527
<b>Unitholders' Account</b>	6	<b>236,388,539</b>	<b>131,623,987</b>	<b>93,147,506</b>
<b>NAV Per Unit</b>	6	<b>1.633</b>	<b>1.251</b>	<b>1.453</b>

The accompanying notes form an integral part of the financial information.

# STATEMENTS OF INCOME AND EXPENDITURE

FOR THE FINANCIAL YEAR/PERIOD ENDED 31 DECEMBER 2025

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Strategik Ekuiti Global RM
					09.06.2025 to 31.12.2025
Net investment income					
Profit income		11,453,285	324,922	1,790,584	6,038
Dividend income		-	2,838,723	1,222,662	-
Investment expenses		(52,667)	(35,031)	(27,282)	(35)
		11,400,618	3,128,614	2,985,964	6,003
Gains on disposal of investments		1,441,387	6,711,807	3,671,803	-
Unrealised capital gains on investments		2,943,516	174,882	633,935	-
<b>Total Income</b>		<b>15,785,521</b>	<b>10,015,303</b>	<b>7,291,702</b>	<b>6,003</b>
Management expenses		(4,579)	(4,579)	(4,579)	(4,360)
Losses on disposal of investments		-	(5,250,137)	(2,583,700)	-
Unrealised capital losses on investments		-	(6,637,430)	(3,034,048)	(1,008)
Wakalah fees		(2,604,929)	(1,815,994)	(1,070,981)	(19,013)
<b>Total Outgo</b>		<b>(2,609,508)</b>	<b>(13,708,140)</b>	<b>(6,693,308)</b>	<b>(24,381)</b>
<b>Excess of income over outgo/(outgo over income) before taxation</b>		<b>13,176,013</b>	<b>(3,692,837)</b>	<b>598,394</b>	<b>(18,378)</b>
Taxation	7	(660,051)	861,586	320,794	(399)
<b>Excess of income over outgo/(outgo over income) after taxation</b>		<b>12,515,962</b>	<b>(2,831,251)</b>	<b>919,188</b>	<b>(18,777)</b>
Undistributed income brought forward		32,624,775	9,855,041	19,130,527	-
<b>Undistributed income/(Accumulated losses) carried forward</b>		<b>45,140,737</b>	<b>7,023,790</b>	<b>20,049,715</b>	<b>(18,777)</b>

The accompanying notes form an integral part of the financial information.

# STATEMENTS OF INCOME AND EXPENDITURE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Net investment income				
Profit income		9,862,906	287,824	1,893,695
Dividend income		-	2,652,654	1,307,199
Investment expenses		(44,212)	(36,099)	(30,074)
		9,818,694	2,904,379	3,170,820
Gains on disposal of investments		2,238,933	11,696,250	6,305,209
Unrealised capital gains on investments		904,912	13,693,459	7,145,225
<b>Total Income</b>		<b>12,962,539</b>	<b>28,294,088</b>	<b>16,621,254</b>
Management expenses		(4,240)	(4,240)	(4,240)
Losses on disposal of investments		(452,600)	(2,616,337)	(1,296,744)
Unrealised capital losses on investments		(986,683)	-	(417,800)
Wakalah fees		(2,181,270)	(1,691,817)	(1,145,631)
<b>Total Outgo</b>		<b>(3,624,793)</b>	<b>(4,312,394)</b>	<b>(2,864,415)</b>
<b>Excess of income over outgo before taxation</b>		<b>9,337,746</b>	<b>23,981,694</b>	<b>13,756,839</b>
Taxation	7	(448,481)	(1,923,517)	(1,068,065)
<b>Excess of income over outgo after taxation</b>		<b>8,889,265</b>	<b>22,058,177</b>	<b>12,688,774</b>
<b>Undistributed income/(Accumulated losses) brought forward</b>		<b>23,735,510</b>	<b>(12,203,136)</b>	<b>6,441,753</b>
<b>Undistributed income carried forward</b>		<b>32,624,775</b>	<b>9,855,041</b>	<b>19,130,527</b>

The accompanying notes form an integral part of the financial information.

# STATEMENTS OF CHANGES IN NET ASSET VALUE

FOR THE FINANCIAL YEAR/PERIOD ENDED 31 DECEMBER 2025

				09.06.2025 to 31.12.2025	
	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Strategik Ekuiti Global RM
Net asset value at the beginning of the financial year/period		236,388,539	131,623,987	93,147,506	-
Net income/(outgo) after taxation for the financial year/period (excluding unrealised capital gains/(losses))		9,572,446	3,631,297	3,319,301	(17,769)
Net unrealised capital gains/(losses)		2,943,516	(6,462,548)	(2,400,113)	(1,008)
Excess of income over outgo/(outgo over income) after taxation		12,515,962	(2,831,251)	919,188	(18,777)
Amounts received for creation of units during the financial year/period	6	147,337,428	35,103,654	32,107,481	5,478,161
Amounts paid for cancellation of units during the financial year/period	6	(102,661,534)	(35,613,618)	(29,827,189)	(1,149,063)
Net asset value at the end of the financial year/period		293,580,395	128,282,772	96,346,986	4,310,321

The accompanying notes form an integral part of the financial information.

# STATEMENTS OF CHANGES IN NET ASSET VALUE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Net asset value at the beginning of the financial year		201,388,347	94,367,408	77,922,654
Net income after taxation for the financial year (excluding unrealised capital gains)		8,971,036	8,364,718	5,961,349
Net unrealised capital (losses)/gains		(81,771)	13,693,459	6,727,425
Excess of income over outgo after taxation		8,889,265	22,058,177	12,688,774
Amounts received for creation of units during the financial year	6	129,765,964	54,252,266	41,498,430
Amounts paid for cancellation of units during the financial year	6	(103,655,037)	(39,053,864)	(38,962,352)
Net asset value at the end of the financial year		236,388,539	131,623,987	93,147,506

The accompanying notes form an integral part of the financial information.

# NOTES TO THE FINANCIAL INFORMATION

## 1. THE MANAGER AND ITS PRINCIPAL ACTIVITIES

As at the reporting date, the Takaful Investment-Linked Funds of Etiqa Family Takaful Berhad (“EFTB” or “the Manager”) comprise Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang and Dana Syariah Strategik Ekuiti Global (collectively referred to as “the Funds”).

The Manager is a public limited liability company incorporated and domiciled in Malaysia and licensed under the Islamic Financial Services Act, 2013. Its principal activities are the management of family takaful and takaful investment-linked business. The immediate, penultimate and ultimate holding companies of the Manager are Maybank Ageas Holdings Berhad (“MAHB”), Etiqa International Holdings Sdn. Bhd. (“EIHSB”) and Malayan Banking Berhad (“Maybank”) respectively, all of which are incorporated in Malaysia. Maybank is a licensed commercial bank listed on the Main Market of Bursa Malaysia Securities Berhad.

The objective of Dana Pendapatan Prima Takaful is to provide participants with returns exceeding the 12-month Islamic term deposit rates. The fund will invest at least 80% of its fund value in Shariah compliant fixed income securities with an overall average credit rating of single A or better and the remaining in cash and fixed deposits.

The objective of Dana Ekuiti Prima Takaful is to provide participants with Shariah compliant equity returns. The fund will invest at least 80% of its fund value in Shariah compliant equities listed on Bursa Malaysia, and the remaining in cash and fixed deposits.

The objective of Dana Syariah Seimbang is to provide participants with a blend of Shariah compliant equities and fixed income securities. The fund will invest at least 15% in Shariah compliant equities listed on Bursa Malaysia and at least 25% in Shariah compliant fixed income securities, with any remaining funds invested in cash and fixed deposits. A maximum of 60% will be invested in equities and 60% in fixed income securities.

The objective of Dana Syariah Strategik Ekuiti Global is to provide participants with long-term capital growth through investment in Shariah-compliant global equities. The Fund will invest at least 95% of its fund value in an approved Shariah-compliant global equity fund (the “Target Fund”), with the remainder invested in cash and Shariah-compliant fixed deposits. The Target Fund is actively managed using a combination of top-down macroeconomic analysis and bottom-up fundamental stock selection.

The financial information were authorised for issue by the Board of Directors of the Manager in accordance with a resolution dated 25 March 2026.

## 2. MATERIAL ACCOUNTING POLICY INFORMATION

### 2.1 Basis of Preparation and Presentation of the Financial Information

The financial information of the Funds have been prepared in accordance with the accounting policies as described in Note 2.2 and the policy document on Investment-linked Business (BNM/RH/PD 029-36) issued by Bank Negara Malaysia (“BNM”).

The financial information have been prepared under the historical cost convention unless otherwise indicated in the summary of material accounting policy information in Note 2.2.

The financial information are presented in Ringgit Malaysia (“RM”).

# NOTES TO THE FINANCIAL INFORMATION

## 2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTD.)

### 2.2 Summary of Material Accounting Policy Information

#### (a) Financial Instruments

##### (i) Financial Assets

Malaysian Financial Reporting Standards ("MFRS") 9 *Financial Instruments* contains a classification and measurement approach for financial assets that reflects the business model in which financial assets are managed and their cash flow characteristics. It includes three principal classification categories for financial assets measured at amortised cost ("AC"), fair value through other comprehensive income ("FVOCI") and fair value through profit or loss ("FVTPL").

Financial assets are recognised in the statements of assets and liabilities when and only when, the Funds become a party to the contractual provisions of the financial instruments.

Financial instruments are offset when the Funds have a legally enforceable right to offset and intend to settle either on a net basis or to realise the asset and settle the liability simultaneously.

The Funds classify the investment portfolio at FVTPL and AC under MFRS 9 where the Funds' documented investment strategy is to manage financial assets on a fair value basis.

##### Financial Assets at FVTPL

Financial assets in this category are those financial assets that are held for trading or are designated as such, upon initial recognition. Financial assets held for trading are derivatives (including separated embedded derivatives) or financial assets acquired principally for the purpose of selling in the near term.

For financial assets designated at FVTPL, the following criteria must be met:

- the designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognising gains or losses on a different basis; or
- the assets and liabilities are part of a group of financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy.

Subsequent to initial recognition, financial assets at FVTPL are measured at fair value. Any gains or losses arising from changes in fair value are recognised in statements of income and expenditure. Net gains or losses on financial assets at FVTPL do not include exchange differences, profit and dividend income. Exchange differences, profit and dividend income on financial assets at FVTPL are recognised separately in statements of income and expenditure as part of other expenses or other income and investment income respectively.

Financial assets classified as FVTPL include equity securities, property trust funds, Government Investment Issues ("GII") and debt securities.

##### Financial Assets at AC

Financial assets in this category are those financial assets held within a business model whose objective is to hold financial assets in order to collect contractual cash flows which represent solely payments of principal and profit.

Subsequent to initial recognition, financial assets at AC are measured at amortised cost using the effective profit method. Exchange differences, profit and dividend income on financial assets at AC are recognised separately in statements of income and expenditure as part of other expenses or other income and investment income respectively. On derecognition, any gains or losses are recognised in statements of income and expenditure.

Financial assets classified as AC are deposits with financial institutions.

# NOTES TO THE FINANCIAL INFORMATION

## 2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTD.)

### 2.2 Summary of Material Accounting Policy Information (contd.)

#### (a) Financial Instruments (contd.)

##### (i) Financial Assets (contd.)

###### Fair Value of Financial Assets

The fair values of GII, government guaranteed bonds and unquoted corporate bonds are determined by reference to indicative bid prices obtained from Bondweb and Malaysian Retail Bond Portal provided by Bond Pricing Agency Malaysia ("BPAM") based on the theoretical fair value of fixed income instruments. In the case of any downgraded or defaulted bond, internal valuations will be performed to determine the fair value of the bond.

The fair values of financial assets that are actively traded in organised financial markets are determined by reference to quoted market prices for assets at the close of business at reporting date. For financial assets in quoted property trust funds, fair value is determined by reference to published prices.

The fair values of floating rate and overnight deposits with financial institutions are their carrying values which are the cost of the deposit/placement due to the relatively short-term maturity of these financial instruments.

The carrying amounts of cash and cash equivalents, profit/dividend receivables, amount due from stockbrokers, amount due from family takaful fund and sundry receivables approximate their fair values due to the relatively short-term maturity of these financial instruments.

###### Derecognition of Financial Assets

A financial asset is derecognised when the contractual right to receive cash flows from the asset has expired or the Funds have transferred substantially all the risks and rewards of the financial asset.

##### (ii) Financial Liabilities

Financial liabilities of the Funds comprised of amount due to stockbrokers and sundry payables. Financial liabilities are stated at the fair value of the consideration to be paid in the future, for services received. The carrying amounts of financial liabilities approximate their fair values due to the relatively short-term maturity of these financial instruments. A financial liability is derecognised when the obligation under the liability is extinguished. Gains and losses are recognised in statements of income and expenditure when the liabilities are derecognised and through the amortisation process.

#### (b) Other Revenue Recognition

- (i) Profit income is recognised at a point of time using the effective profit yield method over the term of the underlying investments;
- (ii) Dividend income is recognised at a point of time when the Funds' rights to receive payment is established; and
- (iii) Proceeds arising from disposal of investments are set off against the weighted average cost of investments. The resulting gains or losses are taken to the statements of income and expenditure.

#### (c) Wakalah Fees

Wakalah fees are charged based on the Funds' NAV, at the following rates:

Dana Pendapatan Prima Takaful	1.00% per annum
Dana Ekuiti Prima Takaful	1.50% per annum
Dana Syariah Seimbang	1.20% per annum
Dana Syariah Strategik Ekuiti Global	1.00% per annum

# NOTES TO THE FINANCIAL INFORMATION

## 2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTD.)

### 2.2 Summary of Material Accounting Policy Information (contd.)

#### (d) Income Tax

Income tax on the excess of income over outgo or excess of outgo over income for the financial year comprises of current and deferred tax. Current tax is the expected amount of income taxes payable in respect of the taxable income for the financial year and is measured using the tax rates that have been enacted as at the reporting date.

Deferred tax is provided for, using the liability method, on temporary differences at the date of the statements of assets and liabilities between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes at the reporting date. In principle, deferred tax liabilities are recognised for all taxable temporary differences and deferred tax assets are recognised for all deductible temporary differences, carry forward of unused tax losses and unused tax credits to the extent that it is probable that taxable profits will be available against which the deductible temporary differences, and the carry forward of unused tax losses and unused tax credits can be utilised.

Deferred tax is recognised in statements of income and expenditure, except when it arises from a transaction which is recognised directly in unitholders' capital, in which case, the deferred tax is also recognised in unitholders' capital.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax assets to be utilised. Unrecognised deferred tax assets are reassessed at each reporting date and are recognised to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be utilised.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the year when the asset is realised or the liability is settled, based on tax rates and tax laws that have been enacted or substantively enacted at the reporting date.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current tax liabilities and the deferred taxes relate to the same taxable fund and the same taxation authority.

#### (e) Unitholders' Capital

Unitholders' capital of the Funds represents equity instruments in the statements of assets and liabilities.

Amounts received for units created represent contributions paid by participants/unitholders as payment for new certificates or subsequent payments to increase the amount of the certificates.

Creation/cancellation of units is recognised at the next valuation date, after the request to purchase/sell units is received from the participants/unitholders.

## 3. SOFT COMMISSIONS

The Manager is restricted by regulations from receiving any share of commission from any stockbroker/dealer. Accordingly, any shared commission received from stockbrokers/dealers shall be directed to the Funds. However, soft commissions received in the form of goods and services which are of demonstrable benefit to unitholders such as research materials and computer software incidental to investment management of the Funds are retained by the Manager.

During the financial year, the Manager has received soft commissions for market information, financial research materials and computer software such as Bloomberg which are incidental to investment management of the Funds. These soft commissions received have been retained by the Manager.

# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS

### (i) Dana Pendapatan Prima Takaful

	31.12.2025 RM	31.12.2024 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(i)(a))	280,262,354	194,089,141
AC (Note 4(i)(b))	9,547,838	33,002,443
	<b>289,810,192</b>	<b>227,091,584</b>
<b>(a) FVTPL</b>		
<b>Held-for-Trading</b>		
<b>Government Investment Issues</b>		
Cost	42,542,530	40,756,033
Unrealised capital gains, net	223,150	113,517
Fair value	<b>42,765,680</b>	<b>40,869,550</b>
<b>Debt Securities</b>		
<b>Unquoted in Malaysia</b>		
Government guaranteed bonds:		
Cost	8,000,000	5,000,000
Unrealised capital gains, net	998,820	829,200
Fair value	<b>8,998,820</b>	<b>5,829,200</b>
Corporate bonds:		
Cost	220,473,308	142,030,108
Unrealised capital gains, net	8,024,546	5,360,283
Fair value	<b>228,497,854</b>	<b>147,390,391</b>
Total debt securities	<b>237,496,674</b>	<b>153,219,591</b>
Total	<b>280,262,354</b>	<b>194,089,141</b>

# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS (CONTD.)

### (i) Dana Pendapatan Prima Takaful (contd.)

#### (a) FVTPL Held-for-Trading (contd.)

The composition, cost and fair value of the investments as at 31 December 2025 are detailed below:

	← 31.12.2025 →			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
<b>Government Investment Issues</b>				
Government of Malaysia	41,000,000	42,542,530	42,765,680	14.57%
<b>Debt Securities Unquoted in Malaysia</b>				
<b>Government guaranteed bonds:</b>				
DanaInfra Nasional Berhad	8,000,000	8,000,000	8,998,820	3.07%
<b>Corporate bonds:</b>				
Aeon Credit Service (M) Berhad	10,000,000	10,039,500	10,180,200	3.47%
AFA Prime Berhad	3,000,000	3,235,200	3,213,330	1.09%
AmBank Islamic Berhad	3,000,000	3,000,000	2,986,590	1.02%
Bank Islam Malaysia Berhad	14,000,000	14,043,500	14,171,180	4.83%
BGSM Management Sdn. Bhd.	5,000,000	5,015,000	5,170,350	1.76%
Cellco Capital Berhad	3,000,000	3,000,000	3,101,130	1.06%
CIMB Group Holdings Berhad	12,000,000	12,000,000	12,102,170	4.12%
DRB-HICOM Berhad	5,000,000	5,000,000	5,011,400	1.71%
Edra Energy Sdn. Bhd.	12,500,000	14,671,188	15,155,452	5.16%
Edra Solar Sdn. Bhd.	3,000,000	3,000,000	3,273,120	1.11%
IJM Treasury Management Sdn. Bhd.	6,000,000	6,030,900	6,101,010	2.08%
Imtiaz Sukuk II Berhad	5,000,000	5,000,000	5,053,450	1.72%
Infracap Resources Sdn. Bhd.	5,000,000	5,000,000	5,463,850	1.86%
Jimah East Power Sdn. Bhd.	1,200,000	1,348,320	1,342,872	0.46%
Johor Corporation	5,000,000	5,000,000	5,275,100	1.80%
Johor Port Berhad	5,000,000	5,000,000	5,458,450	1.86%
Kimanis Power Sdn. Bhd.	3,000,000	3,000,000	2,967,600	1.01%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	6,200,000	6,255,120	6,331,066	2.16%
Konsortium Prohawk Sdn. Bhd.	3,000,000	3,188,400	3,261,180	1.11%
Kuala Lumpur Kepong Berhad	5,000,000	5,043,500	5,040,600	1.72%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	7,500,000	8,282,740	8,718,912	2.97%
Penang Port Sdn. Bhd.	7,500,000	7,659,000	7,822,725	2.66%
Pengurusan Air Selangor Sdn. Bhd.	10,000,000	10,053,500	11,592,550	3.95%
Pengurusan Air SPV Berhad	3,000,000	3,000,000	2,976,540	1.01%
Perbadanan Kemajuan Negeri Selangor	6,000,000	6,031,900	6,025,100	2.05%
Petroleum Sarawak Exploration & Production Sdn. Bhd.	7,000,000	7,000,000	6,946,730	2.37%

# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS (CONTD.)

### (i) Dana Pendapatan Prima Takaful (contd.)

#### (a) FVTPL Held-for-Trading (contd.)

The composition, cost and fair value of the investments as at 31 December 2025 are detailed below (contd.):

	← 31.12.2025 →			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
<b>Debt Securities (contd.)</b>				
<b>Unquoted in Malaysia (contd.)</b>				
<b>Corporate bonds (contd.):</b>				
Point Zone (M) Sdn. Bhd.	5,000,000	5,000,000	5,197,200	1.77%
PONSB Capital Berhad	4,000,000	4,000,000	4,058,800	1.38%
Projek Lebuhraya Usahasama Berhad	10,000,000	10,551,000	11,368,950	3.87%
SAJ Capital Sdn. Bhd.	1,200,000	1,200,000	1,238,508	0.42%
Sarawak Energy Berhad	2,100,000	2,100,000	2,271,507	0.77%
Sarawak Petchem Sdn. Bhd.	5,000,000	5,000,000	5,280,550	1.80%
SD Guthrie Berhad	1,000,000	1,000,000	1,004,530	0.34%
Sime Darby Property Berhad	3,000,000	3,000,000	3,034,620	1.03%
Sinar Kamiri Sdn. Bhd.	1,200,000	1,203,840	1,408,140	0.48%
Tenaga Nasional Berhad	1,200,000	1,200,000	1,331,292	0.45%
TNB Power Generation Sdn. Bhd.	5,000,000	5,000,000	5,550,850	1.89%
UMW Holdings Berhad	1,000,000	1,000,000	1,054,930	0.36%
West Coast Expressway Sdn. Bhd.	3,000,000	3,255,000	3,189,870	1.09%
Westports Malaysia Sdn. Bhd.	5,000,000	5,027,500	5,179,750	1.76%
YTL Power International Berhad	12,000,000	12,038,200	12,585,700	4.29%
		220,473,308	228,497,854	
Total debt securities		228,473,308	237,496,674	

	31.12.2025 RM	31.12.2024 RM
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### (b) AC

#### Deposit with financial institution

Fixed and call deposits with:

Licensed bank	9,547,838	33,002,443
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The carrying amount of financial asset classified as AC is a reasonable approximation of fair value due to the short-term maturity of the financial asset.

The carrying amount disclosed for LAR above approximates fair value due to the short-term maturity of the financial asset.

The following investments mature after 12 months:

FVTPL	279,257,824	194,089,141
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# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS (CONTD.)

### (ii) Dana Ekuiti Prima Takaful

	31.12.2025 RM	31.12.2024 RM
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The Fund's investments are summarised by categories as follows:

FVTPL (Note 4(ii)(a))	126,441,333	119,013,824
AC (Note 4(ii)(b))	2,853,827	14,785,027
	<b>129,295,160</b>	<b>133,798,851</b>

#### (a) FVTPL Held-for-Trading

##### Equity Securities Quoted in Malaysia

##### Warrants/shares:

Cost	111,630,242	97,740,186
Unrealised capital gains, net	14,811,091	21,273,638

Fair value	<b>126,441,333</b>	<b>119,013,824</b>
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The composition, cost and fair value of the investments as at 31 December 2025 are detailed below:

	← 31.12.2025 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV

##### Equity Securities Quoted in Malaysia

##### Warrants:

Airasia X Berhad	23,550	-	9,538	0.01%
Aurelius Technologies Berhad	869,200	-	117,342	0.09%
Dagang Nexchange Berhad	286,366	-	41,523	0.03%
Guan Chong Berhad	33,325	-	4,499	0.00%
Top Glove Corporation Berhad	49,355	-	7,156	0.01%
		-	<b>180,058</b>	

# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS (CONTD.)

### (ii) Dana Ekuiti Prima Takaful (contd.)

#### (a) FVTPL Held-for-Trading (contd.)

The composition, cost and fair value of the investments as at 31 December 2025 are detailed below (contd.):

	← 31.12.2025 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
<b>Equity Securities (contd.)</b>				
<b>Quoted in Malaysia (contd.)</b>				
<b>Shares:</b>				
<b>Construction</b>				
Econpile Holdings Berhad	3,001,100	1,267,076	660,242	0.51%
Gadang Holdings Berhad	1,291,700	536,802	310,008	0.24%
Gamuda Berhad	1,621,700	7,657,260	8,076,066	6.30%
IJM Corporation Berhad	961,300	2,180,635	2,182,151	1.70%
Kimlun Corporation Berhad	1,268,400	1,122,348	1,661,604	1.30%
MGB Berhad	3,745,300	3,446,637	1,610,479	1.26%
WCT Holdings Berhad	1,609,400	959,836	933,452	0.73%
<b>Consumer Products and Services</b>				
AirAsia X Berhad	47,100	81,936	81,954	0.06%
DRB-HICOM Berhad	1,565,000	2,261,996	1,627,600	1.27%
Farm Fresh Berhad	416,000	645,864	1,181,440	0.92%
MBM Resources Berhad	205,700	792,064	1,071,697	0.84%
Mr D.I.Y. Group (M) Berhad	1,042,900	1,784,859	1,595,637	1.24%
Padini Holdings Berhad	257,100	506,302	460,209	0.36%
<b>Energy</b>				
Dialog Group Berhad	583,200	890,207	979,776	0.76%
Solarvest Holdings Berhad	410,000	1,322,347	1,353,000	1.05%
Uzma Bhd	429,000	192,840	163,020	0.13%
<b>Financial Services</b>				
Bank Islam Malaysia Berhad	493,600	961,995	1,130,344	0.88%
<b>Health Care</b>				
IHH Healthcare Berhad	148,000	1,282,232	1,295,000	1.01%

# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS (CONTD.)

### (ii) Dana Ekuiti Prima Takaful (contd.)

#### (a) FVTPL Held-for-Trading (contd.)

The composition, cost and fair value of the investments as at 31 December 2025 are detailed below (contd.):

	← 31.12.2025 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
<b>Equity Securities (contd.)</b>				
<b>Quoted in Malaysia (contd.)</b>				
<b>Shares (contd.):</b>				
<b>Industrial Products and Services</b>				
Aurelius Technologies Berhad	2,607,600	1,632,326	2,138,232	1.67%
Cahaya Mata Sarawak Berhad	3,999,700	5,015,443	5,799,565	4.52%
Hextar Global Berhad	978,100	141,317	880,290	0.69%
Hume Cement Industries Berhad	181,800	540,564	610,848	0.48%
Kelington Group Berhad	414,100	1,044,220	2,153,320	1.68%
Malayan Cement Berhad	1,198,400	3,177,659	9,179,744	7.16%
P.I.E. Industrial Berhad	231,000	1,010,567	619,080	0.48%
Petronas Chemical Group Berhad	1,450,500	5,486,446	5,265,316	4.10%
Press Metal Aluminium Holdings Berhad	1,024,400	5,593,464	7,293,728	5.69%
SAM Engineering & Equipment (M) Berhad	624,800	2,474,958	2,330,504	1.82%
SKP Resources Berhad	169,200	179,872	95,598	0.07%
Southern Cable Group Berhad	2,160,000	746,800	4,946,400	3.86%
Sunway Berhad	615,700	3,272,510	3,460,234	2.70%
TMK Chemical Berhad	2,128,000	3,764,219	2,915,360	2.27%
V.S Industry Berhad	1,486,205	1,243,825	720,809	0.56%
<b>Plantation</b>				
SD Guthrie Berhad	1,056,843	5,100,533	6,055,710	4.72%
<b>Property</b>				
Eco World Development Group Berhad	1,208,800	1,764,130	2,526,392	1.97%
IOI Properties Group Berhad	482,400	974,702	1,273,536	0.99%
LBS Bina Group Berhad	3,182,200	1,473,904	1,209,236	0.94%
Mah Sing Group Berhad	2,691,700	3,204,317	2,597,491	2.02%
Sime Darby Property Berhad	1,281,200	1,729,620	1,780,868	1.39%
UEM Sunrise Berhad	242,500	189,930	133,375	0.10%
<b>Technology</b>				
Cnenergiz Berhad	1,027,400	501,292	452,056	0.35%
Dagang NeXchange Berhad	829,800	548,083	265,536	0.21%
Frontken Corporation Berhad	1,180,600	4,046,491	4,934,908	3.85%
Genetec Technology Berhad	1,726,100	3,594,378	2,727,238	2.13%
Inari Amertron Berhad	896,900	2,542,820	1,506,792	1.17%
Malaysian Pacific Industries Berhad	167,200	4,490,231	5,390,528	4.20%
Pentamaster Corporation Berhad	479,300	2,167,049	1,859,684	1.45%
Unisem (M) Berhad	515,000	1,624,630	1,581,050	1.23%
UWC Berhad	317,400	1,045,563	1,307,688	1.02%
ViTrox Corporation Berhad	538,200	2,049,559	2,142,036	1.67%
Zetrix AI Berhad	1,275,200	1,225,292	1,032,912	0.81%

# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS (CONTD.)

### (ii) Dana Ekuiti Prima Takaful (contd.)

#### (a) FVTPL Held-for-Trading (contd.)

The composition, cost and fair value of the investments as at 31 December 2025 are detailed below (contd.):

	← 31.12.2025 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
<b>Equity Securities (contd.)</b>				
<b>Quoted in Malaysia (contd.)</b>				
<b>Shares (contd.):</b>				
<b>Telecommunications and Media</b>				
Axiata Group Berhad	305,400	743,179	769,608	0.60%
CelcomDigi Berhad	195,300	648,956	623,007	0.49%
Telekom Malaysia Berhad	540,500	3,343,968	4,351,025	3.39%
<b>Utilities</b>				
Mega First Corporation Berhad	129,200	647,952	435,404	0.34%
Tenaga Nasional Berhad	475,400	4,756,237	6,522,488	5.08%
		<b>111,630,242</b>	<b>126,261,275</b>	
<b>Total equity securities</b>		<b>111,630,242</b>	<b>126,441,333</b>	

	31.12.2025 RM	31.12.2024 RM
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### (b) AC

#### Deposit with financial institution

Fixed and call deposits with:

Licensed bank	2,853,827	14,785,027
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The carrying amount of financial asset classified as AC is a reasonable approximation of fair value due to the short-term maturity of the financial asset.

# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS (CONTD.)

### (iii) Dana Syariah Seimbang

	31.12.2025 RM	31.12.2024 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(iii)(a))	90,231,855	88,219,923
AC (Note 4(iii)(b))	6,264,854	4,943,868
	<b>96,496,709</b>	<b>93,163,791</b>
<b>(a) FVTPL</b>		
<b>Held-for-Trading</b>		
<b>Government Investment Issues</b>		
Cost	-	5,150,000
Unrealised capital losses, net	-	(15,650)
Fair value	-	5,134,350
<b>Debt Securities</b>		
<b>Unquoted in Malaysia</b>		
Government guaranteed bond:		
Cost	1,500,000	-
Unrealised capital gains, net	18,705	-
Fair value	1,518,705	-
Corporate bonds:		
Cost	31,459,952	27,956,952
Unrealised capital gains, net	1,298,902	771,591
Fair value	32,758,854	28,728,543
Total debt securities	34,277,559	28,728,543
<b>Equity Securities</b>		
<b>Quoted in Malaysia</b>		
Warrants/shares:		
Cost	48,672,336	44,113,291
Unrealised capital gains, net	7,281,960	10,243,739
Fair value	55,954,296	54,357,030
Total	90,231,855	88,219,923

# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS (CONTD.)

### (iii) Dana Syariah Seimbang (contd.)

#### (a) FVTPL Held-for-Trading (contd.)

The composition, cost and fair value of the investments as at 31 December 2025 are detailed below:

	← 31.12.2025 →			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
<b>Debt Securities</b>				
<b>Unquoted in Malaysia</b>				
<b>Government Guaranteed Bonds:</b>				
Lembaga Pembiayaan Perumahan Sektor Awam	1,500,000	1,500,000	1,518,705	1.58%
		1,500,000	1,518,705	
<b>Corporate bonds:</b>				
Aeon Credit Service (M) Berhad	1,000,000	1,003,000	1,003,420	1.04%
Bank Islam Malaysia Berhad	2,500,000	2,500,000	2,537,450	2.63%
CIMB Group Holdings Berhad	2,000,000	2,000,000	2,036,200	2.11%
Edra Energy Sdn. Bhd.	2,000,000	2,060,792	2,383,408	2.47%
Edra Solar Sdn. Bhd.	2,000,000	2,000,000	2,182,080	2.26%
IJM Treasury Management Sdn. Bhd.	2,000,000	2,035,200	2,090,200	2.17%
Infracap Resources Sdn. Bhd.	2,000,000	2,042,000	2,027,920	2.10%
Jimah East Power Sdn. Bhd.	1,000,000	1,123,600	1,119,060	1.16%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	1,000,000	1,035,100	1,057,430	1.10%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	2,000,000	2,205,100	2,296,900	2.38%
Pengurusan Air Selangor Sdn. Bhd.	2,000,000	2,000,000	2,054,100	2.13%
Petroleum Sarawak Exploration & Production Sdn. Bhd.	1,000,000	1,000,000	992,390	1.03%
PONSB Capital Berhad	1,000,000	1,000,000	1,014,700	1.05%
SAJ Capital Sdn. Bhd.	800,000	800,000	825,672	0.86%
Sarawak Energy Berhad	1,500,000	1,500,000	1,622,505	1.68%
SD Guthrie Berhad	300,000	300,000	301,359	0.31%
Sinar Kamiri Sdn. Bhd.	800,000	802,560	938,760	0.97%
Tenaga Nasional Berhad	1,000,000	1,000,000	1,109,410	1.15%
UMW Holdings Berhad	1,000,000	1,000,000	1,054,930	1.09%
Westports Malaysia Sdn. Bhd.	2,000,000	2,011,000	2,071,900	2.15%
YTL Power International Berhad	2,000,000	2,041,600	2,039,060	2.12%
		31,459,952	32,758,854	
Total debt securities		32,959,952	34,277,559	

# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS (CONTD.)

### (iii) Dana Syariah Seimbang (contd.)

#### (a) FVTPL Held-for-Trading (contd.)

The composition, cost and fair value of the investments as at 31 December 2025 are detailed below (contd.):

	← 31.12.2025 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
<b>Equity Securities</b>				
<b>Quoted in Malaysia</b>				
<b>Warrants:</b>				
Airasia X Berhad	15,750	-	6,379	0.01%
Aurelius Technologies Berhad	329,300	-	44,456	0.05%
Dagang NeXchange Berhad	130,966	-	18,990	0.02%
Guan Chong Berhad	14,800	-	1,998	0.00%
Top Glove Corporation Berhad	24,860	-	3,605	0.00%
		-	75,428	
<b>Shares:</b>				
<b>Construction</b>				
Econpile Holdings Berhad	1,318,700	556,226	290,114	0.30%
Gadang Holdings Berhad	683,600	284,953	164,064	0.17%
Gamuda Berhad	724,000	3,420,933	3,605,520	3.74%
IJM Corporation Berhad	420,300	881,341	954,081	0.99%
Kimlun Corporation Berhad	645,500	571,721	845,605	0.88%
MGB Berhad	1,480,800	1,167,290	636,744	0.66%
WCT Holdings Berhad	837,100	501,276	485,518	0.50%
<b>Consumer Products and Services</b>				
AirAsia X Berhad	31,500	53,984	54,810	0.06%
DRB-HICOM Berhad	776,800	1,118,452	807,872	0.84%
Farm Fresh Berhad	205,000	318,297	582,200	0.60%
MBM Resources Berhad	100,300	388,790	522,563	0.54%
Mr D.I.Y. Group (M) Berhad	469,500	800,538	718,335	0.75%
<b>Energy</b>				
Dialog Group Bhd	233,400	356,737	392,112	0.41%
Solarvest Holdings Berhad	186,000	600,039	613,800	0.64%
Uzma Berhad	194,000	87,293	73,720	0.08%
<b>Financial Services</b>				
Bank Islam Malaysia Berhad	243,100	467,994	556,699	0.58%

# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS (CONTD.)

### (iii) Dana Syariah Seimbang (contd.)

#### (a) FVTPL Held-for-Trading (contd.)

The composition, cost and fair value of the investments as at 31 December 2025 are detailed below (contd.):

	← 31.12.2025 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
<b>Equity Securities (contd.)</b>				
<b>Quoted in Malaysia (contd.)</b>				
<b>Shares (contd.):</b>				
<b>Health Care</b>				
IHH Healthcare Berhad	67,000	580,596	586,250	0.61%
<b>Industrial Products and Services</b>				
Aurelius Technologies Berhad	987,900	785,316	810,078	0.84%
Cahaya Mata Sarawak Berhad	1,754,100	2,192,906	2,543,445	2.64%
Hextar Global Berhad	349,180	57,042	314,262	0.33%
Hume Cement Industries Berhad	80,500	239,521	270,480	0.28%
Kelington Group Berhad	177,700	357,054	924,040	0.96%
Malayan Cement Berhad	435,500	1,152,071	3,335,930	3.46%
P.I.E. Industrial Berhad	100,200	416,526	268,536	0.28%
Petronas Chemical Group Berhad	633,500	2,401,912	2,299,605	2.39%
Press Metal Aluminium Holdings Berhad	460,800	2,538,061	3,280,896	3.41%
SAM Engineering & Equipment (M) Berhad	276,300	1,083,103	1,030,599	1.07%
SKP Resources Berhad	73,800	78,460	41,697	0.04%
Southern Cable Group Berhad	1,245,100	391,557	2,851,279	2.96%
Sunway Berhad	276,700	1,471,201	1,555,054	1.61%
TMK Chemical Bhd	356,000	629,728	487,720	0.51%
V.S Industry Berhad	656,665	540,592	318,483	0.33%
<b>Plantation</b>				
SD Guthrie Berhad	473,184	2,244,307	2,711,344	2.81%
<b>Property</b>				
Eco World Development Group Berhad	545,200	804,792	1,139,468	1.18%
IOI Properties Group Berhad	214,900	433,765	567,336	0.59%
LBS Bina Group Berhad	1,294,400	599,164	491,872	0.51%
Mah Sing Group Berhad	1,193,300	1,419,649	1,151,534	1.20%
Sime Darby Property Berhad	577,700	761,970	803,003	0.83%
UEM Sunrise Berhad	106,900	83,685	58,795	0.06%

# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS (CONTD.)

### (iii) Dana Syariah Seimbang (contd.)

#### (a) FVTPL Held-for-Trading (contd.)

The composition, cost and fair value of the investments as at 31 December 2025 are detailed below (contd.):

	← 31.12.2025 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
<b>Equity Securities (contd.)</b>				
<b>Quoted in Malaysia (contd.)</b>				
<b>Shares (contd.):</b>				
<b>Technology</b>				
Cnenergiz Berhad	419,500	220,259	184,580	0.19%
Dagang NeXchange Berhad	379,600	257,395	121,472	0.13%
Frontken Corporation Berhad	563,700	1,883,176	2,356,266	2.45%
Greatech Technology Berhad	730,600	1,599,166	1,154,348	1.20%
Inari Amertron Berhad	385,800	1,097,947	648,144	0.67%
Malaysian Pacific Industries Berhad	79,900	2,002,213	2,575,976	2.67%
Pentamaster Corporation Berhad	253,600	1,153,867	983,968	1.02%
Unisem (M) Berhad	260,000	814,001	798,200	0.83%
UWC Berhad	158,700	518,841	653,844	0.68%
ViTrox Corporation Berhad	281,400	1,070,552	1,119,972	1.16%
Zetrix AI Berhad	556,400	534,915	450,684	0.47%
<b>Telecommunications and Media</b>				
Axiata Group Berhad	134,900	328,241	339,948	0.35%
CelcomDigi Berhad	88,100	292,733	281,039	0.29%
Telekom Malaysia Berhad	238,900	1,471,406	1,923,145	2.00%
<b>Utilities</b>				
Mega First Corporation Berhad	63,900	320,602	215,343	0.22%
Tenaga Nasional Berhad	213,300	2,268,180	2,926,476	3.04%
		48,672,336	55,878,868	
Total equity securities		48,672,336	55,954,296	

	31.12.2025 RM	31.12.2024 RM
<b>(b) AC</b>		
<b>Deposit with financial institution</b>		
Fixed and call deposits with:		
Licensed bank	6,264,854	4,943,868

The carrying amount of financial asset classified as AC is a reasonable approximation of fair value due to the short-term maturity of the financial asset.

The following investments mature after 12 months:

FVTPL	33,976,200	33,862,893
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# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS (CONTD.)

### (iv) Dana Syariah Strategik Ekuiti Global

09.06.2025  
to  
31.12.2025  
RM

The Fund's investments are summarised by categories as follows:

FVTPL (Note 4(iv)(a))	5,270,203
AC (Note 4(iv)(b))	45,732
	<b>5,315,935</b>

#### (a) FVTPL Held-for-Trading

##### Unit Trust Unquoted in Malaysia

Cost	5,271,211
Unrealised capital losses	(1,008)
Fair value	<b>5,270,203</b>

The composition, cost and fair value of the investments as at 31 December 2025 are detailed below :

	← 31.12.2025 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
<b>Unit Trust Unquoted in Malaysia</b>				
Maybank Global Strategic Equity-I Fund	5,232,529	5,271,211	5,270,203	122.27%

RM

#### (b) AC

##### Deposit with financial institution

Fixed and call deposits with:

Licensed bank	45,732
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The carrying amount of financial asset classified as AC is a reasonable approximation of fair value due to the short-term maturity of the financial asset.

# NOTES TO THE FINANCIAL INFORMATION

## 5. DEFERRED TAX LIABILITIES/(ASSETS)

The deferred tax liabilities/(assets) are presented by Funds in respect of timing differences arising from fair value adjustment on investments.

	31.12.2025 Fair value adjustment RM	31.12.2024 Fair value adjustment RM
<b>(i) Dana Pendapatan Prima Takaful</b>		
At 1 January	504,240	510,782
Recognised in statement of income and expenditure (Note 7)	235,481	(6,542)
At 31 December	739,721	504,240
<b>(ii) Dana Ekuiti Prima Takaful</b>		
At 1 January	1,701,891	606,414
Recognised in statement of income and expenditure (Note 7)	(517,004)	1,095,477
At 31 December	1,184,887	1,701,891
<b>(iii) Dana Syariah Seimbang</b>		
At 1 January	879,974	341,780
Recognised in statement of income and expenditure (Note 7)	(192,009)	538,194
At 31 December	687,965	879,974
<b>(iv) Dana Syariah Strategik Ekuiti Global</b>		
At 1 January	-	-
Recognised in statement of income and expenditure (Note 7)	(81)	(81)
At 31 December	(81)	(81)

# NOTES TO THE FINANCIAL INFORMATION

## 6. UNITHOLDERS' ACCOUNT

### (i) Dana Pendapatan Prima Takaful

	← 31.12.2025 →		← 31.12.2024 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	90,952,126	147,337,428	86,504,489	129,765,964
Amounts paid for cancellations during the financial year	(64,428,426)	(102,661,534)	(70,227,398)	(103,655,037)
	26,523,700	44,675,894	16,277,091	26,110,927
Unitholders' account brought forward	144,775,649	236,388,539	128,498,558	201,388,347
Excess of income over outgo after taxation	-	12,515,962	-	8,889,265
	171,299,349	293,580,395	144,775,649	236,388,539
NAV per unit		1.714		1.633

### (ii) Dana Ekuiti Prima Takaful

	← 31.12.2025 →		← 31.12.2024 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	33,457,728	35,103,654	48,223,856	54,252,266
Amounts paid for cancellations during the financial year	(33,607,816)	(35,613,618)	(35,711,376)	(39,053,864)
	(150,088)	(509,964)	12,512,480	15,198,402
Unitholders' account brought forward	105,213,846	131,623,987	92,701,366	94,367,408
Excess of (outgo over income)/ income over outgo after taxation	-	(2,831,251)	-	22,058,177
	105,063,758	128,282,772	105,213,846	131,623,987
NAV per unit		1.221		1.251

# NOTES TO THE FINANCIAL INFORMATION

## 6. UNITHOLDERS' ACCOUNT (CONTD.)

### (iii) Dana Syariah Seimbang

	← 31.12.2025 →		← 31.12.2024 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	24,045,992	32,107,481	34,557,006	41,498,430
Amounts paid for cancellations during the financial year	(22,454,675)	(29,827,189)	(32,091,976)	(38,962,352)
	1,591,317	2,280,292	2,465,030	2,536,078
Unitholders' account brought forward	64,120,754	93,147,506	61,655,724	77,922,654
Excess of income over outgo after taxation	-	919,188	-	12,688,774
	65,712,071	96,346,986	64,120,754	93,147,506
NAV per unit		1.466		1.453

### (iv) Dana Syariah Strategik Ekuiti Global

	← 31.12.2025 →	
	No. of units	RM
Amounts received for creations during the financial period	5,441,784	5,478,161
Amounts paid for cancellations during the financial period	(1,143,829)	(1,149,063)
	4,297,955	4,329,098
Unitholders' account brought forward	-	-
Excess of outgo over income after taxation	-	(18,777)
	4,297,955	4,310,321
NAV per unit		1.003

# NOTES TO THE FINANCIAL INFORMATION

## 7. TAXATION

	31.12.2025 RM	31.12.2024 RM
<b>(i) Dana Pendapatan Prima Takaful</b>		
Income tax:		
Current financial year's tax provision	1,027,360	928,402
Over provision of taxation in prior financial year	(602,790)	(473,379)
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	235,481	(6,542)
<b>Tax expense for the financial year</b>	<b>660,051</b>	<b>448,481</b>
<b>(ii) Dana Ekuiti Prima Takaful</b>		
Income tax:		
Current financial year's tax provision	140,125	746,531
(Over)/Under provision of taxation in prior financial year	(484,707)	81,509
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	(517,004)	1,095,477
<b>Tax (credit)/expense for the financial year</b>	<b>(861,586)</b>	<b>1,923,517</b>
<b>(iii) Dana Syariah Seimbang</b>		
Income tax:		
Current financial year's tax provision	228,112	549,766
Over provision of taxation in prior financial year	(356,897)	(19,895)
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	(192,009)	538,194
<b>Tax (credit)/expense for the financial year</b>	<b>(320,794)</b>	<b>1,068,065</b>
	<b>09.06.2025</b>	
	<b>to</b>	
	<b>31.12.2025</b>	
	<b>RM</b>	
<b>(iv) Dana Syariah Strategik Ekuiti Global</b>		
Income tax:		
Current financial period's tax provision	480	
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	(81)	
<b>Tax expense for the financial period</b>	<b>399</b>	

The tax expense/(credit) on the Funds relate to investment income net of allowable investment expenses and net gains on disposal of investments during the year at the statutory tax rate of 8%, based on the method prescribed under the Income Tax Act, 1967.

# NOTES TO THE FINANCIAL INFORMATION

## 7. TAXATION (CONTD.)

The reconciliation of income tax expense applicable to the excess of income over outgo/(outgo over income) before taxation at the income tax rate applicable to the Funds, to income tax expense at the effective income tax rate is, as follows:

	31.12.2025 RM	31.12.2024 RM
<b>(i) Dana Pendapatan Prima Takaful</b>		
Excess of income over outgo before taxation	13,176,013	9,337,746
Taxation at rate of 8%	1,054,080	747,020
Expenses not deductible for tax purposes	208,761	174,840
Over provision of taxation in prior financial year	(602,790)	(473,379)
Tax expense for the financial year	660,051	448,481
<b>(ii) Dana Ekuiti Prima Takaful</b>		
Excess of (outgo over income)/income over outgo before taxation	(3,692,837)	23,981,694
Taxation at rate of 8%	(295,427)	1,918,536
Income not subject to tax	(227,098)	(212,213)
Expenses not deductible for tax purposes	145,646	135,685
(Over)/Under provision of taxation in prior financial year	(484,707)	81,509
Tax (credit)/expense for the financial year	(861,586)	1,923,517
<b>(iii) Dana Syariah Seimbang</b>		
Excess of income over outgo before taxation	598,394	13,756,839
Taxation at rate of 8%	47,871	1,100,547
Income not subject to tax	(97,813)	(104,577)
Expenses not deductible for tax purposes	86,045	91,990
Over provision of taxation in prior financial year	(356,897)	(19,895)
Tax (credit)/expense for the financial year	(320,794)	1,068,065

# NOTES TO THE FINANCIAL INFORMATION

## 7. TAXATION (CONTD.)

The reconciliation of income tax expense applicable to the excess of income over outgo/(outgo over income) before taxation at the income tax rate applicable to the Funds, to income tax expense at the effective income tax rate is, as follows (contd.):

	09.06.2025 to 31.12.2025 RM
<b>(iv) Dana Syariah Strategik Ekuiti Global</b>	
Excess of outgo over income before taxation	(18,378)
Taxation at rate of 8%	(1,471)
Income not subject to tax	-
Expenses not deductible for tax purposes	1,870
Tax expense for the financial period	399

## 8. COMPARATIVES

There are no comparatives provided in respect of Dana Syariah Strategik Ekuiti Global as this is the first set of financial information for the Fund since the date of launch on 09 June 2025.

# COMPARATIVE PERFORMANCE TABLE

## (i) Dana Pendapatan Prima Takaful

	2025	2024	2023	2022	2021
<b>Description (%)</b>					
<b>Fixed Income Securities</b>					
Construction	7.80	4.03	4.72	7.95	9.28
Financial Services	26.78	6.50	7.46	10.85	-
Government	14.57	19.76	-	-	-
Government Agency	2.05	2.19	29.21	4.04	3.11
Infrastructure Project Company	29.67	27.28	30.61	36.87	36.39
Transportation and Logistics	8.05	12.45	11.72	16.63	13.83
Oil and Gas	-	-	-	1.95	-
Plantations	2.06	-	-	-	-
Property	1.03	-	-	-	17.02
Trading/services	3.45	9.90	11.32	9.46	6.80
<b>Cash and Deposit</b>	<b>4.54</b>	<b>17.89</b>	<b>4.96</b>	<b>12.25</b>	<b>13.57</b>
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Total NAV (RM)</b>	<b>293,580,395</b>	<b>236,388,539</b>	<b>201,388,347</b>	<b>131,652,440</b>	<b>104,226,198</b>
<b>Total Number of Units</b>	<b>171,299,349</b>	<b>144,775,649</b>	<b>128,498,558</b>	<b>90,805,920</b>	<b>72,618,515</b>
<b>NAV Per Unit (RM)</b>	<b>1.714</b>	<b>1.633</b>	<b>1.567</b>	<b>1.450</b>	<b>1.435</b>
<b>Highest NAV per unit during financial year (RM)</b>	<b>1.714</b>	<b>1.633</b>	<b>1.567</b>	<b>1.450</b>	<b>1.455</b>
<b>Lowest NAV per unit during financial year (RM)</b>	<b>1.634</b>	<b>1.562</b>	<b>1.450</b>	<b>1.382</b>	<b>1.384</b>
<b>Total annual return of the fund based on capital growth (%)</b>	<b>4.96</b>	<b>4.21</b>	<b>8.07</b>	<b>1.05</b>	<b>(1.03)</b>
<b>Average annual return (%)</b>					
1-Year	4.96	4.21	8.07	1.05	(1.03)
3-Year	5.73	4.40	2.62	2.03	5.30
5-Year	3.40	3.65	4.98	4.38	5.04
<b>Average performance of Benchmark Index (%)</b>					
1-Year	2.28	2.59	2.84	2.27	1.85
3-Year	2.57	2.57	2.32	2.10	2.40
5-Year	2.37	2.35	2.46	2.56	2.73

# COMPARATIVE PERFORMANCE TABLE

## (ii) Dana Ekuiti Prima Takaful

	2025	2024	2023	2022	2021
<b>Description (%)</b>					
<b>Equities</b>					
Construction	12.03	11.20	9.94	9.01	16.96
Consumer Products and Services	4.70	9.06	7.48	10.49	4.18
Energy	1.95	-	0.48	2.12	6.30
Financial Services	0.88	2.06	1.79	0.51	-
Health Care	1.01	3.18	5.76	0.52	6.37
Industrial Products and Services	37.83	22.44	21.68	23.60	26.00
Plantation	4.72	3.66	7.01	6.23	3.85
Property	7.42	5.68	9.31	7.61	10.70
Technology	18.12	18.34	20.06	16.26	11.36
Telecommunications and Media	4.48	5.75	4.84	10.17	3.76
Transportation and Logistics	-	0.02	-	-	1.21
Utilities	5.42	9.03	9.14	7.96	3.22
<b>Cash and Deposit</b>	<b>1.44</b>	<b>9.58</b>	<b>2.51</b>	<b>5.52</b>	<b>6.09</b>
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Total NAV (RM)</b>	<b>128,282,772</b>	<b>131,623,987</b>	<b>94,367,408</b>	<b>79,989,816</b>	<b>83,201,113</b>
<b>Total Number of Units</b>	<b>105,063,758</b>	<b>105,213,846</b>	<b>92,701,366</b>	<b>87,517,884</b>	<b>82,275,816</b>
<b>NAV Per Unit (RM)</b>	<b>1.221</b>	<b>1.251</b>	<b>1.018</b>	<b>0.914</b>	<b>1.011</b>
<b>Highest NAV per unit during financial year (RM)</b>	<b>1.271</b>	<b>1.351</b>	<b>1.019</b>	<b>1.055</b>	<b>1.112</b>
<b>Lowest NAV per unit during financial year (RM)</b>	<b>0.971</b>	<b>1.018</b>	<b>0.913</b>	<b>0.849</b>	<b>0.957</b>
<b>Total annual return of the fund based on capital growth (%)</b>	<b>(2.40)</b>	<b>22.89</b>	<b>11.38</b>	<b>(9.59)</b>	<b>(6.22)</b>
<b>Average annual return (%)</b>					
1-Year	(2.40)	22.89	11.38	(9.59)	(6.22)
3-Year	10.13	7.36	(1.89)	(5.73)	(1.32)
5-Year	2.52	2.78	(0.65)	(5.72)	(1.55)
<b>Average performance of Benchmark Index (%)</b>					
1-Year	(3.93)	14.58	0.46	(10.80)	(6.81)
3-Year	3.41	0.88	(5.83)	(2.90)	2.15
5-Year	(1.67)	1.05	(0.91)	(3.84)	0.41

# COMPARATIVE PERFORMANCE TABLE

## (iii) Dana Syariah Seimbang

	2025	2024	2023	2022	2021
<b>Description (%)</b>					
<b>Equities</b>					
Construction	7.25	7.23	5.27	4.77	10.29
Consumer Products and Services	2.80	6.46	4.98	7.40	1.97
Energy	1.12	-	0.29	1.26	3.49
Financial Services	0.58	1.49	1.14	0.56	-
Health Care	0.61	2.26	3.77	1.11	3.43
Industrial Products and Services	21.15	11.72	11.16	11.28	12.13
Plantation	2.81	2.62	4.06	4.42	2.72
Property	4.37	3.72	5.26	3.41	5.88
Technology	11.49	13.07	12.13	9.90	6.26
Telecommunications and Media	2.64	4.05	3.36	6.20	2.57
Transportation and Logistics	-	0.01	0.65	-	0.88
Utilities	3.26	5.71	5.31	4.78	1.95
<b>Fixed Income Securities</b>					
Construction	4.46	1.12	1.33	1.52	7.70
Financial Services	11.64	6.49	2.57	3.04	-
Government	-	-	-	-	2.42
Government Agency	-	5.51	7.49	8.42	3.47
Infrastructure Project Company	14.87	17.45	18.06	20.56	17.70
Transportation and Logistics	2.15	2.18	-	-	-
Plantation	0.31	-	-	-	-
Property	-	-	-	-	3.22
Trading/services	2.15	3.61	4.33	5.10	5.46
<b>Cash and Deposit</b>	<b>6.34</b>	<b>5.30</b>	<b>8.84</b>	<b>6.27</b>	<b>8.46</b>
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Total NAV (RM)</b>	<b>96,346,986</b>	<b>93,147,506</b>	<b>77,922,654</b>	<b>64,852,803</b>	<b>62,327,206</b>
<b>Total Number of Units</b>	<b>65,712,071</b>	<b>64,120,754</b>	<b>61,655,724</b>	<b>55,800,628</b>	<b>51,161,107</b>
<b>NAV Per Unit (RM)</b>	<b>1.466</b>	<b>1.453</b>	<b>1.264</b>	<b>1.162</b>	<b>1.218</b>
<b>Highest NAV per unit during financial year (RM)</b>	<b>1.497</b>	<b>1.507</b>	<b>1.265</b>	<b>1.249</b>	<b>1.297</b>
<b>Lowest NAV per unit during financial year (RM)</b>	<b>1.250</b>	<b>1.263</b>	<b>1.162</b>	<b>1.106</b>	<b>1.182</b>
<b>Total annual return of the fund based on capital growth (%)</b>	<b>0.89</b>	<b>14.95</b>	<b>8.78</b>	<b>(4.60)</b>	<b>(4.92)</b>
<b>Average annual return (%)</b>					
1-Year	0.89	14.95	8.78	(4.60)	(4.92)
3-Year	8.05	6.06	(0.45)	(1.42)	2.20
5-Year	2.73	3.68	2.07	(0.86)	2.28
<b>Average performance of Benchmark Index (%)</b>					
1-Year	(0.11)	7.34	1.94	(2.88)	(1.57)
3-Year	3.01	2.05	(0.86)	0.38	2.53
5-Year	0.88	2.05	1.31	0.19	1.98

# COMPARATIVE PERFORMANCE TABLE

## (iv) Dana Syariah Strategik Ekuiti Global

	2025
Description (%)	
Unit Trust	122.27
Cash and Deposit	(22.27)
<b>Total</b>	<b>100.00</b>
Total NAV (RM)	4,310,321
Total Number of Units	4,297,955
NAV Per Unit (RM)	1.003
Highest NAV per unit during financial period (RM)	1.051
Lowest NAV per unit during financial period (RM)	0.975

# Takaful Funds

## Dana Syariah

### Indeks Ekuiti Global

#### Fund Objectives

The Fund is designed to track as closely as possible the performance of the Dow Jones Islamic Market Titans 100 Index (the Islamic Index).

#### Fund Details

Currency:	Ringgit Malaysia
Inception Date:	21 October, 2021
Management Fee:	1.00% p.a.
Investment Fund Manager:	Etiqa Family Takaful Berhad
Subscription:	Open-End
Strategic Mix:	
- Global Shariah Equity	100%

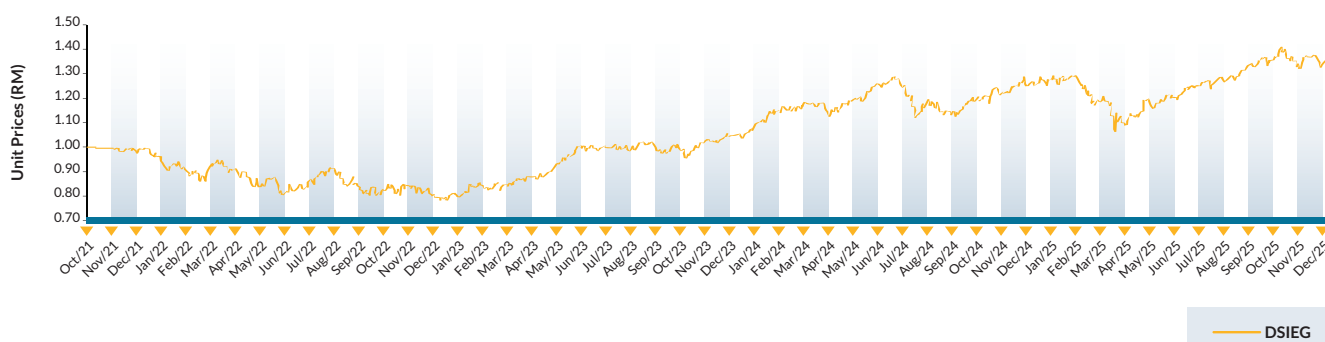
#### Fund Performance (as at 31 December 2025)

(%)	1-yr	3-yr	Total Since Inception	Annualised Since Inception
Total Return	8.81%	71.68%	35.80%	7.47%
Benchmark	11.73%	94.72%	63.89%	12.33%
Variance	-2.92%	-23.04%	-28.09%	-4.86%

#### Price Performance (as at 31 December)

(RM)	2025	2024	2023	2022	2021
NAV	1.358	1.248	1.05	0.791	0.993
chg (%)	8.8	18.9	32.7	-20.3	n/a
1-yr high	1.408	1.289	1.057	0.994	1.000
1-yr low	1.063	1.037	0.783	0.782	0.976

#### Unit Price Performance



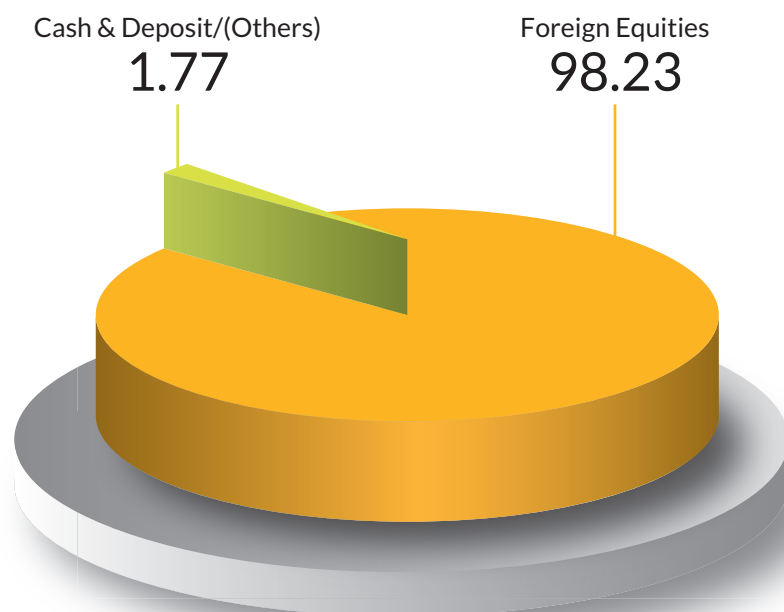
## Takaful Funds

# Dana Syariah Indeks Ekuiti Global

## Asset Allocation (in RM as at 31 December)

Asset Type	2025	2024	2023	2022	2021
Foreign Equities	191,654,282	148,979,138	83,491,742	32,335,485	6,218,279
Cash & Deposit/(Others)	3,456,896	3,066,277	5,471,963	3,081,899	5,068,548
<b>Total Fund Size (NAV)</b>	<b>195,111,178</b>	<b>152,045,415</b>	<b>88,963,705</b>	<b>35,417,384</b>	<b>11,286,827</b>

## Asset Allocation (in % as at 31 December 2025)



# Takaful Funds

## Dana Syariah Sukuk Global

### Fund Objectives

The fund is designed to deliver performance from Shariah compliant fixed income securities known as sukuk, cash and fixed deposits that exceeds the Dow Jones Sukuk Index over medium to long term period.

### Fund Details

Currency:	Ringgit Malaysia
Inception Date:	14 August, 2023
Management Fee:	1.00% p.a.
Investment Fund Manager:	Etiqa Family Takaful Berhad
Subscription:	Open-End
Strategic Mix:	
- Global Shariah Sukuk	100%

### Fund Performance (as at 31 December 2025)

(%)	1-yr	3-yr	Total Since Inception	Annualised Since Inception
Total Return	-0.52%	n/a	-3.90%	-1.63%
Benchmark	-0.96%	n/a	2.55%	1.05%
Variance	0.44%	n/a	-6.45%	-2.68%

### Price Performance (as at 31 December)

(RM)	2025	2024	2023
NAV	0.961	0.966	0.994
chg (%)	-0.5	-2.8	n/a
1-yr high	0.982	1.018	1.007
1-yr low	0.942	0.928	0.964

### Unit Price Performance



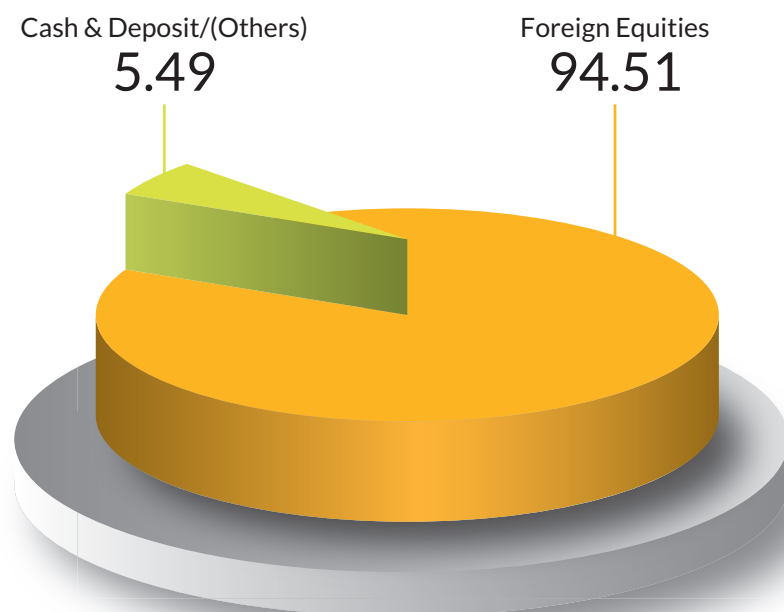
## Takaful Funds

# Dana Syariah Sukuk Global

## Asset Allocation (in RM as at 31 December)

Asset Type	2025	2024	2023
Foreign Equities	26,882,454	23,256,207	15,307,981
Cash & Deposit/(Others)	1,561,144	1,078,528	1,959,456
<b>Total Fund Size (NAV)</b>	<b>28,443,598</b>	<b>24,334,735</b>	<b>17,267,437</b>

## Asset Allocation (in % as at 31 December 2025)



# TAKAFUL INVESTMENT-LINKED FUNDS OF ETIQA FAMILY TAKAFUL BERHAD

199301011506 (266243-D)  
(Incorporated in Malaysia)

# STATEMENT BY THE MANAGER, REPORT OF THE SHARIAH COMMITTEE AND AUDITED FINANCIAL INFORMATION

31 DECEMBER 2025

CONTENTS	PAGE
Statement by the manager	56
Report of the shariah committee	57
Independent auditors' report	58 - 59
Statements of assets and liabilities	60 - 61
Statements of income and expenditure	62 - 63
Statements of changes in net asset value	64 - 65
Notes to the financial information	66 - 78
Comparative performance table	79 - 80

# STATEMENT BY THE MANAGER

In the opinion of the Manager, the accompanying financial information of the Takaful Investment-Linked Funds comprising Dana Syariah Indeks Ekuiti Global and Dana Syariah Sukuk Global set out on pages 60 to 78 have been prepared in accordance with the accounting policies as described in Note 2.2 to the financial information and the policy document on Investment-linked Business (BNM/RH/PD 029-36) issued by Bank Negara Malaysia.

Signed on behalf of Etiqa Family Takaful Berhad.



Zafri Ab Halim

Kuala Lumpur, Malaysia  
25 March 2026

# REPORT OF THE SHARIAH COMMITTEE

*In the name of Allah, the Most Beneficent, the Most Merciful*

To the unitholders of the Takaful Investment-Linked Funds of Etiqa Family Takaful Berhad.

We, Associate Professor Dr. Muhammad Najib Bin Abdullah and Professor Emeritus Dato' Dr. Mohd Azmi Bin Omar, being two of the members of the Shariah Committee of Etiqa Family Takaful Berhad, do hereby report on behalf of the Committee who have acted as the Shariah Adviser of Dana Syariah Indeks Ekuiti Global and Dana Syariah Sukuk Global (collectively referred to as "the Funds") are of the opinion that Etiqa Family Takaful Berhad ("the Manager"), has fulfilled their duties in the following manner for the year ended 31 December 2025.

In our opinion, for the year under review:

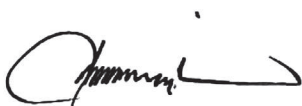
- (a) Dana Syariah Indeks Ekuiti Global was invested in accordance with an approved Shariah global index fund securities; and
- (b) Dana Syariah Sukuk Global was invested in accordance with an approved Shariah global sukuk fund securities.

We do hereby confirm that, in our level best, the Manager has managed and administered the Funds in accordance with Shariah principles and complied with the applicable guidelines, rulings and decisions issued by the Securities Commission of Malaysia pertaining to Shariah matters as well as Shariah decisions resolved by us for the financial year ended 31 December 2025.

*They said, "Exalted are You (Allah); we have no knowledge except what You have taught us. Indeed, it is You who is the Knowing, the Wise." (Surah al-Baqarah, chapter 2, verse 32)*

Allah knows best.

Signed on behalf of the Shariah Committee.



ASSOCIATE PROFESSOR DR.  
MUHAMMAD NAJIB BIN ABDULLAH



PROFESSOR EMERITUS DATO' DR.  
MOHD AZMI BIN OMAR

Kuala Lumpur, Malaysia  
25 March 2026

# Independent auditors' report

to the unitholders of Takaful Investment-Linked Funds  
of Etiqa Family Takaful Berhad

199301011506 (266243-D)  
(Incorporated in Malaysia)

## Report on the audit of the financial information

### Opinion

We have audited the financial information of Takaful Investment-Linked Funds (comprising Dana Syariah Indeks Ekuiti Global and Dana Syariah Sukuk Global) (collectively referred to as "the Funds") of Etiqa Family Takaful Berhad, which comprise the statements of assets and liabilities as at 31 December 2025, and statements of income and expenditure and statements of changes in net asset value of the Funds for the year then ended, and notes to the financial information, including material accounting policy information as set out on pages 60 to 78.

In our opinion, the accompanying financial information of the Funds for the year ended 31 December 2025 are prepared, in all material respects, in accordance with the Funds' Accounting Policies as described in Note 2 to the financial information.

### Basis for opinion

We conducted our audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing. Our responsibilities under those standards are further described in the *Auditors' responsibilities for the audit of the financial information* section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Emphasis of matter - Basis of accounting and restriction on use

We draw attention to Note 2 to the financial information of the Funds, which describes the basis of accounting. The financial information of the Funds is prepared to assist the Funds in meeting the requirements as stipulated in BNM/RH/PD 029-36 Investment-Linked Business (the "Policy Document") issued by Bank Negara Malaysia. As a result, the financial information of the Funds may not be suitable for any other purpose. Our auditors' report is intended solely for the information and the use of the Manager and unitholders of the Funds and should not be used by parties other than the Manager and unitholders of the Funds. We do not assume responsibility to any other person for the content of this report. Our opinion is not modified in respect of this matter.

### Independence and other ethical responsibilities

We are independent of the Funds in accordance with the By-Laws (on Professional Ethics, Conduct and Practice) of the Malaysian Institute of Accountants ("By-Laws") and the International Code of Ethics for Professional Accountants (including International Independence Standards) ("IESBA Code"), and we have fulfilled our other ethical responsibilities in accordance with the By-Laws and the IESBA Code.

### Information other than the financial information and auditors' report thereon

Etiqa Family Takaful Berhad ("the Manager") is responsible for the other information. The other information comprises the information included in the Report of the Shariah Committee and the Annual Funds Performance Report, but does not include the financial information of the Funds and our auditors' report thereon.

Our opinion on the financial information of the Funds does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial information of the Funds, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial information of the Funds or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### Responsibilities of the directors of the Manager and the Manager for the financial information

The Manager is responsible for the preparation of financial information of the Funds in accordance with the Funds' Accounting Policies as described in Note 2 to the financial information. The Manager is also responsible for such internal control as the Manager determines is necessary to enable the preparation of financial information of the Funds that are free from material misstatement, whether due to fraud or error.

In preparing the financial information of the Funds, the Manager is responsible for assessing the Funds' ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Manager either intends to liquidate the Funds or to cease operations, or have no realistic alternative but to do so.

The directors of the Manager are responsible for overseeing the Funds' financial reporting process. The directors of the Manager are also responsible for ensuring that the Manager maintains proper accounting and other records as are necessary to enable true and fair presentation of the financial information.

# Independent auditors' report

to the unitholders of Takaful Investment-Linked Funds  
of Etiqa Family Takaful Berhad (cont'd.)

199301011506 (266243-D)  
(Incorporated in Malaysia)

## *Auditors' responsibilities for the audit of the financial information*

Our objectives are to obtain reasonable assurance about whether the financial information of the Funds as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with approved standards on auditing in Malaysia and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial information.

As part of an audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial information of the Funds, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Manager's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Manager.
- Conclude on the appropriateness of the Manager's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Funds' ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial information of the Funds or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Funds to cease to continue as a going concern.

We communicate with the Manager regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Ernst & Young PLT  
202006000003 (LLP0022760-LCA) & AF 0039  
Chartered Accountants

Kuala Lumpur, Malaysia  
25 March 2026



Yeo Beng Yean  
No. 03013/10/2026 J  
Chartered Accountant

# STATEMENTS OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2025

	Note	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
<b>Assets</b>			
Investments			
- Deposit with financial institution	4	5,178,203	790,064
Foreign asset	5	191,654,282	27,500,420
		196,832,485	28,290,484
Tax recoverable		13,322	27,937
Profit/dividend receivables		9,040	355
Amount due from Family Fund		2,716,151	173,400
Sundry receivables		-	2
Cash and bank balances		71	346
<b>Total Assets</b>		<b>199,571,069</b>	<b>28,492,524</b>
<b>Liabilities</b>			
Deferred tax liabilities	6	4,455,347	44,567
Sundry payables		4,544	4,359
<b>Total Liabilities</b>		<b>4,459,891</b>	<b>48,926</b>
<b>Net Asset Value ("NAV")</b>		<b>195,111,178</b>	<b>28,443,598</b>
<b>Represented By:</b>			
Unitholders' capital		149,462,973	29,041,203
Undistributed income/(Accumulated losses) carried forward		45,648,205	(597,605)
<b>Unitholders' Account</b>	7	<b>195,111,178</b>	<b>28,443,598</b>
<b>NAV Per Unit</b>	7	<b>1.358</b>	<b>0.961</b>

The accompanying notes form an integral part of the financial information.

# STATEMENTS OF ASSETS AND LIABILITIES

AS AT 31 DECEMBER 2024

	Note	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
<b>Assets</b>			
Investments			
- Deposit with financial institution	4	3,361,586	1,258,278
Foreign asset	5	148,979,138	23,073,143
		152,340,724	24,331,421
Tax recoverable		53,321	4,855
Profit/dividend receivables		6,680	4,701
Amount due from Family Fund		2,553,068	1,834
Cash and bank balances		75	76
<b>Total Assets</b>		<b>154,953,868</b>	<b>24,342,887</b>
<b>Liabilities</b>			
Deferred tax liabilities	6	2,903,987	3,780
Sundry payables		4,466	4,372
<b>Total Liabilities</b>		<b>2,908,453</b>	<b>8,152</b>
<b>Net Asset Value ("NAV")</b>		<b>152,045,415</b>	<b>24,334,735</b>
<b>Represented By:</b>			
Unitholders' capital		122,362,887	24,812,854
Undistributed income/(Accumulated losses) carried forward		29,682,528	(478,119)
<b>Unitholders' Account</b>	7	<b>152,045,415</b>	<b>24,334,735</b>
<b>NAV Per Unit</b>	7	<b>1.248</b>	<b>0.966</b>

The accompanying notes form an integral part of the financial information.

# STATEMENTS OF INCOME AND EXPENDITURE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

	Note	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
Net investment income			
Profit income		75,456	19,131
Investment expenses		(383)	(618)
		75,073	18,513
Gains on disposal of investments		-	150,353
Unrealised capital gains on investments		35,267,768	2,587,783
<b>Total Income</b>		<b>35,342,841</b>	<b>2,756,649</b>
Management expenses		(4,579)	(4,579)
Losses on disposal of investments		-	(314,845)
Realised losses on foreign exchange		(241,593)	(203,229)
Unrealised losses on foreign exchange		(15,875,764)	(2,077,950)
Wakalah fees		(1,660,948)	(257,194)
<b>Total Outgo</b>		<b>(17,782,884)</b>	<b>(2,857,797)</b>
Excess of income over outgo/(outgo over income) before taxation		17,559,957	(101,148)
Taxation	8	(1,594,280)	(18,338)
Excess of income over outgo/(outgo over income) after taxation		15,965,677	(119,486)
Undistributed income/(Accumulated losses) brought forward		29,682,528	(478,119)
Undistributed income/(Accumulated losses) carried forward		45,648,205	(597,605)

The accompanying notes form an integral part of the financial information.

# STATEMENTS OF INCOME AND EXPENDITURE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024

	Note	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
Net investment income			
Profit income		104,888	23,059
Investment expenses		(1,194)	(932)
		103,694	22,127
Unrealised capital gains on investments		26,332,977	567,275
<b>Total Income</b>		<b>26,436,671</b>	<b>589,402</b>
Management expenses		(4,240)	(4,240)
Realised losses on foreign exchange		(770,220)	(82,823)
Unrealised losses on foreign exchange		(3,208,548)	(699,993)
Unrealised capital losses on investments		-	(183,063)
Wakalah fees		(1,220,744)	(205,132)
<b>Total Outgo</b>		<b>(5,203,752)</b>	<b>(1,175,251)</b>
<b>Excess of income over outgo/(outgo over income) before taxation</b>		<b>21,232,919</b>	<b>(585,849)</b>
Taxation	8	(1,832,001)	15,210
<b>Excess of income over outgo/(outgo over income) after taxation</b>		<b>19,400,918</b>	<b>(570,639)</b>
<b>Accumulated income brought forward</b>		<b>10,281,610</b>	<b>92,520</b>
<b>Undistributed income/(Accumulated losses) carried forward</b>		<b>29,682,528</b>	<b>(478,119)</b>

The accompanying notes form an integral part of the financial information.

# STATEMENTS OF CHANGES IN NET ASSET VALUE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

	Note	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
Net asset value at the beginning of the financial year		152,045,415	24,334,735
Net outgo after taxation for the financial year (excluding changes in net unrealised capital gains)		(19,302,091)	(2,707,269)
Net unrealised capital gains		35,267,768	2,587,783
Excess of income over outgo/(outgo over income) after taxation		15,965,677	(119,486)
Amounts received for creation of units during the financial year	7	101,471,497	14,866,135
Amounts paid for cancellation of units during the financial year	7	(74,371,411)	(10,637,786)
Net asset value at the end of the financial year		195,111,178	28,443,598

The accompanying notes form an integral part of the financial information.

# STATEMENTS OF CHANGES IN NET ASSET VALUE

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2024

	Note	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
Net asset value at the beginning of the financial year		88,963,705	17,267,437
Net outgo after taxation for the financial year (excluding changes in net unrealised capital gains)		(6,932,059)	(954,851)
Net unrealised capital gains		26,332,977	384,212
Excess of income over outgo/(outgo over income) after taxation		19,400,918	(570,639)
Amounts received for creation of units during the financial year	7	104,374,802	13,032,588
Amounts paid for cancellation of units during the financial year	7	(60,694,010)	(5,394,651)
Net asset value at the end of the financial year		152,045,415	24,334,735

The accompanying notes form an integral part of the financial information.

# NOTES TO THE FINANCIAL INFORMATION

## 1. THE MANAGER AND ITS PRINCIPAL ACTIVITIES

As at the reporting date, the Takaful Investment-Linked Funds of Etiqa Family Takaful Berhad (“EFTB” or “the Manager”) comprise Dana Syariah Indeks Ekuiti Global and Dana Syariah Sukuk Global (collectively referred to as “the Funds”). The Funds Dana Syariah Indeks Ekuiti Global was launched on 21 October 2021 and Dana Syariah Sukuk Global on 14 August 2023.

The Manager is a public limited liability company incorporated and domiciled in Malaysia and licensed under the Islamic Financial Services Act, 2013. Its principal activities are the management of family takaful and takaful investment-linked business. The immediate, penultimate and ultimate holding companies of the Manager are Maybank Ageas Holdings Berhad (“MAHB”), Etiqa International Holdings Sdn. Bhd. (“EIHSB”) and Malayan Banking Berhad (“Maybank”) respectively, all of which are incorporated in Malaysia. Maybank is a licensed commercial bank listed on the Main Market of Bursa Malaysia Securities Berhad.

The objective of Dana Syariah Indeks Ekuiti Global is to provide participants who have an appetite for a higher risk investment strategy, from exposure to Shariah compliant equities volatility and movements in foreign exchange rates, with the possibility of higher returns over medium to long term. The fund will invest at least 95% in an approved Shariah global index fund, with any remaining funds invested in cash and fixed deposits.

The objective of Dana Syariah Sukuk Global is to provide participants who have an appetite for a lower risk investment strategy, from exposure to Shariah compliant fixed income securities (sukuk) volatility, with the possibility of moderate returns over medium to long term. The fund will invest at least 95% in an approved Shariah global sukuk fund, with any remaining funds invested in cash and fixed deposits.

The financial information were authorised for issue by the Board of Directors of the Manager in accordance with a resolution dated 25 March 2026.

## 2. MATERIAL ACCOUNTING POLICY INFORMATION

### 2.1 Basis of Preparation and Presentation of the Financial Information

The financial information of the Funds have been prepared in accordance with the accounting policies as described in Note 2.2 and the policy document on Investment-linked Business (BNM/RH/PD 029-36) issued by Bank Negara Malaysia (“BNM”).

The financial information have been prepared under the historical cost convention unless otherwise indicated in the Summary of Material Accounting Policy Information in Note 2.2.

The financial information are presented in Ringgit Malaysia (“RM”).

# NOTES TO THE FINANCIAL INFORMATION

## 2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTD.)

### 2.2 Summary of Material Accounting Policy Information

#### (a) Financial Instruments

##### (i) Financial Assets

Malaysian Financial Reporting Standards ("MFRS") 9 *Financial Instruments* contains a classification and measurement approach for financial assets that reflects the business model in which financial assets are managed and their cash flow characteristics. It includes three principal classification categories for financial assets measured at amortised cost ("AC"), fair value through other comprehensive income ("FVOCI") and fair value through profit or loss ("FVTPL").

Financial assets are recognised in the statements of assets and liabilities when and only when, the Funds become a party to the contractual provisions of the financial instruments.

Financial instruments are offset when the Funds have a legally enforceable right to offset and intend to settle either on a net basis or to realise the asset and settle the liability simultaneously.

The Funds classify the investment portfolio at FVTPL and AC under MFRS 9 where the Funds' documented investment strategy is to manage financial assets on a fair value basis.

#### Financial Assets at FVTPL

Financial assets in this category are those Financial assets that are held for trading or are designated as such, upon initial recognition. Financial assets held for trading are derivatives (including separated embedded derivatives) or financial assets acquired principally for the purpose of selling in the near term.

For financial assets designated at FVTPL, the following criteria must be met:

- the designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognising gains or losses on a different basis; or
- the assets and liabilities are part of a group of financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy.

Subsequent to initial recognition, financial assets at FVTPL are measured at fair value. Any gains or losses arising from changes in fair value are recognised in statements of income and expenditure. Net gains or losses on financial assets at FVTPL do not include exchange differences, profit and dividend income. Exchange differences, profit and dividend income on financial assets at FVTPL are recognised separately in statements of income and expenditure as part of other expenses or other income and investment income respectively.

Financial assets classified as FVTPL are foreign units trusts.

#### Financial Assets at AC

Financial assets in this category are those financial assets held within a business model whose objective is to hold financial assets in order to collect contractual cash flows which represent solely payments of principal and profit.

Subsequent to initial recognition, financial assets at AC are measured at amortised cost using the effective profit method. Exchange differences, profit and dividend income on financial assets at AC are recognised separately in statements of income and expenditure as part of other expenses or other income and investment income respectively. On derecognition, any gains or losses are recognised in statements of income and expenditure.

Financial assets classified as AC are deposits with financial institutions.

# NOTES TO THE FINANCIAL INFORMATION

## 2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTD.)

### 2.2 Summary of Material Accounting Policy Information (contd.)

#### (a) Financial Instruments (contd.)

##### (i) Financial Assets (contd.)

###### Fair Value of Financial Assets

The fair values of GII, government guaranteed bonds and unquoted corporate bonds are determined by reference to indicative bid prices obtained from Bondweb and Malaysian Retail Bond Portal provided by Bond Pricing Agency Malaysia ("BPAM") based on the theoretical fair value of fixed income instruments. In the case of any downgraded or defaulted bond, internal valuations will be performed to determine the fair value of the bond.

The fair values of financial assets that are actively traded in organised financial markets are determined by reference to quoted market prices for assets at the close of business at reporting date. For financial assets in quoted property trust funds, fair value is determined by reference to published prices.

The fair values of floating rate and overnight deposits with financial institutions are their carrying values which are the cost of the deposit/placement due to the relatively short-term maturity of these financial instruments.

The fair value of the derivative at the end of the previous financial year was derived based on valuation techniques from market observable inputs and were revalued at the reporting date based on valuations provided by the respective counterparties.

The carrying amounts of cash and cash equivalents, profit/dividend receivables, amount due from stockbrokers, amount due from family fund and sundry receivables approximate their fair values due to the relatively short-term maturity of these financial instruments.

###### Derecognition of Financial Assets

A financial asset is derecognised when the contractual right to receive cash flows from the asset has expired or the Funds have transferred substantially all the risks and rewards of the financial asset.

##### (ii) Financial Liabilities

Financial liabilities of the Funds comprised of amount due to stockbrokers, amount due to family fund and sundry payables. Financial liabilities are stated at the fair value of the consideration to be paid in the future, for services received. The carrying amounts of financial liabilities approximate their fair values due to the relatively short-term maturity of these financial instruments. A financial liability is derecognised when the obligation under the liability is extinguished. Gains and losses are recognised in statements of income and expenditure when the liabilities are derecognised and through the amortisation process.

# NOTES TO THE FINANCIAL INFORMATION

## 2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTD.)

### 2.2 Summary of Material Accounting Policy Information (contd.)

#### (b) Other Revenue Recognition

- (i) Profit income is recognised at a point of time using the effective profit yield method over the term of the underlying investments;
- (ii) Dividend income is recognised at a point of time when the Funds' rights to receive payment is established; and
- (iii) Proceeds arising from disposal of investments are set off against the weighted average cost of investments. The resulting gains or losses are taken to the statements of income and expenditure.

#### (c) Wakalah Fees

Wakalah fees are charged based on the Funds' NAV, at the following rates:

Dana Syariah Indeks Ekuiti Global	1.00% per annum
Dana Syariah Sukuk Global	1.00% per annum

#### (d) Income Tax

Income tax on the excess of income over outgo or excess of outgo over income for the financial year comprises current and deferred tax. Current tax is the expected amount of income taxes payable in respect of the taxable income for the financial year and is measured using the tax rates that have been enacted as at the reporting date.

Deferred tax is provided for, using the liability method, on temporary differences at the date of the statements of assets and liabilities between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes at the reporting date. In principle, deferred tax liabilities are recognised for all taxable temporary differences and deferred tax assets are recognised for all deductible temporary differences, carry forward of unused tax losses and unused tax credits to the extent that it is probable that taxable profits will be available against which the deductible temporary differences, and the carry forward of unused tax losses and unused tax credits can be utilised.

Deferred tax is recognised in statements of income and expenditure, except when it arises from a transaction which is recognised directly in unitholders' capital, in which case, the deferred tax is also recognised in unitholders' capital.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax assets to be utilised. Unrecognised deferred tax assets are reassessed at each reporting date and are recognised to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be utilised.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the year when the asset is realised or the liability is settled, based on tax rates and tax laws that have been enacted or substantively enacted at the reporting date.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current tax liabilities and the deferred taxes relate to the same taxable fund and the same taxation authority.

# NOTES TO THE FINANCIAL INFORMATION

## 2. MATERIAL ACCOUNTING POLICY INFORMATION (CONTD.)

### 2.2 Summary of Material Accounting Policy Information (contd.)

#### (e) Foreign Currencies

Transactions in foreign currencies are initially recorded in RM at rates of exchange ruling at the dates of the transactions. At the reporting date, foreign currency monetary items are translated into RM at exchange rates ruling at that date. All exchange rate differences are taken to the statements of income and expenditure.

#### (f) Unitholders' Capital

Unitholders' capital of the Funds represents equity instruments in the statements of assets and liabilities.

Amounts received for units created represent contributions paid by participants/unitholders as payment for new certificates or subsequent payments to increase the amount of the certificates.

Creation/cancellation of units is recognised at the next valuation date, after the request to purchase/sell units is received from the participants/unitholders.

## 3. SOFT COMMISSIONS

The Manager is restricted by regulations from receiving any share of commission from any stockbroker/dealer. Accordingly, any shared commission received from stockbrokers/dealers shall be directed to the Funds. However, soft commissions received in the form of goods and services which are of demonstrable benefit to unitholders such as research materials and computer software incidental to investment management of the Funds are retained by the Manager.

During the financial year, the Manager has received soft commissions for market information, financial research materials and computer software such as Bloomberg which are incidental to investment management of the Funds. These soft commissions received have been retained by the Manager.

# NOTES TO THE FINANCIAL INFORMATION

## 4. INVESTMENTS

### (i) Dana Syariah Indeks Ekuiti Global

	31.12.2025 RM	31.12.2024 RM
--	------------------	------------------

#### (a) AC

##### Deposit with financial institution

Fixed and call deposits with:

Licensed bank

5,178,203

3,361,586

The carrying amount of financial asset classified as AC is a reasonable approximation of fair value due to the short-term maturity of the financial asset.

### (ii) Dana Syariah Sukuk Global

	31.12.2025 RM	31.12.2024 RM
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#### (a) AC

##### Deposit with financial institution

Fixed and call deposits with:

Licensed bank

790,064

1,258,278

The carrying amount of financial asset classified as AC is a reasonable approximation of fair value due to the short-term maturity of the financial asset.

# NOTES TO THE FINANCIAL INFORMATION

## 5. FOREIGN ASSET

### (i) Dana Syariah Indeks Ekuiti Global

	31.12.2025 RM	31.12.2024 RM
<b>(a) FVTPL</b>		
<i>Quoted outside Malaysia</i>		
Unit Trust:		
Cost	135,976,403	112,693,269
Unrealised capital gains, net	71,983,218	36,715,450
Unrealised losses on foreign exchange, net	(16,305,339)	(429,581)
Fair value	191,654,282	148,979,138

The composition, cost and fair value of the investment as at 31 December 2025 are detailed below:

	← 31.12.2025 →			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
<i>Quoted outside Malaysia</i>				
HSBC Islamic Global Equity Index Fund	1,306,558	135,976,403	191,654,282	98.23%

# NOTES TO THE FINANCIAL INFORMATION

## 5. FOREIGN ASSET (CONTD.)

### (ii) Dana Syariah Sukuk Global

	31.12.2025 RM	31.12.2024 RM
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The Fund's investments are summarised by categories as follows:

FVTPL (Note 5(ii)(a))	26,882,453	23,256,206
Derivatives (Note 5(ii)(b))	617,967	(183,063)
	<b>27,500,420</b>	<b>23,073,143</b>

### (a) FVTPL

#### Quoted outside Malaysia

Unit Trust:		
Cost	26,948,909	23,025,892
Unrealised capital gains, net	3,147,031	1,360,278
Unrealised losses on foreign exchange, net	(3,213,487)	(1,129,964)
Fair value	<b>26,882,453</b>	<b>23,256,206</b>

The composition, cost and fair value of the investment as at 31 December 2025 are detailed below:

	31.12.2025			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
<i>Quoted outside Malaysia</i>				
Franklin Global Sukuk Fund	443,950	26,948,909	26,882,453	94.51%

	31.12.2025 RM	31.12.2024 RM
--	------------------	------------------

### (b) Derivatives

Hedging derivative:		
Unrealised gains/(losses) on forward foreign exchange contract	617,967	(183,063)
Total derivative	<b>617,967</b>	<b>(183,063)</b>

#### Hedging derivative:

Forwards are customised contracts transacted with a specific counterparty who agrees to buy or sell a specified asset at a pre-agreed rate at a specified future date. The contracts are settled at gross at a specified future date and are considered to bear a higher liquidity risk than futures contracts which are settled on a net basis. It also bears market risks related to the underlying investment. The Company enters into forward foreign exchange contracts for the purpose of hedging part of its investment portfolio in USD denominated debt security and mutual funds.

# NOTES TO THE FINANCIAL INFORMATION

## 6. DEFERRED TAX LIABILITIES/(ASSETS)

- (a) Deferred tax liabilities and assets of the Fund are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when the deferred income taxes relate to the same fiscal authority. The net deferred tax liability/(asset) shown in the statement of assets and liabilities of financial position has been determined after appropriate offsetting as follows:

	31.12.2025 RM	31.12.2024 RM
<b>(i) Dana Syariah Indeks Ekuiti Global</b>		
Deferred tax liabilities	4,455,347	2,903,987
	<b>4,455,347</b>	<b>2,903,987</b>

The components and movements of deferred tax of the Fund during the financial year prior to offsetting are as follows:

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
<b>31.12.2025</b>			
At 1 January	2,680,553	223,434	2,903,987
Recognised in statement of income and expenditure (Note 8)	2,821,421	(1,270,061)	1,551,360
At 31 December	5,501,974	(1,046,627)	4,455,347
<b>31.12.2024</b>			
At 1 January	830,598	223,434	1,054,032
Recognised in statement of income and expenditure (Note 8)	1,849,955	-	1,849,955
At 31 December	2,680,553	223,434	2,903,987

# NOTES TO THE FINANCIAL INFORMATION

## 6. DEFERRED TAX LIABILITIES/(ASSETS) (CONTD.)

- (a) Deferred tax liabilities and assets of the Fund are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when the deferred income taxes relate to the same fiscal authority. The net deferred tax liability/(asset) shown in the statement of assets and liabilities of financial position has been determined after appropriate offsetting as follows (contd.):

	31.12.2025 RM	31.12.2024 RM
(ii) Dana Syariah Sukuk Global		
Deferred tax liabilities	44,567	3,780
	<b>44,567</b>	<b>3,780</b>

The components and movements of deferred tax of the Fund during the financial year prior to offsetting are as follows:

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
<b>31.12.2025</b>			
At 1 January	52,823	(49,043)	3,780
Recognised in statement of income and expenditure (Note 8)	207,023	(166,236)	40,787
At 31 December	259,846	(215,279)	44,567
<b>31.12.2024</b>			
At the date of launch	63,440	(34,398)	29,042
Recognised in statement of income and expenditure (Note 8)	(10,617)	(14,645)	(25,262)
At 31 December	52,823	(49,043)	3,780

# NOTES TO THE FINANCIAL INFORMATION

## 7. UNITHOLDERS' ACCOUNT

### (i) Dana Syariah Indeks Ekuiti Global

	← 31.12.2025 →		← 31.12.2024 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	85,646,100	101,471,497	94,455,610	104,374,802
Amounts paid for cancellations during the financial year	(63,818,267)	(74,371,411)	(57,406,244)	(60,694,010)
	21,827,833	27,100,086	37,049,366	43,680,792
Unitholders' account brought forward	121,803,159	152,045,415	84,753,793	88,963,705
Excess of income over outgo after taxation	-	15,965,677	-	19,400,918
	143,630,992	195,111,178	121,803,159	152,045,415
NAV per unit		1.358		1.248

### (ii) Dana Syariah Sukuk Global

	← 31.12.2025 →		← 31.12.2024 →	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	16,336,773	14,866,135	16,223,340	13,032,588
Amounts paid for cancellations during the financial year	(11,924,124)	(10,637,786)	(8,395,071)	(5,394,651)
	4,412,649	4,228,349	7,828,269	7,637,937
Unitholders' account brought forward	25,197,868	24,334,735	17,369,599	17,267,437
Excess of outgo over income after taxation	-	(119,486)	-	(570,639)
	29,610,517	28,443,598	25,197,868	24,334,735
NAV per unit		0.961		0.966

# NOTES TO THE FINANCIAL INFORMATION

## 8. TAXATION

	31.12.2025 RM	31.12.2024 RM
<b>(i) Dana Syariah Indeks Ekuiti Global</b>		
Income tax:		
Current financial year's tax recoverable	(13,322)	(53,321)
Under provision of taxation in prior financial year	56,242	35,367
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	1,551,360	1,849,955
<b>Tax expense for the financial year</b>	<b>1,594,280</b>	<b>1,832,001</b>
<b>(ii) Dana Syariah Sukuk Global</b>		
Income tax:		
Current financial year's tax recoverable	(27,937)	(4,855)
Under provision of taxation in prior financial year	5,488	14,907
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	40,787	(25,262)
<b>Tax expense/(credit) for the financial year</b>	<b>18,338</b>	<b>(15,210)</b>

The tax expense/(credit) on the Funds relate to investment income net of allowable investment expenses and net gains/(losses) on disposal of investments during the year at the statutory tax rate of 8%, based on the method prescribed under the Income Tax Act, 1967.

# NOTES TO THE FINANCIAL INFORMATION

## 8. TAXATION (CONTD.)

The reconciliation of income tax expense/(credit) applicable to the excess of income over outgo/(outgo over income) before taxation at the income tax rate applicable to the Funds, to income tax expense/(credit) at the effective income tax rate is, as follows:

	31.12.2025 RM	31.12.2024 RM
<b>(i) Dana Syariah Indeks Ekuiti Global</b>		
Excess of income over outgo before taxation	17,559,957	21,232,919
Taxation at rate of 8%	1,404,797	1,698,634
Expenses not deductible for tax purposes	133,241	98,000
Under provision of taxation in prior financial year	56,242	35,367
Tax expense for the financial year	1,594,280	1,832,001
<b>(ii) Dana Syariah Sukuk Global</b>		
Excess of outgo over income before taxation	(101,148)	(585,849)
Taxation at rate of 8%	(8,092)	(46,867)
Expenses not deductible for tax purposes	20,942	16,750
Under provision of taxation in prior financial year	5,488	14,907
Tax expense/(credit) for the financial year	18,338	(15,210)

# COMPARATIVE PERFORMANCE TABLE

## (i) Dana Syariah Indeks Ekuiti Global

	2025	2024	2023	2022	2021
<b>Description (%)</b>					
Foreign Asset Unit Trust	98.23	97.98	93.85	91.30	55.09
Cash and Deposit	1.77	2.02	6.15	8.70	44.91
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Total NAV (RM)	195,111,178	152,045,415	88,963,705	35,417,384	11,286,827
Total Number of Units	143,630,992	121,803,159	84,753,793	44,749,062	11,361,652
NAV Per Unit (RM)	1.358	1.248	1.050	0.791	0.993
Highest NAV per unit during financial year (RM)	1.408	1.289	1.057	0.994	1.000
Lowest NAV per unit during financial year (RM)	1.063	1.037	0.783	0.782	0.976
Total annual return of the fund based on capital growth (%)	8.81	18.86	32.74	(20.34)	-
Average annual return (%)					
1-Year	8.81	18.86	32.74	(20.34)	-
3-Year	19.74	7.92	-	-	-
Average performance of Benchmark Index (%)					
1-Year	11.73	23.76	40.81	(20.63)	-
3-Year	24.87	11.42	-	-	-

# COMPARATIVE PERFORMANCE TABLE

## (ii) Dana Syariah Sukuk Global

	2025	2024	2023
Description (%)			
Foreign Asset Unit Trust	94.51	95.57	88.65
Cash and Deposit	5.49	4.43	11.35
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
Total NAV (RM)	28,443,598	24,334,735	17,267,437
Total Number of Units	29,610,517	25,197,868	17,369,599
NAV Per Unit (RM)	0.961	0.966	0.994
Highest NAV per unit during financial year (RM)	0.982	1.018	1.007
Lowest NAV per unit during financial year (RM)	0.942	0.928	0.964
Total annual return of the fund based on capital growth (%)	(0.52)	(2.82)	-
Average annual return (%) 1-Year	(0.52)	(2.82)	-
Average performance of Benchmark Index (%) 1-Year	(0.96)	0.67	-

# 2025

LAPORAN-LAPORAN TAHUNAN PRESTASI DANA-DANA

Dana-Dana Takaful Berkaitan Pelaburan



*Bukan sahaja Takaful,  
Etiqa Takaful*



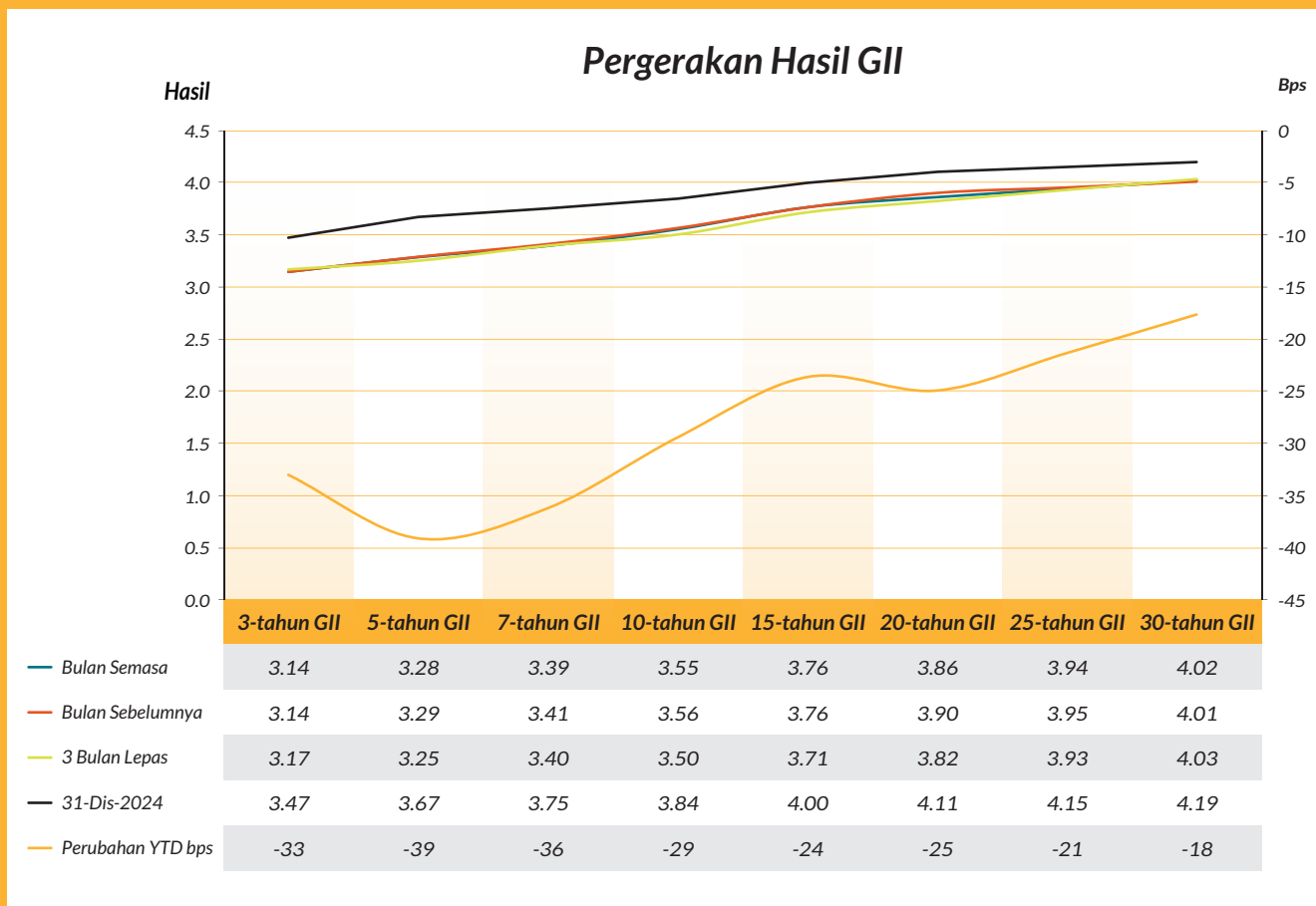
Takaful Keluarga

# Ulasan dan Prospek Pasaran

## Ulasan Pasaran Sukuk

### Hasil menyusut pada 2025 berikutan pemotongan kadar

#### Struktur berjangka hasil GII pada akhir Dis 2025



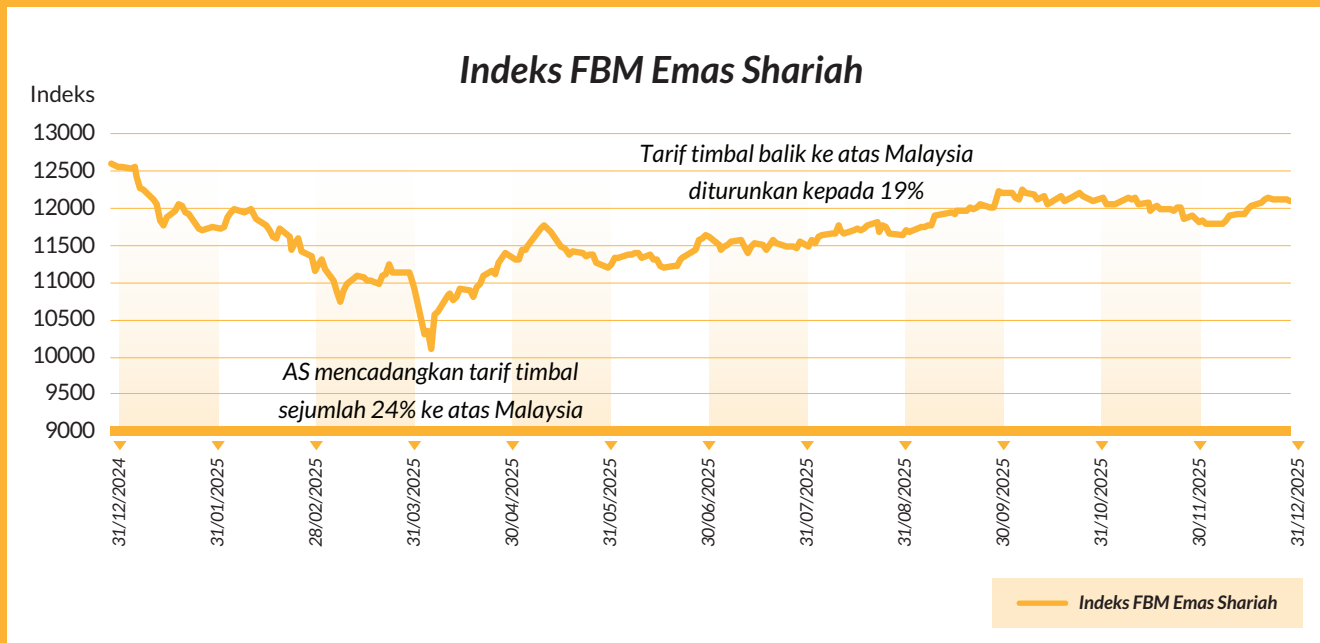
Sumber: Bond Pricing Agency Malaysia (BPAM)

- Sepanjang tahun 2025, Fed meneruskan langkah pemotongan kadar sebanyak 75bps (2024: pemotongan 100bps) – menutup tahun dengan Kadar Dana Persekutuan pada 3.50%-3.75%. Di peringkat tempatan, Bank Negara Malaysia (BNM) turut melaksanakan pemotongan 25bps ke atas Kadar Dasar Semalaman (OPR) pada bulan Julai kepada 2.75%.
- Ketidaktentuan tarif, data “Goldilocks” mengenai pasaran buruh dan pertumbuhan ekonomi, penutupan berpanjangan kerajaan AS, geopolitik serta jangkaan terhadap hala tuju kadar faedah Fed merupakan tema-tema utama yang menyebabkan keturun-naikan besar dalam bon Perbendaharaan AS.
- Di peringkat tempatan, hasil bertindak balas terhadap data KDNK yang kukuh, guna tenaga yang stabil dan inflasi yang terkawal, ketidaktentuan tarif oleh Trump, serta hala tuju OPR oleh BNM.
- Hasil GII 3T dan 10T pada akhir Dis 2025 masing-masing menyaksikan penurunan sebanyak 33bps dan 29bps YoY – masing-masing ditutup pada 3.14% dan 3.55%.
- Ringgit mengukuh berbanding dolar Amerika Syarikat (AS) tahun sebelumnya sebanyak lebih 9% dan merupakan mata wang berprestasi terbaik di Asia, didorong oleh dasar-dasar asasi tempatan yang kukuh serta jangkaan dolar AS yang lebih lemah.
- Aliran masuk asing ke dalam pasaran bon tempatan adalah lebih tinggi berbanding tahun sebelumnya (YoY) sebanyak RM25.6 bilion pada 2025 (2024: RM4.8 bilion), menjadikan jumlah pegangan kepada RM300.8 bilion – hanya sedikit di bawah paras tertinggi rekod RM302.1 bilion. Ini mewakili 13.6% daripada jumlah bon tertunggak (2024: 13.3%) setakat akhir 2025.

# Ulasan dan Prospek Pasaran

## Ulasan Pasaran Ekuiti

### Tahun Penuh Ketidaktentuan dan Prestasi



- Selepas mencatatkan prestasi kukuh pada tahun 2024, indeks FBM Emas Syariah mencatatkan penurunan sederhana sebanyak 4% pada tahun 2025. Walaupun saham bermodal besar kekal agak kukuh, saham bermodal sederhana dan kecil mengalami penurunan mendadak, dengan indeks masing-masing merosot sebanyak 12% dan 11%.
- Prestasi yang tidak sekata turut jelas merentasi sektor. Sektor perladangan, REIT dan kewangan, yang bersifat lebih defensif, merupakan satu-satunya tiga daripada 13 indeks sektor yang mencatatkan pulangan positif pada tahun 2025. Sebaliknya, sektor penjagaan kesihatan merupakan sektor berprestasi paling lemah, terkesan oleh kelemahan berterusan pasaran saham sarung tangan susulan persaingan yang semakin sengit dari China. Sektor teknologi juga ketinggalan, menduduki tempat kedua terburuk bagi tahun tersebut, walaupun ia pulih dengan ketara daripada paras terendahnya pada April 2025.
- Keadaan pasaran mencabar pada awal tahun di kala ketidaktentuan global yang meningkat disebabkan oleh dasar perdagangan AS, terutamanya berkaitan dengan isu tarif timbal balas, yang pada mulanya dicadangkan pada kadar 24% ke atas Malaysia. Pasaran ekuiti Malaysia hanya kembali bermomentum selepas AS menurunkan kadar tarif timbal balas Malaysia kepada 19% pada Ogos 2025, mensejajarkannya secara umum dengan negara-negara ASEAN yang lain.
- Para pelabur asing secara konsisten bertindak sebagai penjual bersih ekuiti Malaysia pada 2025, di mana aliran keluar bersih mencecah RM22 bilion, yang merupakan catatan aliran keluar tahunan kedua terbesar, yang hanya dilampaui semasa tahun pandemik 2020. Hasilnya, pegangan saham asing mengikut permodalan pasaran menurun kepada 19.0% pada akhir 2025, menghampiri paras terendah dalam sejarah.
- Namun yang penting adalah aliran keluar asing tersebut telah diterima dengan baik oleh para pelabur institusi tempatan, dan penjualan berterusan oleh para pelabur asing ini tidak menyebabkan kelemahan mata wang negara. Sebaliknya, Ringgit muncul sebagai antara mata wang serantau berprestasi terbaik pada 2025, menunjukkan kekukuhan dasar-dasar asas makroekonomi Malaysia.



# Ulasan dan Prospek Pasaran

## Prospek

## Kedayatahan Ekonomi Tempatan Lebih Memihak Terhadap Pasaran Ekuiti Tempatan



- Di kala kita beralih ke tahun 2026, ketidaktentuan ekonomi dan politik kekal tinggi. Setakat ini, ketidaktentuan ini kelihatan kurang memberi kesan ke atas prestasi pasaran kewangan pada 2025 memandangkan banyak pasaran mencatatkan pulangan terbaik dalam tempoh 10 tahun, namun persediaan perlu dibuat bagi penarasan harga disebabkan oleh risiko ketara, terutamanya disebabkan oleh pembalikan likuiditi berlebihan pada 2026.
- Jangkaan bercanggah berkaitan kadar Fed dan kesahihan tarif Trump. Setakat ini, Fed hanya menjangkakan pemotongan kadar Fed yang agak konservatif iaitu sebanyak 1 kali pada 2026. Walau bagaimanapun, niaga hadapan dana Fed telah mengambil kira 3 kali pemotongan kadar ke tahap 3% pada 2026. Justeru, masih terdapat percanggahan besar dalam jangkaan antara Fed dan pasaran. Pengerusi Fed yang baharu dan data makro terbaru akan menentukan kesatuan jangkaan tersebut. Sementara itu, pilihan raya pertengahan penggal AS tahun ini dan kesahihan tarif Trump akan mewujudkan ketidaktentuan dan mencetuskan ketidaktentuan sepanjang tahun.
- Bagi pasaran Sukuk domestik, unjuran hasil tempatan biasanya menyerupai dinamik penawaran kerajaan tempatan, tema penyatuan fiskal yang berterusan serta daya tahan ekonomi tempatan. Sehubungan itu, kami tidak menjangkakan sebarang perubahan OPR sepanjang 2026. Kami menjangkakan penawaran yang tinggi pada 2026, terutamanya pada bulan Jun, Ogos dan Oktober, manakala penawaran bersih dijangka menurun disebabkan kematangan bon pada bulan Mac, Julai dan September. Apa yang perlu diberi perhatian ialah tren kenaikan kadar BOJ berpotensi mencetuskan beberapa tekanan jualan ke atas UST dan memberikan sedikit tekanan ke atas hasil tempatan.
- Kami optimis secara taktikal terhadap pasaran ekuiti tempatan pada 2026. Walaupun mencatatkan keuntungan tahunan berturut-turut pertama sejak 2013, Malaysia masih ketinggalan berbanding negara-negara serantau pada 2025, membolehkan kita meningkatkan prestasi pada 2026 di kala pertumbuhan ekonomi yang berdaya tahan. Hasil korporat terkini menunjukkan lebih sedikit kegagalan mencapai sasaran, menandakan potensi peningkatan dalam kestabilan pendapatan. Selain itu, Tahun Melawat Malaysia 2026, bersama-sama dengan pusingan kedua bantuan tunai SARA pada Februari 2026, dijangka memberikan sokongan tambahan terhadap penggunaan.

## Dana-Dana Takaful

# Dana Pendapatan Prima Takaful

### Objektif Dana

Dana direka untuk memberikan prestasi daripada sekuriti pendapatan tetap patuh Syariah, tunai dan simpanan tetap yang mengatasi 12-bulan Kadar Deposit Terma Islamik sepanjang tempoh 5-tahun.

### Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	24 Februari, 2014
Yuran Pengurusan:	1.00% setahun
Pengurus Dana Pelaburan:	Etiqa Family Takaful Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Pendapatan Tetap Syariah Tempatan	80%
- Tunai	20%

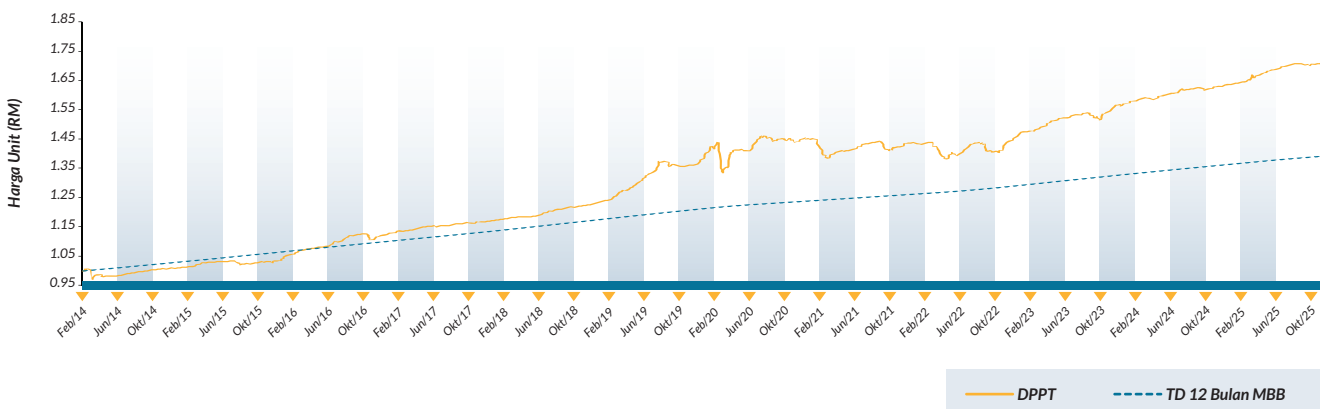
### Prestasi Dana (pada 31 Disember 2025)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	4.96%	18.21%	18.21%	71.40%	4.66%
Penanda Aras	2.28%	7.92%	12.40%	38.55%	2.79%
Perbezaan	2.68%	10.29%	5.81%	32.85%	1.87%

### Prestasi Harga (pada 31 Disember)

(RM)	2025	2024	2023	2022	2021
NAV	1.714	1.633	1.567	1.450	1.435
perubahan (%)	5.0	4.2	8.1	1.0	-1.0
Tertinggi dalam 1-tahun	1.714	1.633	1.567	1.450	1.455
Terendah dalam 1-tahun	1.634	1.562	1.45	1.382	1.384

### Prestasi Harga Unit



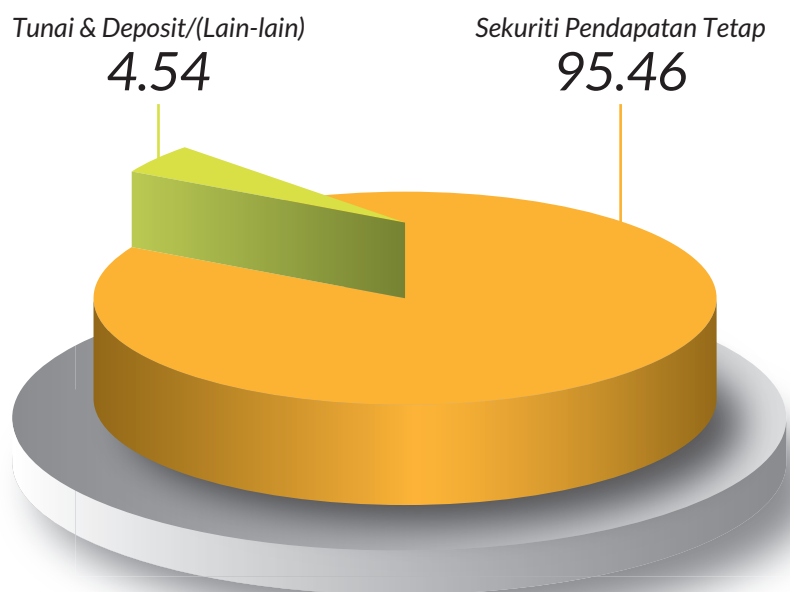
## Dana-Dana Takaful

# Dana Pendapatan Prima Takaful

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2025	2024	2023	2022	2021
Sekuriti Pendapatan Tetap	280,262,354	194,089,141	191,404,479	115,521,502	90,082,290
Tunai & Deposit/(Lain-lain)	13,318,041	42,299,398	9,983,868	16,130,938	14,143,908
<b>Jumlah Saiz Dana (NAV)</b>	<b>293,580,395</b>	<b>236,388,539</b>	<b>201,388,347</b>	<b>131,652,440</b>	<b>104,226,198</b>

Peruntukan Aset (% pada 31 Disember 2025)



## Dana-Dana Takaful

# Dana Ekuiti Prima Takaful

### Objektif Dana

Dana ini direka untuk memberikan prestasi yang mengatasi prestasi Indeks FTSE Bursa Malaysia EMAS Syariah sepanjang tempoh 5-tahun.

### Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	24 Februari, 2014
Yuran Pengurusan:	1.50% setahun
Pengurus Dana Pelaburan:	Etiqa Family Takaful Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Syariah Tempatan	100%

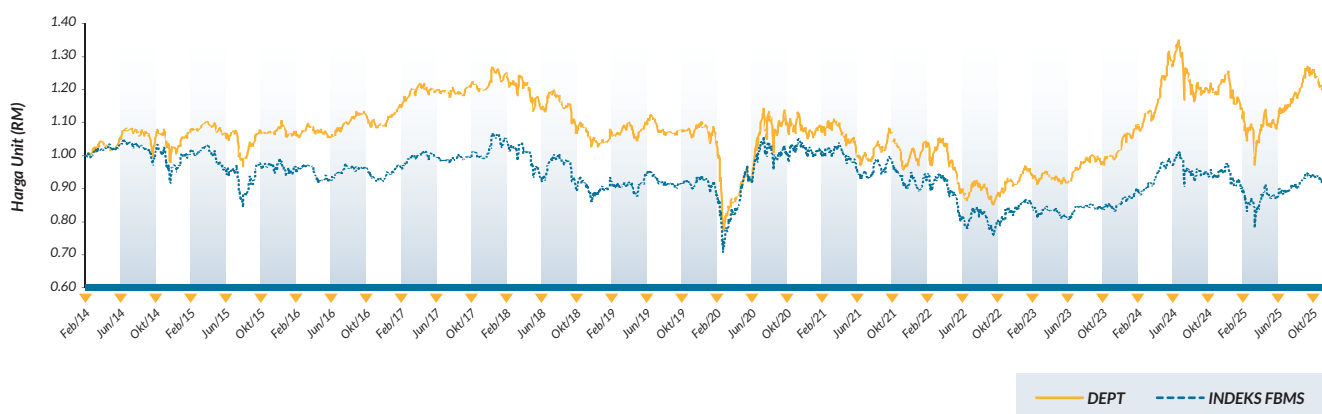
### Prestasi Dana (pada 31 Disember 2025)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-2.40%	33.59%	13.27%	22.10%	1.69%
Penanda Aras	-3.93%	10.58%	-8.08%	-6.27%	-0.54%
Perbezaan	1.53%	23.01%	21.34%	28.37%	2.23%

### Prestasi Harga (pada 31 Disember)

(RM)	2025	2024	2023	2022	2021
NAV	1.221	1.251	1.018	0.914	1.011
perubahan (%)	-2.4	22.9	11.4	-9.6	-6.2
Tertinggi dalam 1-tahun	1.271	1.351	1.019	1.055	1.112
Terendah dalam 1-tahun	0.971	1.018	0.913	0.849	0.957

### Prestasi Harga Unit



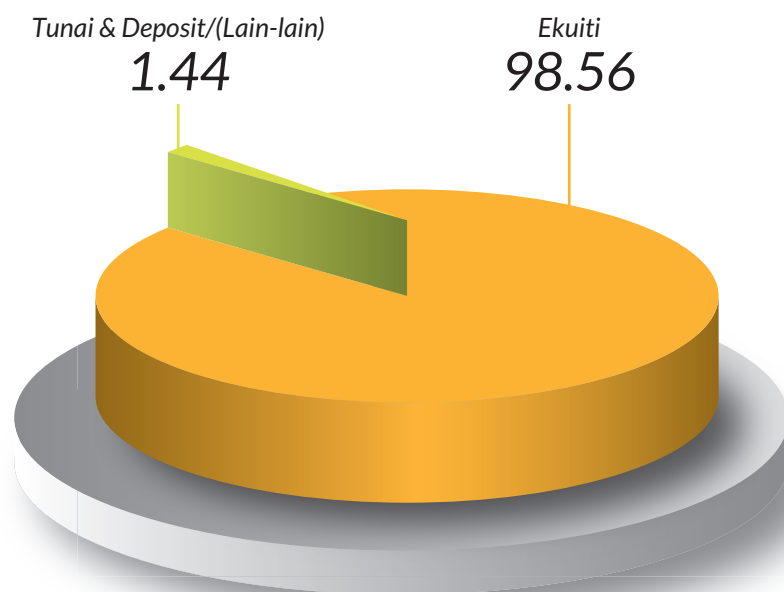
## Dana-Dana Takaful

# Dana Ekuiti Prima Takaful

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2025	2024	2023	2022	2021
Ekuiti	126,441,333	119,013,824	92,003,332	75,576,282	78,137,136
Tunai & Deposit/(Lain-lain)	1,841,439	12,610,163	2,364,076	4,413,534	5,063,977
<b>Jumlah Saiz Dana (NAV)</b>	<b>128,282,772</b>	<b>131,623,987</b>	<b>94,367,408</b>	<b>79,989,816</b>	<b>83,201,113</b>

Peruntukan Aset (% pada 31 Disember 2025)



# Dana-Dana Takaful

## Dana Syariah

### Seimbang

#### Objektif Dana

Dana direka untuk memberikan prestasi daripada ekuiti dan sekuriti pendapatan tetap patuh Syariah yang mengatasi kadar akaun pelaburan am 12-bulan Simpanan Semasa Islamik sepanjang tempoh 5-tahun.

#### Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	15 Oktober, 2014
Yuran Pengurusan:	1.20% setahun
Pengurus Dana Pelaburan:	Etiqa Family Takaful Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Syariah Tempatan	40%
- Pendapatan Tetap Syariah Tempatan	55%
- Tunai	5%

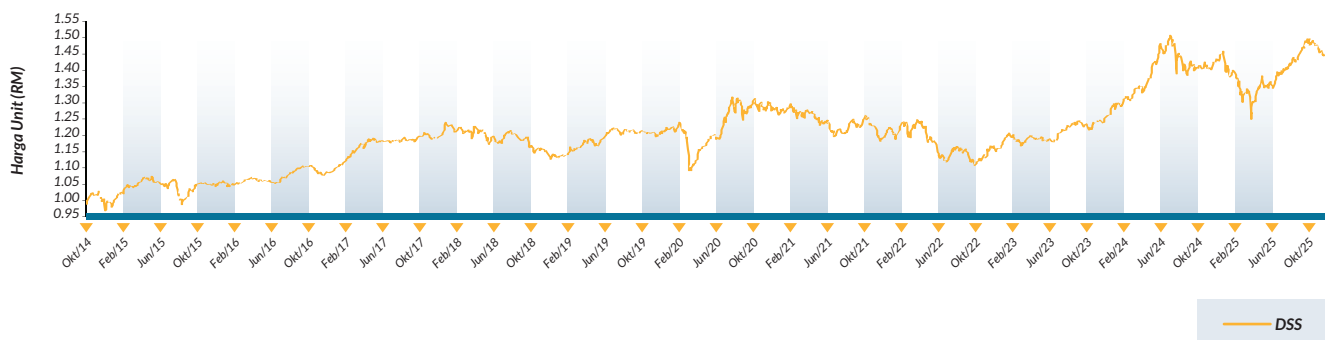
#### Prestasi Dana (pada 31 Disember 2025)

(%)	1-tahun	3-tahun	5-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	0.89%	26.16%	14.44%	46.60%	3.46%
Penanda Aras	-0.11%	9.31%	4.50%	19.93%	1.63%
Perbezaan	1.00%	16.85%	9.94%	26.67%	1.83%

#### Prestasi Harga (pada 31 Disember)

(RM)	2025	2024	2023	2022	2021
NAV	1.466	1.453	1.264	1.162	1.218
perubahan (%)	0.9	15.0	8.8	-4.6	-4.9
Tertinggi dalam 1-tahun	1.497	1.507	1.265	1.249	1.297
Terendah dalam 1-tahun	1.25	1.263	1.162	1.106	1.182

#### Prestasi Harga Unit



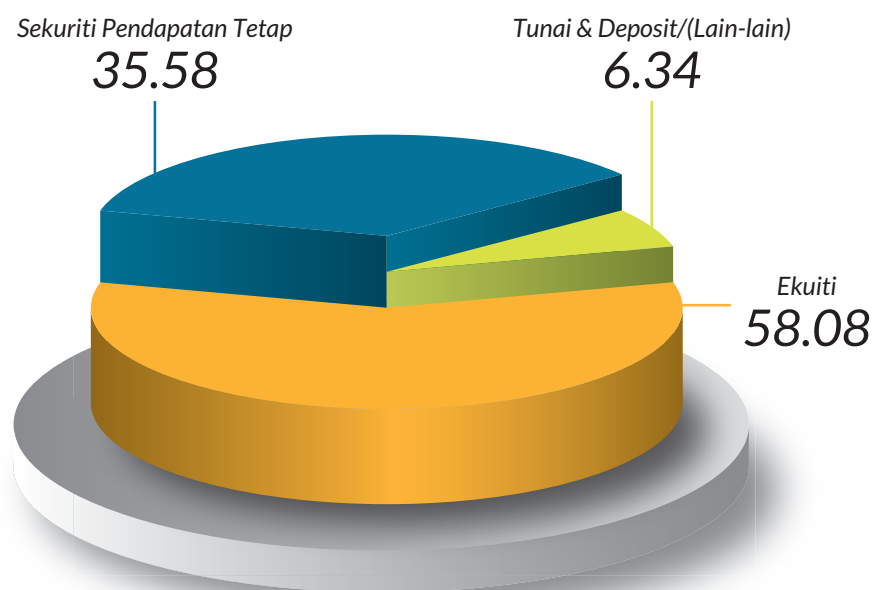
## Dana-Dana Takaful

# Dana Syariah Seimbang

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2025	2024	2023	2022	2021
Ekuiti	55,954,295	54,357,030	44,712,220	35,729,781	32,149,073
Sekuriti Pendapatan Tetap	34,277,559	33,862,893	26,327,532	25,061,196	24,906,104
Tunai & Deposit/(Lain-lain)	6,115,132	4,927,583	6,882,902	4,061,826	5,272,029
<b>Jumlah Saiz Dana (NAV)</b>	<b>96,346,986</b>	<b>93,147,506</b>	<b>77,922,654</b>	<b>64,852,803</b>	<b>62,327,206</b>

Peruntukan Aset (% pada 31 Disember 2025)



## Dana-Dana Takaful

# Dana Syariah Strategik Ekuiti Global

### Objektif Dana

Dana ini direka untuk mencapai pertumbuhan modal melalui pelaburan dalam portfolio ekuiti global yang patuh Syariah dalam tempoh sederhana hingga panjang.

### Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	7 Jun, 2025
Yuran Pengurusan:	1.00% setahun
Pengurus Dana Pelaburan:	Etiqa Family Takaful Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Syariah Global	100%

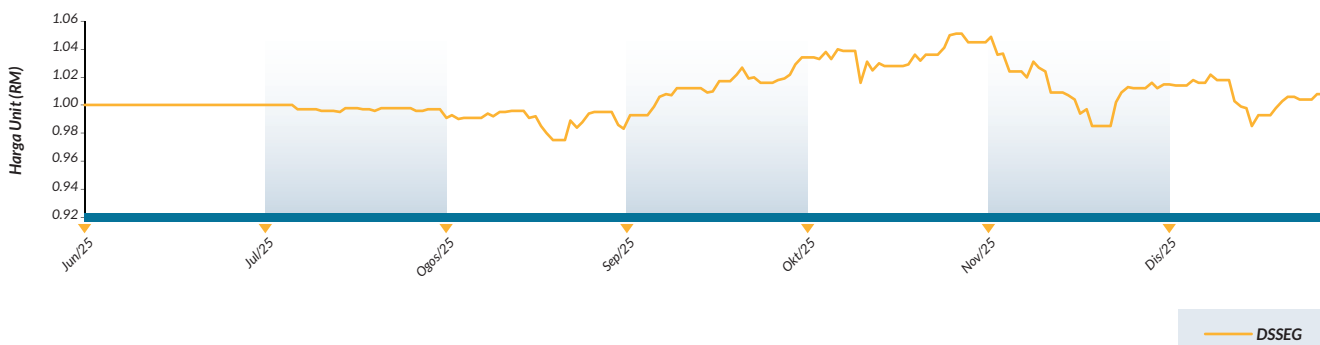
### Prestasi Dana (pada 31 Disember 2025)

(%)	1-tahun	3-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	n/a	n/a	0.30%	n/a
Penanda Aras	n/a	n/a	11.18%	n/a
Perbezaan	n/a	n/a	-10.88%	n/a

### Prestasi Harga (pada 31 Disember)

(RM)	2025
NAV	1.003
perubahan (%)	n/a
Tertinggi dalam 1-tahun	1.051
Terendah dalam 1-tahun	0.975

### Prestasi Harga Unit



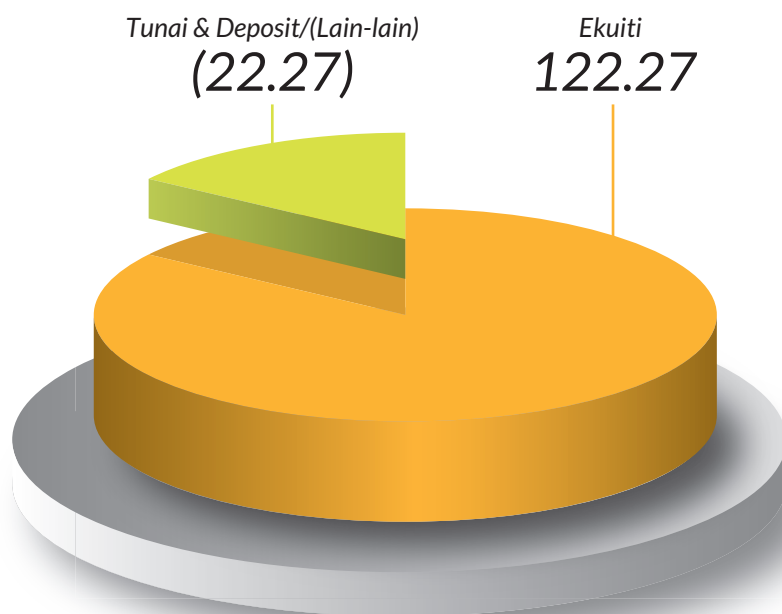
## Dana-Dana Takaful

# Dana Syariah Strategik Ekuiti Global

### Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2025
Ekuiti	5,270,203
Tunai & Deposit/(Lain-lain)	(959,882)
<b>Jumlah Saiz Dana (NAV)</b>	<b>4,310,321</b>

### Peruntukan Aset (% pada 31 Disember 2025)



**DANA-DANA TAKAFUL BERKAITAN PELABURAN**  
**BAGI ETIQA FAMILY TAKAFUL BERHAD**  
199301011506 (266243-D)  
(Diperbadankan di Malaysia)

**PENYATA PENGURUS,  
LAPORAN JAWATANKUASA  
SYARIAH DAN MAKLUMAT  
KEWANGAN YANG  
TELAH DIAUDIT**

31 DISEMBER 2025

<b>KANDUNGAN</b>	<b>MUKA SURAT</b>
<i>Penyata pengurus</i>	94
<i>Laporan jawatankuasa syariah</i>	95
<i>Laporan juruaudit bebas</i>	96 - 97
<i>Penyata aset dan liabiliti</i>	98 - 99
<i>Penyata pendapatan dan perbelanjaan</i>	100 - 101
<i>Penyata perubahan dalam nilai aset bersih</i>	102 - 103
<i>Nota-nota kepada maklumat kewangan</i>	104 - 126
<i>Jadual perbandingan prestasi</i>	127 - 130

# PENYATA PENGURUS

Pada pendapat Pengurus, maklumat kewangan Dana-Dana Takaful Berkaitan Pelaburan (terdiri daripada Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang dan Dana Syariah Strategik Ekuiti Global) yang dibentangkan dari muka surat 98 hingga 126 telah disediakan menurut dasar perakaunan yang ditetapkan dalam Nota 2.2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan (BNM/RH/PD 029-36) yang diterbitkan oleh Bank Negara Malaysia.

Ditandatangani bagi pihak Etiqa Family Takaful Berhad.

Zafri Ab Halim

Kuala Lumpur, Malaysia  
25 Mac 2026

# LAPORAN JAWATANKUASA SYARIAH

Dengan nama Allah, yang Maha Pemurah Lagi Maha Penyayang

*Kepada pemegang-pemegang unit Dana-dana Takaful Berkaitan Pelaburan bagi Etiqa Takaful Berhad.*

Kami, Profesor Madya Dr. Azman Bin Mohd Noor dan Profesor Emeritus Dato' Dr. Mohd Azmi Bin Omar, sebagai ahli Jawatankuasa Syariah bagi Etiqa Family Takaful Berhad yang bertindak sebagai Penasihat Syariah bagi Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang dan Dana Syariah Strategik Ekuiti Global (secara kolektif dirujuk sebagai "Dana-dana") berpendapat bahawa Etiqa Family Takaful Berhad ("Pengurus"), telah menjalankan tanggungjawab dengan cara yang berikut untuk tahun berakhir 31 Disember 2025.

Pada pendapat kami, bagi tahun yang di bawah penilaian:

- (a) Dana Pendapatan Prima Takaful telah dilaburkan mengikut senarai sekuriti pendapatan tetap yang diluluskan Syariah;
- (b) Dana Ekuiti Prima Takaful telah dilaburkan mengikut senarai sekuriti yang diluluskan Syariah yang tersenarai dalam Bursa Malaysia;
- (c) Dana Syariah Seimbang telah dilaburkan mengikut senarai sekuriti yang diluluskan Syariah yang tersenarai dalam Bursa Malaysia dan sekuriti pendapatan tetap; dan
- (d) Dana Syariah Strategik Ekuiti Global telah dilaburkan mengikut senarai sekuriti dana index global yang diluluskan Syariah;

Kami dengan ini mengesahkan bahawa, Pengurus telah mengurus dan memantau Dana-dana berlandaskan prinsip Syariah dan mematuhi garis panduan, ketetapan dan keputusan yang telah dikeluarkan oleh Suruhanjaya Sekuriti Malaysia yang berkaitan dengan hal-hal Syariah serta keputusan-keputusan berkaitan Syariah yang telah dipersetujui oleh kami bagi tahun kewangan berakhir 31 Disember 2025.

Mereka itu menjawab, "Maha suci Engkau (Ya Allah); Kami tidak mempunyai pengetahuan selain dari apa yang Engkau ajarkan kepada kami. Sesungguhnya, Engkau jualah yang Maha Mengetahui, lagi Maha Bijaksana." (Surah al-Baqarah, juzuk 2, ayat 32)

Allah Maha Mengetahui.

Ditandatangani bagi pihak Jawatankuasa Syariah.

PROFESOR MADYA DR.  
MUHAMMAD NAJIB BIN ABDULLAH

Kuala Lumpur, Malaysia  
25 Mac 2026

PROFESSOR EMERITUS DATO' DR.  
MOHD AZMI BIN OMAR

# Laporan juruaudit bebas

## kepada pemegang unit Dana-Dana Takaful Berkaitan Pelaburan bagi Etiqa Family Takaful Berhad

199301011506 (266243-D)  
(Diperbadankan di Malaysia)

### Laporan mengenai Audit Maklumat Kewangan

#### Pendapat

Kami telah mengaudit maklumat kewangan Dana-dana Takaful Berkaitan Pelaburan (terdiri daripada Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang dan Dana Syariah Strategik Ekuiti Global (secara kolektif di rujuk sebagai "Dana-dana") bagi Etiqa Family Takaful Berhad, yang merangkumi penyata aset dan liabiliti pada 31 Disember 2025 dan penyata pendapatan dan perbelanjaan dan penyata perubahan dalam nilai aset bersih Dana-dana bagi tahun/tempoh kewangan berakhir pada tarikh tersebut, dan ringkasan dasar-dasar perakaunan penting, seperti yang dibentangkan pada muka surat 98 hingga 126.

Pada pendapat kami, maklumat kewangan Dana-dana bagi tahun/tempoh berakhir 31 Disember 2025 disediakan, dalam semua aspek material, selaras dengan dasar-dasar perakaunan seperti yang dinyatakan dalam Nota 2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan yang diterbitkan oleh Bank Negara Malaysia.

#### Asas Pendapat

Kami telah menjalankan audit kami mengikut piawaian pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa. Tanggungjawab kami di bawah piawaian tersebut diuraikan dengan lanjut di bahagian Tanggungjawab Juruaudit untuk Pengauditan Maklumat Kewangan dalam laporan kami. Kami percaya bahawa bukti audit yang kami perolehi adalah mencukupi dan bersesuaian untuk memberi asas yang munasabah bagi pendapat kami.

#### Penekanan Perkara

Kami ingin menekankan kepada Nota 2 kepada maklumat kewangan Dana-dana, yang menerangkan dasar perakaunan. Maklumat kewangan Dana-dana disediakan untuk membantu Dana-dana dalam mematuhi keperluan yang ditetapkan dalam BNM/RH/PD 029-36 Perniagaan Berkaitan Pelaburan ("Dokumen Polisi") yang dikeluarkan oleh Bank Negara Malaysia. Hasilnya, maklumat kewangan Dana-dana kemungkinan tidak sesuai untuk tujuan lain. Laporan juruaudit kami ditujukan khusus untuk maklumat dan kegunaan Pengurus dan pemegang unit Dana-dana dan tidak seharusnya digunakan oleh mana-mana pihak selain daripada Pengurus dan pemegang unit Dana-dana. Kami tidak bertanggungjawab kepada mana-mana pihak lain di atas kandungan laporan ini. Pendapat kami tidak diubahsuai berkenaan dengan perkara ini.

#### Tanggungjawab Kebebasan dan Lain-lain Tanggungjawab Etika

Kami bebas daripada Dana-dana selaras dengan Undang-undang Kecil (atas Etika Profesional, Kelakuan dan Amalan) Institut Akauntan Malaysia ("Undang-undang Kecil") dan Kod Etika Antarabangsa untuk Akauntan Profesional (termasuk Piawaian Bebas Antarabangsa) ("Kod IESBA"), dan kami telah memenuhi lain-lain tanggungjawab etika mengikut Undang-undang Kecil dan Kod IESBA.

#### Maklumat Selain daripada Maklumat Kewangan dan Laporan Juruaudit Mengenainya

Etiqa Family Takaful Berhad ("Pengurus") adalah bertanggungjawab untuk lain-lain maklumat. Lain-lain maklumat tersebut merangkumi maklumat yang terdapat dalam Laporan Jawatankuasa Syariah dan Laporan Tahunan Prestasi Dana-dana, tetapi tidak termasuk maklumat kewangan Dana-dana dan laporan juruaudit yang dilampirkan.

Pendapat kami mengenai maklumat kewangan Dana-dana tidak meliputi lain-lain maklumat dan kami tidak akan menyatakan sebarang bentuk jaminan ke atas kesimpulan mengenainya.

Sehubungan dengan audit kami terhadap maklumat kewangan Dana-dana, tanggungjawab kami adalah untuk membaca lain-lain maklumat dan, dalam berbuat demikian, mempertimbangkan sama ada lain-lain maklumat tersebut secara materialnya tidak selaras dengan maklumat kewangan Dana-dana atau pengetahuan diperolehi dari audit atau sebaliknya menunjukkan kesilapan yang ketara.

Jika, berdasarkan kerja yang telah kami lakukan, kami mendapati terdapat salah nyata yang ketara bagi lain-lain maklumat, kami dikehendaki melaporkan fakta tersebut. Kami tidak mempunyai apa-apa untuk melaporkan dalam hal ini.

#### Tanggungjawab para Pengarah bagi Pengurus terhadap Maklumat Kewangan

Pengurus adalah bertanggungjawab ke atas penyediaan maklumat kewangan Dana-dana selaras dengan Dasar-dasar Perakaunan Dana-dana seperti yang dinyatakan dalam Nota 2 kepada maklumat kewangan. Para pengurus juga bertanggungjawab ke atas kawalan dalaman sebagai Pengurus menentukan adalah perlu untuk membolehkan penyediaan maklumat kewangan Dana-dana yang bebas daripada salah nyata yang ketara, sama ada disebabkan oleh penipuan atau kesilapan.

Dalam menyediakan maklumat kewangan Dana-dana, Pengurus adalah bertanggungjawab untuk menilai keupayaan Dana-dana untuk meneruskan sebagai satu usaha berterusan, mendedahkan, yang mana berkenaan, perkara-perkara yang berkaitan dengan usaha berterusan dan menggunakan asas usaha berterusan perakaunan melainkan jika para Pengarah berhasrat untuk membubarkan Dana-dana atau menamatkan operasi, atau tidak mempunyai alternatif yang realistik selain berbuat demikian.

Para pengarah bagi Pengurus bertanggungjawab untuk mengawasi proses pelaporan kewangan Dana-dana. Para pengarah bagi Pengurus juga bertanggungjawab untuk memastikan bahawa Pengurus menyelenggara rekod perakaunan dan rekod lain yang sewajarnya sebagaimana yang perlu bagi membolehkan pembentangan maklumat kewangan yang benar dan adil.

# Laporan juruaudit bebas

kepada pemegang unit Dana-Dana Takaful Berkaitan Pelaburan  
bagi Etiqa Family Takaful Berhad (samb.)

199301011506 (266243-D)  
(Diperbadankan di Malaysia)

Tanggungjawab juruaudit untuk pengauditan maklumat kewangan

Objektif kami adalah untuk memperoleh jaminan yang munasabah sama ada maklumat kewangan bagi Dana-dana secara keseluruhannya bebas daripada salah nyata material, sama ada disebabkan oleh penipuan atau kesilapan, dan mengeluarkan laporan juruaudit yang merangkumi pendapat kami. Jaminan yang munasabah ialah tahap jaminan yang tinggi, tetapi bukan satu jaminan bahawa audit yang dijalankan mengikut piawaian pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa akan sentiasa mengesan salah nyata yang ketara apabila ia wujud. Salah nyata boleh timbul daripada penipuan atau kesilapan dan dianggap ketara jika, secara individu atau secara agregat, ia boleh dijangka secara munasabah mempengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan maklumat kewangan ini.

Sebagai sebahagian daripada audit mengikut piawaian pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa, kami menjalankan pertimbangan profesional dan mengekalkan keraguan profesional semasa menjalankan audit. Kami juga:

- Mengenal pasti dan menilai risiko salah nyata material maklumat kewangan Dana-dana, sama ada disebabkan oleh penipuan atau kesilapan, merangka dan melaksanakan prosedur audit yang responsif kepada risiko tersebut, dan memperoleh bukti audit yang mencukupi dan bersesuaian untuk menyediakan asas bagi pendapat kami. Risiko untuk tidak mengesan salah nyata material akibat daripada penipuan adalah lebih tinggi daripada salah nyata yang disebabkan oleh kesilapan, kerana penipuan mungkin melibatkan pakatan sulit, pemalsuan, peninggalan yang disengajakan, salah nyataan atau penggantian kawalan dalaman.
- Memperoleh pemahaman mengenai kawalan dalaman yang berkaitan dengan audit untuk merangka prosedur audit yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman Pengurus.
- Menilai kesesuaian dasar perakaunan yang digunakan dan kemunasabahan anggaran perakaunan dan berkaitan pendedahan yang dibuat oleh Pengurus.
- Membuat kesimpulan mengenai kesesuaian penggunaan asas perakaunan usaha berterusan yang digunakan oleh Pengurus dan, berdasarkan bukti audit yang diperoleh, sama ada wujud ketidakpastian material yang berkaitan dengan peristiwa atau keadaan yang boleh menimbulkan keraguan yang ketara terhadap keupayaan Dana-dana untuk terus beroperasi sebagai usaha berterusan. Jika kami membuat kesimpulan bahawa ketidakpastian material wujud, kami dikehendaki untuk menarik perhatian dalam laporan juruaudit kami kepada pendedahan berkaitan dalam maklumat kewangan Dana-dana atau, jika pendedahan tersebut tidak mencukupi, untuk mengubah suai pendapat kami. Kesimpulan kami adalah berdasarkan bukti audit yang diperoleh sehingga tarikh laporan juruaudit kami. Walau bagaimanapun, peristiwa atau keadaan pada masa hadapan boleh menyebabkan Dana-dana tidak lagi dapat terus beroperasi sebagai usaha berterusan.

Kami berkomunikasi dengan Pengurus mengenai, antara perkara-perkara lain, skop dan masa yang dirancang untuk audit dan penemuan penting, termasuk sebarang kekurangan ketara dalam kawalan dalaman yang dikenal pasti semasa audit kami.

Ernst & Young PLT  
202006000003 (LLP0022760-LCA) & AF 0039  
Akauntan Berkanun

Kuala Lumpur, Malaysia  
25 Mac 2026

Yeo Beng Yean  
No. 03013/10/2026 J  
Akauntan Berkanun

Ini adalah terjemahan Bahasa Malaysia untuk maklumat kewangan Etiqa Family Takaful Berhad yang telah diaudit, yang pada asalnya telah disediakan dalam Bahasa Inggeris. Terjemahan ini telah dibuat untuk membolehkan unit Etiqa Family Takaful Berhad yang fasih dalam Bahasa Malaysia untuk memahami sepenuhnya maklumat kewangan berkenaan. Para pembaca dinasihatkan supaya merujuk kepada versi Bahasa Inggeris untuk maklumat kewangan dan pendapat juruaudit yang telah disahkan.

# PENYATA ASET DAN LIABILITI

PADA 31 DISEMBER 2025

				09.06.2025 hingga 31.12.2025	
	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Strategik Ekuiti Global RM
<b>Aset</b>					
Pelaburan	4				
- Terbitan Pelaburan Kerajaan		42,765,680	-	-	-
- Sekuriti hutang		237,496,674	-	34,277,559	-
- Sekuriti ekuiti		-	126,441,333	55,954,296	-
- Amanah Saham		-	-	-	5,270,203
- Deposit dengan institusi kewangan		9,547,838	2,853,827	6,264,854	45,732
		289,810,192	129,295,160	96,496,709	5,315,935
Aset cukai tertunda	5	-	-	-	81
Untung/dividen belum terima		3,381,690	194,991	504,651	384
Amaun tertunggak daripada dana takaful keluarga		2,157,191	122,986	267,137	-
Pelbagai belum terima		9,249	2,212	1,459	-
<b>Jumlah Aset</b>		<b>295,358,322</b>	<b>129,615,349</b>	<b>97,269,956</b>	<b>5,316,400</b>
<b>Liabiliti</b>					
Liabiliti cukai		1,027,360	140,125	228,112	480
Liabiliti cukai tertunda	5	739,721	1,184,887	687,965	-
Amaun tertunggak kepada dana takaful keluarga		-	-	-	1,001,239
Pelbagai belum bayar		10,846	7,565	6,893	4,360
<b>Jumlah Liabiliti</b>		<b>1,777,927</b>	<b>1,332,577</b>	<b>922,970</b>	<b>1,006,079</b>
<b>Nilai Aset Bersih ("NAV")</b>		<b>293,580,395</b>	<b>128,282,772</b>	<b>96,346,986</b>	<b>4,310,321</b>
<b>Diwakili Oleh:</b>					
Modal pemegang unit		248,439,658	121,258,982	76,297,271	4,329,098
Pendapatan belum agih dibawa ke depan		45,140,737	7,023,790	20,049,715	(18,777)
<b>Akaun Pemegang Unit</b>	6	<b>293,580,395</b>	<b>128,282,772</b>	<b>96,346,986</b>	<b>4,310,321</b>
<b>NAV Seunit</b>	6	<b>1.714</b>	<b>1.221</b>	<b>1.466</b>	<b>1.003</b>

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

# PENYATA ASET DAN LIABILITI

PADA 31 DISEMBER 2024

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
<b>Aset</b>				
<b>Pelaburan</b>				
	4			
- Terbitan Pelaburan Kerajaan		40,869,550	-	5,134,350
- Sekuriti hutang		153,219,591	-	28,728,543
- Sekuriti ekuiti		-	119,013,824	54,357,030
- Deposit dengan institusi kewangan		33,002,443	14,785,027	4,943,868
		227,091,584	133,798,851	93,163,791
Untung/dividen belum terima		2,482,863	145,240	517,324
Amaun tertunggak daripada broker saham		-	245,580	251,277
Amaun tertunggak daripada dana takaful keluarga		8,244,636	-	651,334
Pelbagai belum terima		9,249	692	59
Tunai dan baki bank		-	2,071	1,091
<b>Jumlah Aset</b>		<b>237,828,332</b>	<b>134,192,434</b>	<b>94,584,876</b>
<b>Liabiliti</b>				
Liabiliti cukai		928,402	746,531	549,766
Liabiliti cukai tertunda	5	504,240	1,701,891	879,974
Amaun tertunggak kepada dana takaful keluarga		-	111,301	-
Pelbagai belum bayar		7,151	8,724	7,630
<b>Jumlah Liabiliti</b>		<b>1,439,793</b>	<b>2,568,447</b>	<b>1,437,370</b>
<b>Nilai Aset Bersih ("NAV")</b>		<b>236,388,539</b>	<b>131,623,987</b>	<b>93,147,506</b>
<b>Diwakili Oleh:</b>				
Modal pemegang unit		203,763,764	121,768,946	74,016,979
Pendapatan belum agih dibawa ke depan		32,624,775	9,855,041	19,130,527
<b>Akaun Pemegang Unit</b>	6	<b>236,388,539</b>	<b>131,623,987</b>	<b>93,147,506</b>
<b>NAV Seunit</b>	6	<b>1.633</b>	<b>1.251</b>	<b>1.453</b>

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

# PENYATA PENDAPATAN DAN PERBELANJAAN

BAGI TAHUN/TEMPOH KEWANGAN BERAKHIR 31 DISEMBER 2025

				09.06.2025 hingga 31.12.2025	
	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Strategik Ekuiti Global RM
Pendapatan pelaburan bersih					
Pendapatan untung		11,453,285	324,922	1,790,584	6,038
Pendapatan dividen		-	2,838,723	1,222,662	-
Perbelanjaan pelaburan		(52,667)	(35,031)	(27,282)	(35)
		11,400,618	3,128,614	2,985,964	6,003
Laba atas pelupusan pelaburan		1,441,387	6,711,807	3,671,803	-
Laba modal belum terealisasi atas pelaburan		2,943,516	174,882	633,935	-
<b>Jumlah Pendapatan</b>		<b>15,785,521</b>	<b>10,015,303</b>	<b>7,291,702</b>	<b>6,003</b>
Perbelanjaan pengurusan		(4,579)	(4,579)	(4,579)	(4,360)
Rugi atas pelupusan pelaburan		-	(5,250,137)	(2,583,700)	-
Rugi modal belum terealisasi atas pelaburan		-	(6,637,430)	(3,034,048)	(1,008)
Yuran wakalah		(2,604,929)	(1,815,994)	(1,070,981)	(19,013)
<b>Jumlah Perbelanjaan</b>		<b>(2,609,508)</b>	<b>(13,708,140)</b>	<b>(6,693,308)</b>	<b>(24,381)</b>
Lebih pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) sebelum cukai		13,176,013	(3,692,837)	598,394	(18,378)
Cukai	7	(660,051)	861,586	320,794	(399)
Lebih pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai		12,515,962	(2,831,251)	919,188	(18,777)
Pendapatan belum agih dibawa ke depan		32,624,775	9,855,041	19,130,527	-
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		45,140,737	7,023,790	20,049,715	(18,777)

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

# PENYATA PENDAPATAN DAN PERBELANJAAN

BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2024

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Pendapatan pelaburan bersih				
Pendapatan untung		9,862,906	287,824	1,893,695
Pendapatan dividen		-	2,652,654	1,307,199
Perbelanjaan pelaburan		(44,212)	(36,099)	(30,074)
		9,818,694	2,904,379	3,170,820
Laba atas pelupusan pelaburan		2,238,933	11,696,250	6,305,209
Laba modal belum terealisasi atas pelaburan		904,912	13,693,459	7,145,225
<b>Jumlah Pendapatan</b>		<b>12,962,539</b>	<b>28,294,088</b>	<b>16,621,254</b>
Perbelanjaan pengurusan		(4,240)	(4,240)	(4,240)
Rugi atas pelupusan pelaburan		(452,600)	(2,616,337)	(1,296,744)
Rugi modal belum terealisasi atas pelaburan		(986,683)	-	(417,800)
Yuran wakalah		(2,181,270)	(1,691,817)	(1,145,631)
<b>Jumlah Perbelanjaan</b>		<b>(3,624,793)</b>	<b>(4,312,394)</b>	<b>(2,864,415)</b>
Lebihan pendapatan ke atas perbelanjaan sebelum cukai		9,337,746	23,981,694	13,756,839
Cukai	7	(448,481)	(1,923,517)	(1,068,065)
Lebihan pendapatan ke atas perbelanjaan selepas cukai		8,889,265	22,058,177	12,688,774
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		23,735,510	(12,203,136)	6,441,753
<b>Pendapatan belum agih dibawa ke depan</b>		<b>32,624,775</b>	<b>9,855,041</b>	<b>19,130,527</b>

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

# PENYATA PERUBAHAN DALAM NILAI ASET BERSIH

BAGI TAHUN/TEMPOH KEWANGAN BERAKHIR 31 DISEMBER 2025

				09.06.2025 hingga 31.12.2025	
	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM	Dana Syariah Strategik Ekuiti Global RM
Nilai aset bersih pada awal tahun kewangan/tempoh		236,388,539	131,623,987	93,147,506	-
Pendapatan/(Perbelanjaan) bersih selepas cukai bagi tahun kewangan/tempoh (kecuali perubahan pada laba/(rugi) bersih modal belum terealisasi)		9,572,446	3,631,297	3,319,301	(17,769)
(Rugi)/Laba bersih modal belum terealisasi		2,943,516	(6,462,548)	(2,400,113)	(1,008)
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai		12,515,962	(2,831,251)	919,188	(18,777)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan/tempoh	6	147,337,428	35,103,654	32,107,481	5,478,161
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan/tempoh	6	(102,661,534)	(35,613,618)	(29,827,189)	(1,149,063)
Nilai aset bersih pada akhir tahun kewangan/tempoh		293,580,395	128,282,772	96,346,986	4,310,321

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

# PENYATA PERUBAHAN DALAM NILAI ASET BERSIH

BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2024

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Nilai aset bersih pada awal tahun kewangan		201,388,347	94,367,408	77,922,654
Pendapatan bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada laba bersih modal belum terealisasi)		8,971,036	8,364,718	5,961,349
(Rugi)/Laba bersih modal belum terealisasi		(81,771)	13,693,459	6,727,425
Lebihan pendapatan ke atas perbelanjaan selepas cukai		8,889,265	22,058,177	12,688,774
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	6	129,765,964	54,252,266	41,498,430
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	6	(103,655,037)	(39,053,864)	(38,962,352)
Nilai aset bersih pada akhir tahun kewangan		236,388,539	131,623,987	93,147,506

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 1. PENGURUS DAN KEGIATAN UTAMANYA

Pada tarikh pelaporan, dana-dana Takaful Berkaitan Pelaburan bagi Etiqa Family Takaful Berhad ("EFTB" atau "Pengurus") terdiri daripada Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful, Dana Syariah Seimbang dan Dana Syariah Strategik Ekuiti Global (secara kolektif di rujuk sebagai "Dana-dana").

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan Islamik, 2013. Kegiatan utamanya adalah pengurusan Takaful Keluarga dan Takaful berkaitan pelaburan. Syarikat induk, induk kedua dan syarikat induk muktamad bagi Pengurus masing-masing adalah Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn Bhd ("EIHSB") dan Malayan Banking Berhad ("Maybank"), kesemuanya diperbadankan di Malaysia. Maybank merupakan sebuah bank komersial berlesen yang disenaraikan di Pasaran Utama Bursa Malaysia Securities Berhad.

Objektif Dana Pendapatan Prima Takaful adalah untuk memberi Peserta dengan pulangan melebihi 12-bulan kadar deposit terma islamik. Dana akan melabur sehingga 80% nilai dana dalam sekuriti pendapatan tetap berlandaskan Syariah dengan keseluruhan purata kedudukan kredit berkedudukan A atau lebih baik dan selebihnya dalam tunai dan deposit tetap.

Objektif Dana Ekuiti Prima Takaful adalah untuk memberi Peserta dengan pulangan ekuiti yang berlandaskan Syariah. Dana akan melabur sehingga 80% nilai dana di dalam ekuiti berlandaskan Syariah yang disenaraikan di Bursa Malaysia dan selebihnya dalam bentuk wang tunai dan deposit tetap.

Objektif Dana Syariah Seimbang adalah untuk memberi Peserta dengan gabungan ekuiti dan sekuriti pendapatan tetap berlandaskan Syariah. Dana akan melabur sebanyak 15% dalam ekuiti berlandaskan syariah yang disenaraikan di Bursa Malaysia, serta sebanyak 25% dalam sekuriti pendapatan tetap, yang mana lebihan dana dilaburkan dalam tunai dan deposit tetap. Sebanyak 60% paling maksima akan dilaburkan dalam ekuiti dan 60% dalam sekuriti pendapatan tetap.

Objektif Dana Syariah Strategik Ekuiti Global adalah untuk menyediakan Peserta dengan pertumbuhan modal jangka panjang melalui pelaburan dalam ekuiti global patuh Syariah. Dana akan melabur sekurang-kurangnya 95% daripada nilai dana dalam dana ekuiti global patuh Syariah yang diluluskan ("Dana Sasaran"), manakala selebihnya akan dilaburkan dalam tunai dan deposit tetap patuh Syariah. Dana Sasaran diuruskan secara aktif menggunakan gabungan analisis makroekonomi secara menyeluruh (top-down) dan analisis asas syarikat (bottom-up).

Maklumat kewangan ini telah diluluskan untuk diterbitkan oleh Lembaga Pengarah bagi Pengurus selaras dengan resolusi bertariikh 25 Mac 2026.

## 2. MAKLUMAT MATERIAL DASAR PERAKAUNAN

### 2.1 Asas Penyediaan dan Pembentangan Maklumat Kewangan

Maklumat kewangan Dana-dana telah disediakan menurut dasar perakaunan yang dinyatakan dalam Nota 2.2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan (BNM/RH/PD 029-36) yang diterbitkan oleh Bank Negara Malaysia ("BNM").

Maklumat kewangan telah disediakan mengikut konvensyen kos sejarah, melainkan dinyatakan sebaliknya dalam maklumat material dasar perakaunan dalam Nota 2.2 kepada maklumat kewangan.

Maklumat kewangan adalah dibentangkan dalam Ringgit Malaysia ("RM").

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

### 2.2 Ringkasan Maklumat Dasar Perakaunan Material

#### (a) Instrumen Kewangan

##### (i) Aset Kewangan

Piawaian Pelaporan Kewangan Malaysia ("MFRS") 9 Instrumen Kewangan mengandungi pendekatan klasifikasi dan pengukuran untuk aset kewangan yang mencerminkan model perniagaan di mana aset diuruskan dan ciri-ciri aliran tunai masing-masing. Ia termasuk tiga kategori klasifikasi utama untuk aset kewangan yang diukur pada kos pelunasan ("AC"), nilai saksama melalui pendapatan komprehensif lain ("FVOCI") dan nilai saksama melalui untung atau rugi ("FVTPL").

Aset kewangan diiktiraf di dalam penyata aset dan liabiliti apabila, dah hanya apabila, Dana-dana menjadi pihak di dalam peruntukan berkontrak bagi instrumen kewangan tersebut.

Instrumen kewangan diofsetkan apabila Dana-dana mempunyai hak yang sah dari segi undang-undang untuk melakukan demikian dan berhasrat untuk menyelesaikannya sama ada secara bersih atau dengan merealisasikan aset dan menyelesaikan liabiliti tersebut pada masa yang sama.

Dana-dana mengklasifikasikan semua aset kewangan pada FVTPL dan AC di bawah MFRS 9 di mana strategi pelaburan yang didokumenkan oleh Dana-dana adalah untuk mengurus aset kewangan pada asas nilai saksama.

#### Aset Kewangan di FVTPL

Aset kewangan diklasifikasikan sebagai aset kewangan pada FVTPL jika aset kewangan itu dipegang untuk dagangan atau ditetapkan sebagainya semasa pengiktirafan awal. Aset kewangan dipegang untuk dagangan ialah derivatif (termasuk derivatif terbenam dipisahkan) atau aset kewangan yang diperolehi dengan niat untuk menjualnya pada masa yang terdekat.

Untuk aset kewangan yang ditetapkan sebagai FVTPL, kriteria berikut hendaklah dipenuhi:

- penetapan itu menghapuskan atau ketara mengurangkan kaedah yang tidak konsisten yang sebaliknya akan timbul daripada mengukur aset atau liabiliti atau mengiktiraf laba atau rugi atas asas yang berbeza; atau
- aset dan liabiliti adalah sebahagian daripada kumpulan aset kewangan, liabiliti kewangan atau kedua-duanya, yang diuruskan dan prestasi mereka diukur berdasarkan nilai saksama, selaras dengan pengurusan risiko yang didokumenkan atau strategi pelaburan.

Selepas pengiktirafan awal, aset kewangan pada FVTPL ini dinilai pada nilai saksama. Laba atau rugi yang diperolehi daripada perubahan nilai saksama diiktiraf dalam penyata pendapatan dan perbelanjaan. Laba atau rugi bersih bagi aset kewangan pada FVTPL tidak termasuk perbezaan pertukaran, pendapatan untung dan dividen. Perbezaan pertukaran, pendapatan untung dan dividen bagi aset kewangan pada FVTPL diiktiraf berasingan dalam penyata pendapatan dan perbelanjaan sebagai sebahagian daripada kerugian lain atau pendapatan lain dan pendapatan pelaburan masing-masing.

Aset kewangan diklasifikasikan sebagai FVTPL termasuk ekuiti, dana amanah hartanah, Terbitan Pelaburan Kerajaan ("GII") dan sekuriti hutang.

#### Aset Kewangan di AC

Aset kewangan dalam kategori ini adalah aset kewangan yang disimpan di dalam modal perniagaan di mana objektifnya adalah untuk menyimpan aset kewangan bagi mengumpul aliran tunai yang dipersetujui di dalam kontrak di mana ianya mewakili bayaran pokok ("Prinsipal") dan faedah.

Berikutan pengiktirafan awal, aset kewangan dalam AC diukur pada kos dilunaskan menggunakan kaedah faedah efektif. Perbezaan pertukaran, faedah dan pendapatan dividen ke atas aset kewangan di AC diiktiraf secara berasingan dalam penyata pendapatan atau perbelanjaan sebagai sebahagian daripada perbelanjaan lain atau pendapatan lain dan pendapatan pelaburan. Aset yang tidak diiktiraf, laba atau rugi di catat dalam penyata pendapatan atau perbelanjaan.

Aset kewangan diklasifikasikan sebagai AC termasuk deposit dengan institusi kewangan.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

### 2.2 Ringkasan Maklumat Dasar Perakaunan Material (samb.)

#### (a) Instrumen Kewangan (samb.)

##### (i) Aset Kewangan (samb.)

###### Nilai Saksama Aset Kewangan

Nilai saksama bagi GII, bon jaminan kerajaan dan bon korporat tak disebut adalah dinilai pada harga bida daripada Bondweb dan Portal Bon Malaysia yang disediakan oleh Agensi Harga Bon Malaysia ("BPAM") mengenai teori nilai saksama bagi instrumen-instrumen pendapatan tetap. Bagi bon diturun taraf atau bon termungkir, suatu penilaian dalaman akan dilakukan untuk menentukan nilai saksama bon tersebut.

Nilai saksama aset kewangan yang giat diniagakan dalam pasaran kewangan yang teratur adalah ditentukan dengan merujuk kepada harga disebut bagi aset pada penutup perniagaan pada tarikh pelaporan. Bagi aset kewangan dalam dana amanah hartanah yang disebut, nilai saksama ditentukan dengan merujuk kepada harga tersiar.

Nilai saksama bagi kadar terapung dan deposit semalaman dengan institusi kewangan adalah nilai dibawa iaitu kos deposit/pelaburan disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut.

Amaun dibawa untuk tunai dan setara tunai, untung/dividen belum terima, amaun tertunggak daripada broker saham, amaun tertunggak daripada dana keluarga dan pelbagai belum terima dianggap menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut.

###### Pembatalan Rekod Bagi Aset Kewangan

Aset kewangan tidak lagi diakui apabila hak kontraktual menerima aliran tunai daripada aset kewangan telah luput atau Dana-dana telah memindahkan semua risiko dan ganjaran aset kewangan itu.

##### (ii) Liabiliti Kewangan

Liabiliti kewangan bagi Dana-dana termasuk amaun tertunggak kepada broker saham dan pelbagai belum bayar. Liabiliti kewangan dinyatakan pada nilai saksama bayaran yang perlu dibuat untuk perkhidmatan yang telah diterima. Amaun dibawa bagi liabiliti kewangan dianggap menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut. Liabiliti kewangan tidak lagi diiktiraf apabila kewajipan di bawah liabiliti itu telah dilepaskan. Laba atau rugi dicatatkan dalam penyata pendapatan dan perbelanjaan apabila liabiliti tidak lagi diiktiraf dan melalui proses pelunasan.

#### (b) Pengiktirafan Hasil Lain

- (i) Pendapatan untung diiktiraf pada satu masa dengan menggunakan kaedah kadar untung berkesan;
- (ii) Pendapatan dividen diiktiraf pada satu masa apabila hak Dana-dana untuk menerima pembayaran ditetapkan; dan
- (iii) Penerimaan daripada pelupusan pelaburan ditolak daripada kos purata berwajaran pelaburan tersebut. Laba atau rugi yang terhasil diambil kira dalam penyata pendapatan dan perbelanjaan.

#### (c) Yuran Wakalah

Yuran wakalah dikenakan berdasarkan kepada NAV Dana-dana, pada kadar berikut:

Dana Pendapatan Prima Takaful	1.00% setahun
Dana Ekuiti Prima Takaful	1.50% setahun
Dana Syariah Seimbang	1.20% setahun
Dana Syariah Strategik Ekuiti Global	1.00% setahun

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

### 2.2 Ringkasan Maklumat Dasar Perakaunan Material (samb.)

#### (d) Cukai Pendapatan

Cukai pendapatan ke atas lebih pendapatan ke atas perbelanjaan atau lebih perbelanjaan ke atas pendapatan untuk sesuatu tahun kewangan terdiri daripada cukai semasa dan cukai tertunda. Cukai semasa ialah jumlah cukai pendapatan yang dijangka akan dibayar ke atas pendapatan boleh cukai atau lebih untuk tahun kewangan tersebut dan dikira pada kadar cukai yang digubal pada tarikh pelaporan.

Cukai tertunda diperuntukkan menggunakan kaedah liabiliti, untuk perbezaan sementara pada tarikh penyata aset dan liabiliti di antara asas cukai aset dan liabiliti dan amaun dibawa dalam penyata kewangan. Secara dasarnya, liabiliti cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh cukai dan aset cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan ke satu tahap di mana kemungkinan untung boleh cukai, boleh ditolak dengan perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan.

Cukai tertunda diiktiraf di dalam penyata pendapatan dan perbelanjaan, kecuali apabila ia timbul daripada transaksi secara langsung di dalam modal pemegang unit, yang mana dalam hal ini, cukai tertunda ini juga diiktiraf di dalam modal pemegang unit.

Amaun dibawa untuk aset cukai tertunda disemak pada setiap tarikh pelaporan dan dikurangkan ke tahap yang tidak berkemungkinan lagi bahawa keuntungan boleh cukai yang mencukupi akan tersedia untuk membolehkan semua atau sebahagian daripada aset cukai tertunda digunakan. Aset cukai tertunda yang tidak diiktiraf dinilai semula pada setiap tarikh pelaporan dan diiktiraf setakat yang berkemungkinan besar bahawa keuntungan boleh cukai masa hadapan akan membolehkan aset cukai tertunda digunakan.

Aset dan liabiliti cukai tertunda diukur pada kadar cukai yang dijangka digunakan pada tahun apabila aset direalisasikan atau liabiliti diselesaikan, berdasarkan kadar cukai dan undang-undang cukai yang telah digubal atau digubal secara substantif pada tarikh pelaporan.

Aset cukai tertunda dan liabiliti cukai tertunda diimbangi, jika wujud hak yang boleh dikuatkuasakan secara sah untuk menolak aset cukai semasa terhadap liabiliti cukai semasa dan cukai tertunda berkaitan dengan entiti bercukai yang sama dan pihak berkuasa percukaian yang sama.

#### (e) Modal Pemegang Unit

Modal pemegang unit bagi Dana-dana membentangkan instrumen ekuiti di dalam penyata aset dan liabiliti.

Amaun diterima bagi terbitan unit-unit yang mewakili sumbangan dibayar oleh peserta/pemegang unit, sebagai bayaran bagi kontrak baru atau ke atas bayaran berturutan untuk meningkat jumlah kontrak.

Terbitan/pembatalan unit-unit diiktiraf pada tarikh penilaian seterusnya, selepas permintaan membeli/menjual unit diterima daripada peserta/pemegang unit.

## 3. KOMISEN RINGAN

Pengurus ini dihadkan oleh peraturan-peraturan daripada menerima apa-apa bahagian daripada komisen dari mana-mana broker saham/peniaga. Oleh itu, apa-apa komisen yang diterima daripada broker saham/peniaga hendaklah ditujukan terus-menerus kepada Dana-dana. Walau bagaimanapun, komisen ringan yang diterima dalam bentuk barangan dan juga perkhidmatan yang boleh memberi faedah kepada pemegang unit adalah seperti bahan-bahan penyelidikan dan perisian komputer yang berkaitan dengan pengurusan pelaburan Dana-dana tersebut dikekalkan oleh Pengurus.

Sepanjang tahun kewangan, Pengurus telah menerima maklumat pasaran, bahan-bahan penyelidikan kewangan dan perisian komputer seperti Bloomberg melalui komisen ringan yang berkaitan dengan pengurusan pelaburan Dana-dana. Komisen ringan yang diterima ini kemudiannya akan disimpan oleh Pengurus.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN

### (i) Dana Pendapatan Prima Takaful

	31.12.2025 RM	31.12.2024 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(i)(a))	280,262,354	194,089,141
AC (Nota 4(i)(b))	9,547,838	33,002,443
	<b>289,810,192</b>	<b>227,091,584</b>
<b>(a) FVTPL</b>		
<b>Dipegang untuk Dagangan</b>		
<b>Terbitan Pelaburan Kerajaan</b>		
Kos	42,542,530	40,756,033
Laba modal belum terealisasi, bersih	223,150	113,517
Nilai saksama	<b>42,765,680</b>	<b>40,869,550</b>
<b>Sekuriti Hutang</b>		
<b>Tak disebut di Malaysia</b>		
<b>Bon jaminan kerajaan:</b>		
Kos	8,000,000	5,000,000
Laba modal belum terealisasi, bersih	998,820	829,200
Nilai saksama	<b>8,998,820</b>	<b>5,829,200</b>
<b>Bon korporat:</b>		
Kos	220,473,308	142,030,108
Laba modal belum terealisasi, bersih	8,024,546	5,360,283
Nilai saksama	<b>228,497,854</b>	<b>147,390,391</b>
Jumlah sekuriti hutang	<b>237,496,674</b>	<b>153,219,591</b>
Jumlah	<b>280,262,354</b>	<b>194,089,141</b>

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN (SAMB.)

### (i) Dana Pendapatan Prima Takaful (samb.)

#### (a) FVTPL

#### Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2025 adalah seperti berikut:

	31.12.2025			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
<b>Terbitan Pelaburan Kerajaan</b>				
Kerajaan Malaysia	41,000,000	42,542,530	42,765,680	14.57%
<b>Sekuriti Hutang Tak disebut di Malaysia</b>				
<b>Bon jaminan kerajaan:</b>				
DanaInfra Nasional Berhad	8,000,000	8,000,000	8,998,820	3.07%
<b>Bon korporat:</b>				
Aeon Credit Service (M) Berhad	10,000,000	10,039,500	10,180,200	3.47%
AFA Prime Berhad	3,000,000	3,235,200	3,213,330	1.09%
AmBank Islamic Berhad	3,000,000	3,000,000	2,986,590	1.02%
Bank Islam Malaysia Berhad	14,000,000	14,043,500	14,171,180	4.83%
BGSM Management Sdn. Bhd.	5,000,000	5,015,000	5,170,350	1.76%
Cellco Capital Berhad	3,000,000	3,000,000	3,101,130	1.06%
CIMB Group Holdings Berhad	12,000,000	12,000,000	12,102,170	4.12%
DRB-HICOM Berhad	5,000,000	5,000,000	5,011,400	1.71%
Edra Energy Sdn. Bhd.	12,500,000	14,671,188	15,155,452	5.16%
Edra Solar Sdn. Bhd.	3,000,000	3,000,000	3,273,120	1.11%
IJM Treasury Management Sdn. Bhd.	6,000,000	6,030,900	6,101,010	2.08%
Imtiaz Sukuk II Berhad	5,000,000	5,000,000	5,053,450	1.72%
Infracap Resources Sdn. Bhd.	5,000,000	5,000,000	5,463,850	1.86%
Jimah East Power Sdn. Bhd.	1,200,000	1,348,320	1,342,872	0.46%
Johor Corporation	5,000,000	5,000,000	5,275,100	1.80%
Johor Port Berhad	5,000,000	5,000,000	5,458,450	1.86%
Kimanis Power Sdn. Bhd.	3,000,000	3,000,000	2,967,600	1.01%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	6,200,000	6,255,120	6,331,066	2.16%
Konsortium Prohawk Sdn. Bhd.	3,000,000	3,188,400	3,261,180	1.11%
Kuala Lumpur Kepong Berhad	5,000,000	5,043,500	5,040,600	1.72%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	7,500,000	8,282,740	8,718,912	2.97%
Penang Port Sdn. Bhd.	7,500,000	7,659,000	7,822,725	2.66%
Pengurusan Air Selangor Sdn. Bhd.	10,000,000	10,053,500	11,592,550	3.95%
Pengurusan Air SPV Berhad	3,000,000	3,000,000	2,976,540	1.01%
Perbadanan Kemajuan Negeri Selangor	6,000,000	6,031,900	6,025,100	2.05%
Petroleum Sarawak Exploration & Production Sdn. Bhd.	7,000,000	7,000,000	6,946,730	2.37%

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN (SAMB.)

### (i) Dana Pendapatan Prima Takaful (samb.)

#### (a) FVTPL Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2025 adalah seperti berikut (samb.):

	← 31.12.2025 →			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
<b>Sekuriti Hutang (samb.)</b>				
<b>Tak disebut di Malaysia (samb.)</b>				
<b>Bon korporat (samb.):</b>				
Point Zone (M) Sdn. Bhd.	5,000,000	5,000,000	5,197,200	1.77%
PONSB Capital Berhad	4,000,000	4,000,000	4,058,800	1.38%
Projek Lebuhraya Usahasama Berhad	10,000,000	10,551,000	11,368,950	3.87%
SAJ Capital Sdn. Bhd.	1,200,000	1,200,000	1,238,508	0.42%
Sarawak Energy Berhad	2,100,000	2,100,000	2,271,507	0.77%
Sarawak Petchem Sdn. Bhd.	5,000,000	5,000,000	5,280,550	1.80%
SD Guthrie Berhad	1,000,000	1,000,000	1,004,530	0.34%
Sime Darby Property Berhad	3,000,000	3,000,000	3,034,620	1.03%
Sinar Kamiri Sdn. Bhd.	1,200,000	1,203,840	1,408,140	0.48%
Tenaga Nasional Berhad	1,200,000	1,200,000	1,331,292	0.45%
TNB Power Generation Sdn. Bhd.	5,000,000	5,000,000	5,550,850	1.89%
UMW Holdings Berhad	1,000,000	1,000,000	1,054,930	0.36%
West Coast Expressway Sdn. Bhd.	3,000,000	3,255,000	3,189,870	1.09%
Westports Malaysia Sdn. Bhd.	5,000,000	5,027,500	5,179,750	1.76%
YTL Power International Berhad	12,000,000	12,038,200	12,585,700	4.29%
		220,473,308	228,497,854	
<b>Jumlah sekuriti hutang</b>		<b>228,473,308</b>	<b>237,496,674</b>	

	31.12.2025 RM	31.12.2024 RM
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### (b) AC

**Deposit dengan institusi kewangan**  
Deposit tetap dan panggilan dengan:  
Bank berlesen

9,547,838      33,002,443

Amaun dibawa yang dibentangkan bagi AC di atas anggaran nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

**Pelaburan berikut matang selepas 12 bulan:**

<b>FVTPL</b>	<b>279,257,824</b>	<b>194,089,141</b>
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# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN (SAMB.)

### (ii) Dana Ekuiti Prima Takaful

	31.12.2025 RM	31.12.2024 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(ii)(a))	126,441,333	119,013,824
AC (Nota 4(ii)(b))	2,853,827	14,785,027
	<b>129,295,160</b>	<b>133,798,851</b>

### (a) FVTPL

#### Dipegang untuk Dagangan

#### Sekuriti Ekuiti Disebut di Malaysia

#### Waran-waran/Saham-saham:

Kos	111,630,242	97,740,186
Laba modal belum terealisasi, bersih	14,811,091	21,273,638
Nilai saksama	<b>126,441,333</b>	<b>119,013,824</b>

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2025 adalah seperti berikut:

	← 31.12.2025 →			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
<b>Sekuriti Ekuiti Disebut di Malaysia</b>				
<b>Waran-waran:</b>				
Airasia X Berhad	23,550	-	9,538	0.01%
Aurelius Technologies Berhad	869,200	-	117,342	0.09%
Dagang Nexchange Berhad	286,366	-	41,523	0.03%
Guan Chong Berhad	33,325	-	4,499	0.00%
Top Glove Corporation Berhad	49,355	-	7,156	0.01%
		-	<b>180,058</b>	

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN (SAMB.)

### (ii) Dana Ekuiti Prima Takaful (samb.)

#### (a) FVTPL

#### Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2025 adalah seperti berikut (samb.):

	← 31.12.2025 →			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
<b>Sekuriti Ekuiti (samb.)</b>				
<b>Disebut di Malaysia (samb.)</b>				
<b>Saham-saham:</b>				
<b>Pembinaan</b>				
Econpile Holdings Berhad	3,001,100	1,267,076	660,242	0.51%
Gadang Holdings Berhad	1,291,700	536,802	310,008	0.24%
Gamuda Berhad	1,621,700	7,657,260	8,076,066	6.30%
IJM Corporation Berhad	961,300	2,180,635	2,182,151	1.70%
Kimlun Corporation Berhad	1,268,400	1,122,348	1,661,604	1.30%
MGB Berhad	3,745,300	3,446,637	1,610,479	1.26%
WCT Holdings Berhad	1,609,400	959,836	933,452	0.73%
<b>Produk Pengguna dan Perkhidmatan</b>				
AirAsia X Berhad	47,100	81,936	81,954	0.06%
DRB-HICOM Berhad	1,565,000	2,261,996	1,627,600	1.27%
Farm Fresh Berhad	416,000	645,864	1,181,440	0.92%
MBM Resources Berhad	205,700	792,064	1,071,697	0.84%
Mr D.I.Y. Group (M) Berhad	1,042,900	1,784,859	1,595,637	1.24%
Padini Holdings Berhad	257,100	506,302	460,209	0.36%
<b>Tenaga</b>				
Dialog Group Berhad	583,200	890,207	979,776	0.76%
Solarvest Holdings Berhad	410,000	1,322,347	1,353,000	1.05%
Uzma Bhd	429,000	192,840	163,020	0.13%
<b>Perkhidmatan Kewangan</b>				
Bank Islam Malaysia Berhad	493,600	961,995	1,130,344	0.88%
<b>Penjagaan Kesihatan</b>				
IHH Healthcare Berhad	148,000	1,282,232	1,295,000	1.01%

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN (SAMB.)

### (ii) Dana Ekuiti Prima Takaful (samb.)

#### (a) FVTPL Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2025 adalah seperti berikut (samb.):

	← 31.12.2025 →			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
<b>Sekuriti Ekuiti (samb.)</b>				
<b>Disebut di Malaysia (samb.)</b>				
<b>Saham-saham (samb.):</b>				
<b>Produk Perindustrian dan Perkhidmatan</b>				
Aurelius Technologies Berhad	2,607,600	1,632,326	2,138,232	1.67%
Cahaya Mata Sarawak Berhad	3,999,700	5,015,443	5,799,565	4.52%
Hextar Global Berhad	978,100	141,317	880,290	0.69%
Hume Cement Industries Berhad	181,800	540,564	610,848	0.48%
Kelington Group Berhad	414,100	1,044,220	2,153,320	1.68%
Malayan Cement Berhad	1,198,400	3,177,659	9,179,744	7.16%
P.I.E. Industrial Berhad	231,000	1,010,567	619,080	0.48%
Petronas Chemical Group Berhad	1,450,500	5,486,446	5,265,316	4.10%
Press Metal Aluminium Holdings Berhad	1,024,400	5,593,464	7,293,728	5.69%
SAM Engineering & Equipment (M) Berhad	624,800	2,474,958	2,330,504	1.82%
SKP Resources Berhad	169,200	179,872	95,598	0.07%
Southern Cable Group Berhad	2,160,000	746,800	4,946,400	3.86%
Sunway Berhad	615,700	3,272,510	3,460,234	2.70%
TMK Chemical Berhad	2,128,000	3,764,219	2,915,360	2.27%
V.S Industry Berhad	1,486,205	1,243,825	720,809	0.56%
<b>Perladangan</b>				
SD Guthrie Berhad	1,056,843	5,100,533	6,055,710	4.72%
<b>Hartanah</b>				
Eco World Development Group Berhad	1,208,800	1,764,130	2,526,392	1.97%
IOI Properties Group Berhad	482,400	974,702	1,273,536	0.99%
LBS Bina Group Berhad	3,182,200	1,473,904	1,209,236	0.94%
Mah Sing Group Berhad	2,691,700	3,204,317	2,597,491	2.02%
Sime Darby Property Berhad	1,281,200	1,729,620	1,780,868	1.39%
UEM Sunrise Berhad	242,500	189,930	133,375	0.10%
<b>Teknologi</b>				
Cnergenz Berhad	1,027,400	501,292	452,056	0.35%
Dagang NeXchange Berhad	829,800	548,083	265,536	0.21%
Frontken Corporation Berhad	1,180,600	4,046,491	4,934,908	3.85%
Genetec Technology Berhad	1,726,100	3,594,378	2,727,238	2.13%
Inari Amertron Berhad	896,900	2,542,820	1,506,792	1.17%
Malaysian Pacific Industries Berhad	167,200	4,490,231	5,390,528	4.20%
Pentamaster Corporation Berhad	479,300	2,167,049	1,859,684	1.45%
Unisem (M) Berhad	515,000	1,624,630	1,581,050	1.23%
UWC Berhad	317,400	1,045,563	1,307,688	1.02%
ViTrox Corporation Berhad	538,200	2,049,559	2,142,036	1.67%
Zetrix AI Berhad	1,275,200	1,225,292	1,032,912	0.81%

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN (SAMB.)

### (ii) Dana Ekuiti Prima Takaful (samb.)

#### (a) FVTPL Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2025 adalah seperti berikut (samb.):

	31.12.2025			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
<b>Sekuriti Ekuiti (samb.)</b>				
<b>Disebut di Malaysia (samb.)</b>				
<b>Saham-saham (samb.):</b>				
<b>Telekomunikasi dan Media</b>				
Axiata Group Berhad	305,400	743,179	769,608	0.60%
CelcomDigi Berhad	195,300	648,956	623,007	0.49%
Telekom Malaysia Berhad	540,500	3,343,968	4,351,025	3.39%
<b>Utiliti</b>				
Mega First Corporation Berhad	129,200	647,952	435,404	0.34%
Tenaga Nasional Berhad	475,400	4,756,237	6,522,488	5.08%
		111,630,242	126,261,275	
Jumlah sekuriti ekuiti		111,630,242	126,441,333	

	31.12.2025 RM	31.12.2024 RM
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#### (b) AC

##### Deposit dengan institusi kewangan

Deposit tetap dan panggilan dengan:

Bank berlesen	2,853,827	14,785,027
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Amaun dibawa yang dibentangkan bagi AC di atas anggaran nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN (SAMB.)

### (iii) Dana Syariah Seimbang

	31.12.2025 RM	31.12.2024 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(iii)(a))	90,231,855	88,219,923
AC (Nota 4(iii)(b))	6,264,854	4,943,868
	<b>96,496,709</b>	<b>93,163,791</b>
<b>(a) FVTPL</b>		
<b>Dipegang untuk Dagangan</b>		
<b>Terbitan Pelaburan Kerajaan</b>		
Kos	-	5,150,000
Rugi modal belum terealisasi, bersih	-	(15,650)
Nilai saksama	-	5,134,350
<b>Sekuriti Hutang</b>		
<b>Tak disebut di Malaysia</b>		
Bon jaminan kerajaan:		
Kos	1,500,000	-
Laba modal belum terealisasi, bersih	18,705	-
Nilai saksama	1,518,705	-
Bon korporat:		
Kos	31,459,952	27,956,952
Laba modal belum terealisasi, bersih	1,298,902	771,591
Nilai saksama	32,758,854	28,728,543
Jumlah sekuriti hutang	34,277,559	28,728,543
<b>Sekuriti Ekuiti</b>		
<b>Disebut di Malaysia</b>		
Waran-waran/Saham-saham:		
Kos	48,672,336	44,113,291
Laba modal belum terealisasi, bersih	7,281,960	10,243,739
Nilai saksama	55,954,296	54,357,030
Jumlah	90,231,855	88,219,923

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN (SAMB.)

### (iii) Dana Syariah Seimbang (samb.)

#### (a) FVTPL

#### Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2025 adalah seperti berikut:

	31.12.2025			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
<b>Sekuriti Hutang</b>				
<b>Tak disebut di Malaysia</b>				
<b>Bon Jaminan Kerajaan:</b>				
Lembaga Pembiayaan Perumahan Sektor Awam	1,500,000	1,500,000	1,518,705	1.58%
		1,500,000	1,518,705	
<b>Bon korporat:</b>				
Aeon Credit Service (M) Berhad	1,000,000	1,003,000	1,003,420	1.04%
Bank Islam Malaysia Berhad	2,500,000	2,500,000	2,537,450	2.63%
CIMB Group Holdings Berhad	2,000,000	2,000,000	2,036,200	2.11%
Edra Energy Sdn. Bhd.	2,000,000	2,060,792	2,383,408	2.47%
Edra Solar Sdn. Bhd.	2,000,000	2,000,000	2,182,080	2.26%
IJM Treasury Management Sdn. Bhd.	2,000,000	2,035,200	2,090,200	2.17%
Infracap Resources Sdn. Bhd.	2,000,000	2,042,000	2,027,920	2.10%
Jimah East Power Sdn. Bhd.	1,000,000	1,123,600	1,119,060	1.16%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	1,000,000	1,035,100	1,057,430	1.10%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	2,000,000	2,205,100	2,296,900	2.38%
Pengurusan Air Selangor Sdn. Bhd.	2,000,000	2,000,000	2,054,100	2.13%
Petroleum Sarawak Exploration & Production Sdn. Bhd.	1,000,000	1,000,000	992,390	1.03%
PONSB Capital Berhad	1,000,000	1,000,000	1,014,700	1.05%
SAJ Capital Sdn. Bhd.	800,000	800,000	825,672	0.86%
Sarawak Energy Berhad	1,500,000	1,500,000	1,622,505	1.68%
SD Guthrie Berhad	300,000	300,000	301,359	0.31%
Sinar Kamiri Sdn. Bhd.	800,000	802,560	938,760	0.97%
Tenaga Nasional Berhad	1,000,000	1,000,000	1,109,410	1.15%
UMW Holdings Berhad	1,000,000	1,000,000	1,054,930	1.09%
Westports Malaysia Sdn. Bhd.	2,000,000	2,011,000	2,071,900	2.15%
YTL Power International Berhad	2,000,000	2,041,600	2,039,060	2.12%
		31,459,952	32,758,854	
Jumlah sekuriti hutang		32,959,952	34,277,559	

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN (SAMB.)

### (iii) Dana Syariah Seimbang (samb.)

#### (a) FVTPL

#### Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2025 adalah seperti berikut (samb.):

	← 31.12.2025 →			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
<b>Sekuriti Ekuiti</b>				
<b>Disebut di Malaysia</b>				
<b>Waran-waran:</b>				
Airasia X Berhad	15,750	-	6,379	0.01%
Aurelius Technologies Berhad	329,300	-	44,456	0.05%
Dagang NeXchange Berhad	130,966	-	18,990	0.02%
Guan Chong Berhad	14,800	-	1,998	0.00%
Top Glove Corporation Berhad	24,860	-	3,605	0.00%
		-	75,428	
<b>Saham-saham:</b>				
<b>Pembinaan</b>				
Econpile Holdings Berhad	1,318,700	556,226	290,114	0.30%
Gadang Holdings Berhad	683,600	284,953	164,064	0.17%
Gamuda Berhad	724,000	3,420,933	3,605,520	3.74%
IJM Corporation Berhad	420,300	881,341	954,081	0.99%
Kimlun Corporation Berhad	645,500	571,721	845,605	0.88%
MGB Berhad	1,480,800	1,167,290	636,744	0.66%
WCT Holdings Berhad	837,100	501,276	485,518	0.50%
<b>Produk Pengguna dan Perkhidmatan</b>				
AirAsia X Berhad	31,500	53,984	54,810	0.06%
DRB-HICOM Berhad	776,800	1,118,452	807,872	0.84%
Farm Fresh Berhad	205,000	318,297	582,200	0.60%
MBM Resources Berhad	100,300	388,790	522,563	0.54%
Mr D.I.Y. Group (M) Berhad	469,500	800,538	718,335	0.75%
<b>Tenaga</b>				
Dialog Group Bhd	233,400	356,737	392,112	0.41%
Solarvest Holdings Berhad	186,000	600,039	613,800	0.64%
Uzma Berhad	194,000	87,293	73,720	0.08%
<b>Perkhidmatan Kewangan</b>				
Bank Islam Malaysia Berhad	243,100	467,994	556,699	0.58%

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN (SAMB.)

### (iii) Dana Syariah Seimbang (samb.)

#### (a) FVTPL Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2025 adalah seperti berikut (samb.):

	← 31.12.2025 →			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
<b>Sekuriti Ekuiti (samb.)</b>				
<b>Disebut di Malaysia (samb.)</b>				
<b>Saham-saham (samb.):</b>				
<b>Penjagaan Kesihatan</b>				
IHH Healthcare Berhad	67,000	580,596	586,250	0.61%
<b>Produk Perindustrian dan Perkhidmatan</b>				
Aurelius Technologies Berhad	987,900	785,316	810,078	0.84%
Cahaya Mata Sarawak Berhad	1,754,100	2,192,906	2,543,445	2.64%
Hextar Global Berhad	349,180	57,042	314,262	0.33%
Hume Cement Industries Berhad	80,500	239,521	270,480	0.28%
Kelington Group Berhad	177,700	357,054	924,040	0.96%
Malayan Cement Berhad	435,500	1,152,071	3,335,930	3.46%
P.I.E. Industrial Berhad	100,200	416,526	268,536	0.28%
Petronas Chemical Group Berhad	633,500	2,401,912	2,299,605	2.39%
Press Metal Aluminium Holdings Berhad	460,800	2,538,061	3,280,896	3.41%
SAM Engineering & Equipment (M) Berhad	276,300	1,083,103	1,030,599	1.07%
SKP Resources Berhad	73,800	78,460	41,697	0.04%
Southern Cable Group Berhad	1,245,100	391,557	2,851,279	2.96%
Sunway Berhad	276,700	1,471,201	1,555,054	1.61%
TMK Chemical Bhd	356,000	629,728	487,720	0.51%
V.S Industry Berhad	656,665	540,592	318,483	0.33%
<b>Perladangan</b>				
SD Guthrie Berhad	473,184	2,244,307	2,711,344	2.81%
<b>Hartanah</b>				
Eco World Development Group Berhad	545,200	804,792	1,139,468	1.18%
IOI Properties Group Berhad	214,900	433,765	567,336	0.59%
LBS Bina Group Berhad	1,294,400	599,164	491,872	0.51%
Mah Sing Group Berhad	1,193,300	1,419,649	1,151,534	1.20%
Sime Darby Property Berhad	577,700	761,970	803,003	0.83%
UEM Sunrise Berhad	106,900	83,685	58,795	0.06%

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN (SAMB.)

### (iii) Dana Syariah Seimbang (samb.)

#### (a) FVTPL Dipegang untuk Dagangan (samb.)

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2025 adalah seperti berikut (samb.):

	31.12.2025			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
<b>Sekuriti Ekuiti (samb.)</b>				
<b>Disebut di Malaysia (samb.)</b>				
<b>Saham-saham (samb.):</b>				
<b>Teknologi</b>				
Cnengenz Berhad	419,500	220,259	184,580	0.19%
Dagang NeXchange Berhad	379,600	257,395	121,472	0.13%
Frontken Corporation Berhad	563,700	1,883,176	2,356,266	2.45%
Greatech Technology Berhad	730,600	1,599,166	1,154,348	1.20%
Inari Amertron Berhad	385,800	1,097,947	648,144	0.67%
Malaysian Pacific Industries Berhad	79,900	2,002,213	2,575,976	2.67%
Pentamaster Corporation Berhad	253,600	1,153,867	983,968	1.02%
Unisem (M) Berhad	260,000	814,001	798,200	0.83%
UWC Berhad	158,700	518,841	653,844	0.68%
ViTrox Corporation Berhad	281,400	1,070,552	1,119,972	1.16%
Zetrix AI Berhad	556,400	534,915	450,684	0.47%
<b>Telekomunikasi dan Media</b>				
Axiata Group Berhad	134,900	328,241	339,948	0.35%
CelcomDigi Berhad	88,100	292,733	281,039	0.29%
Telekom Malaysia Berhad	238,900	1,471,406	1,923,145	2.00%
<b>Utiliti</b>				
Mega First Corporation Berhad	63,900	320,602	215,343	0.22%
Tenaga Nasional Berhad	213,300	2,268,180	2,926,476	3.04%
		48,672,336	55,878,868	
Jumlah sekuriti ekuiti		48,672,336	55,954,296	

	31.12.2025 RM	31.12.2024 RM
--	------------------	------------------

#### (b) AC

**Deposit dengan institusi kewangan**  
Deposit tetap dan panggilan dengan:  
Bank berlesen

6,264,854 4,943,868

Amaun dibawa yang dibentangkan bagi AC di atas anggaran nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

Pelaburan berikut matang selepas 12 bulan:

FVTPL	33,976,200	33,862,893
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# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN (SAMB.)

### (iv) Dana Syariah Strategik Ekuiti Global

09.06.2025  
hingga  
31.12.2025  
RM

Pelaburan Dana diringkaskan mengikut kategori seperti berikut:

FVTPL (Nota 4(iv)(a))	5,270,203
AC (Nota 4(iv)(b))	45,732
	<b>5,315,935</b>

#### (a) FVTPL

Dipegang untuk Dagangan

Amanah Saham

Tak disebut di Malaysia

Kos	5,271,211
Rugi modal belum terealisasi	(1,008)

Nilai saksama	<b>5,270,203</b>
---------------	------------------

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2025 adalah seperti berikut:

	← 31.12.2025 →			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
<b>Amanah Saham</b>				
<b>Tak disebut di Malaysia</b>				
Maybank Global Strategic Equity-I Fund	5,232,529	5,271,211	5,270,203	122.27%

RM

#### (b) AC

Deposit dengan institusi kewangan

Deposit tetap dan panggilan dengan:

Bank berlesen	<b>45,732</b>
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Amaun dibawa yang dibentangkan bagi AC di atas anggaran nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 5. LIABILITI/(ASET) CUKAI TERTUNDA

Liabiliti/(Aset) cukai tertunda yang dibentangkan oleh Dana-dana adalah berkenaan dengan perbezaan masa pelarasan nilai saksama ke atas pelaburan.

	31.12.2025 Pelarasan nilai saksama RM	31.12.2024 Pelarasan nilai saksama RM
<b>(i) Dana Pendapatan Prima Takaful</b>		
Pada 1 Januari	504,240	510,782
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	235,481	(6,542)
Pada 31 Disember	739,721	504,240
<b>(ii) Dana Ekuiti Prima Takaful</b>		
Pada 1 Januari	1,701,891	606,414
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	(517,004)	1,095,477
Pada 31 Disember	1,184,887	1,701,891
<b>(iii) Dana Syariah Seimbang</b>		
Pada 1 Januari	879,974	341,780
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	(192,009)	538,194
Pada 31 Disember	687,965	879,974
<b>(iv) Dana Syariah Strategik Ekuiti Global</b>		
Pada 1 Januari	-	-
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	(81)	-
Pada 31 Disember	(81)	-

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 6. AKAUN PEMEGANG UNIT

### (i) Dana Pendapatan Prima Takaful

	← 31.12.2025 →		← 31.12.2024 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	90,952,126	147,337,428	86,504,489	129,765,964
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(64,428,426)	(102,661,534)	(70,227,398)	(103,655,037)
	26,523,700	44,675,894	16,277,091	26,110,927
Akaun pemegang unit dibawa ke depan	144,775,649	236,388,539	128,498,558	201,388,347
Lebihan pendapatan ke atas perbelanjaan selepas cukai	-	12,515,962	-	8,889,265
	171,299,349	293,580,395	144,775,649	236,388,539
NAV seunit		1.714		1.633

### (ii) Dana Ekuiti Prima Takaful

	← 31.12.2025 →		← 31.12.2024 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	33,457,728	35,103,654	48,223,856	54,252,266
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(33,607,816)	(35,613,618)	(35,711,376)	(39,053,864)
	(150,088)	(509,964)	12,512,480	15,198,402
Akaun pemegang unit dibawa ke depan	105,213,846	131,623,987	92,701,366	94,367,408
Lebihan (perbelanjaan ke atas pendapatan)/ pendapatan ke atas perbelanjaan selepas cukai	-	(2,831,251)	-	22,058,177
	105,063,758	128,282,772	105,213,846	131,623,987
NAV seunit		1.221		1.251

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 6. AKAUN PEMEGANG UNIT (SAMB.)

### (iii) Dana Syariah Seimbang

	← 31.12.2025 →		← 31.12.2024 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	24,045,992	32,107,481	34,557,006	41,498,430
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(22,454,675)	(29,827,189)	(32,091,976)	(38,962,352)
	1,591,317	2,280,292	2,465,030	2,536,078
Akaun pemegang unit dibawa ke depan	64,120,754	93,147,506	61,655,724	77,922,654
Lebihan pendapatan ke atas perbelanjaan selepas cukai	-	919,188	-	12,688,774
	65,712,071	96,346,986	64,120,754	93,147,506
NAV seunit		1.466		1.453

### (iv) Dana Syariah Strategik Ekuiti Global

	← 31.12.2025 →	
	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tempoh kewangan	5,441,784	5,478,161
Jumlah dibayar bagi pembatalan sepanjang tempoh kewangan	(1,143,829)	(1,149,063)
	4,297,955	4,329,098
Akaun pemegang unit dibawa ke depan	-	-
Lebihan perbelanjaan ke atas pendapatan selepas cukai	-	(18,777)
	4,297,955	4,310,321
NAV seunit		1.003

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 7. CUKAI

	31.12.2025 RM	31.12.2024 RM
<b>(i) Dana Pendapatan Prima Takaful</b>		
Cukai pendapatan:		
Peruntukan cukai tahun kewangan semasa	1,027,360	928,402
Peruntukan lebihan cukai tahun kewangan lepas	(602,790)	(473,379)
Cukai tertunda:		
Berkaitan dengan pengiktirafan dan penarikbalikan perbezaan sementara (Nota 5)	235,481	(6,542)
<b>Perbelanjaan cukai bagi tahun kewangan</b>	<b>660,051</b>	<b>448,481</b>
<b>(ii) Dana Ekuiti Prima Takaful</b>		
Cukai pendapatan:		
Peruntukan cukai tahun kewangan semasa	140,125	746,531
Peruntukan (lebihan)/terkurang cukai tahun kewangan lepas	(484,707)	81,509
Cukai tertunda:		
Berkaitan dengan pengiktirafan dan penarikbalikan perbezaan sementara (Nota 5)	(517,004)	1,095,477
<b>(Kredit)/Perbelanjaan cukai bagi tahun kewangan</b>	<b>(861,586)</b>	<b>1,923,517</b>
<b>(iii) Dana Syariah Seimbang</b>		
Cukai pendapatan:		
Peruntukan cukai tahun kewangan semasa	228,112	549,766
Peruntukan lebihan cukai tahun kewangan lepas	(356,897)	(19,895)
Cukai tertunda:		
Berkaitan dengan pengiktirafan dan penarikbalikan perbezaan sementara (Nota 5)	(192,009)	538,194
<b>(Kredit)/Perbelanjaan cukai bagi tahun kewangan</b>	<b>(320,794)</b>	<b>1,068,065</b>
	<b>09.06.2025 hingga 31.12.2025 RM</b>	
<b>(iv) Dana Syariah Strategik Ekuiti Global</b>		
Cukai pendapatan:		
Peruntukan cukai tempoh kewangan semasa	480	
Cukai tertunda:		
Berkaitan dengan pengiktirafan dan penarikbalikan perbezaan sementara (Nota 5)	(81)	
<b>Perbelanjaan cukai bagi tempoh kewangan</b>	<b>399</b>	

Perbelanjaan/(Kredit) cukai yang dikenakan atas Dana-dana yang berkaitan dengan pendapatan pelaburan yang diterima dan laba atas pelupusan pelaburan bagi tahun pada kadar cukai berkanun sebanyak 8%, berdasarkan kaedah yang ditetapkan di bawah Akta Cukai Pendapatan, 1967.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 7. CUKAI (SAMB.)

Penyesuaian perbelanjaan cukai pendapatan terpakai ke atas lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai pada kadar cukai pendapatan bagi Dana-dana, berbanding dengan perbelanjaan cukai pendapatan pada kadar cukai berkesan adalah, seperti berikut:

	31.12.2025 RM	31.12.2024 RM
<b>(i) Dana Pendapatan Prima Takaful</b>		
Lebihan pendapatan ke atas perbelanjaan sebelum cukai	13,176,013	9,337,746
Cukai pada kadar 8%	1,054,080	747,020
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	208,761	174,840
Peruntukan lebihan cukai tahun kewangan lepas	(602,790)	(473,379)
Perbelanjaan cukai bagi tahun kewangan	660,051	448,481
<b>(ii) Dana Ekuiti Prima Takaful</b>		
Lebihan (perbelanjaan ke atas pendapatan)/pendapatan ke atas perbelanjaan sebelum cukai	(3,692,837)	23,981,694
Cukai pada kadar 8%	(295,427)	1,918,536
Pendapatan tidak dikenakan cukai	(227,098)	(212,213)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	145,646	135,685
Peruntukan (lebihan)/terkurang cukai tahun kewangan lepas	(484,707)	81,509
(Kredit)/Perbelanjaan cukai bagi tahun kewangan	(861,586)	1,923,517
<b>(iii) Dana Syariah Seimbang</b>		
Lebihan pendapatan ke atas perbelanjaan sebelum cukai	598,394	13,756,839
Cukai pada kadar 8%	47,871	1,100,547
Pendapatan tidak dikenakan cukai	(97,813)	(104,577)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	86,045	91,990
Peruntukan lebihan cukai tahun kewangan lepas	(356,897)	(19,895)
(Kredit)/Perbelanjaan cukai bagi tahun kewangan	(320,794)	1,068,065

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 7. CUKAI (SAMB.)

Penyesuaian perbelanjaan cukai pendapatan terpakai ke atas lebih pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai pada kadar cukai pendapatan bagi Dana-dana, berbanding dengan perbelanjaan cukai pendapatan pada kadar cukai berkesan adalah, seperti berikut (samb.):

	09.06.2025 hingga 31.12.2025 RM
<b>(iv) Dana Syariah Strategik Ekuiti Global</b>	
Lebih perbelanjaan ke atas pendapatan sebelum cukai	(18,378)
Cukai pada kadar 8%	(1,471)
Pendapatan tidak dikenakan cukai	-
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	1,870
Perbelanjaan cukai bagi tempoh kewangan	399

## 8. PERBANDINGAN

Tiada perbandingan yang disediakan berkenaan dengan Dana Syariah Strategik Ekuiti Global kerana ini adalah set pertama maklumat kewangan untuk Dana sejak tarikh pelancaran pada 09 Jun 2025.

# JADUAL PERBANDINGAN PRESTASI

## (i) Dana Pendapatan Prima Takaful

	2025	2024	2023	2022	2021
<b>Penerangan (%)</b>					
<b>Pendapatan Tetap Sekuriti</b>					
Pembinaan	7.80	4.03	4.72	7.95	9.28
Perkhidmatan Kewangan	26.78	6.50	7.46	10.85	-
Kerajaan	14.57	19.76	-	-	-
Agensi Kerajaan	2.05	2.19	29.21	4.04	3.11
Syarikat Projek Infrastruktur	29.67	27.28	30.61	36.87	36.39
Pengangkutan dan Logistik	8.05	12.45	11.72	16.63	13.83
Minyak dan Gas	-	-	-	1.95	-
Perladangan	2.06	-	-	-	-
Hartanah	1.03	-	-	-	17.02
Perdagangan/servis	3.45	9.90	11.32	9.46	6.80
<b>Tunai dan Deposit</b>	<b>4.54</b>	<b>17.89</b>	<b>4.96</b>	<b>12.25</b>	<b>13.57</b>
<b>Jumlah</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Jumlah NAV (RM)</b>	<b>293,580,395</b>	<b>236,388,539</b>	<b>201,388,347</b>	<b>131,652,440</b>	<b>104,226,198</b>
<b>Jumlah Bilangan Unit</b>	<b>171,299,349</b>	<b>144,775,649</b>	<b>128,498,558</b>	<b>90,805,920</b>	<b>72,618,515</b>
<b>NAV Seunit (RM)</b>	<b>1.714</b>	<b>1.633</b>	<b>1.567</b>	<b>1.450</b>	<b>1.435</b>
<b>NAV tertinggi seunit semasa tahun kewangan (RM)</b>	<b>1.714</b>	<b>1.633</b>	<b>1.567</b>	<b>1.450</b>	<b>1.455</b>
<b>NAV terendah seunit semasa tahun kewangan (RM)</b>	<b>1.634</b>	<b>1.562</b>	<b>1.450</b>	<b>1.382</b>	<b>1.384</b>
<b>Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)</b>	<b>4.96</b>	<b>4.21</b>	<b>8.07</b>	<b>1.05</b>	<b>(1.03)</b>
<b>Purata pulangan tahunan (%)</b>					
1-Tahun	4.96	4.21	8.07	1.05	(1.03)
3-Tahun	5.73	4.40	2.62	2.03	5.30
5-Tahun	3.40	3.65	4.98	4.38	5.04
<b>Purata prestasi Indeks Penanda Aras (%)</b>					
1-Tahun	2.28	2.59	2.84	2.27	1.85
3-Tahun	2.57	2.57	2.32	2.10	2.40
5-Tahun	2.37	2.35	2.46	2.56	2.73

# JADUAL PERBANDINGAN PRESTASI

## (ii) Dana Ekuiti Prima Takaful

	2025	2024	2023	2022	2021
<b>Penerangan (%)</b>					
<b>Ekuiti</b>					
Pembinaan	12.03	11.20	9.94	9.01	16.96
Produk Pengguna dan Perkhidmatan	4.70	9.06	7.48	10.49	4.18
Tenaga	1.95	-	0.48	2.12	6.30
Perkhidmatan Kewangan	0.88	2.06	1.79	0.51	-
Penjagaan Kesihatan	1.01	3.18	5.76	0.52	6.37
Produk Perindustrian dan Perkhidmatan	37.83	22.44	21.68	23.60	26.00
Perladangan	4.72	3.66	7.01	6.23	3.85
Hartanah	7.42	5.68	9.31	7.61	10.70
Teknologi	18.12	18.34	20.06	16.26	11.36
Telekomunikasi dan Media	4.48	5.75	4.84	10.17	3.76
Pengangkutan dan Logistik	-	0.02	-	-	1.21
Utiliti	5.42	9.03	9.14	7.96	3.22
<b>Tunai dan Deposit</b>	<b>1.44</b>	<b>9.58</b>	<b>2.51</b>	<b>5.52</b>	<b>6.09</b>
<b>Jumlah</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Jumlah NAV (RM)</b>	<b>128,282,772</b>	<b>131,623,987</b>	<b>94,367,408</b>	<b>79,989,816</b>	<b>83,201,113</b>
<b>Jumlah Bilangan Unit</b>	<b>105,063,758</b>	<b>105,213,846</b>	<b>92,701,366</b>	<b>87,517,884</b>	<b>82,275,816</b>
<b>NAV Seunit (RM)</b>	<b>1.221</b>	<b>1.251</b>	<b>1.018</b>	<b>0.914</b>	<b>1.011</b>
<b>NAV tertinggi seunit semasa tahun kewangan (RM)</b>	<b>1.271</b>	<b>1.351</b>	<b>1.019</b>	<b>1.055</b>	<b>1.112</b>
<b>NAV terendah seunit semasa tahun kewangan (RM)</b>	<b>0.971</b>	<b>1.018</b>	<b>0.913</b>	<b>0.849</b>	<b>0.957</b>
<b>Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)</b>	<b>(2.40)</b>	<b>22.89</b>	<b>11.38</b>	<b>(9.59)</b>	<b>(6.22)</b>
<b>Purata pulangan tahunan (%)</b>					
1-Tahun	(2.40)	22.89	11.38	(9.59)	(6.22)
3-Tahun	10.13	7.36	(1.89)	(5.73)	(1.32)
5-Tahun	2.52	2.78	(0.65)	(5.72)	(1.55)
<b>Purata prestasi Indeks Penanda Aras (%)</b>					
1-Tahun	(3.93)	14.58	0.46	(10.80)	(6.81)
3-Tahun	3.41	0.88	(5.83)	(2.90)	2.15
5-Tahun	(1.67)	1.05	(0.91)	(3.84)	0.41

# JADUAL PERBANDINGAN PRESTASI

## (iii) Dana Syariah Seimbang

	2025	2024	2023	2022	2021
<b>Penerangan (%)</b>					
<b>Ekuiti</b>					
Pembinaan	7.25	7.23	5.27	4.77	10.29
Produk Pengguna dan Perkhidmatan	2.80	6.46	4.98	7.40	1.97
Tenaga	1.12	-	0.29	1.26	3.49
Perkhidmatan Kewangan	0.58	1.49	1.14	0.56	-
Penjagaan Kesihatan	0.61	2.26	3.77	1.11	3.43
Produk Perindustrian dan Perkhidmatan	21.15	11.72	11.16	11.28	12.13
Perladangan	2.81	2.62	4.06	4.42	2.72
Hartanah	4.37	3.72	5.26	3.41	5.88
Teknologi	11.49	13.07	12.13	9.90	6.26
Telekomunikasi dan Media	2.64	4.05	3.36	6.20	2.57
Pengangkutan dan Logistik	-	0.01	0.65	-	0.88
Utiliti	3.26	5.71	5.31	4.78	1.95
<b>Pendapatan Tetap Sekuriti</b>					
Pembinaan	4.46	1.12	1.33	1.52	7.70
Perkhidmatan Kewangan	11.64	6.49	2.57	3.04	-
Kerajaan	-	-	-	-	2.42
Agensi Kerajaan	-	5.51	7.49	8.42	3.47
Syarikat Projek Infrastruktur	14.87	17.45	18.06	20.56	17.70
Pengangkutan dan Logistik	2.15	2.18	-	-	-
Perladangan	0.31	-	-	-	-
Hartanah	-	-	-	-	3.22
Perdagangan/servis	2.15	3.61	4.33	5.10	5.46
<b>Tunai dan Deposit</b>	6.34	5.30	8.84	6.27	8.46
<b>Jumlah</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Jumlah NAV (RM)</b>	<b>96,346,986</b>	<b>93,147,506</b>	<b>77,922,654</b>	<b>64,852,803</b>	<b>62,327,206</b>
<b>Jumlah Bilangan Unit</b>	<b>65,712,071</b>	<b>64,120,754</b>	<b>61,655,724</b>	<b>55,800,628</b>	<b>51,161,107</b>
<b>NAV Seunit (RM)</b>	<b>1.466</b>	<b>1.453</b>	<b>1.264</b>	<b>1.162</b>	<b>1.218</b>
<b>NAV tertinggi seunit semasa tahun kewangan (RM)</b>	<b>1.497</b>	<b>1.507</b>	<b>1.265</b>	<b>1.249</b>	<b>1.297</b>
<b>NAV terendah seunit semasa tahun kewangan (RM)</b>	<b>1.250</b>	<b>1.263</b>	<b>1.162</b>	<b>1.106</b>	<b>1.182</b>
<b>Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)</b>	<b>0.89</b>	<b>14.95</b>	<b>8.78</b>	<b>(4.60)</b>	<b>(4.92)</b>
<b>Purata pulangan tahunan (%)</b>					
1-Tahun	0.89	14.95	8.78	(4.60)	(4.92)
3-Tahun	8.05	6.06	(0.45)	(1.42)	2.20
5-Tahun	2.73	3.68	2.07	(0.86)	2.28
<b>Purata prestasi Indeks</b>					
<b>Penanda Aras (%)</b>					
1-Tahun	(0.11)	7.34	1.94	(2.88)	(1.57)
3-Tahun	3.01	2.05	(0.86)	0.38	2.53
5-Tahun	0.88	2.05	1.31	0.19	1.98

# JADUAL PERBANDINGAN PRESTASI

## (iv) Dana Syariah Strategik Ekuiti Global

	2025
<b>Penerangan (%)</b>	
Amanah Saham	122.27
Tunai dan Deposit	(22.27)
<b>Jumlah</b>	<b>100.00</b>
<b>Jumlah NAV (RM)</b>	
Jumlah Bilangan Unit	4,310,321
NAV Seunit (RM)	1.003
<b>NAV tertinggi seunit semasa tempoh kewangan (RM)</b>	<b>1.051</b>
<b>NAV terendah seunit semasa tempoh kewangan (RM)</b>	<b>0.975</b>

## Dana-Dana Takaful

# Dana Syariah

# Indeks Ekuiti Global

### Objektif Dana

Dana ini direka untuk memberikan prestasi serapat mungkin sebagaimana prestasi Indeks Dow Jones Islamic Market Titans 100 (Indeks Islamik).

### Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	21 Oktober, 2021
Yuran Pengurusan:	1.00% setahun
Pengurus Dana Pelaburan:	Etiqa Family Takaful Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Ekuiti Syariah Global	100%

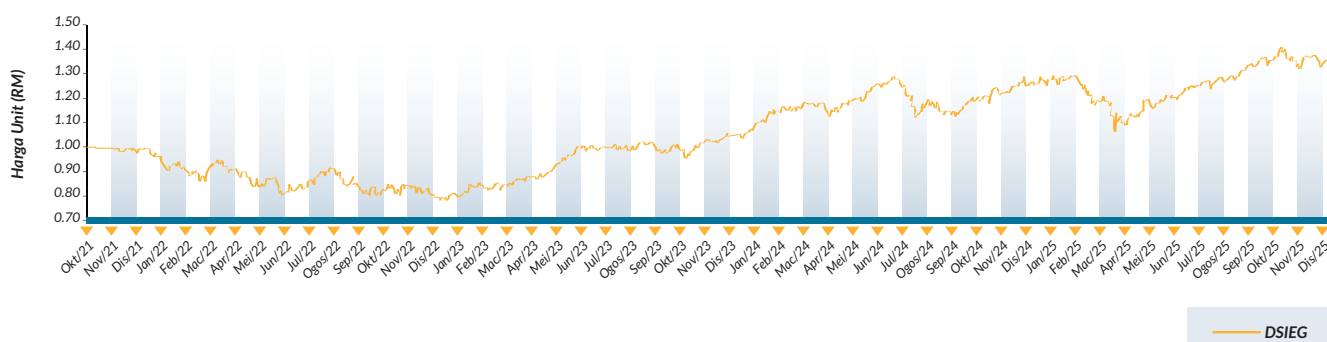
### Prestasi Dana (pada 31 Disember 2025)

(%)	1-tahun	3-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	8.81%	71.68%	35.80%	7.47%
Penanda Aras	11.73%	94.72%	63.89%	12.33%
Perbezaan	-2.92%	-23.04%	-28.09%	-4.86%

### Prestasi Harga (pada 31 Disember)

(RM)	2025	2024	2023	2022	2021
NAV	1.358	1.248	1.05	0.791	0.993
perubahan (%)	8.8	18.9	32.7	-20.3	n/a
Tertinggi dalam 1-tahun	1.408	1.289	1.057	0.994	1.000
Terendah dalam 1-tahun	1.063	1.037	0.783	0.782	0.976

### Prestasi Harga Unit



## Dana-Dana Takaful

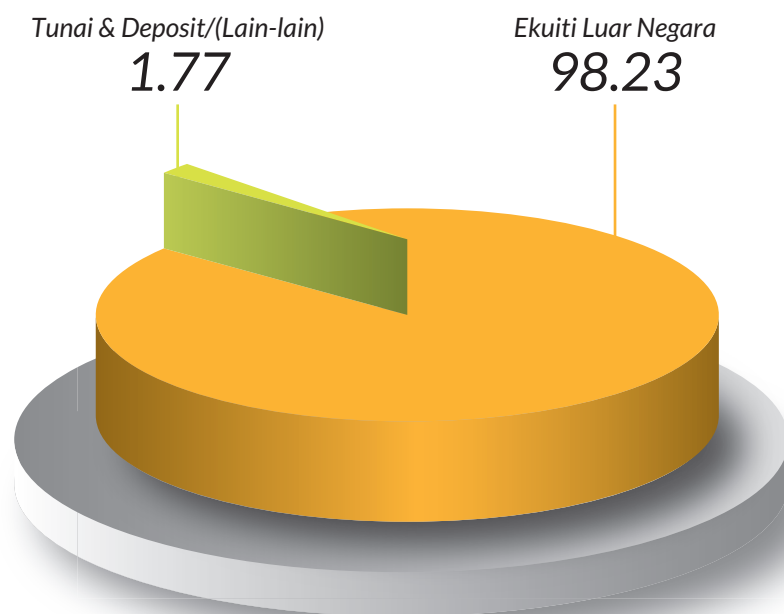
# Dana Syariah

# Indeks Ekuity Global

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2025	2024	2023	2022	2021
Ekuiti Luar Negara	191,654,282	148,979,138	83,491,742	32,335,485	6,218,279
Tunai & Deposit/(Lain-lain)	3,456,896	3,066,277	5,471,963	3,081,899	5,068,548
<b>Jumlah Saiz Dana (NAV)</b>	<b>195,111,178</b>	<b>152,045,415</b>	<b>88,963,705</b>	<b>35,417,384</b>	<b>11,286,827</b>

Peruntukan Aset (% pada 31 Disember 2025)



## Dana-Dana Takaful

# Dana Syariah Sukuk Global

### Objektif Dana

Dana ini direka untuk memberikan prestasi daripada sekuriti pendapatan tetap patuh Syariah yang dikenali sebagai sukuk, tunai, dan deposit tetap yang melebihi Indeks Sukuk Dow Jones dalam tempoh sederhana hingga panjang.

### Butir-butir Dana

Matawang:	Ringgit Malaysia
Tarikh Permulaan:	14 Ogos, 2023
Yuran Pengurusan:	1.00% setahun
Pengurus Dana Pelaburan:	Etiqa Family Takaful Berhad
Langganan:	Terbuka
Strategi Gabungan:	
- Sukuk Syariah Global	100%

### Prestasi Dana (pada 31 Disember 2025)

(%)	1-tahun	3-tahun	Jumlah Sejak Dimulakan	Anggaran Tahunan Sejak Dimulakan
Jumlah Pulangan	-0.52%	n/a	-3.90%	-1.63%
Penanda Aras	-0.96%	n/a	2.55%	1.05%
Perbezaan	0.44%	n/a	-6.45%	-2.68%

### Prestasi Harga (pada 31 Disember)

(RM)	2025	2024	2023
NAV	0.961	0.966	0.994
perubahan (%)	-0.5	-2.8	n/a
Tertinggi dalam 1-tahun	0.982	1.018	1.007
Terendah dalam 1-tahun	0.942	0.928	0.964

### Prestasi Harga Unit



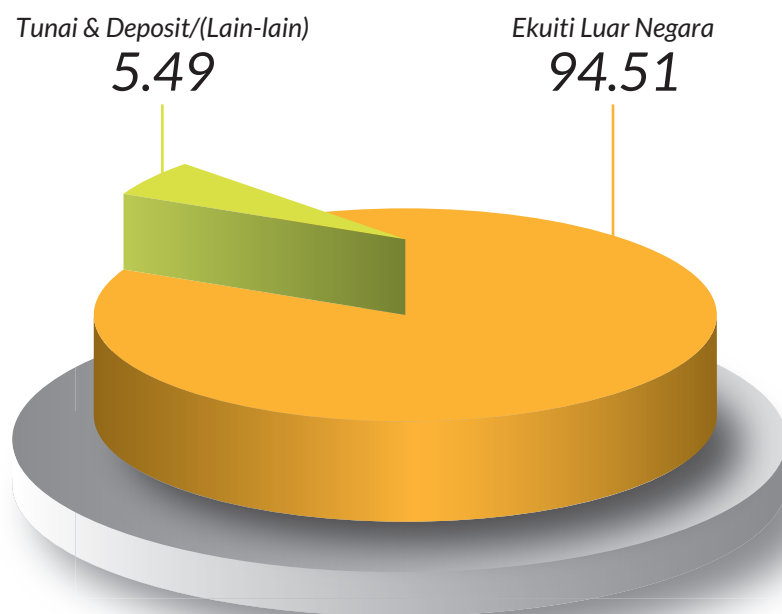
## Dana-Dana Takaful

# Dana Syariah Sukuk Global

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	2025	2024	2023
Ekuiti Luar Negara	26,882,454	23,256,207	15,307,981
Tunai & Deposit/(Lain-lain)	1,561,144	1,078,528	1,959,456
<b>Jumlah Saiz Dana (NAV)</b>	<b>28,443,598</b>	<b>24,334,735</b>	<b>17,267,437</b>

Peruntukan Aset (% pada 31 Disember 2025)



**DANA-DANA TAKAFUL BERKAITAN PELABURAN**  
**BAGI ETIQA FAMILY TAKAFUL BERHAD**  
199301011506 (266243-D)  
(Diperbadankan di Malaysia)

**PENYATA PENGURUS,  
LAPORAN JAWATANKUASA  
SYARIAH DAN MAKLUMAT  
KEWANGAN YANG  
TELAH DIAUDIT**

31 DISEMBER 2025

<b>KANDUNGAN</b>	<b>MUKA SURAT</b>
<i>Penyata pengurus</i>	136
<i>Laporan jawatankuasa syariah</i>	137
<i>Laporan juruaudit bebas</i>	138 - 139
<i>Penyata aset dan liabiliti</i>	140 - 141
<i>Penyata pendapatan dan perbelanjaan</i>	142 - 143
<i>Penyata perubahan dalam nilai aset bersih</i>	144 - 145
<i>Nota-nota kepada maklumat kewangan</i>	146 - 158
<i>Jadual perbandingan prestasi</i>	159 - 160

# PENYATA PENGURUS

Pada pendapat Pengurus, maklumat kewangan Dana-Dana Takaful Berkaitan Pelaburan (terdiri daripada Dana Syariah Indeks Ekuiti Global dan Dana Syariah Sukuk Global) yang dibentangkan dari muka surat 140 hingga 158 telah disediakan menurut dasar perakaunan Dana-dana yang ditetapkan dalam Nota 2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan (BNM/RH/PD 029-36) yang diterbitkan oleh Bank Negara Malaysia.

Ditandatangani bagi pihak Etiqa Family Takaful Berhad.

Zafri Ab Halim

Kuala Lumpur, Malaysia  
25 Mac 2026

# LAPORAN JAWATANKUASA SYARIAH

Dengan nama Allah, yang Maha Pemurah Lagi Maha Penyayang

*Kepada pemegang-pemegang unit Dana-dana Takaful Berkaitan Pelaburan bagi Etiqa Takaful Berhad.*

Kami, Profesor Madya Dr. Azman Bin Mohd Noor dan Profesor Emeritus Dato' Dr. Mohd Azmi Bin Omar, sebagai ahli Jawatankuasa Syariah bagi Etiqa Family Takaful Berhad yang bertindak sebagai Penasihat Syariah bagi Dana Syariah Indeks Ekuiti Global dan Dana Syariah Sukuk Global (secara kolektif dirujuk sebagai "Dana-dana") berpendapat bahawa Etiqa Family Takaful Berhad ("Pengurus"), telah menjalankan tanggungjawab dengan cara yang berikut untuk tahun berakhir 31 Disember 2025.

Pada pendapat kami, bagi tahun yang di bawah penilaian:

- (a) Dana Syariah Indeks Ekuiti Global telah dilaburkan mengikut senarai sekuriti yang diluluskan Syariah dana global indeks; dan
- (b) Dana Syariah Sukuk Global telah dilaburkan mengikut senarai sekuriti yang diluluskan Syariah dana global sukuk.

Kami dengan ini mengesahkan bahawa, Pengurus telah mengurus dan memantau Dana-dana berlandaskan prinsip Syariah dan mematuhi garis panduan, ketetapan dan keputusan yang telah dikeluarkan oleh Suruhanjaya Sekuriti Malaysia yang berkaitan dengan hal-hal Syariah serta keputusan-keputusan berkaitan Syariah yang telah dipersetujui oleh kami bagi tahun kewangan berakhir 31 Disember 2025.

Mereka itu menjawab, "Maha suci Engkau (Ya Allah); Kami tidak mempunyai pengetahuan selain dari apa yang Engkau ajarkan kepada kami. Sesungguhnya, Engkau jualah yang Maha Mengetahui, lagi Maha Bijaksana." (Surah al-Baqarah, juzuk 2, ayat 32)

Allah Maha Mengetahui.

Ditandatangani bagi pihak Jawatankuasa Syariah.

PROFESOR MADYA DR.  
MUHAMMAD NAJIB BIN ABDULLAH

PROFESSOR EMERITUS DATO' DR.  
MOHD AZMI BIN OMAR

Kuala Lumpur, Malaysia  
25 Mac 2026

# Laporan juruaudit bebas

## kepada pemegang unit Dana-Dana Takaful Berkaitan Pelaburan bagi Etiqa Family Takaful Berhad

199301011506 (266243-D)  
(Diperbadankan di Malaysia)

### Laporan mengenai Audit Maklumat Kewangan

#### Pendapat

Kami telah mengaudit maklumat kewangan Dana-dana Takaful Berkaitan Pelaburan (terdiri daripada Dana Syariah Indeks Ekuiti Global dan Dana Syariah Sukuk Global (secara kolektif di rujuk sebagai "Dana-dana") bagi Etiqa Family Takaful Berhad, yang merangkumi penyata aset dan liabiliti pada 31 Disember 2025 dan penyata pendapatan dan perbelanjaan dan penyata perubahan dalam nilai aset bersih Dana-dana bagi tahun kewangan berakhir pada tarikh tersebut, dan ringkasan dasar-dasar perakaunan penting, seperti yang dibentangkan pada muka surat 140 hingga 158.

Pada pendapat kami, maklumat kewangan Dana-dana bagi tahun berakhir 31 Disember 2025 disediakan, dalam semua aspek material, selaras dengan dasar-dasar perakaunan seperti yang dinyatakan dalam Nota 2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan yang diterbitkan oleh Bank Negara Malaysia.

#### Asas Pendapat

Kami telah menjalankan audit kami mengikut piawaian pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa. Tanggungjawab kami di bawah piawaian tersebut diuraikan dengan lanjut di bahagian Tanggungjawab Juruaudit untuk Pengauditan Maklumat Kewangan dalam laporan kami. Kami percaya bahawa bukti audit yang kami perolehi adalah mencukupi dan bersesuaian untuk memberi asas yang munasabah bagi pendapat kami.

#### Penekanan Perkara

Kami ingin menekankan kepada Nota 2 kepada maklumat kewangan Dana-dana, yang menerangkan dasar perakaunan. Maklumat kewangan Dana-dana disediakan untuk membantu Dana-dana dalam mematuhi keperluan yang ditetapkan dalam BNM/RH/PD 029-36 Perniagaan Berkaitan Pelaburan ("Dokumen Polisi") yang dikeluarkan oleh Bank Negara Malaysia. Hasilnya, maklumat kewangan Dana-dana kemungkinan tidak sesuai untuk tujuan lain. Laporan juruaudit kami ditujukan khusus untuk maklumat dan kegunaan Pengurus dan pemegang unit Dana-dana dan tidak seharusnya digunakan oleh mana-mana pihak selain daripada Pengurus dan pemegang unit Dana-dana. Kami tidak bertanggungjawab kepada mana-mana pihak lain di atas kandungan laporan ini. Pendapat kami tidak diubahsuai berkenaan dengan perkara ini.

#### Tanggungjawab Kebebasan dan Lain-lain Tanggungjawab Etika

Kami bebas daripada Dana-dana selaras dengan Undang-undang Kecil (atas Etika Profesional, Kelakuan dan Amalan) Institut Akauntan Malaysia ("Undang-undang Kecil") dan Kod Etika Antarabangsa untuk Akauntan Profesional (termasuk Piawaian Bebas Antarabangsa) ("Kod IESBA"), dan kami telah memenuhi lain-lain tanggungjawab etika mengikut Undang-undang Kecil dan Kod IESBA.

#### Maklumat Selain daripada Maklumat Kewangan dan Laporan Juruaudit Mengenainya

Etiqa Family Takaful Berhad ("Pengurus") adalah bertanggungjawab untuk lain-lain maklumat. Lain-lain maklumat tersebut merangkumi maklumat yang terdapat dalam Laporan Jawatankuasa Syariah dan Laporan Tahunan Prestasi Dana-dana, tetapi tidak termasuk maklumat kewangan Dana-dana dan laporan juruaudit yang dilampirkan.

Pendapat kami mengenai maklumat kewangan Dana-dana tidak meliputi lain-lain maklumat dan kami tidak akan menyatakan sebarang bentuk jaminan ke atas kesimpulan mengenainya.

Sehubungan dengan audit kami terhadap maklumat kewangan Dana-dana, tanggungjawab kami adalah untuk membaca lain-lain maklumat dan, dalam berbuat demikian, mempertimbangkan sama ada lain-lain maklumat tersebut secara materialnya tidak selaras dengan maklumat kewangan Dana-dana atau pengetahuan diperolehi dari audit atau sebaliknya menunjukkan kesilapan yang ketara.

Jika, berdasarkan kerja yang telah kami lakukan, kami mendapati terdapat salah nyata yang ketara bagi lain-lain maklumat, kami dikehendaki melaporkan fakta tersebut. Kami tidak mempunyai apa-apa untuk melaporkan dalam hal ini.

#### Tanggungjawab para Pengarah bagi Pengurus terhadap Maklumat Kewangan

Pengurus adalah bertanggungjawab ke atas penyediaan maklumat kewangan Dana-dana selaras dengan Dasar-dasar Perakaunan Dana-dana seperti yang dinyatakan dalam Nota 2 kepada maklumat kewangan. Para pengurus juga bertanggungjawab ke atas kawalan dalaman sebagai Pengurus menentukan adalah perlu untuk membolehkan penyediaan maklumat kewangan Dana-dana yang bebas daripada salah nyata yang ketara, sama ada disebabkan oleh penipuan atau ksilapan.

Dalam menyediakan maklumat kewangan Dana-dana, Pengurus adalah bertanggungjawab untuk menilai keupayaan Dana-dana untuk meneruskan sebagai satu usaha berterusan, mendedahkan, yang mana berkenaan, perkara-perkara yang berkaitan dengan usaha berterusan dan menggunakan asas usaha berterusan perakaunan melainkan jika para Pengarah berhasrat untuk membubarkan Dana-dana atau menamatkan operasi, atau tidak mempunyai alternatif yang realistik selain berbuat demikian.

Para pengarah bagi Pengurus bertanggungjawab untuk mengawasi proses pelaporan kewangan Dana-dana. Para pengarah bagi Pengurus juga bertanggungjawab untuk memastikan bahawa Pengurus menyelenggara rekod perakaunan dan rekod lain yang sewajarnya sebagaimana yang perlu bagi membolehkan pembentangan maklumat kewangan yang benar dan adil.

# Laporan juruaudit bebas

kepada pemegang unit Dana-Dana Takaful Berkaitan Pelaburan  
bagi Etiqa Family Takaful Berhad (samb.)

199301011506 (266243-D)  
(Diperbadankan di Malaysia)

Tanggungjawab juruaudit untuk pengauditan maklumat kewangan

Objektif kami adalah untuk memperoleh jaminan yang munasabah sama ada maklumat kewangan bagi Dana-dana secara keseluruhannya bebas daripada salah nyata material, sama ada disebabkan oleh penipuan atau kesilapan, dan mengeluarkan laporan juruaudit yang merangkumi pendapat kami. Jaminan yang munasabah ialah tahap jaminan yang tinggi, tetapi bukan satu jaminan bahawa audit yang dijalankan mengikut piawaian pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa akan sentiasa mengesan salah nyata yang ketara apabila ia wujud. Salah nyata boleh timbul daripada penipuan atau kesilapan dan dianggap ketara jika, secara individu atau secara agregat, ia boleh dijangka secara munasabah mempengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan maklumat kewangan ini.

Sebagai sebahagian daripada audit mengikut piawaian pengauditan yang diluluskan di Malaysia dan Piawaian Pengauditan Antarabangsa, kami menjalankan pertimbangan profesional dan mengekalkan keraguan profesional semasa menjalankan audit. Kami juga:

- Mengenal pasti dan menilai risiko salah nyata material maklumat kewangan Dana-dana, sama ada disebabkan oleh penipuan atau kesilapan, merangka dan melaksanakan prosedur audit yang responsif kepada risiko tersebut, dan memperoleh bukti audit yang mencukupi dan bersesuaian untuk menyediakan asas bagi pendapat kami. Risiko untuk tidak mengesan salah nyata material akibat daripada penipuan adalah lebih tinggi daripada salah nyata yang disebabkan oleh kesilapan, kerana penipuan mungkin melibatkan pakatan sulit, pemalsuan, peninggalan yang disengajakan, salah nyataan atau penggantian kawalan dalaman.
- Memperoleh pemahaman mengenai kawalan dalaman yang berkaitan dengan audit untuk merangka prosedur audit yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman Pengurus.
- Menilai kesesuaian dasar perakaunan yang digunakan dan kemunasabahan anggaran perakaunan dan berkaitan pendedahan yang dibuat oleh Pengurus.
- Membuat kesimpulan mengenai kesesuaian penggunaan asas perakaunan usaha berterusan yang digunakan oleh Pengurus dan, berdasarkan bukti audit yang diperoleh, sama ada wujud ketidakpastian material yang berkaitan dengan peristiwa atau keadaan yang boleh menimbulkan keraguan yang ketara terhadap keupayaan Dana-dana untuk terus beroperasi sebagai usaha berterusan. Jika kami membuat kesimpulan bahawa ketidakpastian material wujud, kami dikehendaki untuk menarik perhatian dalam laporan juruaudit kami kepada pendedahan berkaitan dalam maklumat kewangan Dana-dana atau, jika pendedahan tersebut tidak mencukupi, untuk mengubah suai pendapat kami. Kesimpulan kami adalah berdasarkan bukti audit yang diperoleh sehingga tarikh laporan juruaudit kami. Walau bagaimanapun, peristiwa atau keadaan pada masa hadapan boleh menyebabkan Dana-dana tidak lagi dapat terus beroperasi sebagai usaha berterusan.

Kami berkomunikasi dengan Pengurus mengenai, antara perkara-perkara lain, skop dan masa yang dirancang untuk audit dan penemuan penting, termasuk sebarang kekurangan ketara dalam kawalan dalaman yang dikenal pasti semasa audit kami.

Ernst & Young PLT  
202006000003 (LLP0022760-LCA) & AF 0039  
Akauntan Berkanun

Kuala Lumpur, Malaysia  
25 Mac 2026

Yeo Beng Yean  
No. 03013/10/2026 J  
Akauntan Berkanun

Ini adalah terjemahan Bahasa Malaysia untuk maklumat kewangan Etiqa Family Takaful Berhad yang telah diaudit, yang pada asalnya telah disediakan dalam Bahasa Inggeris. Terjemahan ini telah dibuat untuk membolehkan unit Etiqa Family Takaful Berhad yang fasih dalam Bahasa Malaysia untuk memahami sepenuhnya maklumat kewangan berkenaan. Para pembaca dinasihatkan supaya merujuk kepada versi Bahasa Inggeris untuk maklumat kewangan dan pendapat juruaudit yang telah disahkan.

# PENYATA ASET DAN LIABILITI

PADA 31 DISEMBER 2025

	Nota	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
<b>Aset</b>			
<b>Pelaburan</b>			
- Deposit dengan institusi kewangan	4	5,178,203	790,064
Aset luar negara	5	191,654,282	27,500,420
		<b>196,832,485</b>	<b>28,290,484</b>
Cukai boleh pulih		13,322	27,937
Untung/dividen belum terima		9,040	355
Amaun tertunggak daripada dana keluarga		2,716,151	173,400
Pelbagai belum bayar		-	2
Tunai dan baki bank		71	346
<b>Jumlah Aset</b>		<b>199,571,069</b>	<b>28,492,524</b>
<b>Liabiliti</b>			
Liabiliti cukai tertunda	6	4,455,347	44,567
Pelbagai belum bayar		4,544	4,359
<b>Jumlah Liabiliti</b>		<b>4,459,891</b>	<b>48,926</b>
<b>Nilai Aset Bersih ("NAV")</b>		<b>195,111,178</b>	<b>28,443,598</b>
<b>Diwakili Oleh:</b>			
Modal pemegang unit		149,462,973	29,041,203
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		45,648,205	(597,605)
<b>Akaun Pemegang Unit</b>	7	<b>195,111,178</b>	<b>28,443,598</b>
<b>NAV Seunit</b>	7	<b>1.358</b>	<b>0.961</b>

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

# PENYATA ASET DAN LIABILITI

PADA 31 DISEMBER 2024

	Nota	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
<b>Aset</b>			
<b>Pelaburan</b>			
- Deposit dengan institusi kewangan	4	3,361,586	1,258,278
Aset luar negara	5	148,979,138	23,073,143
		152,340,724	24,331,421
Cukai boleh pulih		53,321	4,855
Untung/dividen belum terima		6,680	4,701
Amaun tertunggak daripada dana keluarga		2,553,068	1,834
Tunai dan baki bank		75	76
<b>Jumlah Aset</b>		<b>154,953,868</b>	<b>24,342,887</b>
<b>Liabiliti</b>			
Liabiliti cukai tertunda	6	2,903,987	3,780
Pelbagai belum bayar		4,466	4,372
<b>Jumlah Liabiliti</b>		<b>2,908,453</b>	<b>8,152</b>
<b>Nilai Aset Bersih ("NAV")</b>		<b>152,045,415</b>	<b>24,334,735</b>
<b>Diwakili Oleh:</b>			
Modal pemegang unit		122,362,887	24,812,854
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		29,682,528	(478,119)
<b>Akaun Pemegang Unit</b>	7	<b>152,045,415</b>	<b>24,334,735</b>
<b>NAV Seunit</b>	7	<b>1.248</b>	<b>0.966</b>

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

# PENYATA PENDAPATAN DAN PERBELANJAAN

BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2025

	Nota	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
Pendapatan pelaburan bersih			
Pendapatan untung		75,456	19,131
Perbelanjaan pelaburan		(383)	(618)
		75,073	18,513
Laba atas pelupusan perlaburan		-	150,353
Laba modal belum terealisasi atas pelaburan		35,267,768	2,587,783
<b>Jumlah Pendapatan</b>		<b>35,342,841</b>	<b>2,756,649</b>
Perbelanjaan pengurusan		(4,579)	(4,579)
Rugi atas pelupusan perlaburan		-	(314,845)
Rugi tukaran asing terealisasi		(241,593)	(203,229)
Rugi tukaran asing belum terealisasi		(15,875,764)	(2,077,950)
Yuran wakalah		(1,660,948)	(257,194)
<b>Jumlah Perbelanjaan</b>		<b>(17,782,884)</b>	<b>(2,857,797)</b>
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai		17,559,957	(101,148)
Cukai	8	(1,594,280)	(18,338)
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) selepas cukai		15,965,677	(119,486)
Pendapatan belum agih/(kerugian terkumpul) dibawa ke depan		29,682,528	(478,119)
<b>Pendapatan belum agih/(kerugian terkumpul) dibawa ke depan</b>		<b>45,648,205</b>	<b>(597,605)</b>

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

# PENYATA PENDAPATAN DAN PERBELANJAAN

BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2024

	Nota	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
Pendapatan pelaburan bersih			
Pendapatan untung		104,888	23,059
Perbelanjaan pelaburan		(1,194)	(932)
		103,694	22,127
Laba modal belum terealisasi atas pelaburan		26,332,977	567,275
<b>Jumlah Pendapatan</b>		<b>26,436,671</b>	<b>589,402</b>
Perbelanjaan pengurusan		(4,240)	(4,240)
Rugi tukaran asing terealisasi		(770,220)	(82,823)
Rugi tukaran asing belum terealisasi		(3,208,548)	(699,993)
Rugi modal belum terealisasi atas pelaburan		-	(183,063)
Yuran wakalah		(1,220,744)	(205,132)
<b>Jumlah Perbelanjaan</b>		<b>(5,203,752)</b>	<b>(1,175,251)</b>
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai		21,232,919	(585,849)
Cukai	8	(1,832,001)	15,210
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) selepas cukai		19,400,918	(570,639)
Pendapatan terkumpul dibawa ke depan		10,281,610	92,520
Pendapatan belum agih/(kerugian terkumpul) dibawa ke depan		29,682,528	(478,119)

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

# PENYATA PERUBAHAN DALAM NILAI ASET BERSIH

BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2025

	Nota	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
Nilai aset bersih pada awal tahun kewangan		152,045,415	24,334,735
Perbelanjaan bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada laba bersih modal belum terealisasi)		(19,302,091)	(2,707,269)
Laba bersih modal belum terealisasi		35,267,768	2,587,783
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) selepas cukai		15,965,677	(119,486)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	7	101,471,497	14,866,135
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	7	(74,371,411)	(10,637,786)
Nilai aset bersih pada akhir tahun kewangan		195,111,178	28,443,598

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

# PENYATA PERUBAHAN DALAM NILAI ASET BERSIH

BAGI TAHUN KEWANGAN BERAKHIR 31 DISEMBER 2024

	Nota	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
Nilai aset bersih pada awal tahun kewangan		88,963,705	17,267,437
Perbelanjaan bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada laba bersih modal belum terealisasi)		(6,932,059)	(954,851)
Laba bersih modal belum terealisasi		26,332,977	384,212
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) selepas cukai		19,400,918	(570,639)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	7	104,374,802	13,032,588
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	7	(60,694,010)	(5,394,651)
Nilai aset bersih pada akhir tahun kewangan		152,045,415	24,334,735

Nota-nota yang disediakan merupakan sebahagian asasi kepada maklumat kewangan ini.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 1. PENGURUS DAN KEGIATAN UTAMANYA

Pada tarikh pelaporan, dana-dana Takaful Berkaitan Pelaburan bagi Etiqa Family Takaful Berhad ("EFTB" atau "Pengurus") terdiri daripada Dana Syariah Indeks Ekuiti Global dan Dana Syariah Sukuk Global (secara kolektif di rujuk sebagai "Dana-dana"). Dana Syariah Indeks Ekuiti Global telah dilancarkan pada 21 Oktober 2021 dan Dana Syariah Sukuk Global telah dilancarkan pada 14 Ogos 2023.

Pengurus adalah sebuah syarikat liabiliti terhad yang diperbadankan dan bermastautin di Malaysia dan dilesenkan di bawah Akta Perkhidmatan Kewangan Islamik, 2013. Kegiatan utamanya adalah pengurusan Takaful Keluarga dan Takaful berkaitan pelaburan. Syarikat induk, induk kedua dan syarikat induk muktamad bagi Pengurus masing-masing adalah Maybank Ageas Holdings Berhad ("MAHB"), Etiqa International Holdings Sdn Bhd ("EIHSB") dan Malayan Banking Berhad ("Maybank"), kesemuanya diperbadankan di Malaysia. Maybank merupakan sebuah bank komersial berlesen yang disenaraikan di Pasaran Utama Bursa Malaysia Securities Berhad.

Objektif Dana Syariah Indeks Ekuiti Global adalah untuk memberi Peserta yang mempunyai selera untuk strategi pelaburan yang berisiko lebih tinggi, daripada pendedahan kepada turun naik ekuiti patuh Syariah dan pergerakan dalam kadar pertukaran asing, dengan kemungkinan pulangan yang lebih tinggi dalam jangka masa sederhana hingga panjang. Dana ini akan melabur sekurang-kurangnya 95% dalam dana Syariah indeks ekuiti global (dana sasaran) dan bakinya dalam tunai dan simpanan tetap.

Objektif Dana Syariah Sukuk Global adalah untuk memberi Peserta yang mempunyai selera untuk strategi pelaburan yang berisiko lebih rendah, daripada pendedahan kepada turun naik ekuiti patuh Syariah dan pergerakan dalam kadar pertukaran asing, dengan kemungkinan pulangan yang sederhana dalam jangka masa sederhana hingga panjang. Dana ini akan melabur sekurang-kurangnya 95% dalam dana Syariah sukuk global (dana sasaran) dan bakinya dalam tunai dan simpanan tetap.

Maklumat kewangan ini telah diluluskan untuk diterbitkan oleh Lembaga Pengarah bagi Pengurus selaras dengan resolusi bertarikh 25 Mac 2026.

## 2. MAKLUMAT MATERIAL DASAR PERAKAUNAN

### 2.1 Asas Penyediaan dan Pembentangan Maklumat Kewangan

Maklumat kewangan Dana-dana telah disediakan menurut dasar perakaunan yang dinyatakan dalam Nota 2.2 kepada maklumat kewangan dan dokumen dasar mengenai Perniagaan berkaitan Pelaburan (BNM/RH/PD 029-36) yang diterbitkan oleh Bank Negara Malaysia ("BNM").

Maklumat kewangan telah disediakan mengikut konvensyen kos sejarah, melainkan dinyatakan sebaliknya dalam maklumat material dasar perakaunan dalam Nota 2.2 kepada maklumat kewangan.

Maklumat kewangan adalah dibentangkan dalam Ringgit Malaysia ("RM").

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

### 2.2 Ringkasan Maklumat Dasar Perakaunan Material

#### (a) Instrumen Kewangan

##### (i) Aset Kewangan

Piawaian Pelaporan Kewangan Malaysia ("MFRS") 9 Instrumen Kewangan mengandungi pendekatan klasifikasi dan pengukuran untuk aset kewangan yang mencerminkan model perniagaan di mana aset diuruskan dan ciri-ciri aliran tunai masing-masing. Ia termasuk tiga kategori klasifikasi utama untuk aset kewangan yang diukur pada kos pelunasan ("AC"), nilai saksama melalui pendapatan komprehensif lain ("FVOCI") dan nilai saksama melalui untung atau rugi ("FVTPL").

Aset kewangan diiktiraf dalam penyata aset dan liabiliti apabila, dan hanya apabila, Dana-dana menjadi pihak di dalam peruntukan berkontrak bagi instrumen kewangan tersebut.

Instrumen kewangan diofsetkan apabila Dana-dana mempunyai hak yang sah dari segi undang-undang untuk melakukan demikian dan berhasrat untuk menyelesaikannya sama ada secara bersih atau dengan merealisasikan aset dan menyelesaikan liabiliti tersebut pada masa yang sama.

Dana-dana mengklasifikasikan semua aset kewangan pada FVTPL dan AC di bawah MFRS 9 di mana strategi pelaburan yang didokumenkan oleh Dana-dana adalah untuk mengurus aset kewangan pada asas nilai saksama.

#### Aset Kewangan di FVTPL

Aset kewangan diklasifikasikan sebagai aset kewangan pada FVTPL jika aset kewangan itu dipegang untuk dagangan atau ditetapkan sebagainya semasa pengiktirafan awal. Aset kewangan dipegang untuk dagangan ialah derivatif (termasuk derivatif terbenam dipisahkan) atau aset kewangan yang diperolehi dengan niat untuk menjualnya pada masa yang terdekat.

Untuk aset kewangan yang ditetapkan sebagai FVTPL, kriteria berikut hendaklah dipenuhi:

- penetapan itu menghapuskan atau ketara mengurangkan kaedah yang tidak konsisten yang sebaliknya akan timbul daripada mengukur aset atau liabiliti atau mengiktiraf laba atau rugi atas asas yang berbeza; atau
- aset dan liabiliti adalah sebahagian daripada kumpulan aset kewangan, liabiliti kewangan atau kedua-duanya, yang diuruskan dan prestasi mereka diukur berdasarkan nilai saksama, selaras dengan pengurusan risiko yang didokumenkan atau strategi pelaburan.

Selepas pengiktirafan awal, aset kewangan pada FVTPL ini dinilai pada nilai saksama. Laba atau rugi yang diperolehi daripada perubahan nilai saksama diiktiraf dalam penyata pendapatan dan perbelanjaan. Laba atau rugi bersih bagi aset kewangan pada FVTPL tidak termasuk perbezaan pertukaran, pendapatan untung dan dividen. Perbezaan pertukaran, pendapatan untung dan dividen bagi aset kewangan pada FVTPL diiktiraf berasingan dalam penyata pendapatan dan perbelanjaan sebagai sebahagian daripada kerugian lain atau pendapatan lain dan pendapatan pelaburan masing-masing.

Aset kewangan diklasifikasikan sebagai FVTPL adalah amanah saham di luar negara.

#### Aset Kewangan di AC

Aset kewangan dalam kategori ini adalah aset kewangan yang disimpan di dalam modal perniagaan di mana objektifnya adalah untuk menyimpan aset kewangan bagi mengumpul aliran tunai yang dipersetujui di dalam kontrak di mana ianya mewakili bayaran pokok ("Prinsipal") dan faedah.

Berikutan pengiktirafan awal, aset kewangan dalam AC diukur pada kos dilunaskan menggunakan kaedah faedah efektif. Perbezaan pertukaran, faedah dan pendapatan dividen ke atas aset kewangan di AC diiktiraf secara berasingan dalam penyata pendapatan atau perbelanjaan sebagai sebahagian daripada perbelanjaan lain atau pendapatan lain dan pendapatan pelaburan. Aset yang tidak diiktiraf, laba atau rugi di catat dalam penyata pendapatan atau perbelanjaan.

Aset kewangan diklasifikasikan sebagai AC termasuk deposit dengan institusi kewangan.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

### 2.2 Ringkasan Maklumat Dasar Perakaunan Material (samb.)

#### (a) Instrumen Kewangan (samb.)

##### (i) Aset Kewangan (samb.)

###### Nilai Saksama Aset Kewangan

Nilai saksama bagi GII, bon jaminan kerajaan dan bon korporat tak disebut adalah dinilai pada harga bida daripada Bondweb dan Portal Bon Malaysia yang disediakan oleh Agensi Harga Bon Malaysia ("BPAM") mengenai teori nilai saksama bagi instrumen-instrumen pendapatan tetap. Bagi bon diturun taraf atau bon termungkir, suatu penilaian dalaman akan dilakukan untuk menentukan nilai saksama bon tersebut.

Nilai saksama aset kewangan yang giat diniagakan dalam pasaran kewangan yang teratur adalah ditentukan dengan merujuk kepada harga disebut bagi aset pada penutup perniagaan pada tarikh pelaporan. Bagi aset kewangan dalam dana amanah hartanah yang disebut, nilai saksama ditentukan dengan merujuk kepada harga tersiar.

Nilai saksama bagi kadar terapung dan deposit semalaman dengan institusi kewangan adalah nilai dibawa iaitu kos deposit/pelaburan disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut.

Nilai saksama bagi derivatif pada akhir tahun kewangan sebelumnya diperoleh berdasarkan teknik penilaian daripada input yang boleh diperhatikan di pasaran dan telah dinilai semula pada tarikh pelaporan berdasarkan penilaian yang diberikan oleh pihak lawan masing-masing.

Amaun dibawa untuk tunai dan setara tunai, untung/dividen belum terima, amaun tertunggak daripada broker saham, amaun tertunggak daripada dana keluarga dan pelbagai belum terima dianggar menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut.

###### Pembatalan Rekod Bagi Aset Kewangan

Aset kewangan tidak lagi diakui apabila hak kontraktual menerima aliran tunai daripada aset kewangan telah luput atau Dana-dana telah memindahkan semua risiko dan ganjaran aset kewangan itu.

##### (ii) Liabiliti Kewangan

Liabiliti kewangan bagi Dana-dana termasuk amaun tertunggak kepada broker saham dan pelbagai belum bayar. Liabiliti kewangan dinyatakan pada nilai saksama bayaran yang perlu dibuat untuk perkhidmatan yang telah diterima. Amaun dibawa bagi liabiliti kewangan dianggar menghampiri nilai saksama masing-masing disebabkan oleh kematangan yang singkat bagi instrumen-instrumen kewangan tersebut. Liabiliti kewangan tidak lagi diiktiraf apabila kewajipan di bawah liabiliti itu telah dilepaskan. Laba atau rugi dicatatkan dalam penyata pendapatan dan perbelanjaan apabila liabiliti tidak lagi diiktiraf dan melalui proses pelunasan.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

### 2.2 Ringkasan Maklumat Dasar Perakaunan Material (samb.)

#### (b) Pengiktirafan Hasil Lain

- (i) Pendapatan untung diiktiraf pada satu masa dengan menggunakan kaedah kadar untung berkesan;
- (ii) Pendapatan dividen diiktiraf pada satu masa apabila hak Dana-dana untuk menerima pembayaran ditetapkan; dan
- (iii) Penerimaan daripada pelupusan pelaburan ditolak daripada kos purata berwajaran pelaburan tersebut. Laba atau rugi yang terhasil diambil kira dalam penyata pendapatan dan perbelanjaan.

#### (c) Yuran Wakalah

Yuran wakalah dikenakan berdasarkan kepada NAV Dana-dana, pada kadar berikut:

Dana Syariah Indeks Ekuiti Global	1.00% setahun
Dana Syariah Sukuk Global	1.00% setahun

#### (d) Cukai Pendapatan

Cukai pendapatan ke atas lebih pendapatan ke atas perbelanjaan atau lebih perbelanjaan ke atas pendapatan untuk sesuatu tahun kewangan terdiri daripada cukai semasa dan cukai tertunda. Cukai semasa ialah jumlah cukai pendapatan yang dijangka akan dibayar ke atas pendapatan boleh cukai atau lebih untuk tahun kewangan tersebut dan dikira pada kadar cukai yang digubal pada tarikh pelaporan.

Cukai tertunda diperuntukkan menggunakan kaedah liabiliti, untuk perbezaan sementara pada tarikh penyata aset dan liabiliti di antara asas cukai aset dan liabiliti dan amaun dibawa dalam penyata kewangan. Secara dasarnya, liabiliti cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh cukai dan aset cukai tertunda diiktiraf bagi kesemua perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan ke satu tahap di mana kemungkinan untung boleh cukai, boleh ditolak dengan perbezaan sementara boleh ditolak, kerugian cukai belum digunakan dan kredit cukai belum digunakan bawa ke depan.

Cukai tertunda diiktiraf di dalam penyata pendapatan dan perbelanjaan, kecuali apabila ia timbul daripada transaksi secara langsung di dalam modal pemegang unit, yang mana dalam hal ini, cukai tertunda ini juga diiktiraf di dalam modal pemegang unit.

Amaun dibawa untuk aset cukai tertunda disemak pada setiap tarikh pelaporan dan dikurangkan ke tahap yang tidak berkemungkinan lagi bahawa keuntungan boleh cukai yang mencukupi akan tersedia untuk membolehkan semua atau sebahagian daripada aset cukai tertunda digunakan. Aset cukai tertunda yang tidak diiktiraf dinilai semula pada setiap tarikh pelaporan dan diiktiraf setakat yang berkemungkinan besar bahawa keuntungan boleh cukai masa hadapan akan membolehkan aset cukai tertunda digunakan.

Aset dan liabiliti cukai tertunda diukur pada kadar cukai yang dijangka digunakan pada tahun apabila aset direalisasikan atau liabiliti diselesaikan, berdasarkan kadar cukai dan undang-undang cukai yang telah digubal atau digubal secara substantif pada tarikh pelaporan.

Aset cukai tertunda dan liabiliti cukai tertunda diimbangi, jika wujud hak yang boleh dikuatkuasakan secara sah untuk menolak aset cukai semasa terhadap liabiliti cukai semasa dan cukai tertunda berkaitan dengan entiti bercukai yang sama dan pihak berkuasa percukaian yang sama.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 2. MAKLUMAT DASAR PERAKAUNAN MATERIAL (SAMB.)

### 2.2 Ringkasan Maklumat Dasar Perakaunan Material (samb.)

#### (e) Mata Wang Asing

Urusniaga dalam mata wang asing direkodkan pada mulanya dalam RM pada kadar pertukaran yang berkuatkuasa pada tarikh urusniaga. Pada tarikh pelaporan, mata wang asing yang bersifat monetari telah diterjemahkan kepada RM pada kadar pertukaran yang berkuatkuasa pada tarikh tersebut. Segala perbezaan kadar pertukaran diiktiraf dalam penyata pendapatan dan perbelanjaan.

#### (f) Modal Pemegang Unit

Modal pemegang unit bagi Dana-dana membentangkan instrumen ekuiti di dalam penyata aset dan liabiliti.

Amaun diterima bagi terbitan unit-unit yang mewakili sumbangan dibayar oleh peserta/pemegang unit, sebagai bayaran bagi kontrak baru atau ke atas bayaran berturutan untuk meningkat jumlah kontrak.

Terbitan/pembatalan unit-unit diiktiraf pada tarikh penilaian seterusnya, selepas permintaan membeli/menjual unit diterima daripada peserta/pemegang unit.

## 3. KOMISEN RINGAN

Pengurus ini dihadkan oleh peraturan-peraturan daripada menerima apa-apa bahagian daripada komisen dari mana-mana broker saham/peniaga. Oleh itu, apa-apa komisen yang diterima daripada broker saham/peniaga hendaklah ditujukan terus-menerus kepada Dana-dana. Walau bagaimanapun, komisen ringan yang diterima dalam bentuk barangan dan juga perkhidmatan yang boleh memberi faedah kepada pemegang unit adalah seperti bahan-bahan penyelidikan dan perisian komputer yang berkaitan dengan pengurusan pelaburan Dana-dana tersebut dikekalkan oleh Pengurus.

Sepanjang tahun kewangan, Pengurus telah menerima maklumat pasaran, bahan-bahan penyelidikan kewangan dan perisian komputer seperti Bloomberg melalui komisen ringan yang berkaitan dengan pengurusan pelaburan Dana-dana. Komisen ringan yang diterima ini kemudiannya akan disimpan oleh Pengurus.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 4. PELABURAN

### (i) Dana Syariah Indeks Ekuiti Global

	31.12.2025 RM	31.12.2024 RM
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#### (a) AC

##### Deposit dengan institusi kewangan

Deposit tetap dan panggilan dengan:

Bank berlesen

5,178,203

3,361,586

Amaun dibawa yang dibentangkan bagi AC di atas anggaran nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

### (ii) Dana Syariah Sukuk Global

	31.12.2025 RM	31.12.2024 RM
--	------------------	------------------

#### (a) AC

##### Deposit dengan institusi kewangan

Deposit tetap dan panggilan dengan:

Bank berlesen

790,064

1,258,278

Amaun dibawa yang dibentangkan bagi AC di atas anggaran nilai saksama disebabkan oleh kematangan yang singkat bagi aset kewangan tersebut.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 5. ASET LUAR NEGARA

### (i) Dana Syariah Indeks Ekuiti Global

	31.12.2025 RM	31.12.2024 RM
<b>(a) FVTPL</b>		
<b>Disebut di luar Malaysia</b>		
Amanah Saham:		
Kos	135,976,403	112,693,269
Laba modal belum terealisasi, bersih	71,983,218	36,715,450
Rugi tukaran asing belum terealisasi, bersih	(16,305,339)	(429,581)
<b>Nilai saksama</b>	<b>191,654,282</b>	<b>148,979,138</b>

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2025 adalah seperti berikut:

	← 31.12.2025 →			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
<b>Disebut di luar Malaysia</b>				
HSBC Islamic Global Equity Index Fund	1,306,558	135,976,403	191,654,282	98.23%

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 5. ASET LUAR NEGARA (SAMB.)

### (ii) Dana Syariah Sukuk Global

	31.12.2025 RM	31.12.2024 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 5(ii)(a))	26,882,453	23,256,206
Derivatives (Nota 5(ii)(b))	617,967	(183,063)
	27,500,420	23,073,143

### (a) FVTPL

#### Disebut di luar Malaysia

Amanah Saham:		
Kos	26,948,909	23,025,892
Laba modal belum terealisasi, bersih	3,147,031	1,360,278
Rugi tukaran asing belum terealisasi, bersih	(3,213,487)	(1,129,964)
Nilai saksama	26,882,453	23,256,206

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2025 adalah seperti berikut:

	31.12.2025			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Disebut di luar Malaysia				
Franklin Global Sukuk Fund	443,950	26,948,909	26,882,453	94.51%

### (b) Derivatif

Derivatif lindung nilai:		
Laba/(Rugi) kontrak hadapan pertukaran mata wang asing belum terealisasi	617,967	(183,063)
Jumlah derivatif	617,967	(183,063)

#### Hedging derivative:

Kontrak hadapan ialah kontrak tersuai yang dijalankan dengan pihak kaunter tertentu yang bersetuju untuk membeli atau menjual aset tertentu pada kadar yang telah ditetapkan pada tarikh masa hadapan yang ditetapkan. Kontrak ini diselesaikan secara kasar (gross) pada tarikh masa hadapan yang ditetapkan dan dianggap mempunyai risiko kecairan yang lebih tinggi berbanding kontrak niaga hadapan (futures) yang diselesaikan secara bersih (net). Ia juga membawa risiko pasaran yang berkaitan dengan pelaburan asas. Syarikat memasuki kontrak hadapan pertukaran mata wang asing bagi tujuan melindungi nilai sebahagian daripada portfolio pelaburannya dalam sekuriti hutang berdenominasi USD dan dana bersama.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 6. LIABILITI/(ASET) CUKAI TERTUNDA

- (a) Liabiliti dan aset cukai tertunda bagi Dana ini diimbangi apabila terdapat hak yang boleh dikuatkuasakan secara sah untuk menolak aset cukai semasa terhadap liabiliti cukai semasa dan apabila cukai pendapatan tertunda berkaitan dengan fiskal yang sama. Liabiliti/(aset) cukai tertunda bersih yang ditunjukkan dalam penyata kedudukan kewangan telah ditentukan selepas mengimbangi sewajarnya seperti berikut:

	31.12.2025 RM	31.12.2024 RM
<b>(i) Dana Syariah Indeks Ekuiti Global</b>		
Liabiliti cukai tertunda	4,455,347	2,903,987
	4,455,347	2,903,987

Komponen dan pergerakan cukai tertunda sepanjang tahun kewangan sebelum mengimbangi adalah seperti berikut:

	Pelarasan nilai saksama RM	Pertukaran matawang belum terrealisasi RM	Jumlah RM
<b>31.12.2025</b>			
Pada 1 Januari	2,680,553	223,434	2,903,987
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	2,821,421	(1,270,061)	1,551,360
Pada 31 Disember	5,501,974	(1,046,627)	4,455,347
<b>31.12.2024</b>			
Pada 1 Januari	830,598	223,434	1,054,032
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	1,849,955	-	1,849,955
Pada 31 Disember	2,680,553	223,434	2,903,987

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 6. LIABILITI/(ASET) CUKAI TERTUNDA (SAMB.)

- (a) Liabiliti dan aset cukai tertunda bagi Dana ini diimbangi apabila terdapat hak yang boleh dikuatkuasakan secara sah untuk menolak aset cukai semasa terhadap liabiliti cukai semasa dan apabila cukai pendapatan tertunda berkaitan dengan fiskal yang sama. Liabiliti/(aset) cukai tertunda bersih yang ditunjukkan dalam penyata kedudukan kewangan telah ditentukan selepas mengimbangi sewajarnya seperti berikut (samb.):

	31.12.2025 RM	31.12.2024 RM
<b>(ii) Dana Syariah Sukuk Global</b>		
Liabiliti cukai tertunda	44,567	3,780
	<b>44,567</b>	<b>3,780</b>

Komponen dan pergerakan cukai tertunda sepanjang tahun kewangan sebelum mengimbangi adalah seperti berikut:

	Pelarasan nilai saksama RM	Pertukaran matawang belum terrealisasi RM	Jumlah RM
<b>31.12.2025</b>			
Pada 1 Januari	52,823	(49,043)	3,780
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	207,023	(166,236)	40,787
Pada 31 Disember	259,846	(215,279)	44,567
<b>31.12.2024</b>			
Pada tarikh pelancaran	63,440	(34,398)	29,042
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(10,617)	(14,645)	(25,262)
Pada 31 Disember	52,823	(49,043)	3,780

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 7. AKAUN PEMEGANG UNIT

### (i) Dana Syariah Indeks Ekuiti Global

	← 31.12.2025 →		← 31.12.2024 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	85,646,100	101,471,497	94,455,610	104,374,802
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(63,818,267)	(74,371,411)	(57,406,244)	(60,694,010)
	21,827,833	27,100,086	37,049,366	43,680,792
Akaun pemegang unit dibawa ke depan	121,803,159	152,045,415	84,753,793	88,963,705
Lebihan pendapatan ke atas perbelanjaan selepas cukai	-	15,965,677	-	19,400,918
	143,630,992	195,111,178	121,803,159	152,045,415
NAV seunit		1.358		1.248

### (ii) Dana Syariah Sukuk Global

	← 31.12.2025 →		← 31.12.2024 →	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	16,336,773	14,866,135	16,223,340	13,032,588
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(11,924,124)	(10,637,786)	(8,395,071)	(5,394,651)
	4,412,649	4,228,349	7,828,269	7,637,937
Akaun pemegang unit dibawa ke depan	25,197,868	24,334,735	17,369,599	17,267,437
Lebihan perbelanjaan ke atas pendapatan selepas cukai	-	(119,486)	-	(570,639)
	29,610,517	28,443,598	25,197,868	24,334,735
NAV seunit		0.961		0.966

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 8. CUKAI

	31.12.2025 RM	31.12.2024 RM
<b>(i) Dana Syariah Indeks Ekuiti Global</b>		
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	(13,322)	(53,321)
Peruntukan terkurang cukai tahun kewangan lepas	56,242	35,367
Cukai tertunda:		
Berkaitan dengan pengiktirafan dan penarikbalikan perbezaan sementara (Nota 6)	1,551,360	1,849,955
<b>Perbelanjaan cukai bagi tahun kewangan</b>	<b>1,594,280</b>	<b>1,832,001</b>
<b>(ii) Dana Syariah Sukuk Global</b>		
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	(27,937)	(4,855)
Peruntukan terkurang cukai tahun kewangan lepas	5,488	14,907
Cukai tertunda:		
Berkaitan dengan pengiktirafan dan penarikbalikan perbezaan sementara (Nota 6)	40,787	(25,262)
<b>Perbelanjaan/(Kredit) cukai bagi tahun kewangan</b>	<b>18,338</b>	<b>(15,210)</b>

Perbelanjaan/(Kredit) cukai ke atas Dana-dana yang berkaitan dengan pendapatan pelaburan yang diterima dan laba/(rugi) atas pelupusan pelaburan bagi tahun pada kadar cukai berkanun sebanyak 8%, berdasarkan kaedah yang ditetapkan di bawah Akta Cukai Pendapatan, 1967.

# NOTA-NOTA KEPADA MAKLUMAT KEWANGAN

## 8. CUKAI (SAMB.)

Penyesuaian perbelanjaan/(kredit) cukai pendapatan terpakai ke atas lebih pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai pada kadar cukai pendapatan bagi Dana-dana, berbanding dengan perbelanjaan/(kredit) cukai pendapatan pada kadar cukai berkesan adalah, seperti berikut:

	31.12.2025 RM	31.12.2024 RM
<b>(i) Dana Syariah Indeks Ekuiti Global</b>		
Lebihan pendapatan ke atas perbelanjaan sebelum cukai	17,559,957	21,232,919
Cukai pada kadar 8%	1,404,797	1,698,634
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	133,241	98,000
Peruntukan berkurangan cukai tahun kewangan lepas	56,242	35,367
Perbelanjaan cukai bagi tahun kewangan	1,594,280	1,832,001
<b>(ii) Dana Syariah Sukuk Global</b>		
Lebihan perbelanjaan ke atas pendapatan sebelum cukai	(101,148)	(585,849)
Cukai pada kadar 8%	(8,092)	(46,867)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	20,942	16,750
Peruntukan berkurangan cukai tahun kewangan lepas	5,488	14,907
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	18,338	(15,210)

# JADUAL PERBANDINGAN PRESTASI

## (i) Dana Syariah Indeks Ekuiti Global

	2025	2024	2023	2022	2021
<b>Penerangan (%)</b>					
<b>Aset Luar Negara Amanah Saham</b>	98.23	97.98	93.85	91.30	55.09
<b>Tunai dan Deposit</b>	1.77	2.02	6.15	8.70	44.91
<b>Jumlah</b>	100.00	100.00	100.00	100.00	100.00
<b>Jumlah NAV (RM)</b>	195,111,178	152,045,415	88,963,705	35,417,384	11,286,827
<b>Jumlah Bilangan Unit</b>	143,630,992	121,803,159	84,753,793	44,749,062	11,361,652
<b>NAV Seunit (RM)</b>	1.358	1.248	1.050	0.791	0.993
<b>NAV tertinggi seunit semasa tahun kewangan (RM)</b>	1.408	1.289	1.057	0.994	1.000
<b>NAV terendah seunit semasa tahun kewangan (RM)</b>	1.063	1.037	0.783	0.782	0.976
<b>Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)</b>	8.81	18.86	32.74	(20.34)	-
<b>Purata pulangan tahunan (%)</b>					
<b>1-Tahun</b>	8.81	18.86	32.74	(20.34)	-
<b>3-Tahun</b>	19.74	7.92	-	-	-
<b>Purata prestasi Indeks Penanda Aras (%)</b>					
<b>1-Tahun</b>	11.73	23.76	40.81	(20.63)	-
<b>3-Tahun</b>	24.87	11.42	-	-	-

# JADUAL PERBANDINGAN PRESTASI

## (ii) Dana Syariah Sukuk Global

	2025	2024	2023
<b>Penerangan (%)</b>			
<b>Aset Luar Negara</b>			
Amanah Saham	94.51	95.57	88.65
<b>Tunai dan Deposit</b>	5.49	4.43	11.35
<b>Jumlah</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Jumlah NAV (RM)</b>	<b>28,443,598</b>	<b>24,334,735</b>	<b>17,267,437</b>
<b>Jumlah Bilangan Unit</b>	<b>29,610,517</b>	<b>25,197,868</b>	<b>17,369,599</b>
<b>NAV Seunit (RM)</b>	<b>0.961</b>	<b>0.966</b>	<b>0.994</b>
<b>NAV tertinggi seunit semasa tahun kewangan (RM)</b>	<b>0.982</b>	<b>1.018</b>	<b>1.007</b>
<b>NAV terendah seunit semasa tahun kewangan (RM)</b>	<b>0.942</b>	<b>0.928</b>	<b>0.964</b>
<b>Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)</b>	<b>(0.52)</b>	<b>(2.82)</b>	<b>-</b>
<b>Purata pulangan tahunan (%) 1-Tahun</b>	<b>(0.52)</b>	<b>(2.82)</b>	<b>-</b>
<b>Purata prestasi Indeks Penanda Aras (%) 1-Tahun</b>	<b>(0.96)</b>	<b>0.67</b>	<b>-</b>

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