2023

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

Takaful Investment-Linked Funds
Dana-Dana Takaful Berkaitan Pelaburan



Takaful

Not just Takaful,
Etiqa Takaful

eTiQa
Family Takaful



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Market Review and Outlook

Equity Market Review

A Year Of Two Halves

- **A bad 1HCY23 but with a better 2HCY23.** In 1HCY23, our local equity market's sentiment was affected by high interest rates globally, led by the US Federal Reserves that continuously hiked their interest rate to cool off the stubbornly high inflation. At the same time, BNM also raised the OPR by 25bps to 3.00% in May-23. Besides the concern of the high interest rates environment, global equity market sentiments were hit by the collapse of Silicon Valley Bank and global market participants feared of contagious effect on other banks in their respective countries. Nevertheless, this issue was well contained and our local market sentiment saw great improvement in 2HCY23 after the Prime Minister launched the Madani Economic Framework, the National Energy Transition Roadmap, Malaysia New Industrial Master Plan 2030 as well as tabling of the 12MP midterm review. With these key initiatives in place, we saw our property, construction and building material sectors attracting the limelight of both local and foreign investors. The market was also positive on the return of various infrastructure projects which include both new and old ones such as LRT3, MRT3, Penang LRT, Johor LRT and HSR.

- **Foreigners turned back to become net sellers in 2023** after being net buyers in 2022, especially in the 1HCY23 where we saw 6 months of consecutive net selling by them. Besides the negative market sentiment, foreigners were also concern about the weakening of Ringgit. Nevertheless, after our Prime Minister launched the initiatives mentioned above, we saw them returning as net buyers on a monthly basis during 2HCY23 except Oct-23. They remained positive on the government's initiatives.

- **FBMS closed the year well.** Although there were minimal window dressing activities toward year end, our FBMS still closed 2023 well, thus preparing for a positive start for 2024.



Source: Bloomberg



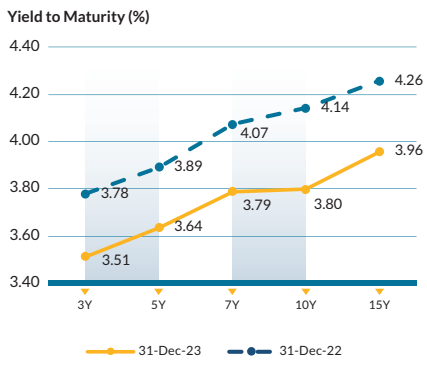
Market Review and Outlook

Sukuk Market Review

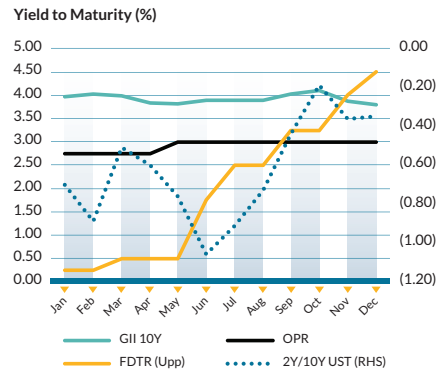
Sukuk market reflects slower growth in 2023

- The year 2023 saw massive hikes by the Fed of 100bps (albeit lower than 425bps in 2022) that saw the US Treasury yield curve inverted for the whole year, reaching its deepest trough in Jun-23 of - 106bps to -35bps in Dec-23. This would mean that the UST yield curve has inverted for 18 months since the first inversion in Jul-22.
- Throughout the year, yields saw large swings swayed by anticipation of a US recession (that did not materialize), global economic recovery from endemic and sticky inflation as well as wildcards such as the US regional banking crisis, the collapse of Credit Suisse and the Israel-Gaza war started in Oct-23.
- Locally, BNM hiked the OPR only once (+25bps) compared to 4 times (100bps) in 2022 as inflationary pressures were more muted locally vis-à-vis in developed markets.
- Local Sukuk yields were also swayed by the volatility in global bond markets, the weaker MYR against USD, and to some extent, the feeble recovery of China.
- As such, the GII yield curve shifted lower with the 3Y and 10Y yield closing lower by 27bps and 34bps, respectively.

GII yield term structure 2023 vs 2022



10Y GII yield MoM vs Interest rate movements



Source: Bond Pricing Agency Malaysia (BPAM)

Market Review and Outlook





Outlook

Risks & Opportunities

- **A year full of elections, geopolitical risks and growth concerns.** 2024 is being termed as the biggest election year in history, with half of the world participating in regional and presidential elections. Geopolitical tensions were already some of the biggest investing risks going into the new year and the ongoing conflicts will determine how those pressures will be exacerbated or resolved. Elevated geopolitical clashes, if any, would raise downside risk to global growth besides the current tightening financial conditions. Therefore, a timely and concerted policy rate cuts amongst central bankers will be crucial ahead.

- **For 2024, expectations are for a pivot in policy rates especially by the Developed Markets that will drive global Sukuk yields.** We expect the Fed and the ECB to begin cutting earliest in 2Q24. As such, we foresee some upward pressure on yields in 1Q24 as markets dialed back on a Mar-24 rate cut expectations as well as some risk of the Bank of Japan's exit from its Negative Interest Rate Policy. We also see the Fed continue cutting in 3Q24 and 4Q24 to the tune of 100bps. Wildcards remain on potential recession in Developed Markets, the US Presidential Elections in Nov-24 as well as geopolitics. Locally, we expect Malaysia's GDP growth to improve in 2024 while headline CPI could trend higher amidst the rationalization of fuel subsidy in 2H24. As such, the movement in local Sukuk yields could decouple from the US Treasury yields and trend a tad higher especially in 2H24 as noises on the OPR hike could emerge. However, on a YoY basis, we still expect local yields to close slightly lower while opportunity remains in Sukuk markets.

- **Risks and opportunities.** It seems that the tide might be turning in 2024 for a more positive equity markets in Asia as the USD is expected to weaken alongside the potential US policy rate cuts while China's monetary policy remains accommodative coupled with the targeted fiscal stimulus from the Chinese government. We shall increasingly see more fund flows coming back to this region which has relatively underperformed versus developed equity markets in the past 1-2 years. Furthermore, we will see Malaysia's economic structural reform and subsidy rationalization gradually materialize from 2024 onwards which are expected to regain more domestic as well as foreign investors' confidence back to the laggard domestic equity market in the past many years.

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	100%

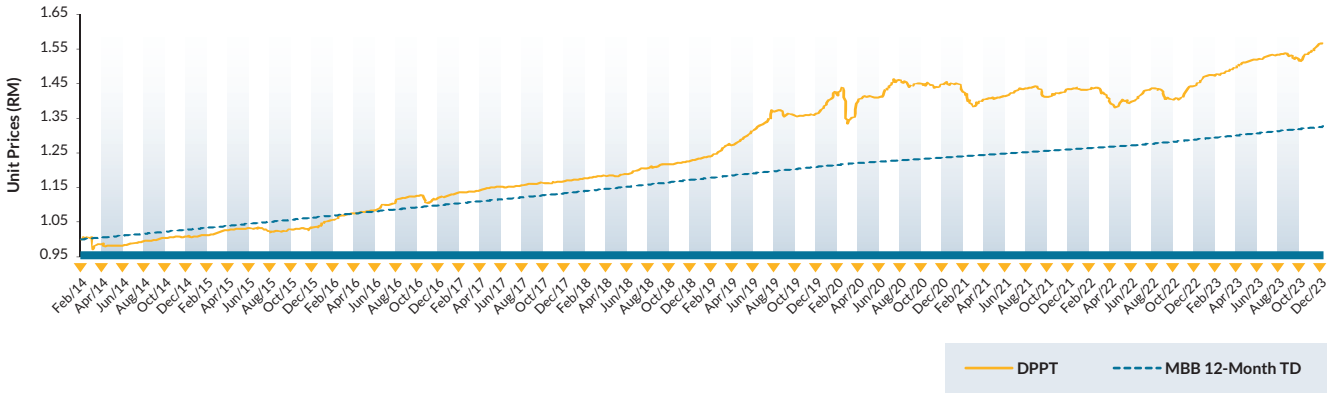
Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	8.07%	8.07%	27.50%	56.70%	4.63%
Benchmark	2.84%	7.12%	12.94%	32.03%	2.84%
Variance	5.23%	0.95%	14.56%	24.67%	1.79%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	1.567	1.450	1.435	1.450	1.365
chg (%)	*8.1*	*1.0*	*-1.0*	*6.2*	*11.1*
1-yr high	1.567	1.450	1.455	1.462	1.374
1-yr low	1.45	1.382	1.384	1.335	1.229

Unit Price Performance

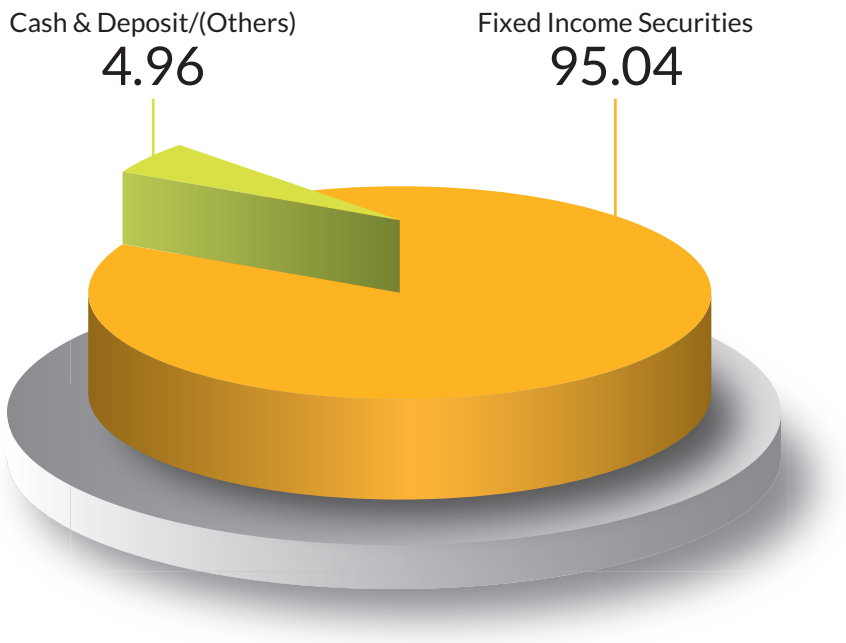


Takaful Funds
Dana Pendapatan Prima Takaful

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Fixed Income Securities	191,404,479	115,521,502	90,082,290	63,024,271	40,317,738
Cash & Deposit/(Others)	9,983,868	16,130,938	14,143,908	9,839,606	4,352,088
Total Fund Size (NAV)	201,388,347	131,652,440	104,226,198	72,863,877	44,669,826

Asset Allocation (in % as at 31 December 2023)



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%

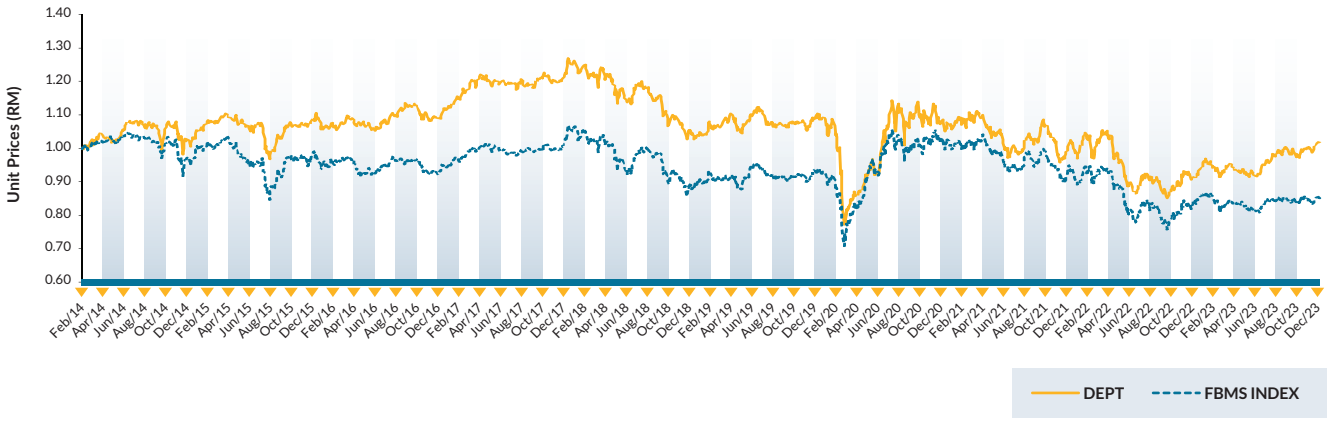
Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	11.38%	-5.57%	-3.23%	1.80%	0.18%
Benchmark	0.46%	-16.49%	-4.48%	-14.86%	-1.61%
Variance	10.92%	10.92%	1.25%	16.66%	1.79%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	1.018	0.914	1.011	1.078	1.091
chg (%)	*11.4*	*-9.6*	*-6.2*	*-1.2*	*3.7*
1-yr high	1.019	1.055	1.112	1.144	1.124
1-yr low	0.913	0.849	0.957	0.771	1.027

Unit Price Performance



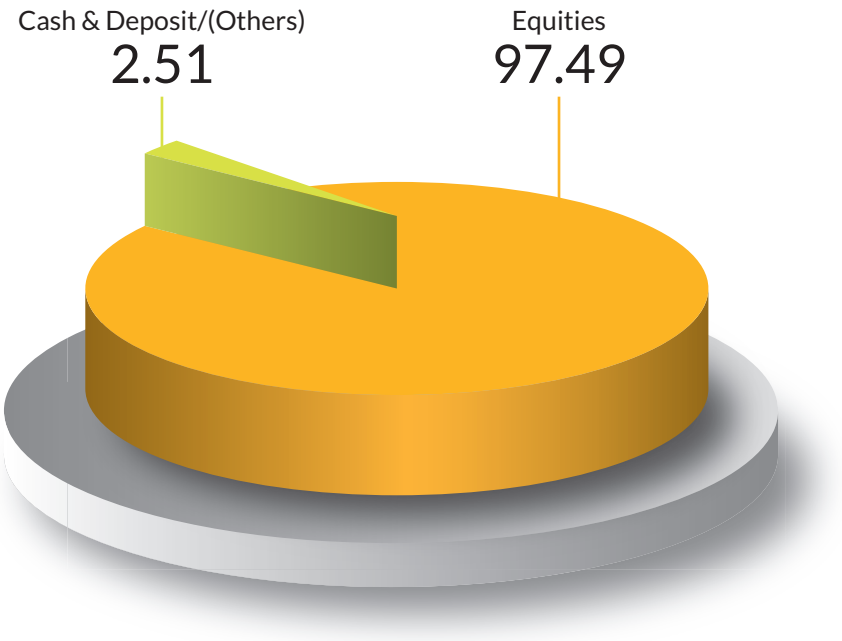
Takaful Funds

Dana Ekuiti Prima Takaful

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Equities	92,003,332	75,576,282	78,137,136	85,041,875	85,947,885
Cash & Deposit/(Others)	2,364,076	4,413,534	5,063,977	1,755,351	2,963,270
Total Fund Size (NAV)	94,367,408	79,989,816	83,201,113	86,797,226	88,911,155

Asset Allocation (in % as at 31 December 2023)



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	55%
- Local Shariah Fixed Income	40%
- Cash	5%

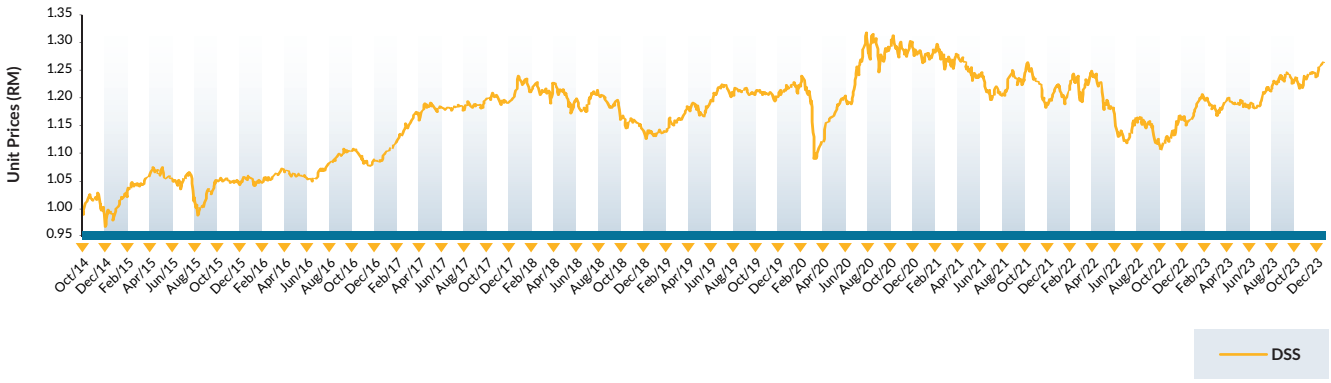
Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	5-yr	Total Since Inception	Annualised Since Inception
Total Return	8.78%	-1.33%	10.78%	26.40%	2.57%
Benchmark	1.94%	-2.55%	6.70%	11.85%	1.22%
Variance	6.84%	1.22%	4.08%	14.55%	1.35%

Price Performance (as at 31 December)

(RM)	2023	2022	2021	2020	2019
NAV	1.264	1.162	1.218	1.281	1.213
chg (%)	*8.8*	*-4.6*	*-4.9*	*5.6*	*6.3*
1-yr high	1.265	1.249	1.297	1.318	1.225
1-yr low	1.162	1.106	1.182	1.091	1.130

Unit Price Performance

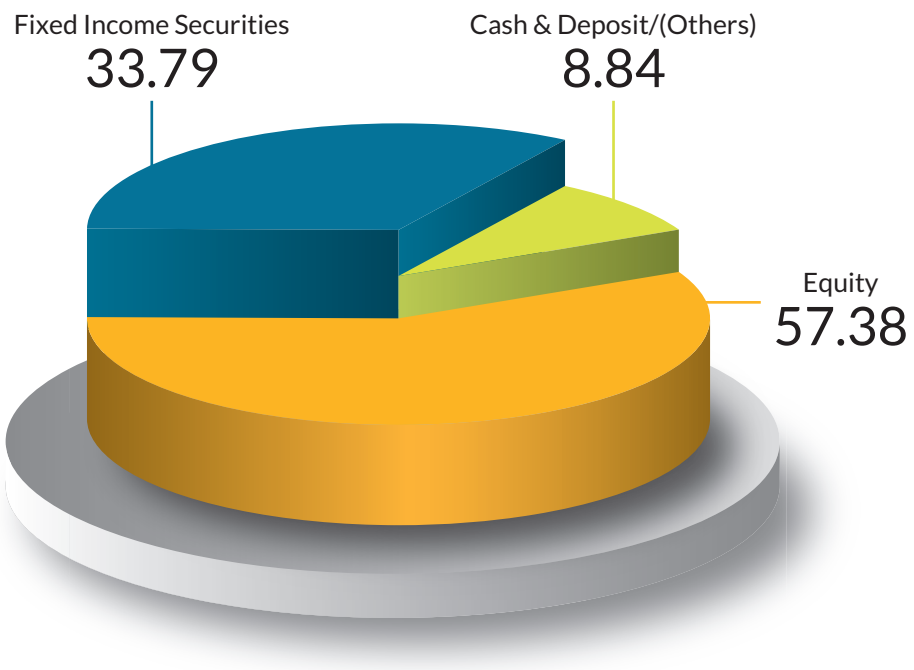


Takaful Funds
Dana Syariah Seimbang

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021	2020	2019
Equity	44,712,220	35,729,781	32,149,073	35,616,454	27,367,693
Fixed Income Securities	26,327,532	25,061,196	24,906,104	25,382,865	31,655,066
Cash & Deposit/(Others)	6,882,902	4,061,826	5,272,029	1,384,875	2,385,708
Total Fund Size (NAV)	77,922,654	64,852,803	62,327,206	62,384,194	61,408,467

Asset Allocation (in % as at 31 December 2023)



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 2023

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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 and Dana Syariah Seimbang set out on pages 16 to 41 have been prepared in accordance with the Funds' 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
18 April 2024

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, Professor Dr. Azman Bin Mohd Noor 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 and Dana Syariah Seimbang (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 financial year ended 31 December 2023.

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; and

(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.

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 2023.

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.



PROFESSOR DR. AZMAN BIN MOHD NOOR



PROFESSOR EMERITUS DATO' DR. MOHD AZMI BIN OMAR

Kuala Lumpur, Malaysia
18 April 2024

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 the Takaful Investment-Linked Funds (comprising Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful and Dana Syariah Seimbang) (collectively referred to as "the Funds") of Etiqa Family Takaful Berhad, which comprise the statements of assets and liabilities as at 31 December 2023, and the statements of income and expenditure and statements of changes in net asset value of the Funds for the financial year then ended, and notes to the financial information, including material accounting policy information, as set out on pages 16 to 41.

In our opinion, the accompanying financial information give a true and fair view of the financial position of the Funds as at 31 December 2023, and of its financial performance for financial year then ended 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

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 are 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 ("BNM"). As a result, the financial information of the Funds may not be suitable for another purpose. 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 that give a true and fair view 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 these 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 these 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 skepticism 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.
- Evaluate the overall presentation, structure and content of the financial information of the Funds, including the disclosures, and whether the financial information of the Funds represent the underlying transactions and events in a manner that achieves fair presentation.

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.

Other matters

This report is made solely to the Manager and unitholders of the Funds, for the purpose of meeting the requirements as stipulated in the Policy Document issued by BNM and for no other purpose. We do not assume responsibility to any other person for the content of this report.

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

Kuala Lumpur, Malaysia
18 April 2024

Brandon Bruce Sta Maria
No. 02937/09/2025 J
Chartered Accountant

Statements of Assets and Liabilities

as at 31 December 2023

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Assets				
Investments	4			
- Government Investment Issues		47,954,750	-	5,837,100
- Debt securities		143,449,729	-	20,490,432
- Equity securities		-	92,003,332	44,712,220
- Deposit with financial institution		3,976,045	3,074,545	7,179,463
		195,380,524	95,077,877	78,219,215
Tax recoverable		-	92,262	-
Profit and dividend receivables		2,399,771	320,775	473,019
Amount due from stockbrokers		-	145,880	70,149
Amount due from family fund		4,662,371	348,798	44,993
Sundry receivables		995	4,957	4,375
Total Assets		202,443,661	95,990,549	78,811,751
Liabilities				
Tax liabilities		538,154	-	22,881
Deferred tax liabilities	5	510,782	606,414	341,780
Amount due to stockbrokers		-	1,007,715	516,867
Sundry payables		6,378	9,012	7,569
Total Liabilities		1,055,314	1,623,141	889,097
Net Asset Value ("NAV")		201,388,347	94,367,408	77,922,654
Represented By:				
Unitholders' capital		177,652,837	106,570,544	71,480,901
Undistributed income/(Accumulated losses) carried forward		23,735,510	(12,203,136)	6,441,753
Unitholders' Account	6	201,388,347	94,367,408	77,922,654
NAV Per Unit	6	1.567	1.018	1.264

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

Statements of Assets and Liabilities

as at 31 December 2022

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Assets				
Investments	4			
- Government Investment Issues		-	-	5,459,000
- Debt securities		115,521,502	-	19,602,196
- Equity securities		-	75,576,282	35,729,781
- Deposit with financial institution		14,360,570	2,638,837	3,300,309
		129,882,072	78,215,119	64,091,286
Tax recoverable		-	442,480	142,548
Deferred tax assets	5	174,424	229,816	139,604
Profit and dividend receivables		1,292,572	156,466	384,017
Amount due from stockbrokers		-	728,461	287,412
Amount due from family fund		715,722	225,357	-
Sundry receivables		1,514	1,850	1,472
Total Assets		132,066,304	79,999,549	65,046,339
Liabilities				
Tax liabilities		408,137	-	-
Amount due to family fund		-	-	185,600
Sundry payables		5,727	9,733	7,936
Total Liabilities		413,864	9,733	193,536
Net Asset Value ("NAV")		131,652,440	79,989,816	64,852,803
Represented By:				
Unitholders' capital		120,387,278	101,637,513	64,403,843
Undistributed income/(Accumulated losses) carried forward		11,265,162	(21,647,697)	448,960
Unitholders' Account	6	131,652,440	79,989,816	64,852,803
NAV Per Unit	6	1.450	0.914	1.162

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

Statements of Income and Expenditure

for the financial year ended 31 December 2023

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Net investment income				
Profit income		7,364,527	180,708	1,556,252
Dividend income		-	2,169,925	1,040,492
Investment expenses		(31,558)	(52,378)	(39,266)
		7,332,969	2,298,255	2,557,478
Gains on disposal of investments		298,500	5,326,373	1,829,397
Unrealised capital gains on investments		8,565,077	10,452,868	6,017,299
Total Income		16,196,546	18,077,496	10,404,174
Management expenses		(4,378)	(4,378)	(4,378)
Losses on disposal of investments		(904,550)	(6,607,973)	(3,060,368)
Wakalah fees		(1,592,856)	(1,274,480)	(840,812)
Total Outgo		(2,501,784)	(7,886,831)	(3,905,558)
Excess of income over outgo before taxation		13,694,762	10,190,665	6,498,616
Taxation	7	(1,224,414)	(746,104)	(505,823)
Excess of income over outgo after taxation		12,470,348	9,444,561	5,992,793
Undistributed income/(Accumulated losses) brought forward		11,265,162	(21,647,697)	448,960
Undistributed income/(Accumulated losses) carried forward		23,735,510	(12,203,136)	6,441,753

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

Statements of Income and Expenditure

for the financial year ended 31 December 2022

	Note	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Net investment income				
Profit income		4,962,291	114,483	1,329,189
Dividend income		-	1,731,120	813,624
Investment expenses		(23,848)	(50,173)	(36,043)
		4,938,443	1,795,430	2,106,770
Gains on disposal of investments		473,387	5,652,732	2,264,748
Unrealised capital gains on investments		96,960	-	34,205
Total Income		5,508,790	7,448,162	4,405,723
Management expenses		(4,404)	(4,404)	(4,404)
Losses on disposal of investments		(310,120)	(11,248,045)	(5,339,746)
Unrealised capital losses on investments		(2,585,698)	(3,473,046)	(1,595,162)
Wakalah fees		(1,090,702)	(1,159,627)	(728,315)
Total Outgo		(3,990,924)	(15,885,122)	(7,667,627)
Excess of income over outgo/(outgo over income) before taxation		1,517,866	(8,436,960)	(3,261,904)
Taxation	7	2,607	523,372	328,838
Excess of income over outgo/(outgo over income) after taxation		1,520,473	(7,913,588)	(2,933,066)
Undistributed income/(Accumulated losses) brought forward		9,744,689	(13,734,109)	3,382,026
Undistributed income/(Accumulated losses) carried forward		11,265,162	(21,647,697)	448,960

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 2023

	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		131,652,440	79,989,816	64,852,803
Net income/(outgo) after taxation for the financial year (excluding changes in net unrealised capital gains/(losses))		3,905,271	(1,008,307)	(24,506)
Net unrealised capital gains		8,565,077	10,452,868	6,017,299
Excess of income over outgo after taxation		12,470,348	9,444,561	5,992,793
Amounts received for creation of units during the financial year	6	105,232,166	29,585,337	23,987,284
Amounts paid for cancellation of units during the financial year	6	(47,966,607)	(24,652,306)	(16,910,226)
Net asset value at the end of the financial year		201,388,347	94,367,408	77,922,654

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 2022

	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		104,226,198	83,201,113	62,327,206
Net income/(outgo) after taxation for the financial year (excluding changes in net unrealised capital losses)		4,009,211	(4,440,542)	(1,372,109)
Net unrealised capital losses		(2,488,738)	(3,473,046)	(1,560,957)
Excess of income over outgo/(outgo over income) after taxation		1,520,473	(7,913,588)	(2,933,066)
Amounts received for creation of units during the financial year	6	61,225,561	26,236,772	20,078,731
Amounts paid for cancellation of units during the financial year	6	(35,319,792)	(21,534,481)	(14,620,068)
Net asset value at the end of the financial year		131,652,440	79,989,816	64,852,803

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 and Dana Syariah Seimbang (collectively referred to as "the Funds"). All the Funds (except Dana Syariah Seimbang) were launched on 24 February 2014. Dana Syariah Seimbang was launched on 15 October 2014.

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 financial information were authorised for issue by the Board of Directors of the Manager in accordance with a resolution dated 18 April 2024.

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 to the financial information 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 to the financial information.

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 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

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 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 contracts or subsequent payments to increase the amount of the contracts.

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

	31.12.2023 RM	31.12.2022 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(i)(a))	**191,404,479**	115,521,502
AC (Note 4(i)(b))	**3,976,045**	14,360,570
	195,380,524	129,882,072

(a) FVTPL

Held-for-Trading

Government Investment Issues

Cost	**46,892,100**	-
Unrealised capital gains, net	**1,062,650**	-
Fair value	**47,954,750**	-

Debt Securities

Unquoted in Malaysia

Government guaranteed bonds:		
Cost	**9,378,000**	9,378,000
Unrealised capital gains, net	**866,750**	142,350
Fair value	**10,244,750**	9,520,350
Corporate bonds:		
Cost	**128,749,608**	108,323,808
Unrealised capital gains/(losses), net	**4,455,371**	(2,322,656)
Fair value	**133,204,979**	106,001,152
Total debt securities	**143,449,729**	115,521,502
Total	**191,404,479**	115,521,502

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Dana Pendapatan Prima Takaful (cont'd.)

(a) FVTPL
Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below:

	31.12.2023			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Government Investment Issue				
Government of Malaysia	45,000,000	46,892,100	47,954,750	23.81%
Debt Securities				
Unquoted in Malaysia				
Government guaranteed bonds:				
DanaInfra Nasional Berhad	5,000,000	5,000,000	5,696,650	2.83%
Prasarana Malaysia Berhad	5,000,000	4,378,000	4,548,100	2.26%
		9,378,000	10,244,750	
Corporate bonds:				
BGSM Management Sdn. Bhd.	10,000,000	10,028,000	10,043,750	4.99%
Cellco Capital Berhad	3,000,000	3,000,000	3,009,930	1.49%
CIMB Group Holdings Berhad	5,000,000	5,000,000	5,045,600	2.51%
Danum Capital Berhad	5,000,000	4,634,000	4,698,350	2.33%
DRB-HICOM Berhad	2,500,000	2,500,000	2,490,800	1.24%
Edra Energy Sdn. Bhd.	2,500,000	2,578,188	2,922,934	1.45%
Edra Solar Sdn. Bhd.	3,000,000	3,000,000	3,096,120	1.54%
Infracap Resources Sdn. Bhd.	5,000,000	5,000,000	5,280,700	2.62%
Jimah East Power Sdn. Bhd.	1,200,000	1,348,320	1,321,428	0.66%
Johor Corporation	5,000,000	5,000,000	5,175,750	2.57%
Johor Port Berhad	5,000,000	5,000,000	5,335,650	2.65%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	6,200,000	6,255,120	6,295,302	3.13%
Konsortium ProHAWK Sdn. Bhd.	3,000,000	3,188,400	3,201,330	1.59%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	2,500,000	2,756,740	2,694,718	1.34%
Penang Port Sdn. Bhd.	2,500,000	2,500,000	2,552,725	1.27%
Pengurusan Air Selangor Sdn. Bhd.	10,000,000	10,053,500	11,054,650	5.49%
Pengerusi Air SPV Berhad	5,000,000	5,000,000	5,186,050	2.58%
Petroleum Sarawak Exploration and Production Sdn. Bhd.	5,000,000	5,000,000	4,990,450	2.48%
Point Zone (M) Sdn. Bhd.	5,000,000	5,000,000	5,147,300	2.56%
Projek Lebuhraya Usahasama Berhad	10,000,000	10,551,000	11,175,850	5.55%
Quantum Solar Park	5,000,000	5,378,000	5,221,800	2.59%
SAJ Capital Sdn. Bhd.	1,200,000	1,200,000	1,250,232	0.62%
Sarawak Energy Berhad	2,100,000	2,100,000	2,241,456	1.11%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(i) Dana Pendapatan Prima Takaful (cont'd.)

(a) FVTPL
Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Debt Securities (cont'd.)				
Unquoted in Malaysia (cont'd.)				
Corporate bonds (cont'd.):				
Sarawak Petchem Sdn. Bhd.	5,000,000	5,000,000	5,286,850	2.63%
Sime Darby Berhad	1,000,000	1,000,000	1,031,960	0.51%
Sinar Kamiri Sdn Bhd	1,200,000	1,203,840	1,286,100	0.64%
Tenaga Nasional Berhad	1,200,000	1,200,000	1,289,304	0.64%
TNB Power Generation Sdn. Bhd.	5,000,000	5,000,000	5,347,850	2.66%
UMW Holdings Berhad	1,000,000	1,000,000	1,071,070	0.53%
West Coast Expressway Sdn. Bhd.	3,000,000	3,255,000	3,167,070	1.57%
YTL Power International Berhad	5,000,000	5,019,500	5,291,900	2.63%
		128,749,608	133,204,979	
Total debt securities		138,127,608	143,449,729	

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	3,976,045	14,360,570

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	191,404,479	114,219,240

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Dana Ekuiti Prima Takaful

	31.12.2023 RM	31.12.2022 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(ii)(a))	**92,003,332**	75,576,282
AC (Note 4(ii)(b))	**3,074,545**	2,638,837
	95,077,877	78,215,119

(a) FVTPL
Held-for-Trading

Equity Securities
Quoted in Malaysia

Shares:		
Cost	**84,423,152**	78,448,970
Unrealised capital gains/(losses), net	**7,580,180**	(2,872,688)
Fair value	**92,003,332**	75,576,282

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below:

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities				
Quoted in Malaysia				
Shares:				
Construction				
Ekovest Berhad	**2,572,600**	**1,240,494**	**1,260,574**	**1.34%**
Gamuda Berhad	**539,000**	**2,273,511**	**2,474,010**	**2.62%**
IJM Corporation Berhad	**394,000**	**751,139**	**740,720**	**0.78%**
Kimlun Corporation Berhad	**1,802,300**	**1,594,772**	**1,405,794**	**1.49%**
MGB Berhad	**3,745,300**	**3,446,637**	**2,509,351**	**2.66%**
Sunway Construction Group Berhad	**12,700**	**25,102**	**24,638**	**0.03%**
WCT Holdings Berhad	**1,946,300**	**1,022,578**	**963,418**	**1.02%**
Consumer Products and Services				
DRB-Hicom Berhad	**1,144,000**	**1,865,335**	**1,590,160**	**1.69%**
Farm Fresh Berhad	**513,300**	**815,061**	**677,556**	**0.72%**
Mbm Resources Berhad	**242,000**	**931,840**	**1,026,080**	**1.09%**
Mr D.I.Y. Group (M) Berhad	**598,000**	**923,396**	**867,100**	**0.92%**
Padini Holdings Berhad	**566,400**	**1,673,100**	**1,988,064**	**2.11%**
QL Resources Berhad	**160,000**	**900,626**	**913,600**	**0.97%**

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Dana Ekuiti Prima Takaful (cont'd.)

(a) FVTPL
Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Energy				
Uzma Berhad	600,000	421,311	450,000	0.48%
Financial Services				
Bank Islam Malaysia Berhad	764,600	1,490,156	1,689,766	1.79%
Health Care				
Hartalega Holdings Berhad	473,900	884,744	1,279,530	1.36%
IHH Healthcare Berhad	83,800	508,609	505,314	0.54%
KPJ Healthcare Berhad	1,533,000	1,661,464	2,207,520	2.34%
Top Glove Corporation Berhad	1,605,800	1,516,741	1,445,220	1.53%
Industrial Products and Services				
Ancom Nylex Berhad	1,332,900	1,548,895	1,506,177	1.60%
Aurelius Technologies Berhad	862,000	1,613,441	2,241,200	2.37%
Hextar Global Berhad	2,236,500	323,131	1,733,287	1.84%
HSS Engineers Berhad	555,100	324,505	538,447	0.57%
Kelington Group Berhad	1,489,000	2,272,545	3,231,130	3.42%
Malayan Cement Berhad	1,198,400	3,177,659	5,069,232	5.37%
Malaysia Steel Works (KL) Berhad	235,000	78,986	77,550	0.08%
P.I.E. Industrial Berhad	82,900	230,856	269,425	0.29%
Petronas Chemicals Group Berhad	107,000	751,183	766,120	0.81%
Press Metal Aluminium	356,400	1,777,203	1,714,284	1.82%
Southern Cable Group Berhad	2,160,000	746,800	907,200	0.96%
Sunway Berhad	950,000	1,835,463	1,957,000	2.07%
V.S Industry Berhad	549,000	530,181	447,435	0.47%
Plantation				
IOI Corporation Berhad	392,900	1,512,601	1,544,097	1.64%
Kuala Lumpur Kepong Berhad	96,500	2,249,740	2,105,630	2.23%
Sime Darby Plantation Berhad	664,743	3,128,064	2,964,754	3.14%
Property				
ECO World Development Group Berhad	2,271,200	1,145,898	2,384,760	2.53%
ECO World International Berhad	2,615,000	963,221	810,650	0.86%
Iskandar Waterfront City Berhad	1,311,000	578,470	957,030	1.01%
LBS Bina Group Berhad	3,254,400	1,507,345	1,871,280	1.98%
Mah Sing Group Berhad	357,000	302,605	296,310	0.31%
Sime Darby Property Berhad	2,988,400	1,608,115	1,867,750	1.98%
UEM Sunrise Berhad	733,300	592,412	597,640	0.63%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(ii) Dana Ekuiti Prima Takaful (cont'd.)

(a) FVTPL
Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Technology				
D&O Green Technologies Berhad	410,000	1,447,633	1,484,200	1.57%
Dagang NeXchange Berhad	2,680,300	1,858,658	1,072,120	1.14%
Frontken Corporation Berhad	488,000	1,416,199	1,581,120	1.68%
Genetec Technology Berhad	376,000	901,081	887,360	0.94%
Greatech Technology Berhad	412,000	1,829,975	1,977,600	2.10%
Inari Amertron Berhad	930,000	2,514,278	2,799,300	2.97%
JHM Consolidation Berhad	1,046,000	892,362	753,120	0.80%
Malaysian Pacific Industries Berhad	39,200	1,122,294	1,105,440	1.17%
Mi Technovation Berhad	451,500	709,687	835,275	0.89%
Pentamaster Corporation Berhad	479,300	2,167,049	2,204,780	2.34%
Unisem (M) Berhad	356,000	1,096,923	1,178,360	1.25%
UWC Holdings Berhad	447,000	1,468,078	1,573,440	1.67%
ViTrox Corporation Berhad	202,600	1,549,178	1,476,954	1.57%
Telecommunications and Media				
CelcomDigi Berhad	403,900	1,677,213	1,647,912	1.75%
Maxis Berhad	238,000	954,992	916,300	0.97%
Telekom Malaysia Berhad	361,600	1,935,386	2,006,880	2.13%
Utilities				
Tenaga Nasional Berhad	859,200	8,136,231	8,626,368	9.14%
		84,423,152	92,003,332	
Total equity securities		84,423,152	92,003,332	

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	3,074,545	2,638,837

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 (CONT'D.)

(iii) Dana Syariah Seimbang

	31.12.2023 RM	31.12.2022 RM
The Fund's investments are summarised by categories as follows:		
FVTPL (Note 4(iii)(a))	**71,039,752**	60,790,977
AC (Note 4(iii)(b))	**7,179,463**	3,300,309
	78,219,215	64,091,286

(a) FVTPL
Held-for-Trading

Government Investment Issue

Cost	**5,434,950**	5,434,950
Unrealised capital gains, net	**402,150**	24,050
Fair value	**5,837,100**	5,459,000

Debt Securities
Unquoted in Malaysia

Corporate bonds:		
Cost	**19,910,752**	19,910,752
Unrealised capital gains/(losses), net	**579,680**	(308,556)
Fair value	**20,490,432**	19,602,196
Total debt securities	**20,490,432**	19,602,196

Equity Securities
Quoted in Malaysia

Shares:		
Cost	**41,421,795**	37,190,318
Unrealised capital gains/(losses), net	**3,290,425**	(1,460,537)
Fair value	**44,712,220**	35,729,781
Total	**71,039,752**	60,790,977

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Dana Syariah Seimbang (cont'd.)

(a) FVTPL
Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below:

	31.12.2023			
	Nominal value	Cost RM	Fair value RM	Fair value as % of NAV
Government Investment Issue				
Government of Malaysia	5,000,000	5,434,950	5,837,100	7.49%
Debt Securities				
Unquoted in Malaysia				
Corporate bonds:				
DRB-HICOM Berhad	2,000,000	2,000,000	1,992,640	2.56%
Edra Energy Sdn. Bhd.	2,000,000	2,060,792	2,328,736	2.99%
Edra Solar Sdn. Bhd.	2,000,000	2,000,000	2,064,080	2.65%
YTL Power International Berhad	2,000,000	2,041,600	2,058,560	2.64%
Infracap Resources Sdn. Bhd.	2,000,000	2,042,000	2,004,960	2.57%
Jimah East Power Sdn. Bhd.	1,000,000	1,123,600	1,101,190	1.41%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	1,000,000	1,035,100	1,037,210	1.33%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	2,000,000	2,205,100	2,156,050	2.77%
SAJ Capital Sdn. Bhd.	800,000	800,000	833,488	1.07%
Sarawak Energy Berhad	1,500,000	1,500,000	1,601,040	2.05%
Sime Darby Berhad	300,000	300,000	309,588	0.40%
Sinar Kamiri Sdn. Bhd.	800,000	802,560	857,400	1.10%
Tenaga Nasional Berhad	1,000,000	1,000,000	1,074,420	1.38%
UMW Holdings Berhad	1,000,000	1,000,000	1,071,070	1.37%
		19,910,752	20,490,432	
Total debt securities		19,910,752	20,490,432	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Dana Syariah Seimbang (cont'd.)

(a) FVTPL
Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities				
Quoted in Malaysia				
Shares:				
Construction				
Ekovest Berhad	1,263,100	608,977	618,919	0.79%
Gamuda Berhad	257,600	1,086,971	1,182,384	1.52%
IJM Corporation Berhad	197,000	375,570	370,360	0.48%
Kimlun Corporation Berhad	741,600	656,560	578,448	0.74%
MGB Berhad	1,480,800	1,167,290	992,136	1.27%
Sunway Construction Group Berhad	6,300	12,465	12,222	0.02%
WCT Holdings Berhad	707,000	359,703	349,965	0.45%
Consumer Products and Services				
DRB-HICOM Berhad	563,600	917,872	783,404	1.01%
Farm Fresh Berhad	219,300	314,180	289,476	0.37%
MBM Resources Berhad	118,000	457,400	500,320	0.64%
Mr D.I.Y. Group (M) Berhad	292,000	450,905	423,400	0.54%
Padini Holdings Berhad	289,700	824,771	1,016,847	1.30%
QL Resources Berhad	152,100	840,870	868,491	1.11%
Energy				
Uzma Berhad	300,000	210,655	225,000	0.29%
Financial Services				
Bank Islam Malaysia Berhad	402,000	773,894	888,420	1.14%
Health Care				
Hartalega Holdings Berhad	235,100	439,613	634,770	0.81%
IHH Healthcare Berhad	38,800	239,041	233,964	0.30%
KPJ Healthcare Berhad	939,000	1,012,786	1,352,160	1.74%
Top Glove Corporation Berhad	794,300	751,583	714,870	0.92%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Dana Syariah Seimbang (cont'd.)

(a) FVTPL
Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Industrial Products and Services				
Ancom Nylex Berhad	656,900	764,627	742,297	0.95%
Aurelius Tecnologies Berhad	312,100	732,840	811,460	1.04%
Hextar Global Berhad	592,880	96,854	459,482	0.59%
HSS Engineers Berhad	198,300	114,914	192,351	0.25%
Kelington Group Berhad	719,800	1,099,209	1,561,966	2.00%
Malayan Cement Berhad	435,500	1,152,071	1,842,165	2.36%
Malaysia Steel Works (KL) Berhad	113,600	38,388	37,488	0.05%
P.I.E. Industrial Berhad	41,900	116,756	136,175	0.17%
Petronas Chemicals Group Berhad	52,900	371,936	378,764	0.49%
Press Metal Aluminium Holdings Berhad	174,200	873,697	837,902	1.08%
Southern Cable Group Berhad	1,245,100	391,557	522,942	0.67%
Sunway Berhad	466,000	891,477	959,960	1.23%
V.S Industry Berhad	266,300	256,926	217,035	0.28%
Plantation				
IOI Corporation Berhad	190,600	800,616	749,058	0.96%
Kuala Lumpur Kepong Berhad	47,800	1,104,715	1,042,996	1.34%
Sime Darby Plantation Berhad	307,084	1,441,426	1,369,595	1.76%
Property				
Eco World Development Group Berhad	946,000	489,494	993,300	1.27%
Eco World International Berhad	1,321,000	486,265	409,510	0.53%
Iskandar Waterfront City Berhad	654,000	287,751	477,420	0.61%
Lagenda Properties Berhad	85,000	110,448	105,400	0.14%
LBS Bina Group Berhad	1,294,400	599,164	744,280	0.96%
Mah Sing Group Berhad	178,000	151,055	147,740	0.19%
Sime Darby Property Berhad	1,474,500	756,860	921,562	1.18%
UEM Sunrise Berhad	366,700	296,261	298,860	0.38%

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Dana Syariah Seimbang (cont'd.)

(a) FVTPL
Held-for-Trading (cont'd.)

The composition, cost and fair value of the investments as at 31 December 2023 are detailed below (cont'd.):

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Equity Securities (cont'd.)				
Quoted in Malaysia (cont'd.)				
Shares (cont'd.):				
Technology				
D&O Green Technologies Berhad	203,000	716,648	734,860	0.94%
Dagang NeXchange Berhad	1,114,400	800,978	445,760	0.57%
Frontken Corporation Berhad	248,000	715,469	803,520	1.03%
Genetec Technology Berhad	186,000	446,092	438,960	0.56%
Greatech Technology Berhad	198,000	879,839	950,400	1.22%
Inari Amertron Berhad	476,000	1,334,228	1,432,760	1.84%
JHM Consolidation Berhad	523,000	446,181	376,560	0.48%
Malaysian Pacific Industries Berhad	18,400	526,184	518,880	0.67%
Mi Technovation Berhad	222,900	350,342	412,365	0.53%
Pentamaster Corporation Berhad	253,600	1,153,867	1,166,560	1.50%
Unisem (M) Berhad	195,000	607,478	645,450	0.83%
UWC Berhad	224,000	729,851	788,480	1.01%
ViTrox Corporation Berhad	101,100	773,465	737,019	0.95%
Telecommunications and Media				
CelcomDigi Berhad	250,000	1,003,038	1,020,000	1.31%
Maxis Berhad	167,500	678,016	644,875	0.83%
Telekom Malaysia Berhad	171,300	908,961	950,715	1.22%
Transportation and Logistics				
MICS Berhad	70,000	524,003	510,300	0.65%
Utilities				
Tenaga Nasional Berhad	412,300	3,900,739	4,139,492	5.31%
		41,421,795	44,712,220	
Total equity securities		41,421,795	44,712,220	

Notes to the Financial Information

4. INVESTMENTS (CONT'D.)

(iii) Dana Syariah Seimbang (cont'd.)

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit with financial institution		
Fixed and call deposits with:		
Licensed bank	**7,179,463**	3,300,309

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	**26,327,532**	25,061,196

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.

	31.12.2023 Fair value adjustment RM	31.12.2022 Fair value adjustment RM
(i) Dana Pendapatan Prima Takaful		
At 1 January	**(174,424)**	24,675
Recognised in statement of income and expenditure (Note 7)	**685,206**	(199,099)
At 31 December	**510,782**	(174,424)
(ii) Dana Ekuiti Prima Takaful		
At 1 January	**(229,816)**	48,028
Recognised in statement of income and expenditure (Note 7)	**836,230**	(277,844)
At 31 December	**606,414**	(229,816)
(iii) Dana Syariah Seimbang		
At 1 January	**(139,604)**	(14,727)
Recognised in statement of income and expenditure (Note 7)	**481,384**	(124,877)
At 31 December	**341,780**	(139,604)

Notes to the Financial Information

6. UNITHOLDERS' ACCOUNT

(i) Dana Pendapatan Prima Takaful

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**70,344,143**	**105,232,166**	38,626,103	61,225,561
Amounts paid for cancellations during the financial year	**(32,651,505)**	**(47,966,607)**	(20,428,698)	(35,319,792)
	37,692,638	**57,265,559**	18,197,405	25,905,769
Unitholders' account brought forward	**90,805,920**	**131,652,440**	72,608,515	104,226,198
Excess of income over outgo after taxation	**-**	**12,470,348**	-	1,520,473
	128,498,558	**201,388,347**	90,805,920	131,652,440
NAV per unit		**1.567**		1.450

(ii) Dana Ekuiti Prima Takaful

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**29,815,339**	**29,585,337**	23,788,604	26,236,772
Amounts paid for cancellations during the financial year	**(24,631,857)**	**(24,652,306)**	(18,546,536)	(21,534,481)
	5,183,482	**4,933,031**	5,242,068	4,702,291
Unitholders' account brought forward	**87,517,884**	**79,989,816**	82,275,816	83,201,113
Excess of income over outgo/(outgo over income) after taxation	**-**	**9,444,561**	-	(7,913,588)
	92,701,366	**94,367,408**	87,517,884	79,989,816
NAV per unit		**1.018**		0.914

(iii) Dana Syariah Seimbang

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**19,364,953**	**23,987,284**	14,147,691	20,078,731
Amounts paid for cancellations during the financial year	**(13,509,857)**	**(16,910,226)**	(9,508,170)	(14,620,068)
	5,855,096	**7,077,058**	4,639,521	5,458,663
Unitholders' account brought forward	**55,800,628**	**64,852,803**	51,161,107	62,327,206
Excess of income over outgo/(outgo over income) after taxation	**-**	**5,992,793**	-	(2,933,066)
	61,655,724	**77,922,654**	55,800,628	64,852,803
NAV per unit		**1.264**		1.162

Notes to the Financial Information

7. TAXATION

	31.12.2023 RM	31.12.2022 RM
(i) Dana Pendapatan Prima Takaful		
Income tax:		
Current financial year's tax provision	**538,154**	408,137
Under/(Over) provision of taxation in prior financial year	**1,054**	(211,645)
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	**685,206**	(199,099)
Tax expense/(credit) for the financial year	**1,224,414**	(2,607)
(ii) Dana Ekuiti Prima Takaful		
Income tax:		
Current financial year's tax recoverable	**(92,262)**	(442,480)
Under provision of taxation in prior financial year	**2,136**	196,952
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	**836,230**	(277,844)
Tax expense/(credit) for the financial year	**746,104**	(523,372)
(iii) Dana Syariah Seimbang		
Income tax:		
Current financial year's tax provision/(recoverable)	**22,881**	(142,548)
Under/(Over) provision of taxation in prior financial year	**1,558**	(61,413)
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 5)	**481,384**	(124,877)
Tax expense/(credit) for the financial year	**505,823**	(328,838)

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

7. TAXATION (CONT'D.)

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:

	31.12.2023 RM	31.12.2022 RM
(i) Dana Pendapatan Prima Takaful		
Excess of income over outgo before taxation	**13,694,762**	1,517,866
Taxation at rate of 8%	**1,095,581**	121,429
Expenses not deductible for tax purposes	**127,779**	87,609
Under/(Over) provision of taxation in prior financial year	**1,054**	(211,645)
Tax expense/(credit) for the financial year	**1,224,414**	(2,607)
(ii) Dana Ekuiti Prima Takaful		
Excess of income over outgo/(outgo over income) before taxation	**10,190,665**	(8,436,960)
Taxation at rate of 8%	**815,253**	(674,957)
Income not subject to tax	**(173,594)**	(138,490)
Expenses not deductible for tax purposes	**102,309**	93,123
Under provision of taxation in prior financial year	**2,136**	196,952
Tax expense/(credit) for the financial year	**746,104**	(523,372)
(iii) Dana Syariah Seimbang		
Excess of income over outgo/(outgo over income) before taxation	**6,498,616**	(3,261,904)
Taxation at rate of 8%	**519,889**	(260,952)
Income not subject to tax	**(83,239)**	(65,090)
Expenses not deductible for tax purposes	**67,615**	58,617
Under/(Over) provision of taxation in prior financial year	**1,558**	(61,413)
Tax expense/(credit) for the financial year	**505,823**	(328,838)

Comparative Performance Table

(i) **Dana Pendapatan Prima Takaful**

	2023	2022	2021	2020	2019
Description (%)					
Fixed Income Securities					
Construction	**4.72**	7.95	9.28	3.65	5.88
Financial Services	**7.46**	10.85	-	-	-
Government	**-**	-	-	32.88	11.59
Government Agency	**29.21**	4.04	3.11	6.90	10.98
Infrastructure Project Company	**30.61**	36.87	36.39	26.99	42.91
Transportation and Logistics	**11.72**	16.63	13.83	5.56	8.38
Oil and Gas	**-**	1.95	-	3.98	-
Property	**-**	-	17.02	-	-
Trading/services	**11.32**	9.46	6.80	6.54	10.52
Cash, deposit and others	**4.96**	12.25	13.57	13.50	9.74
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**201,388,347**	131,652,440	104,226,198	72,863,877	44,669,826
Total Number of Units	**128,498,558**	90,805,920	72,618,515	50,235,293	32,720,451
NAV Per Unit (RM)	**1.567**	1.450	1.435	1.450	1.365
Highest NAV per unit during financial year (RM)	**1.567**	1.450	1.455	1.462	1.374
Lowest NAV per unit during financial year (RM)	**1.450**	1.382	1.384	1.335	1.229
Total annual return of the fund based on capital growth (%)	**8.07**	1.05	(1.03)	6.23	11.07
Average annual return (%)					
1-Year	**8.07**	1.05	(1.03)	6.23	11.07
3-Year	**2.62**	2.03	5.30	7.41	6.75
5-Year	**4.98**	4.38	5.04	6.98	6.23
Average performance of Benchmark Index (%)					
1-Year	**2.84**	2.27	1.85	2.18	3.18
3-Year	**2.32**	2.10	2.40	2.90	3.21
5-Year	**2.46**	2.56	2.73	3.02	3.26

Comparative Performance Table

(ii) Dana Ekuiti Prima Takaful

	2023	2022	2021	2020	2019
Description (%)					
Equities					
Construction	**9.94**	9.01	16.96	7.44	9.18
Consumer Products and Services	**7.48**	10.49	4.18	13.33	8.03
Energy	**0.48**	2.12	6.30	5.40	9.33
Financial Services	**1.79**	0.51	-	0.57	0.40
Health Care	**5.76**	0.52	6.37	11.95	4.00
Industrial Products and Services	**21.68**	23.60	26.00	20.37	20.98
Plantation	**7.01**	6.23	3.85	7.69	7.65
Property	**9.31**	7.61	10.70	2.62	10.93
Real Estate Investment Trust	**-**	-	-	0.56	-
Technology	**20.06**	16.26	11.36	6.02	10.50
Telecommunications and Media	**4.84**	10.17	3.76	9.54	5.40
Transportation and Logistics	**-**	-	1.21	2.20	3.30
Utilities	**9.14**	7.96	3.22	9.26	6.73
Warrants	**-**	-	-	1.03	0.24
Cash, deposit and others	**2.51**	5.52	6.09	2.02	3.33
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**94,367,408**	79,989,816	83,201,113	86,797,226	88,911,155
Total Number of Units	**92,701,366**	87,517,884	82,275,816	80,485,772	81,520,899
NAV Per Unit (RM)	**1.018**	0.910	1.011	1.078	1.091
Highest NAV per unit during financial year (RM)	**1.019**	1.055	1.112	1.144	1.124
Lowest NAV per unit during financial year (RM)	**0.913**	0.849	0.957	0.771	1.027
Total annual return of the fund based on capital growth (%)	**11.38**	(9.59)	(6.22)	(1.19)	3.71
Average annual return (%)					
1-Year	**11.38**	(9.59)	(6.22)	(1.19)	3.71
3-Year	**(1.89)**	(5.73)	(1.32)	(4.22)	(0.06)
5-Year	**(0.65)**	(5.72)	(1.55)	(0.20)	1.26
Average performance of Benchmark Index (%)					
1-Year	**0.46**	(10.80)	(6.81)	10.14	3.85
3-Year	**(5.83)**	(2.90)	2.15	(0.36)	(0.18)
5-Year	**(0.91)**	(3.84)	0.41	0.55	(0.91)

Comparative Performance Table

(iii) Dana Syariah Seimbang

	2023	2022	2021	2020	2019
Description (%)					
Equities					
Construction	**5.27**	4.77	10.29	5.04	4.66
Consumer Products and Services	**4.98**	7.40	1.97	6.87	3.97
Energy	**0.29**	1.26	3.49	3.52	5.18
Financial Services	**1.14**	0.56	-	0.54	0.14
Health Care	**3.77**	1.11	3.43	7.15	2.16
Industrial Products and Services	**11.16**	11.28	12.13	10.03	9.68
Plantation	**4.06**	4.42	2.72	4.56	3.93
Property	**5.26**	3.41	5.88	2.06	1.49
Real Estate Investment Trust	**-**	-	-	0.13	-
Technology	**12.13**	9.90	6.26	4.00	4.83
Telecommunications and Media	**3.36**	6.20	2.57	5.18	2.40
Transportation and Logistics	**0.65**	-	0.88	1.36	2.18
Utilities	**5.31**	4.78	1.95	6.10	3.82
Warrants	**-**	-	-	0.57	0.14
Fixed Income Securities					
Construction	**1.33**	1.52	7.70	3.08	3.09
Financial Services	**2.57**	3.04	-	-	-
Government	**-**	-	2.42	3.59	7.04
Government Agency	**7.49**	8.42	3.47	3.25	6.84
Infrastructure Project Company	**18.06**	20.56	17.70	23.75	23.57
Transportation and Logistics	**-**	-	-	1.42	5.41
Property	**-**	-	3.22	-	-
Trading/services	**4.33**	5.10	5.46	5.58	5.59
Cash, deposit and others	**8.84**	6.27	8.46	2.22	3.88
Total	**100.00**	100.00	100.00	100.00	100.00
Total NAV (RM)	**77,922,654**	64,852,803	62,327,206	62,384,194	61,408,467
Total Number of Units	**61,655,724**	55,800,628	51,161,107	48,713,663	50,630,142
NAV Per Unit (RM)	**1.264**	1.162	1.218	1.281	1.213
Highest NAV per unit during financial year (RM)	**1.265**	1.249	1.297	1.318	1.225
Lowest NAV per unit during financial year (RM)	**1.162**	1.106	1.182	1.091	1.130
Total annual return of the fund based on capital growth (%)	**8.78**	(4.60)	(4.92)	5.61	6.31
Average annual return (%)					
1-Year	**8.78**	(4.60)	(4.92)	5.61	6.31
3-Year	**(0.45)**	(1.42)	2.20	1.83	3.69
5-Year	**2.07**	(0.86)	2.28	3.96	4.10
Average performance of Benchmark Index (%)					
1-Year	**1.94**	(2.88)	(1.57)	5.81	3.48
3-Year	**(0.86)**	0.38	2.53	1.83	1.93
5-Year	**1.31**	0.19	1.98	2.19	1.67

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%

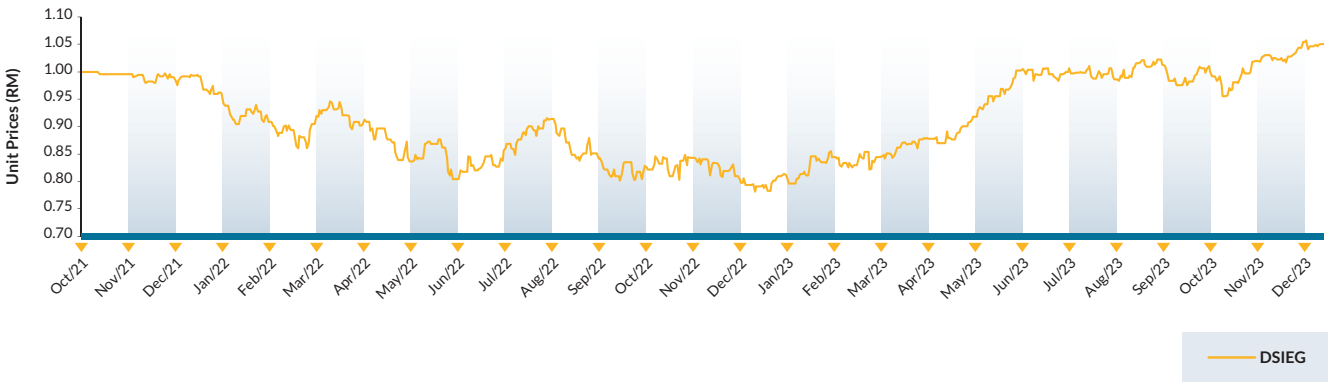
Fund Performance (as at 31 December 2023)

(%)	1-yr	3-yr	Total Since Inception	Annualised Since Inception
Total Return	32.74%	n/a	5.00%	2.19%
Benchmark	40.81%	n/a	18.52%	7.84%
Variance	-8.07%	n/a	-13.52%	-5.65%

Price Performance (as at 31 December)

(RM)	2023	2022	2021
NAV	1.050	0.791	0.993
chg (%)	*32.7*	*-20.3*	*n/a*
1-yr high	1.057	0.994	1.000
1-yr low	0.783	0.782	0.976

Unit Price Performance

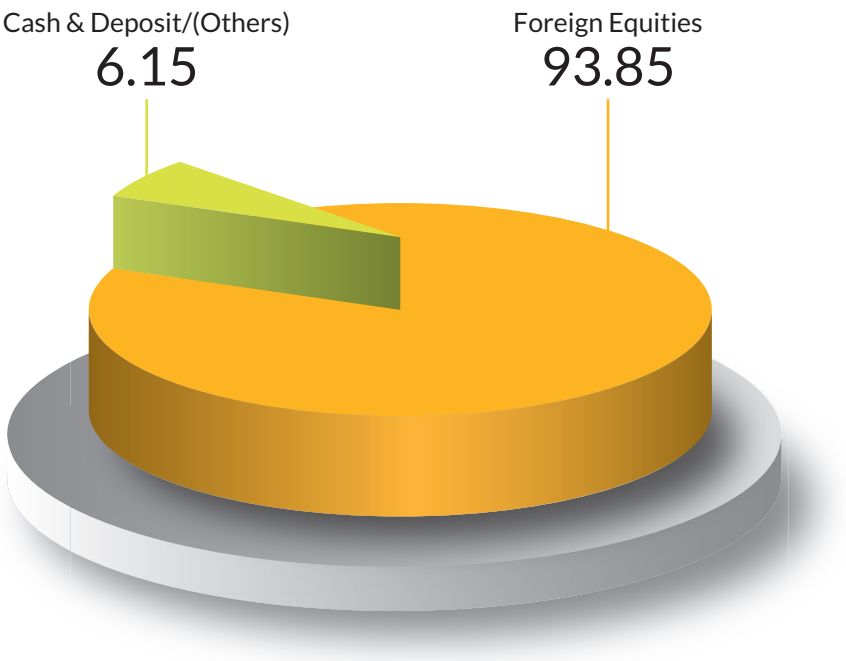


Takaful Funds
Dana Syariah Indeks Ekuiti Global

Asset Allocation (in RM as at 31 December)

Asset Type	2023	2022	2021
Foreign Equities	83,491,742	32,335,485	6,218,279
Cash & Deposit/(Others)	5,471,963	3,081,899	5,068,548
Total Fund Size (NAV)	88,963,705	35,417,384	11,286,827

Asset Allocation (in % as at 31 December 2023)



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.

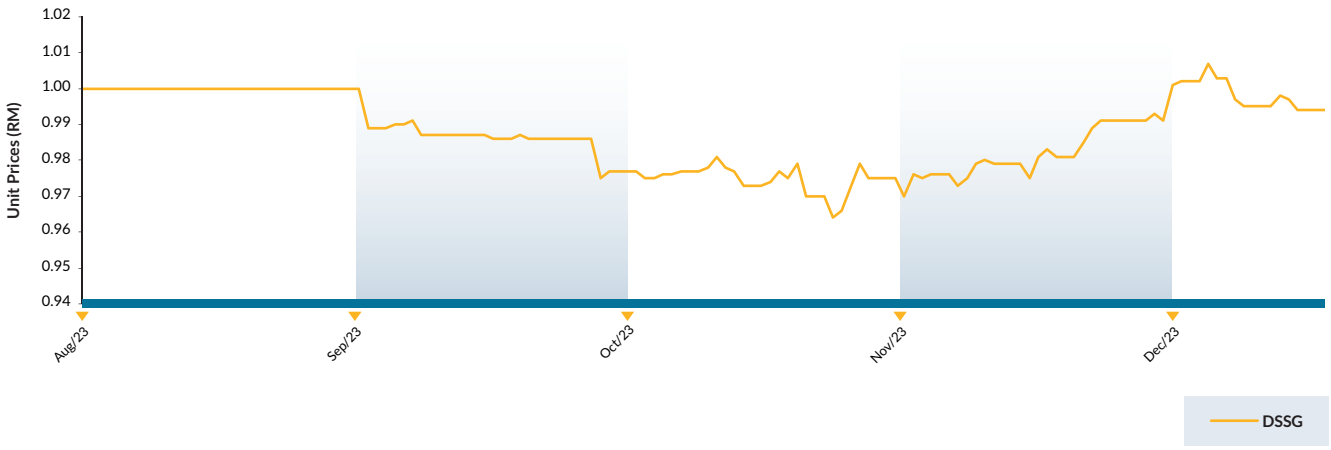
Fund Details

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%

Price Performance (as at 31 December)

(RM)	2023
NAV	0.994
chg (%)	*n/a*
1-yr high	0.000
1-yr low	0

Unit Price Performance

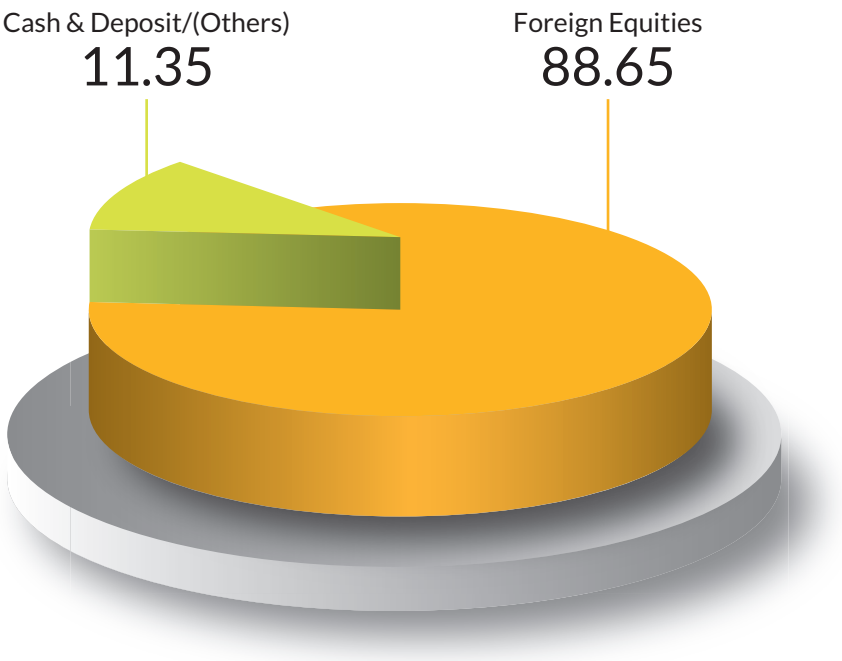


Takaful Funds
Dana Syariah Sukuk Global

Asset Allocation (in RM as at 31 December)

Asset Type	2023
Foreign Equities	15,307,981
Cash & Deposit/(Others)	1,959,456
Total Fund Size (NAV)	17,267,437

Asset Allocation (in % as at 31 December 2023)



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 2023

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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 54 to 71 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
18 April 2024

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, Professor Dr. Azman Bin Mohd Noor 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 financial year ended 31 December 2023.

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;

(b) Dana Syariah Indeks Ekuiti 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/period ended 31 December 2023.

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.



PROFESSOR DR. AZMAN BIN MOHD NOOR



PROFESSOR EMERITUS DATO' DR. MOHD AZMI BIN OMAR

Kuala Lumpur, Malaysia
18 April 2024

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 the 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 2023, and the statements of income and expenditure and statements of changes in net asset value of the Funds for the financial year/period then ended, and notes to the financial information, including material accounting policy information, as set out on pages 54 to 71.

In our opinion, the accompanying financial information give a true and fair view of the financial position of the Funds as at 31 December 2023, and of its financial performance for the financial year/period then ended 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

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 are 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 ("BNM"). As a result, the financial information of the Funds may not be suitable for another purpose. 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 that give a true and fair view 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 these 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 these 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 skepticism 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.
- Evaluate the overall presentation, structure and content of the financial information of the Funds, including the disclosures, and whether the financial information of the Funds represent the underlying transactions and events in a manner that achieves fair presentation.

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.

Other matters

This report is made solely to the Manager and unitholders of the Funds, for the purpose of meeting the requirements as stipulated in the Policy Document issued by BNM and for no other purpose. We do not assume responsibility to any other person for the content of this report.

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

Kuala Lumpur, Malaysia
18 April 2024

Brandon Bruce Sta Maria
No. 02937/09/2025 J
Chartered Accountant

Statements of Assets and Liabilities

as at 31 December 2023

	Note	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
Assets			
Investments			
- Deposit with financial institution	4	3,958,922	1,436,945
Foreign asset	5	83,491,741	15,307,981
		87,450,663	16,744,926
Tax recoverable		40,183	16,937
Profit receivables		6,938	2,215
Amount due from family fund		2,520,842	536,691
Sundry receivables		3,363	-
Cash and bank balances		108	70
Total Assets		90,022,097	17,300,839
Liabilities			
Deferred tax liabilities	6	1,054,032	29,042
Sundry payables		4,360	4,360
Total Liabilities		1,058,392	33,402
Net Asset Value ("NAV")		88,963,705	17,267,437
Represented By:			
Unitholders' capital		78,682,095	17,174,917
Undistributed income carried forward		10,281,610	92,520
Unitholders' Account	7	88,963,705	17,267,437
NAV Per Unit	7	1.050	0.994

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

Statements of Assets and Liabilities

as at 31 December 2022

	Note	Dana Syariah Indeks Ekuiti Global RM
Assets		
Investments		
- Deposit with financial institution	4	706,228
Foreign asset	5	32,335,485
		33,041,713
Tax recoverable		38,390
Deferred tax assets	6	366,333
Profit receivables		2,212
Amount due from family fund		725,435
Sundry receivables		3,363
Cash and bank balances		1,244,228
Total Assets		35,421,674
Liability		
Sundry payables		4,290
Total Liability		4,290
Net Asset Value ("NAV")		35,417,384
Represented By:		
Unitholders' capital		40,424,184
Undistributed Accumulated losses carried forward		(5,006,800)
Unitholders' Account	7	35,417,384
NAV Per Unit	7	0.791

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

Statements of Income and Expenditure

for the financial year/period ended 31 December 2023

	Note	Dana Syariah Indeks Ekuiti Global 01.01.2023 to 31.12.2023 RM	Dana Syariah Sukuk Global 14.08.2023 to 31.12.2023 RM
Net investment income			
Profit income		59,176	14,643
Investment expenses		(1,069)	(377)
		58,107	14,266
Gains on disposal of investments		41,138	-
Unrealised capital gains on investments		15,464,313	793,003
Unrealised gains on foreign exchange		2,290,258	-
Total Income		17,853,816	807,269
Management expenses		(4,378)	(4,360)
Realised losses on foreign exchange		(601,535)	(225,977)
Unrealised losses on foreign exchange		-	(429,975)
Wakalah fees		(579,207)	(42,332)
Total Outgo		(1,185,120)	(702,644)
Excess of income over outgo before taxation		16,668,696	104,625
Taxation	8	(1,380,286)	(12,105)
Excess of income over outgo after taxation		15,288,410	92,520
Accumulated losses brought forward		(5,006,800)	-
Undistributed income carried forward		10,281,610	92,520

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

Statements of Income and Expenditure

for the financial year ended 31 December 2022

	Note	Dana Syariah Indeks Ekuiti Global RM
Net investment income		
Profit income		25,103
Investment expenses		(2,292)
		22,811
Unrealised gains on foreign exchange		567,547
Total Income		590,358
Management expenses		(4,404)
Realised losses on foreign exchange		(502,690)
Unrealised capital losses on investments		(5,254,821)
Wakalah fees		(248,183)
Total Outgo		(6,010,098)
Excess of outgo over income before taxation		(5,419,740)
Taxation	8	407,590
Excess of outgo over income after taxation		(5,012,150)
Undistributed income brought forward		5,350
Accumulated losses carried forward		(5,006,800)

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 2023

	Note	Dana Syariah Indeks Ekuiti Global 01.01.2023 to 31.12.2023 RM	Dana Syariah Sukuk Global 14.08.2023 to 31.12.2023 RM
Net asset value at the beginning of the financial year/date of launch		35,417,384	-
Net income after taxation for the financial year (excluding changes in net unrealised capital gains)		(175,903)	(700,483)
Net unrealised capital gains		15,464,313	793,003
Excess of income over outgo after taxation		15,288,410	92,520
Amounts received for creation of units during the financial year/period	7	65,126,138	18,192,479
Amounts paid for cancellation of units during the financial year/period	7	(26,868,227)	(1,017,562)
Net asset value at the end of the financial year/period		88,963,705	17,267,437

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 2022

	Note	Dana Syariah Indeks Ekuiti Global RM
Net asset value at the beginning of the financial year		11,286,827
Net income after taxation for the financial year (excluding changes in net unrealised capital losses)		242,671
Net unrealised capital losses		(5,254,821)
Excess of outgo over income after taxation		(5,012,150)
Amounts received for creation of units during the financial year	7	35,934,452
Amounts paid for cancellation of units during the financial year	7	(6,791,745)
Net asset value at the end of the financial year		35,417,384

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 of 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 18 April 2024.

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 to the financial information 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 to the financial information.

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 quoted unit trusts are determined by reference to published prices at the close of business at the reporting date.

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 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.

(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

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 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) 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 contracts or subsequent payments to increase the amount of the contracts.

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

	31.12.2023 RM	31.12.2022 RM
(a) AC		
Deposit with financial institution		
Fixed and call deposit with:		
Licensed bank	**3,958,922**	706,228

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

	31.12.2023 RM
(a) AC	
Deposit with financial institution	
Fixed and call deposit with:	
Licensed bank	**1,436,945**

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

	31.12.2023 RM	31.12.2022 RM
(a) FVTPL		
Quoted outside Malaysia		
Unit Trust:		
Cost	**70,330,302**	36,885,047
Unrealised capital gains/(losses), net	**10,382,473**	(5,081,839)
Unrealised gains on foreign exchange, net	**2,778,966**	532,377
Fair value	**83,491,741**	32,335,585

The composition, cost and fair value of the investment as at 31 December 2023 are detailed below:

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Quoted outside Malaysia				
HSBC Islamic Global Equity Index Fund	**780,274**	**70,330,302**	**83,491,741**	**93.85%**

Notes to the Financial Information

5. FOREIGN ASSET (CONTD.)

(ii) Dana Syariah Sukuk Global

	31.12.2023 RM
(a) FVTPL	
Quoted outside Malaysia	
Unit Trust:	
Cost	14,944,950
Unrealised capital gains, net	793,004
Unrealised losses on foreign exchange, net	(429,973)
Fair value	15,307,981

The composition, cost and fair value of the investment as at 31 December 2023 are detailed below:

	31.12.2023			
	No. of units	Cost RM	Fair value RM	Fair value as % of NAV
Quoted outside Malaysia				
Franklin Global Sukuk Fund	249,759	14,944,950	15,307,981	88.65%

Notes to the Financial Information

6. DEFERRED TAX LIABILITIES/(ASSETS)

(i) Dana Syariah Indeks Ekuiti Global

The net deferred tax liabilities/(assets) shown in the statement of assets and liabilities have been determined after appropriate offsetting as follows:

	31.12.2023 RM	31.12.2022 RM
Deferred tax asset	-	(406,547)
Deferred tax liability	**1,054,032**	40,214
	1,054,032	(366,333)

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
31.12.2023			
At 1 January	**(406,547)**	**40,214**	**(366,333)**
Recognised in statement of income and expenditure (Note 8)	**1,237,145**	**183,220**	**1,420,365**
At 31 December	**830,598**	**223,434**	**1,054,032**
31.12.2022			
At 1 January	13,839	(5,190)	8,649
Recognised in statement of income and expenditure (Note 8)	(420,386)	45,404	(374,982)
At 31 December	(406,547)	40,214	(366,333)

Notes to the Financial Information

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

(ii) Dana Syariah Sukuk Global

The net deferred tax liabilities shown in the statement of assets and liabilities have been determined after appropriate offsetting as follows:

	31.12.2023 RM
Deferred tax asset	(34,398)
Deferred tax liability	63,440
	29,042

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

	Fair value adjustment RM	Unrealised currency exchange RM	Total RM
31.12.2023			
Recognised in statement of income and expenditure (Note 8)	**63,440**	**(34,398)**	**29,042**
At end of period	**63,440**	**(34,398)**	**29,042**

Notes to the Financial Information

7. UNITHOLDERS' ACCOUNT

(i) Dana Syariah Indeks Ekuiti Global

	31.12.2023		31.12.2022	
	No. of units	RM	No. of units	RM
Amounts received for creations during the financial year	**61,562,843**	**65,126,138**	40,168,234	35,934,452
Amounts paid for cancellations during the financial year	**(21,558,112)**	**(26,868,227)**	(6,780,824)	(6,791,745)
	40,004,731	**38,257,911**	33,387,410	29,142,707
Unitholders' account brought forward	**44,749,062**	**35,417,384**	11,361,652	11,286,827
Excess of income over outgo/ (outgo over income) after taxation	**-**	**15,288,410**	-	(5,012,150)
	84,753,793	**88,963,705**	44,749,062	35,417,384
NAV per unit		**1.050**		0.791

(ii) Dana Syariah Sukuk Global

	31.12.2023	
	No. of units	RM
Amounts received for creations during the financial period	**19,463,358**	**18,192,479**
Amounts paid for cancellations during the financial period	**(2,093,759)**	**(1,017,562)**
	17,369,599	**17,174,917**
Excess of income over outgo after taxation	**-**	**92,520**
	17,369,599	**17,267,437**
NAV per unit		**0.994**

Notes to the Financial Information

8. TAXATION

(i) Dana Syariah Indeks Ekuiti Global

	31.12.2023 RM	31.12.2022 RM
Income tax:		
Current financial year's tax recoverable	**(40,183)**	(38,390)
Under provision of taxation in prior financial year	**104**	5,782
Deferred tax:		
Relating to origination and reversal of temporary differences (Note 6)	**1,420,365**	(374,982)
Tax expense/(credit) for the financial year	**1,380,286**	(407,590)

(ii) Dana Syariah Sukuk Global

	14.08.2023 to 31.12.2023 RM
Income tax:	
Current financial period's tax recoverable	**(16,937)**
Deferred tax:	
Relating to origination and reversal of temporary differences (Note 6)	**29,042**
Tax expense for the financial period	**12,105**

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 (CONT'D.)

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:

(i) Dana Syariah Indeks Ekuiti Global

	31.12.2023 RM	31.12.2022 RM
Excess of income over outgo/(outgo over income) before taxation	**16,668,696**	(5,419,740)
Taxation at rate of 8%	**1,333,495**	(433,579)
Expenses not deductible for tax purposes	**46,687**	20,207
Under provision of taxation in prior financial year	**104**	5,782
Tax expense/(credit) for the financial year	**1,380,286**	(407,590)

(ii) Dana Syariah Sukuk Global

	14.08.2023 to 31.12.2023 RM
Excess of income over outgo before taxation before taxation	**104,625**
Taxation at rate of 8%	**8,370**
Expenses not deductible for tax purpose	**3,735**
Tax credit for the financial period	**12,105**

9. COMPARATIVES

There are no comparatives provided in respect of Dana Syariah Sukuk Global as this are the first set of financial information for the Fund since the date of launch on 14 August 2023.

Comparative Performance Table

(i) **Dana Syariah Indeks Ekuiti Global**

	2023	2022	2021
Description (%)			
Foreign Asset			
Unit Trust	**93.85**	91.30	55.09
Cash, deposit and others	**6.15**	8.70	44.91
Total	**100.00**	100.00	100.00
Total NAV (RM)	**88,963,705**	35,417,384	11,286,827
Total Number of Units	**84,753,793**	44,749,062	11,361,652
NAV Per Unit (RM)	**1.050**	0.791	0.993
Highest NAV per unit during financial year (RM)	**1.057**	0.994	1.000
Lowest NAV per unit during financial year (RM)	**0.783**	0.782	0.976
Total annual return of the fund based on capital growth (%)	**32.74**	(20.34)	-
Average annual return (%)			
1-Year	**32.74**	(20.34)	-
Average performance of Benchmark Index (%)			
1-Year	**40.81**	(20.63)	-

Comparative Performance Table

(ii) Dana Syariah Sukuk Global

	2023
Description (%)	
Foreign Asset	
Unit Trust	88.65
Cash, deposit and others	11.35
Total	100.00
Total NAV (RM)	17,267,437
Total Number of Units	17,369,599
NAV Per Unit (RM)	0.994
Highest NAV per unit during financial period (RM)	1.007
Lowest NAV per unit during financial period (RM)	0.964

2023

LAPORAN-LAPORAN TAHUNAN PRESTASI DANA-DANA

Dana-Dana Takaful Berkaitan Pelaburan



Takaful

Bukan Sahaja Takaful,
Etiqa Takaful

eTiQa
Takaful Keluarga



Ulasan dan Prospek Pasaran

Ulasan Pasaran Ekuiti

Tahun Yang Berbeza Penggalnya

- ***1HCY23 yang buruk namun 2HCY23 yang lebih baik.*** *Pada 1HCY23, kadar faedah yang tinggi di serantau dunia telah menjejaskan sentimen pasaran ekuiti tempatan, diterajui oleh tindakan Rizab Persekutuan AS yang secara berlanjutan menaikkan kadar faedah bagi meredakan kadar inflasi yang semakin melulu. Serentak, BNM juga menaikkan OPR sebanyak 25bps kepada 3.00% pada Mei-23. Selain kerisauan yang dibawa oleh persekitaran kadar faedah yang tinggi, sentimen pasaran ekuiti global juga terjejas akibat kejatuhan Silicon Valley Bank yang menyebabkan kekhuatiran di pasaran global bahawa ini mungkin akan menjejaskan prestasi perbankan di negara masing-masing. Namun begitu, isu ini berjaya dibendung dan selanjutnya menyaksikan peningkatan yang tinggi dalam sentimen pasaran tempatan pada 2HCY23 berikutan tindakan Perdana Menteri melancarkan Kerangka Ekonomi Madani, Pelan Hala Tuju Peralihan Tenaga Nasional, Pelan Induk Perindustrian Baharu Malaysia 2030 serta pembentangan kajian separuh penggal RMK12. Inisiatif-inisiatif ini menyaksikan sektor hartanah, pembinaan dan bahan binaan tempatan menarik minat pelabur-pelabur tempatan dan asing. Kebangkitan semula pelbagai projek-projek infrastruktur yang baharu dan lama seperti LRT3, MRT3, LRT Pulau Pinang, LRT Johor dan HSR juga telah membawakan kesan yang positif kepada pasaran.*

- ***Pelabur asing berubah posisi kepada penjual bersih pada tahun 2023*** *selepas menjadi pembeli bersih pada tahun 2022, terutamanya dalam 1HCY23 di mana kita telah menyaksikan jualan bersih selama 6 bulan berturut-turut. Selain sentimen pasaran yang negatif, kelemahan Ringgit juga menimbulkan kekhuatiran kepada pelabur asing. Namun begitu, pada 2HCY23 pelabur asing kembali sebagai pembeli bersih bagi setiap bulan seterusnya kecuali Okt-23 ekoran tindakan Perdana Menteri kita melancarkan inisiatif-inisiatif yang dinyatakan di atas. Ini menunjukkan pelabur asing yakin dengan inisiatif-inisiatif kerajaan.*

- ***FBMS tetap mengakhiri tahun dengan baik.*** *Walaupun aktiviti promosi berkurangan menjelang akhir tahun, FBMS tetap mengakhiri tahun 2023 dengan baik yakni bersedia menyambut permulaan yang lebih positif bagi tahun 2024.*



Sumber: Bloomberg



Ulasan dan Prospek Pasaran

Ulasan Pasaran Sukuk

Pasaran sukuk mencerminkan pertumbuhan yang lebih perlahan pada 2023

- *Tahun 2023 menyaksikan Fed meningkatkan kadar dasarnya secara mendadak sejumlah 100bps (walaupun lebih rendah berbanding 425bps pada 2022) yang menyebabkan keluk hasil Perbendaharaan AS menyusut sepanjang tahun, dengan mencapai tahap paling rendah pada Jun-23 iaitu -106bps kepada -35bps pada Dis-23. Ini bermaksud keluk hasil UST menyusut selama 18 bulan bermula dengan penyusutan kali pertamanya pada Jul-22.*

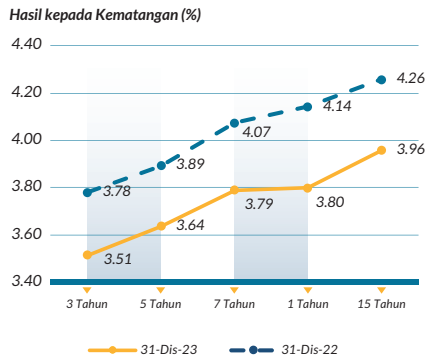
- *Sepanjang tahun, kadar hasil mengalami kemeruapan yang tinggi ekoran jangkaan kemelesetan di AS (tidak menjadi kenyataan), pemulihan ekonomi global daripada inflasi endemik dan stagflasi serta peristiwa yang tidak dijangka seperti krisis perbankan serantau AS, kejatuhan Credit Suisse dan Perang Israel-Gaza yang bermula pada Okt-23.*

- *Di Malaysia, BNM menaikkan OPR hanya sekali (+25bps) berbanding 4 kali (100bps) pada 2022, ini kerana di peringkat tempatan, tekanan inflasi lebih malap berbanding negara-negara maju.*

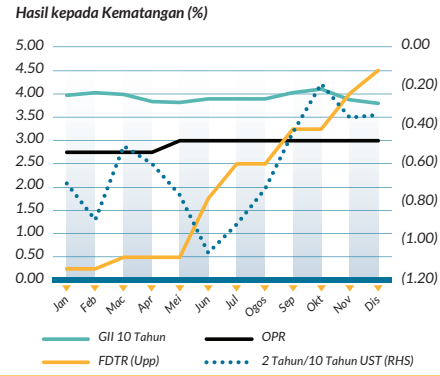
- *Hasil Sukuk tempatan juga dipengaruhi oleh ketidaktentuan dalam pasaran bon global, MYR yang lebih lemah berbanding USD, dan sedikit sebanyak oleh kadar pemulihan yang lemah di China.*

- *Sedemikian, keluk hasil GII beralih lebih rendah dan lebih rata di mana hasil 3Y dan 10Y mengakhiri tahun dengan lebih rendah iaitu sebanyak 27bps dan 34bps, masing-masing.*

Struktur berjangka hasil GII 2023 vs 2022



Pergerakan MoM hasil GII 10 Tahun vs Kadar Faedah



Sumber: Bond Pricing Agency Malaysia (BPAM)

Ulasan dan Prospek Pasaran





Prospek
Risiko & Peluang

- ***Tahun yang diselubungi dengan pilihan raya, risiko geopolitik dan kerisauan pertumbuhan.*** *Secara am tahun 2024 dianggap sebagai tahun bersejarah dari segi pilihan raya serantau, di mana dianggarkan bahawa separuh dunia akan mengadakan pilihan raya negara dan pelantikan presiden. Menjelang tahun baharu, ketegangan geopolitik sudahpun merangkumi sebahagian besar risiko pelaburan, dan konflik berlanjutan ini akan menentukan sekiranya tekanan akan bertambah buruk ataupun diatasi. Persengketaan geopolitik yang meninggi, sekiranya berlaku, akan meningkatkan risiko penurunan kepada pertumbuhan global diiringi oleh persekitaran kewangan semasa yang ketat. Sedemikian, menghala ke depan satu pengurangan kadar dasar yang kena pada masanya dan bersepadu di kalangan bank-bank pusat adalah penting.*

- ***Bagi tahun 2024, jangkaan utama adalah penukaran haluan dalam kadar dasar, terutamanya oleh Negara-negara Maju, ini akan seterusnya memacu hasil Sukuk global.*** *Kami menjangkakan Fed dan ECB akan mula menurunkan kadar dasar seawalnya pada 2Q24. Sedemikian, kami meramalkan akan wujud tekanan terhadap peningkatan hasil pada 1Q24 seiring dengan kemunduran pasaran ekoran jangkaan pemotongan kadar pada Mac-24 serta kemungkinan Bank of Japan menghentikan Polisi Kadar Faedah Negatifnya. Kami juga menjangkakan bahawa Fed akan melanjutkan penurunkan kadar pada 3Q24 dan 4Q24 sebanyak 100bps. Potensi kemelesetan Pasaran Negara-negara Maju, Pilihan Raya Presiden AS pada Nov-24 serta ketegangan geopolitik masih boleh mewujudkan ketidaktentuan. Pada peringkat tempatan, kami menjangkakan pertumbuhan KDNK Malaysia akan bertambah baik pada 2024 manakala CPI keseluruhan mungkin meningkat di kala rasionalisasi subsidi bahan api pada 2H24. Sedemikian, pergerakan hasil Sukuk tempatan mungkin tidak seiring dengan hasil Perbendaharaan AS dan ada kemungkinan sedikit lebih tinggi hasilnya, terutamanya pada 2H24 berikutan kemungkinan kenaikan OPR. Namun, dari segi tahunan, kami masih menganggarkan bahawa hasil tempatan akan mengakhiri tahun dengan lebih rendah, manakala peluang-peluang wujud dalam pasaran Sukuk.*

- ***Risiko dan peluang.*** *Dari segi perspektif, ianya kelihatan bahawa pasaran ekuiti di Asia akan lebih positif pada tahun 2024 berikutan anggaran bahawa USD akan melemah serta kemungkinan pemotongan kadar dasar AS, di samping dasar monetari China yang kekal akomodatif dan rangsangan fiskal sasaran daripada kerajaan China. Oleh itu, lebih banyak lagi dana akan disalurkan kembali ke perantauan ini, yang secara relatif berprestasi lebih rendah berbanding pasaran ekuiti negara-negara maju dalam tempoh 1-2 tahun kebelakangan ini. Tambahan, pembaharuan struktur ekonomi dan rasionalisasi subsidi Malaysia yang akan dilaksanakan secara beransur-ansur mulai 2024 dijangka akan meningkatkan kembali keyakinan para pelabur tempatan dan asing dalam pasaran ekuiti tempatan yang ketinggalan sejak kebelakangan tahun-tahun ini.*

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	*100%*

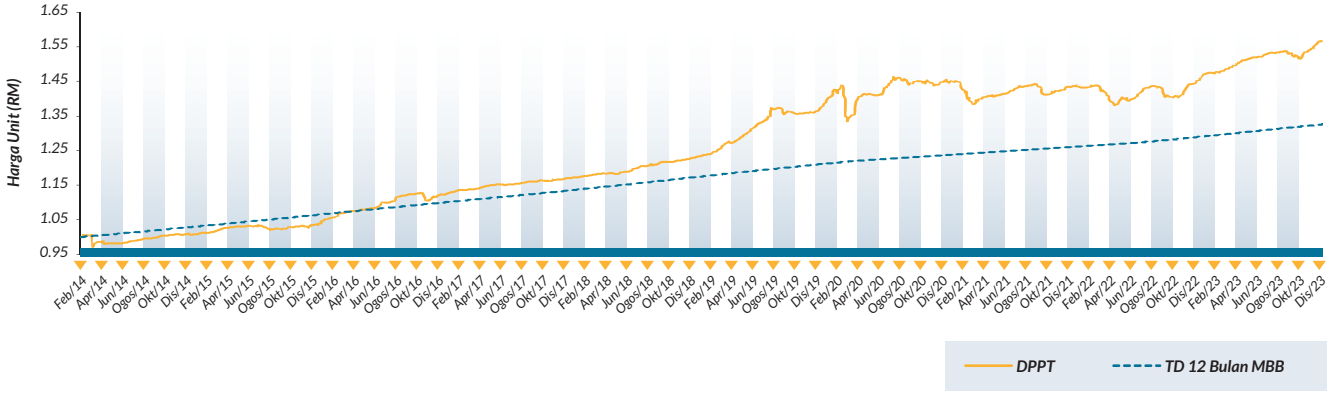
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*8.07%*	*8.07%*	*27.50%*	*56.70%*	*4.63%*
Penanda Aras	*2.84%*	*7.12%*	*12.94%*	*32.03%*	*2.84%*
Perbezaan	*5.23%*	*0.95%*	*14.56%*	*24.67%*	*1.79%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*1.567*	*1.450*	*1.435*	*1.450*	*1.365*
perubahan (%)	8.1	1.0	-1.0	6.2	11.1
Tertinggi dalam 1-tahun	*1.567*	*1.450*	*1.455*	*1.462*	*1.374*
Terendah dalam 1-tahun	*1.45*	*1.382*	*1.384*	*1.335*	*1.229*

Prestasi Harga Unit

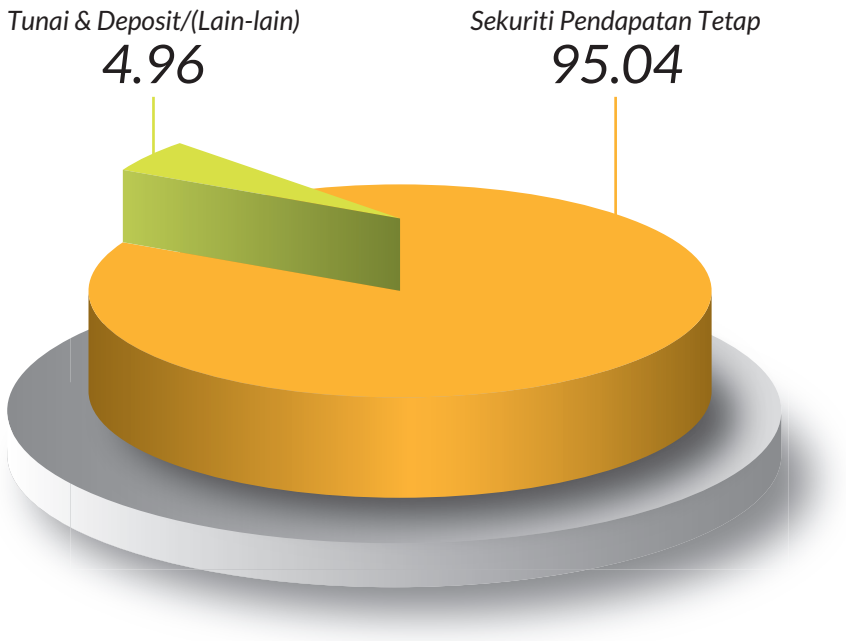


Dana-Dana Takaful
Dana Pendapatan Prima Takaful

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Sekuriti Pendapatan Tetap	191,404,479	115,521,502	90,082,290	63,024,271	40,317,738
Tunai & Deposit/(Lain-lain)	9,983,868	16,130,938	14,143,908	9,839,606	4,352,088
Jumlah Saiz Dana (NAV)	201,388,347	131,652,440	104,226,198	72,863,877	44,669,826

Peruntukan Aset (% pada 31 Disember 2023)



Dana-Dana Takaful
Dana Ekuiti Prima Takaful

Objektif Dana
Dana ini direka untuk memberikan prestasi yang mengatasi prestasi Indeks FTSE Bursa Malaysia Syariah EMAS 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%*

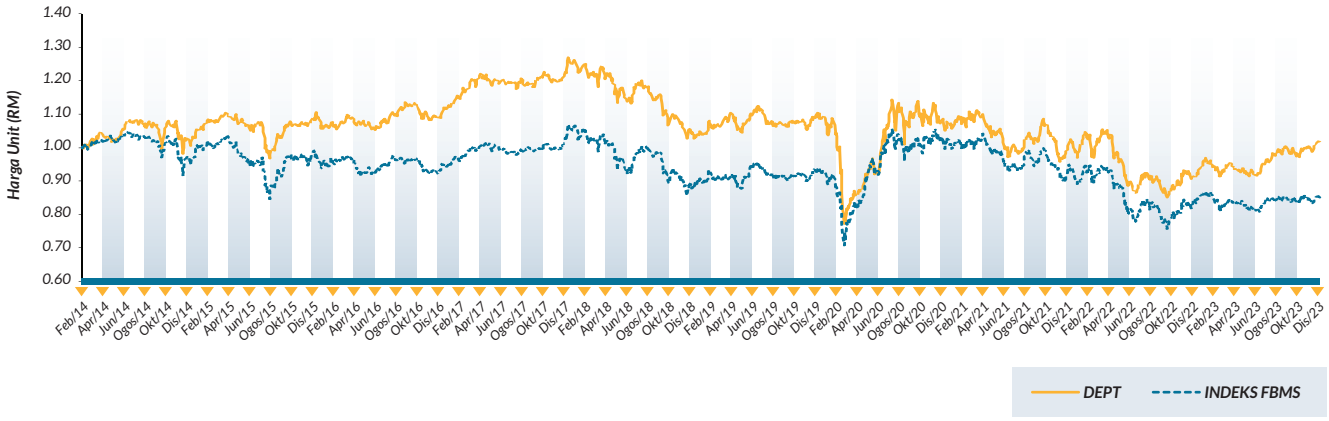
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*11.38%*	*-5.57%*	*-3.23%*	*1.80%*	*0.18%*
Penanda Aras	*0.46%*	*-16.49%*	*-4.48%*	*-14.86%*	*-1.61%*
Perbezaan	*10.92%*	*10.92%*	*1.25%*	*16.66%*	*1.79%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*1.018*	*0.914*	*1.011*	*1.078*	*1.091*
perubahan (%)	11.4	-9.6	-6.2	-1.2	3.7
Tertinggi dalam 1-tahun	*1.019*	*1.055*	*1.112*	*1.144*	*1.124*
Terendah dalam 1-tahun	*0.913*	*0.849*	*0.957*	*0.771*	*1.027*

Prestasi Harga Unit

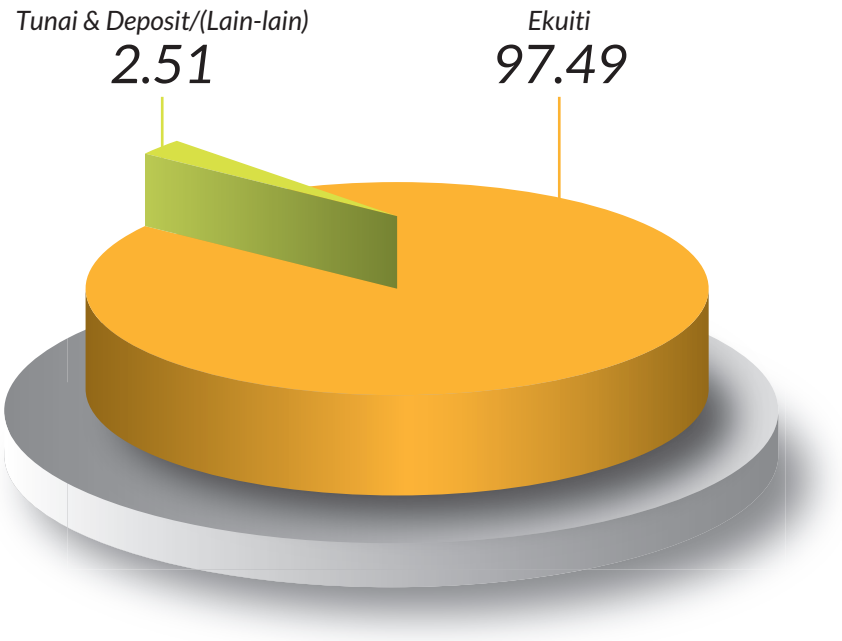


Dana-Dana Takaful
Dana Ekuiti Prima Takaful

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Ekuiti	*92,003,332*	*75,576,282*	*78,137,136*	*85,041,875*	*85,947,885*
Tunai & Deposit/(Lain-lain)	*2,364,076*	*4,413,534*	*5,063,977*	*1,755,351*	*2,963,270*
Jumlah Saiz Dana (NAV)	*94,367,408*	*79,989,816*	*83,201,113*	*86,797,226*	*88,911,155*

Peruntukan Aset (% pada 31 Disember 2023)



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	*55%*
- Pendapatan Tetap Syariah Tempatan	*40%*
- Tunai	*5%*

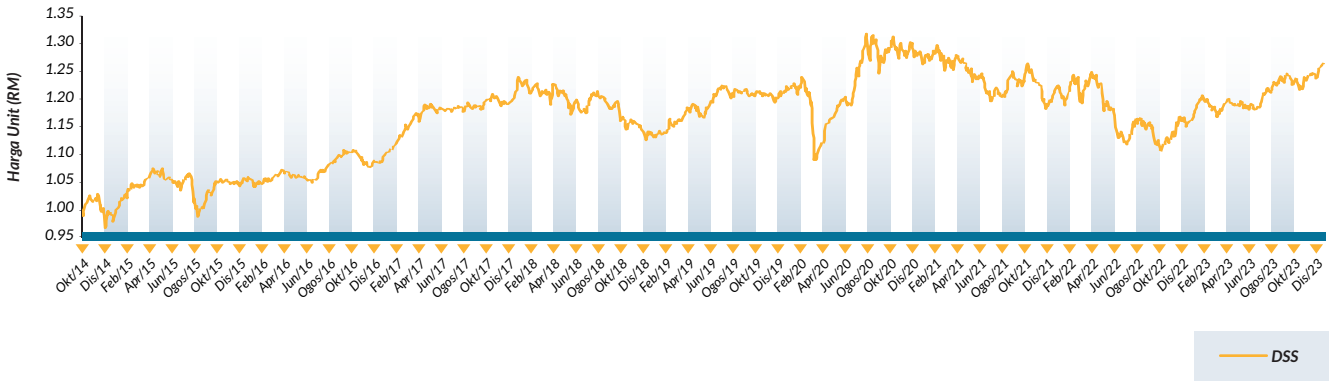
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*5-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*8.78%*	*-1.33%*	*10.78%*	*26.40%*	*2.57%*
Penanda Aras	*1.94%*	*-2.55%*	*6.70%*	*11.85%*	*1.22%*
Perbezaan	*6.84%*	*1.22%*	*4.08%*	*14.55%*	*1.35%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*	*2020*	*2019*
NAV	*1.264*	*1.162*	*1.218*	*1.281*	*1.213*
perubahan (%)	8.8	-4.6	-4.9	5.6	6.3
Tertinggi dalam 1-tahun	*1.265*	*1.249*	*1.297*	*1.318*	*1.225*
Terendah dalam 1-tahun	*1.162*	*1.106*	*1.182*	*1.091*	*1.130*

Prestasi Harga Unit

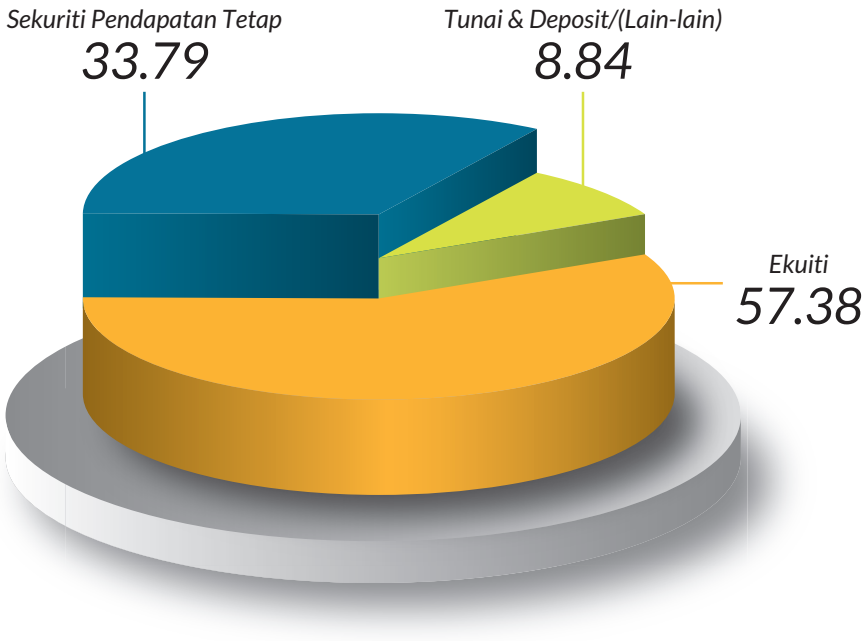


Dana-Dana Takaful
Dana Syariah Seimbang

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*	*2020*	*2019*
Ekuiti	*44,712,220*	*35,729,781*	*32,149,073*	*35,616,454*	*27,367,693*
Sekuriti Pendapatan Tetap	*26,327,532*	*25,061,196*	*24,906,104*	*25,382,865*	*31,655,066*
Tunai & Deposit/(Lain-lain)	*6,882,902*	*4,061,826*	*5,272,029*	*1,384,875*	*2,385,708*
Jumlah Saiz Dana (NAV)	*77,922,654*	*64,852,803*	*62,327,206*	*62,384,194*	*61,408,467*

Peruntukan Aset (% pada 31 Disember 2023)



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 2023

KANDUNGAN

	MUKA SURAT
Penyata pengurus	*85*
Laporan jawatankuasa syariah	*86*
Laporan juruaudit bebas	*87 - 88*
Penyata aset dan liabiliti	*89 - 90*
Penyata pendapatan dan perbelanjaan	*91 - 92*
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Nota-nota kepada maklumat kewangan	*95 - 114*
Jadual perbandingan prestasi	*115 - 117*

Penyata Pengurus

Pada pendapat Pengurus, maklumat kewangan Dana-Dana Takaful Berkaitan Pelaburan terdiri daripada Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful dan Dana Syariah Seimbang yang dibentangkan dari muka surat 89 hingga 114 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
18 April 2024

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 dan Dana Syariah Seimbang (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 2023.

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; dan

(c) Dana Syariah Seimbang telah dilaburkan mengikut senarai sekuriti yang diluluskan Syariah yang tersenarai dalam Bursa Malaysia dan sekuriti pendapatan tetap.

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 2023.

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, chapter 2, verse 32)

Allah Maha Mengetahui..

Ditandatangani bagi pihak Jawatankuasa Syariah.

PROFESSOR DR. AZMAN BIN MOHD NOOR

PROFESSOR EMERITUS DATO' DR. MOHD AZMI BIN OMAR

Kuala Lumpur, Malaysia
18 April 2024

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 Indeks Ekuiti Global (secara kolektif di rujuk sebagai "Dana-dana") bagi Etiqa Family Takaful Berhad, yang merangkumi penyata aset dan liabiliti pada 31 Disember 2023 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 89 hingga 114.

Pada pendapat kami, maklumat kewangan Dana-dana bagi tahun/tempoh berakhir 31 Disember 2023 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 dihuraikan 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 – Asas perakaunan

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 dokumen dasar mengenai Perniagaan berkaitan Pelaburan yang diterbitkan oleh Bank Negara Malaysia. Hasilnya, maklumat kewangan Dana-dana kemungkinan tidak sesuai untuk tujuan lain. Laporan kami adalah bertujuan semata-mata untuk pemegang unit Dana-dana, sebagai sebuah badan dan tidak boleh diagihkan kepada atau digunakan oleh pihak lain selain daripada pemegang unit Dana-dana. 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

Para pengarah bagi Etiqa Family Takaful Berhad ("Pengurus") adalah bertanggungjawab untuk lain-lain maklumat. Lain-lain maklumat tersebut merangkumi maklumat yang terdapat dalam 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 bertanggungjawab untuk penyediaan maklumat kewangan Dana-dana yang memberikan pandangan yang benar dan saksama selaras dengan Dasar Perakaunan Dana seperti yang diterangkan dalam Nota 2 hingga maklumat kewangan tersebut. Pengurus juga bertanggungjawab ke atas kawalan dalaman seperti Pengurus menentukan adalah perlu untuk membolehkan penyediaan maklumat kewangan Dana-dana yang bebas daripada salah nyata material, sama ada disebabkan oleh penipuan atau kesilapan.

Dalam menyediakan maklumat kewangan Dana-dana, Pengurus bertanggungjawab untuk menilai keupayaan Dana-dana untuk meneruskan usaha berterusan, mendedahkan, sebagaimana yang berkenaan, perkara yang berkaitan dengan usaha berterusan dan menggunakan asas perakaunan usaha berterusan melainkan Pengurus sama ada berhasrat untuk atau membubarkan Dana-dana dan 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 mengekalkan rekod perakaunan yang betul dan rekod lain yang diperlukan untuk 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 adalah 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 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, mereka bentuk dan melaksanakan prosedur audit yang responsif kepada risiko tersebut, dan dapatkan bukti audit yang mencukupi dan sesuai 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 bagi tujuan merangka prosedur audit yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman Pengurus.*
- *Menilai kesesuaian polisi-polisi perakaunan yang digunakan dan kemunasabahan anggaran perakaunan dan berkaitan pendedahan yang dibuat oleh Pengurus.*
- *Membuat kesimpulan mengenai kesesuaian penggunaan asas perakaunan usaha berterusan oleh Pengurus dan, berdasarkan bukti audit yang diperoleh, sama ada wujud ketidakpastian yang material berkaitan dengan peristiwa atau keadaan yang mungkin menimbulkan keraguan yang ketara terhadap keupayaan Dana-dana untuk meneruskan usaha berterusan. Jika kami membuat kesimpulan bahawa ketidakpastian yang ketara wujud, kami dikehendaki 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 diperolehi sehingga tarikh laporan juruaudit kami. Walau bagaimanapun, peristiwa atau keadaan masa hadapan boleh menyebabkan Dana-dana berhenti meneruskan usaha berterusan.*
- *Penilaian pembentangan keseluruhan, struktur dan kandungan maklumat kewangan Dana-dana, termasuk pendedahan, dan sama ada maklumat kewangan Dana-dana mewakili urus niaga dan peristiwa asas dalam cara yang mencapai pembentangan saksama.*

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

Perkara-perkara lain

Laporan ini dibuat semata-mata kepada Pengurus dan pemegang polisi Dana-dana, bagi tujuan memenuhi keperluan seperti yang ditetapkan dalam Dokumen Polisi yang dikeluarkan oleh BNM dan bukan untuk tujuan lain. Kami tidak bertanggungjawab kepada mana-mana orang lain untuk kandungan laporan ini.

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

Brandon Bruce Sta Maria
No. 02937/09/2025 J
Akauntan Berkanun

Kuala Lumpur, Malaysia
18 April 2024

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 menbolehkan 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 2023

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Aset				
Pelaburan	4			
- Terbitan Pelaburan Kerajaan		47,954,750	-	5,837,100
- Sekuriti hutang		143,449,729	-	20,490,432
- Sekuriti ekuiti		-	92,003,332	44,712,220
- Deposit dengan institusi kewangan		3,976,045	3,074,545	7,179,463
		195,380,524	95,077,877	78,219,215
Cukai boleh pulih		-	92,262	-
Untung dan dividen belum terima		2,399,771	320,775	473,019
Amaun tertunggak daripada broker saham		-	145,880	70,149
Amaun tertunggak daripada dana keluarga		4,662,371	348,798	44,993
Pelbagai belum terima		995	4,957	4,375
Jumlah Aset		202,443,661	95,990,549	78,811,751
Liabiliti				
Liabiliti cukai		538,154	-	22,881
Liabiliti cukai tertunda	5	510,782	606,414	341,780
Amaun tertunggak kepada broker saham		-	1,007,715	516,867
Pelbagai belum bayar		6,378	9,012	7,569
Jumlah Liabiliti		1,055,314	1,623,141	889,097
Nilai Aset Bersih ("NAV")		201,388,347	94,367,408	77,922,654
Diwakili Oleh:				
Modal pemegang unit		177,652,837	106,570,544	71,480,901
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		23,735,510	(12,203,136)	6,441,753
Akaun Pemegang Unit	6	201,388,347	94,367,408	77,922,654
NAV Seunit	6	1.567	1.018	1.264

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

Penyata Aset dan Liabiliti

pada 31 Disember 2022

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Aset				
Pelaburan	4			
- Terbitan Pelaburan Kerajaan		-	-	5,459,000
- Sekuriti hutang		115,521,502	-	19,602,196
- Sekuriti ekuiti		-	75,576,282	35,729,781
- Deposit dengan institusi kewangan		14,360,570	2,638,837	3,300,309
		129,882,072	78,215,119	64,091,286
Cukai boleh pulih		-	442,480	142,548
Aset cukai tertunda	5	174,424	229,816	139,604
Untung dan dividen belum terima		1,292,572	156,466	384,017
Amaun tertunggak daripada broker saham		-	728,461	287,412
Amaun tertunggak daripada dana keluarga		715,722	225,357	-
Pelbagai belum terima		1,514	1,850	1,472
Jumlah Aset		132,066,304	79,999,549	65,046,339
Liabiliti				
Liabiliti cukai		408,137	-	-
Amaun tertunggak kepada dana keluarga		-	-	185,600
Pelbagai belum bayar		5,727	9,733	7,936
Jumlah Liabiliti		413,864	9,733	193,536
Nilai Aset Bersih ("NAV")		131,652,440	79,989,816	64,852,803
Diwakili Oleh:				
Modal pemegang unit		120,387,278	101,637,513	64,403,843
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		11,265,162	(21,647,697)	448,960
Akaun Pemegang Unit	6	131,652,440	79,989,816	64,852,803
NAV Seunit	6	1.450	0.914	1.162

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

Penyata Pendapatan dan Perbelanjaan

bagi tahun kewangan berakhir 31 Disember 2023

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Pendapatan pelaburan bersih				
Pendapatan untung		7,364,527	180,708	1,556,252
Pendapatan dividen		-	2,169,925	1,040,492
Perbelanjaan pelaburan		(31,558)	(52,378)	(39,266)
		7,332,969	2,298,255	2,557,478
Laba atas pelupusan pelaburan		298,500	5,326,373	1,829,397
Laba modal belum terealisasi atas pelaburan		8,565,077	10,452,868	6,017,299
Jumlah Pendapatan		16,196,546	18,077,496	10,404,174
Perbelanjaan pengurusan		(4,378)	(4,378)	(4,378)
Rugi atas pelupusan pelaburan		(904,550)	(6,607,973)	(3,060,368)
Yuran wakalah		(1,592,856)	(1,274,480)	(840,812)
Jumlah Perbelanjaan		(2,501,784)	(7,886,831)	(3,905,558)
Lebihan pendapatan ke atas perbelanjaan sebelum cukai		13,694,762	10,190,665	6,498,616
Cukai	7	(1,224,414)	(746,104)	(505,823)
Lebihan pendapatan ke atas perbelanjaan selepas cukai		12,470,348	9,444,561	5,992,793
Pendapatan belum agih/(Kerugian terkumpul) dihantar ke depan		11,265,162	(21,647,697)	448,960
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		23,735,510	(12,203,136)	6,441,753

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

Penyata Pendapatan dan Perbelanjaan

bagi tahun kewangan berakhir 31 Disember 2022

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Pendapatan pelaburan bersih				
Pendapatan untung		4,962,291	114,483	1,329,189
Pendapatan dividen		-	1,731,120	813,624
Perbelanjaan pelaburan		(23,848)	(50,173)	(36,043)
		4,938,443	1,795,430	2,106,770
Laba atas pelupusan pelaburan		473,387	5,652,732	2,264,748
Laba modal belum terealisasi atas pelaburan		96,960	-	34,205
Jumlah Pendapatan		5,508,790	7,448,162	4,405,723
Perbelanjaan pengurusan		(4,404)	(4,404)	(4,404)
Rugi atas pelupusan pelaburan		(310,120)	(11,248,045)	(5,339,746)
Rugi modal belum terealisasi atas pelaburan		(2,585,698)	(3,473,046)	(1,595,162)
Yuran wakalah		(1,090,702)	(1,159,627)	(728,315)
Jumlah Perbelanjaan		(3,990,924)	(15,885,122)	(7,667,627)
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) sebelum cukai		1,517,866	(8,436,960)	(3,261,904)
Cukai	7	2,607	523,372	328,838
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai		1,520,473	(7,913,588)	(2,933,066)
Pendapatan belum agih/(Kerugian terkumpul) dihantar ke depan		9,744,689	(13,734,109)	3,382,026
Pendapatan belum agih/(Kerugian terkumpul) dibawa ke depan		11,265,162	(21,647,697)	448,960

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

Penyata Perubahan dalam Nilai Aset Bersih

bagi tahun kewangan berakhir 31 Disember 2023

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Nilai aset bersih pada awal tahun kewangan		131,652,440	79,989,816	64,852,803
Pendapatan/(perbelanjaan) bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada laba/(rugi) bersih modal belum terealisasi)		3,905,271	(1,008,307)	(24,506)
Laba bersih modal belum terealisasi		8,565,077	10,452,868	6,017,299
Lebihan pendapatan ke atas perbelanjaan selepas cukai		12,470,348	9,444,561	5,992,793
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	6	105,232,166	29,585,337	23,987,284
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	6	(47,966,607)	(24,652,306)	(16,910,226)
Nilai aset bersih pada akhir tahun kewangan		201,388,347	94,367,408	77,922,654

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

Penyata Perubahan dalam Nilai Aset Bersih

bagi tahun kewangan berakhir 31 Disember 2022

	Nota	Dana Pendapatan Prima Takaful RM	Dana Ekuiti Prima Takaful RM	Dana Syariah Seimbang RM
Nilai aset bersih pada awal tahun kewangan		104,226,198	83,201,113	62,327,206
Pendapatan/(perbelanjaan) bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada rugi bersih modal belum terealisasi)		4,009,211	(4,440,542)	(1,372,109)
Rugi bersih modal belum terealisasi		(2,488,738)	(3,473,046)	(1,560,957)
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai		1,520,473	(7,913,588)	(2,933,066)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	6	61,225,561	26,236,772	20,078,731
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	6	(35,319,792)	(21,534,481)	(14,620,068)
Nilai aset bersih pada akhir tahun kewangan		131,652,440	79,989,816	64,852,803

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") ("Pengurus") terdiri daripada Dana Pendapatan Prima Takaful, Dana Ekuiti Prima Takaful dan Dana Syariah Seimbang (secara kolektif di rujuk sebagai "Dana-dana"). Semua dana (kecuali Dana Syariah Seimbang) telah dilancarkan pada 24 Februari 2014. Dana Syariah Seimbang telah dilancarkan pada 15 Oktober 2014.

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 ("MBB"), kesemuanya diperbadankan di Malaysia. MBB 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 100% nilai dana dalam sekuriti pendapatan tetap berlandaskan Shariah 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 Shariah. Dana akan melabur sehingga 100 % nilai dana di dalam ekuiti berlandaskan Shariah 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 Shariah. Dana akan melabur dalam ekuiti berlandaskan shariah yang disenaraikan di Bursa Malaysia, serta 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.

Maklumat kewangan ini telah diluluskan untuk diterbitkan oleh Lembaga Pengarah bagi Pengurus selaras dengan resolusi bertarikh 18 April 2024.

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL

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 dasar perakaunan material 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.

<u>Aset kewangan di FVTPL</u>

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 diperoleh 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.

<u>Aset kewangan di AC</u>

Aset kewangan dalam kategori ini adalah aset kewangan yang disimpan di dalam modal perniagaan dimana 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 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, amaun tertunggak kepada dana keluarga 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.

(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*

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 lebihan pendapatan ke atas perbelanjaan atau lebihan 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 lebihan 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

	31.12.2023 RM	31.12.2022 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(i)(a))	**191,404,479**	115,521,502
AC (Nota 4(i)(b))	**3,976,045**	14,360,570
	195,380,524	129,882,072

(a) FVTPL

Dipegang untuk Dagangan

Terbitan Pelaburan Kerajaan

Kos	**46,892,100**	-
Laba modal belum terealisasi, bersih	**1,062,650**	-
Nilai saksama	**47,954,750**	-

Sekuriti Hutang

Tak disebut di Malaysia

Bon jaminan kerajaan:		
Kos	**9,378,000**	9,378,000
Laba modal belum terealisasi, bersih	**866,750**	142,350
Nilai saksama	**10,244,750**	9,520,350
Bon korporat:		
Kos	**128,749,608**	108,323,808
Laba/(Rugi) modal belum terealisasi, bersih	**4,455,371**	(2,322,656)
Nilai saksama	**133,204,979**	106,001,152
Jumlah sekuriti hutang	**143,449,729**	115,521,502
Jumlah	**191,404,479**	115,521,502

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 2023 adalah seperti berikut:

	31.12.2023			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Terbitan Pelaburan Kerajaan				
Kerajaan Malaysia	45,000,000	46,892,100	47,954,750	23.81%
Sekuriti Hutang				
Tak disebut di Malaysia				
Bon jaminan kerajaan:				
DanaInfra Nasional Berhad	5,000,000	5,000,000	5,696,650	2.83%
Prasarana Malaysia Berhad	5,000,000	4,378,000	4,548,100	2.26%
		9,378,000	10,244,750	
Bon korporat:				
BGSM Management Sdn. Bhd.	10,000,000	10,028,000	10,043,750	4.99%
Cellco Capital Berhad	3,000,000	3,000,000	3,009,930	1.49%
CIMB Group Holdings Berhad	5,000,000	5,000,000	5,045,600	2.51%
Danum Capital Berhad	5,000,000	4,634,000	4,698,350	2.33%
DRB-HICOM Berhad	2,500,000	2,500,000	2,490,800	1.24%
Edra Energy Sdn. Bhd.	2,500,000	2,578,188	2,922,934	1.45%
Edra Solar Sdn. Bhd.	3,000,000	3,000,000	3,096,120	1.54%
Infracap Resources Sdn. Bhd.	5,000,000	5,000,000	5,280,700	2.62%
Jimah East Power Sdn. Bhd.	1,200,000	1,348,320	1,321,428	0.66%
Johor Corporation	5,000,000	5,000,000	5,175,750	2.57%
Johor Port Berhad	5,000,000	5,000,000	5,335,650	2.65%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	6,200,000	6,255,120	6,295,302	3.13%
Konsortium ProHAWK Sdn. Bhd.	3,000,000	3,188,400	3,201,330	1.59%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	2,500,000	2,756,740	2,694,718	1.34%
Penang Port Sdn. Bhd.	2,500,000	2,500,000	2,552,725	1.27%
Pengurusan Air Selangor Sdn. Bhd.	10,000,000	10,053,500	11,054,650	5.49%
Pengerusi Air SPV Berhad	5,000,000	5,000,000	5,186,050	2.58%
Petroleum Sarawak Exploration and Production Sdn. Bhd.	5,000,000	5,000,000	4,990,450	2.48%
Point Zone (M) Sdn. Bhd.	5,000,000	5,000,000	5,147,300	2.56%
Projek Lebuhraya Usahasama Berhad	10,000,000	10,551,000	11,175,850	5.55%
Quantum Solar Park	5,000,000	5,378,000	5,221,800	2.59%
SAJ Capital Sdn. Bhd.	1,200,000	1,200,000	1,250,232	0.62%
Sarawak Energy Berhad	2,100,000	2,100,000	2,241,456	1.11%

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 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Hutang (samb.)				
Tak disebut di Malaysia (samb.)				
Bon korporat (samb.):				
Sarawak Petchem Sdn. Bhd.	5,000,000	5,000,000	5,286,850	2.63%
Sime Darby Berhad	1,000,000	1,000,000	1,031,960	0.51%
Sinar Kamiri Sdn Bhd	1,200,000	1,203,840	1,286,100	0.64%
Tenaga Nasional Berhad	1,200,000	1,200,000	1,289,304	0.64%
TNB Power Generation Sdn. Bhd.	5,000,000	5,000,000	5,347,850	2.66%
UMW Holdings Berhad	1,000,000	1,000,000	1,071,070	0.53%
West Coast Expressway Sdn. Bhd.	3,000,000	3,255,000	3,167,070	1.57%
YTL Power International Berhad	5,000,000	5,019,500	5,291,900	2.63%
		128,749,608	133,204,979	
Jumlah sekuriti hutang		138,127,608	143,449,729	

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	3,976,045	14,360,570

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC adalah anggaran munasabah nilai saksama disebabkan oleh kematangan jangka pendek bagi aset kewangan tersebut.

Amaun bawaan yang didedahkan untuk LAR di atas menghampiri nilai saksama disebabkan oleh kematangan jangka pendek bagi aset kewangan tersebut.

Pelaburan berikut matang selepas 12 bulan:

FVTPL	191,404,479	114,219,240

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(ii) Dana Ekuiti Prima Takaful

	31.12.2023 RM	31.12.2022 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(ii)(a))	**92,003,332**	75,576,282
AC (Nota 4(ii)(b))	**3,074,545**	2,638,837
	95,077,877	78,215,119

(a) FVTPL
Dipegang untuk Dagangan

Sekuriti Ekuiti
Disebut di Malaysia

Saham-saham:		
Kos	**84,423,152**	78,448,970
Laba/(Rugi) modal belum terealisasi, bersih	**7,580,180**	(2,872,688)
Nilai saksama	**92,003,332**	75,576,282

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti				
Disebut di Malaysia				
Saham-saham:				
Pembinaan				
Ekovest Berhad	**2,572,600**	**1,240,494**	**1,260,574**	**1.34%**
Gamuda Berhad	**539,000**	**2,273,511**	**2,474,010**	**2.62%**
IJM Corporation Berhad	**394,000**	**751,139**	**740,720**	**0.78%**
Kimlun Corporation Berhad	**1,802,300**	**1,594,772**	**1,405,794**	**1.49%**
MGB Berhad	**3,745,300**	**3,446,637**	**2,509,351**	**2.66%**
Sunway Construction Group Berhad	**12,700**	**25,102**	**24,638**	**0.03%**
WCT Holdings Berhad	**1,946,300**	**1,022,578**	**963,418**	**1.02%**
Produk Pengguna dan Perkhidmatan				
DRB-Hicom Berhad	**1,144,000**	**1,865,335**	**1,590,160**	**1.69%**
Farm Fresh Berhad	**513,300**	**815,061**	**677,556**	**0.72%**
Mbm Resources Berhad	**242,000**	**931,840**	**1,026,080**	**1.09%**
Mr D.I.Y. Group (M) Berhad	**598,000**	**923,396**	**867,100**	**0.92%**
Padini Holdings Berhad	**566,400**	**1,673,100**	**1,988,064**	**2.11%**
QL Resources Berhad	**160,000**	**900,626**	**913,600**	**0.97%**

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 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb):				
Tenaga				
Uzma Berhad	600,000	421,311	450,000	0.48%
Perkhidmatan Kewangan				
Bank Islam Malaysia Berhad	764,600	1,490,156	1,689,766	1.79%
Penjagaan Kesihatan				
Hartalega Holdings Berhad	473,900	884,744	1,279,530	1.36%
IHH Healthcare Berhad	83,800	508,609	505,314	0.54%
KPJ Healthcare Berhad	1,533,000	1,661,464	2,207,520	2.34%
Top Glove Corporation Berhad	1,605,800	1,516,741	1,445,220	1.53%
Produk Perindustrian dan Perkhidmatan				
Ancom Nylex Berhad	1,332,900	1,548,895	1,506,177	1.60%
Aurelius Technologies Berhad	862,000	1,613,441	2,241,200	2.37%
Hextar Global Berhad	2,236,500	323,131	1,733,287	1.84%
HSS Engineers Berhad	555,100	324,505	538,447	0.57%
Kelington Group Berhad	1,489,000	2,272,545	3,231,130	3.42%
Malayan Cement Berhad	1,198,400	3,177,659	5,069,232	5.37%
Malaysia Steel Works (KL) Berhad	235,000	78,986	77,550	0.08%
P.I.E. Industrial Berhad	82,900	230,856	269,425	0.29%
Petronas Chemicals Group Berhad	107,000	751,183	766,120	0.81%
Press Metal Aluminium	356,400	1,777,203	1,714,284	1.82%
Southern Cable Group Berhad	2,160,000	746,800	907,200	0.96%
Sunway Berhad	950,000	1,835,463	1,957,000	2.07%
V.S Industry Berhad	549,000	530,181	447,435	0.47%
Perladangan				
IOI Corporation Berhad	392,900	1,512,601	1,544,097	1.64%
Kuala Lumpur Kepong Berhad	96,500	2,249,740	2,105,630	2.23%
Sime Darby Plantation Berhad	664,743	3,128,064	2,964,754	3.14%
Hartanah				
ECO World Development Group Berhad	2,271,200	1,145,898	2,384,760	2.53%
ECO World International Berhad	2,615,000	963,221	810,650	0.86%
Iskandar Waterfront City Berhad	1,311,000	578,470	957,030	1.01%
LBS Bina Group Berhad	3,254,400	1,507,345	1,871,280	1.98%
Mah Sing Group Berhad	357,000	302,605	296,310	0.31%
Sime Darby Property Berhad	2,988,400	1,608,115	1,867,750	1.98%
UEM Sunrise Berhad	733,300	592,412	597,640	0.63%

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 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb):				
Teknologi				
D&O Green Technologies Berhad	410,000	1,447,633	1,484,200	1.57%
Dagang NeXchange Berhad	2,680,300	1,858,658	1,072,120	1.14%
Frontken Corporation Berhad	488,000	1,416,199	1,581,120	1.68%
Genetec Technology Berhad	376,000	901,081	887,360	0.94%
Greatech Technology Berhad	412,000	1,829,975	1,977,600	2.10%
Inari Amertron Berhad	930,000	2,514,278	2,799,300	2.97%
JHM Consolidation Berhad	1,046,000	892,362	753,120	0.80%
Malaysian Pacific Industries Berhad	39,200	1,122,294	1,105,440	1.17%
Mi Technovation Berhad	451,500	709,687	835,275	0.89%
Pentamaster Corporation Berhad	479,300	2,167,049	2,204,780	2.34%
Unisem (M) Berhad	356,000	1,096,923	1,178,360	1.25%
UWC Holdings Berhad	447,000	1,468,078	1,573,440	1.67%
ViTrox Corporation Berhad	202,600	1,549,178	1,476,954	1.57%
Telekomunikasi dan Media				
CelcomDigi Berhad	403,900	1,677,213	1,647,912	1.75%
Maxis Berhad	238,000	954,992	916,300	0.97%
Telekom Malaysia Berhad	361,600	1,935,386	2,006,880	2.13%
Utiliti				
Tenaga Nasional Berhad	859,200	8,136,231	8,626,368	9.14%
		84,423,152	92,003,332	
Jumlah sekuriti ekuiti		84,423,152	92,003,332	

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	3,074,545	2,638,837

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC adalah anggaran munasabah nilai saksama disebabkan oleh kematangan jangka pendek bagi aset kewangan tersebut.

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Syariah Seimbang

	31.12.2023 RM	31.12.2022 RM
Pelaburan Dana diringkaskan mengikut kategori seperti berikut:		
FVTPL (Nota 4(iii)(a))	**71,039,752**	60,790,977
AC (Nota 4(iii)(b))	**7,179,463**	3,300,309
	78,219,215	64,091,286

(a) FVTPL

Dipegang untuk Dagangan

Terbitan Pelaburan Kerajaan

Kos	**5,434,950**	5,434,950
Laba modal belum terealisasi, bersih	**402,150**	24,050
Nilai saksama	**5,837,100**	5,459,000

Sekuriti Hutang

Tak disebut di Malaysia

Bon jaminan kerajaan:		
Kos	**19,910,752**	19,910,752
Laba/(Rugi) modal belum terealisasi, bersih	**579,680**	(308,556)
Nilai saksama	**20,490,432**	19,602,196
Jumlah sekuriti hutang	**20,490,432**	19,602,196

Sekuriti Ekuiti

Disebut di Malaysia

Saham-saham:		
Kos	**41,421,795**	37,190,318
Laba/(Rugi) modal belum terealisasi, bersih	**3,290,425**	(1,460,537)
Nilai saksama	**44,712,220**	35,729,781
Jumlah	**71,039,752**	60,790,977

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 2023 adalah seperti berikut:

	31.12.2023			
	Nilai nominal	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Terbitan Pelaburan Kerajaan				
Kerajaan Malaysia	5,000,000	5,434,950	5,837,100	7.49%
Sekuriti Hutang				
Tak disebut di Malaysia				
Bon korporat:				
DRB-HICOM Berhad	2,000,000	2,000,000	1,992,640	2.56%
Edra Energy Sdn. Bhd.	2,000,000	2,060,792	2,328,736	2.99%
Edra Solar Sdn. Bhd.	2,000,000	2,000,000	2,064,080	2.65%
YTL Power International Berhad	2,000,000	2,041,600	2,058,560	2.64%
Infracap Resources Sdn. Bhd.	2,000,000	2,042,000	2,004,960	2.57%
Jimah East Power Sdn. Bhd.	1,000,000	1,123,600	1,101,190	1.41%
Konsortium Lebuhraya Utara-Timur (KL) Sdn. Bhd.	1,000,000	1,035,100	1,037,210	1.33%
Lebuhraya DUKE Fasa 3 Sdn. Bhd.	2,000,000	2,205,100	2,156,050	2.77%
SAJ Capital Sdn. Bhd.	800,000	800,000	833,488	1.07%
Sarawak Energy Berhad	1,500,000	1,500,000	1,601,040	2.05%
Sime Darby Berhad	300,000	300,000	309,588	0.40%
Sinar Kamiri Sdn. Bhd.	800,000	802,560	857,400	1.10%
Tenaga Nasional Berhad	1,000,000	1,000,000	1,074,420	1.38%
UMW Holdings Berhad	1,000,000	1,000,000	1,071,070	1.37%
		19,910,752	20,490,432	
Jumlah sekuriti hutang		19,910,752	20,490,432	

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 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti				
Disebut di Malaysia				
Saham-saham:				
Pembinaan				
Ekovest Berhad	1,263,100	608,977	618,919	0.79%
Gamuda Berhad	257,600	1,086,971	1,182,384	1.52%
IJM Corporation Berhad	197,000	375,570	370,360	0.48%
Kimlun Corporation Berhad	741,600	656,560	578,448	0.74%
MGB Berhad	1,480,800	1,167,290	992,136	1.27%
Sunway Construction Group Berhad	6,300	12,465	12,222	0.02%
WCT Holdings Berhad	707,000	359,703	349,965	0.45%
Produk Pengguna dan Perkhidmatan				
DRB-HICOM Berhad	563,600	917,872	783,404	1.01%
Farm Fresh Berhad	219,300	314,180	289,476	0.37%
MBM Resources Berhad	118,000	457,400	500,320	0.64%
Mr D.I.Y. Group (M) Berhad	292,000	450,905	423,400	0.54%
Padini Holdings Berhad	289,700	824,771	1,016,847	1.30%
QL Resources Berhad	152,100	840,870	868,491	1.11%
Tenaga				
Uzma Berhad	300,000	210,655	225,000	0.29%
Perkhidmatan Kewangan				
Bank Islam Malaysia Berhad	402,000	773,894	888,420	1.14%
Penjagaan Kesihatan				
Hartalega Holdings Berhad	235,100	439,613	634,770	0.81%
IHH Healthcare Berhad	38,800	239,041	233,964	0.30%
KPJ Healthcare Berhad	939,000	1,012,786	1,352,160	1.74%
Top Glove Corporation Berhad	794,300	751,583	714,870	0.92%

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 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Produk Perindustrian dan Perkhidmatan				
Ancom Nylex Berhad	656,900	764,627	742,297	0.95%
Aurelius Tecnologies Berhad	312,100	732,840	811,460	1.04%
Hextar Global Berhad	592,880	96,854	459,482	0.59%
HSS Engineers Berhad	198,300	114,914	192,351	0.25%
Kelington Group Berhad	719,800	1,099,209	1,561,966	2.00%
Malayan Cement Berhad	435,500	1,152,071	1,842,165	2.36%
Malaysia Steel Works (KL) Berhad	113,600	38,388	37,488	0.05%
P.I.E. Industrial Berhad	41,900	116,756	136,175	0.17%
Petronas Chemicals Group Berhad	52,900	371,936	378,764	0.49%
Press Metal Aluminium Holdings Berhad	174,200	873,697	837,902	1.08%
Southern Cable Group Berhad	1,245,100	391,557	522,942	0.67%
Sunway Berhad	466,000	891,477	959,960	1.23%
V.S Industry Berhad	266,300	256,926	217,035	0.28%
Perladangan				
IOI Corporation Berhad	190,600	800,616	749,058	0.96%
Kuala Lumpur Kepong Berhad	47,800	1,104,715	1,042,996	1.34%
Sime Darby Plantation Berhad	307,084	1,441,426	1,369,595	1.76%
Hartanah				
Eco World Development Group Berhad	946,000	489,494	993,300	1.27%
Eco World International Berhad	1,321,000	486,265	409,510	0.53%
Iskandar Waterfront City Berhad	654,000	287,751	477,420	0.61%
Lagenda Properties Berhad	85,000	110,448	105,400	0.14%
LBS Bina Group Berhad	1,294,400	599,164	744,280	0.96%
Mah Sing Group Berhad	178,000	151,055	147,740	0.19%
Sime Darby Property Berhad	1,474,500	756,860	921,562	1.18%
UEM Sunrise Berhad	366,700	296,261	298,860	0.38%

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 2023 adalah seperti berikut (samb.):

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Sekuriti Ekuiti (samb.)				
Disebut di Malaysia (samb.)				
Saham-saham (samb.):				
Teknologi				
D&O Green Technologies Berhad	203,000	716,648	734,860	0.94%
Dagang NeXchange Berhad	1,114,400	800,978	445,760	0.57%
Frontken Corporation Berhad	248,000	715,469	803,520	1.03%
Genetec Technology Berhad	186,000	446,092	438,960	0.56%
Greatech Technology Berhad	198,000	879,839	950,400	1.22%
Inari Amertron Berhad	476,000	1,334,228	1,432,760	1.84%
JHM Consolidation Berhad	523,000	446,181	376,560	0.48%
Malaysian Pacific Industries Berhad	18,400	526,184	518,880	0.67%
Mi Technovation Berhad	222,900	350,342	412,365	0.53%
Pentamaster Corporation Berhad	253,600	1,153,867	1,166,560	1.50%
Unisem (M) Berhad	195,000	607,478	645,450	0.83%
UWC Berhad	224,000	729,851	788,480	1.01%
ViTrox Corporation Berhad	101,100	773,465	737,019	0.95%
Telekomunikasi dan Media				
CelcomDigi Berhad	250,000	1,003,038	1,020,000	1.31%
Maxis Berhad	167,500	678,016	644,875	0.83%
Telekom Malaysia Berhad	171,300	908,961	950,715	1.22%
Pengangkutan dan Logistik				
MICS Berhad	70,000	524,003	510,300	0.65%
Utiliti				
Tenaga Nasional Berhad	412,300	3,900,739	4,139,492	5.31%
		41,421,795	44,712,220	
Jumlah sekuriti ekuiti		41,421,795	44,712,220	

Nota-nota kepada Maklumat Kewangan

4. PELABURAN (SAMB.)

(iii) Dana Syariah Seimbang (samb.)

	31.12.2023 RM	31.12.2022 RM
(b) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	**7,179,463**	3,300,309

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC adalah anggaran munasabah nilai saksama disebabkan oleh kematangan jangka pendek bagi aset kewangan tersebut.

Pelaburan berikut matang selepas 12 bulan:		
FVTPL	**26,327,532**	25,061,196

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.

	31.12.2023 Pelarasan nilai saksama RM	31.12.2022 Pelarasan nilai saksama RM
(i) Dana Pendapatan Prima Takaful		
Pada 1 Januari	**(174,424)**	24,675
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	**685,206**	(199,099)
Pada 31 Disember	**510,782**	(174,424)
(ii) Dana Ekuiti Prima Takaful		
Pada 1 Januari	**(229,816)**	48,028
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	**836,230**	(277,844)
Pada 31 Disember	**606,414**	(229,816)
(iii) Dana Syariah Seimbang		
Pada 1 Januari	**(139,604)**	(14,727)
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 7)	**481,384**	(124,877)
Pada 31 Disember	**341,780**	(139,604)

Nota-nota kepada Maklumat Kewangan

6. AKAUN PEMEGANG UNIT

(i) Dana Pendapatan Prima Takaful

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	70,344,143	105,232,166	38,626,103	61,225,561
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(32,651,505)	(47,966,607)	(20,428,698)	(35,319,792)
	37,692,638	57,265,559	18,197,405	25,905,769
Akaun pemegang unit dihantar ke depan	90,805,920	131,652,440	72,608,515	104,226,198
Lebihan pendapatan ke atas perbelanjaan selepas cukai	-	12,470,348	-	1,520,473
	128,498,558	201,388,347	90,805,920	131,652,440
NAV seunit		1.567		1.450

(ii) Dana Ekuiti Prima Takaful

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	29,815,339	29,585,337	23,788,604	26,236,772
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(24,631,857)	(24,652,306)	(18,546,536)	(21,534,481)
	5,183,482	4,933,031	5,242,068	4,702,291
Akaun pemegang unit dihantar ke depan	87,517,884	79,989,816	82,275,816	83,201,113
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	-	9,444,561	-	(7,913,588)
	92,701,366	94,367,408	87,517,884	79,989,816
NAV seunit		1.018		0.914

(iii) Dana Syariah Seimbang

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	19,364,953	23,987,284	14,147,691	20,078,731
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	(13,509,857)	(16,910,226)	(9,508,170)	(14,620,068)
	5,855,096	7,077,058	4,639,521	5,458,663
Akaun pemegang unit dihantar ke depan	55,800,628	64,852,803	51,161,107	62,327,206
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	-	5,992,793	-	(2,933,066)
	61,655,724	77,922,654	55,800,628	64,852,803
NAV seunit		1.264		1.162

Nota-nota kepada Maklumat Kewangan

7. CUKAI

	31.12.2023 RM	31.12.2022 RM
(i) Dana Pendapatan Prima Takaful		
Cukai pendapatan:		
Peruntukan cukai tahun kewangan semasa	**538,154**	408,137
Peruntukan terkurang/(lebihan) cukai tahun kewangan lepas	**1,054**	(211,645)
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	**685,206**	(199,099)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**1,224,414**	(2,607)
(ii) Dana Ekuiti Prima Takaful		
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	**(92,262)**	(442,480)
Peruntukan terkurang cukai tahun kewangan lepas	**2,136**	196,952
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	**836,230**	(277,844)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**746,104**	(523,372)
(iii) Dana Syariah Seimbang		
Cukai pendapatan:		
Peruntukan cukai/(boleh pulih) tahun kewangan semasa	**22,881**	(142,548)
Peruntukan terkurang/(lebihan) cukai tahun kewangan lepas	**1,558**	(61,413)
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 5)	**481,384**	(124,877)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**505,823**	(328,838)

Perbelanjaan/(Kredit) cukai ke atas Dana-dana yang berkaitan dengan pendapatan pelaburan bersih atas perbelanjaan pelaburan yang dibenarkan dan laba/(rugi) bersih atas pelupusan pelaburan sepanjang 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/(kredit) 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/(kredit) cukai pendapatan pada kadar cukai berkesan adalah, seperti berikut:

	31.12.2023 RM	31.12.2022 RM
(i) Dana Pendapatan Prima Takaful		
Lebihan pendapatan ke atas perbelanjaan sebelum cukai	**13,694,762**	1,517,866
Cukai pada kadar 8%	**1,095,581**	121,429
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**127,779**	87,609
Terkurang/(Lebihan) peruntukan cukai tahun kewangan lepas	**1,054**	(211,645)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**1,224,414**	(2,607)
(ii) Dana Ekuiti Prima Takaful		
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai	**10,190,665**	(8,436,960)
Cukai pada kadar 8%	**815,253**	(674,957)
Pendapatan tidak dikenakan cukai	**(173,594)**	(138,490)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**102,309**	93,123
Terkurang peruntukan cukai tahun kewangan lepas	**2,136**	196,952
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**746,104**	(523,372)
(iii) Dana Syariah Seimbang		
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai	**6,498,616**	(3,261,904)
Cukai pada kadar 8%	**519,889**	(260,952)
Pendapatan tidak dikenakan cukai	**(83,239)**	(65,090)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**67,615**	58,617
Terkurang/(Lebihan) peruntukan cukai tahun kewangan lepas	**1,558**	(61,413)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**505,823**	(328,838)

Jadual Perbandingan Prestasi

(i) **Dana Pendapatan Prima Takaful**

	2023	2022	2021	2020	2019
Penerangan (%)					
Pendapatan Tetap Sekuriti					
Pembinaan	**4.72**	7.95	9.28	3.65	5.88
Perkhidmatan Kewangan	**7.46**	10.85	-	-	-
Kerajaan	**-**	-	-	32.88	11.59
Agensi Kerajaan	**29.21**	4.04	3.11	6.90	10.98
Syarikat Projek Infrastruktur	**30.61**	36.87	36.39	26.99	42.91
Pengangkutan dan Logistik	**11.72**	16.63	13.83	5.56	8.38
Minyak dan Gas	**-**	1.95	-	3.98	-
Hartanah	**-**	-	17.02	-	-
Perdagangan/servis	**11.32**	9.46	6.80	6.54	10.52
Tunai, deposit dan lain-lain	**4.96**	12.25	13.57	13.50	9.74
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**201,388,347**	131,652,440	104,226,198	72,863,877	44,669,826
Jumlah Bilangan Unit	**128,498,558**	90,805,920	72,618,515	50,235,293	32,720,451
NAV Seunit (RM)	**1.567**	1.450	1.435	1.450	1.365
NAV tertinggi seunit semasa tahun kewangan (RM)	**1.567**	1.450	1.455	1.462	1.374
NAV terendah seunit semasa tahun kewangan (RM)	**1.450**	1.382	1.384	1.335	1.229
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**8.07**	1.05	(1.03)	6.23	11.07
Purata pulangan tahunan (%)					
1-Tahun	**8.07**	1.05	(1.03)	6.23	11.07
3-Tahun	**2.62**	2.03	5.30	7.41	6.75
5-Tahun	**4.98**	4.38	5.04	6.98	6.23
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**2.84**	2.27	1.85	2.18	3.18
3-Tahun	**2.32**	2.10	2.40	2.90	3.21
5-Tahun	**2.46**	2.56	2.73	3.02	3.26

Jadual Perbandingan Prestasi

(ii) Dana Ekuiti Prima Takaful

	2023	2022	2021	2020	2019
Penerangan (%)					
Ekuiti					
Pembinaan	**9.94**	9.01	16.96	7.44	9.18
Produk Pengguna dan Perkhidmatan	**7.48**	10.49	4.18	13.33	8.03
Tenaga	**0.48**	2.12	6.30	5.40	9.33
Perkhidmatan Kewangan	**1.79**	0.51	-	0.57	0.40
Penjagaan Kesihatan	**5.76**	0.52	6.37	11.95	4.00
Produk Perindustrian dan Perkhidmatan	**21.68**	23.60	26.00	20.37	20.98
Perladangan	**7.01**	6.23	3.85	7.69	7.65
Hartanah	**9.31**	7.61	10.70	2.62	10.93
Amanah Pelaburan Hartanah	-	-	-	0.56	-
Teknologi	**20.06**	16.26	11.36	6.02	10.50
Telekomunikasi dan Media	**4.84**	10.17	3.76	9.54	5.40
Pengangkutan dan Logistik	-	-	1.21	2.20	3.30
Utiliti	**9.14**	7.96	3.22	9.26	6.73
Waran-waran	-	-	-	1.03	0.24
Tunai, deposit dan lain-lain	**2.51**	5.52	6.09	2.02	3.33
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**94,367,408**	79,989,816	83,201,113	86,797,226	88,911,155
Jumlah Bilangan Unit	**92,701,366**	87,517,884	82,275,816	80,485,772	81,520,899
NAV Seunit (RM)	**1.018**	0.910	1.011	1.078	1.091
NAV tertinggi seunit semasa tahun kewangan (RM)	**1.019**	1.055	1.112	1.144	1.124
NAV terendah seunit semasa tahun kewangan (RM)	**0.913**	0.849	0.957	0.771	1.027
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**11.38**	(9.59)	(6.22)	(1.19)	3.71
Purata pulangan tahunan (%)					
1-Tahun	**11.38**	(9.59)	(6.22)	(1.19)	3.71
3-Tahun	**(1.89)**	(5.73)	(1.32)	(4.22)	(0.06)
5-Tahun	**(0.65)**	(5.72)	(1.55)	(0.20)	1.26
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**0.46**	(10.80)	(6.81)	10.14	3.85
3-Tahun	**(5.83)**	(2.90)	2.15	(0.36)	(0.18)
5-Tahun	**(0.91)**	(3.84)	0.41	0.55	(0.91)

Jadual Perbandingan Prestasi

(iii) Dana Syariah Seimbang

	2023	2022	2021	2020	2019
Penerangan (%)					
Ekuiti					
Pembinaan	**5.27**	4.77	10.29	5.04	4.66
Produk Pengguna dan Perkhidmatan	**4.98**	7.40	1.97	6.87	3.97
Tenaga	**0.29**	1.26	3.49	3.52	5.18
Perkhidmatan Kewangan	**1.14**	0.56	-	0.54	0.14
Penjagaan Kesihatan	**3.77**	1.11	3.43	7.15	2.16
Produk Perindustrian dan Perkhidmatan	**11.16**	11.28	12.13	10.03	9.68
Perladangan	**4.06**	4.42	2.72	4.56	3.93
Hartanah	**5.26**	3.41	5.88	2.06	1.49
Amanah Pelaburan Hartanah	-	-	-	0.13	-
Teknologi	**12.13**	9.90	6.26	4.00	4.83
Telekomunikasi dan Media	**3.36**	6.20	2.57	5.18	2.40
Pengangkutan dan Logistik	**0.65**	-	0.88	1.36	2.18
Utiliti	**5.31**	4.78	1.95	6.10	3.82
Waran-waran	-	-	-	0.57	0.14
Pendapatan Tetap Sekuriti					
Pembinaan	**1.33**	1.52	7.70	3.08	3.09
Perkhidmatan Kewangan	**2.57**	3.04	-	-	-
Kerajaan	-	-	2.42	3.59	7.04
Agensi Kerajaan	**7.49**	8.42	3.47	3.25	6.84
Syarikat Projek Infrastruktur	**18.06**	20.56	17.70	23.75	23.57
Pengangkutan dan Logistik	-	-	-	1.42	5.41
Hartanah	-	-	3.22	-	-
Perdagangan/servis	**4.33**	5.10	5.46	5.58	5.59
Tunai, deposit dan lain-lain	**8.84**	6.27	8.46	2.22	3.88
Jumlah	**100.00**	100.00	100.00	100.00	100.00
Jumlah NAV (RM)	**77,922,654**	64,852,803	62,327,206	62,384,194	61,408,467
Jumlah Bilangan Unit	**61,655,724**	55,800,628	51,161,107	48,713,663	50,630,142
NAV Seunit (RM)	**1.264**	1.162	1.218	1.281	1.213
NAV tertinggi seunit semasa tahun kewangan (RM)	**1.265**	1.249	1.297	1.318	1.225
NAV terendah seunit semasa tahun kewangan (RM)	**1.162**	1.106	1.182	1.091	1.130
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**8.78**	(4.60)	(4.92)	5.61	6.31
Purata pulangan tahunan (%)					
1-Tahun	**8.78**	(4.60)	(4.92)	5.61	6.31
3-Tahun	**(0.45)**	(1.42)	2.20	1.83	3.69
5-Tahun	**2.07**	(0.86)	2.28	3.96	4.10
Purata prestasi Indeks Penanda Aras (%)					
1-Tahun	**1.94**	(2.88)	(1.57)	5.81	3.48
3-Tahun	**(0.86)**	0.38	2.53	1.83	1.93
5-Tahun	**1.31**	0.19	1.98	2.19	1.67

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%*

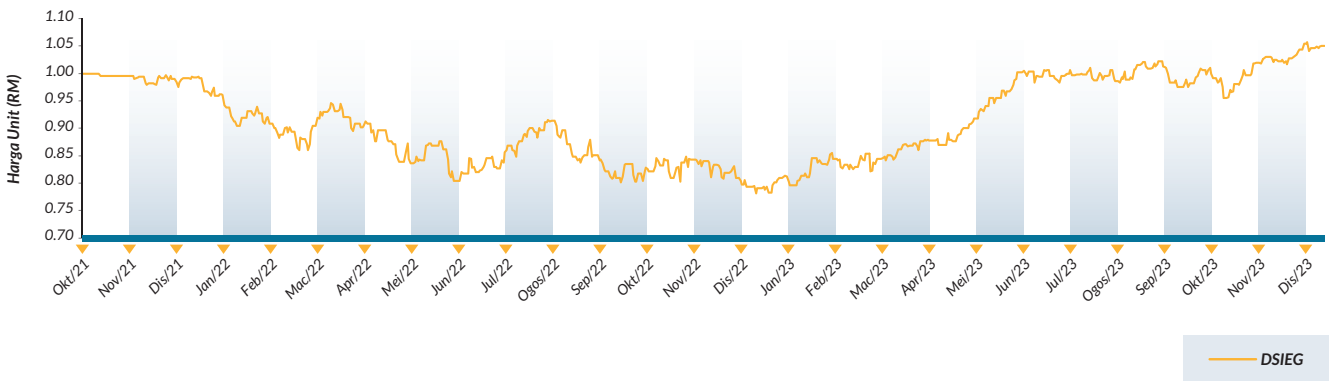
Prestasi Dana (pada 31 Disember 2023)

(%)	*1-tahun*	*3-tahun*	*Jumlah Sejak Dimulakan*	*Anggaran Tahunan Sejak Dimulakan*
Jumlah Pulangan	*32.74%*	*n/a*	*5.00%*	*2.19%*
Penanda Aras	*40.81%*	*n/a*	*18.52%*	*7.84%*
Perbezaan	*-8.07%*	*n/a*	*-13.52%*	*-5.65%*

Prestasi Harga (pada 31 Disember)

(RM)	*2023*	*2022*	*2021*
NAV	*1.050*	*0.791*	*0.993*
perubahan (%)	32.7	-20.3	n/a
Tertinggi dalam 1-tahun	*1.057*	*0.994*	*1.000*
Terendah dalam 1-tahun	*0.783*	*0.782*	*0.976*

Prestasi Harga Unit

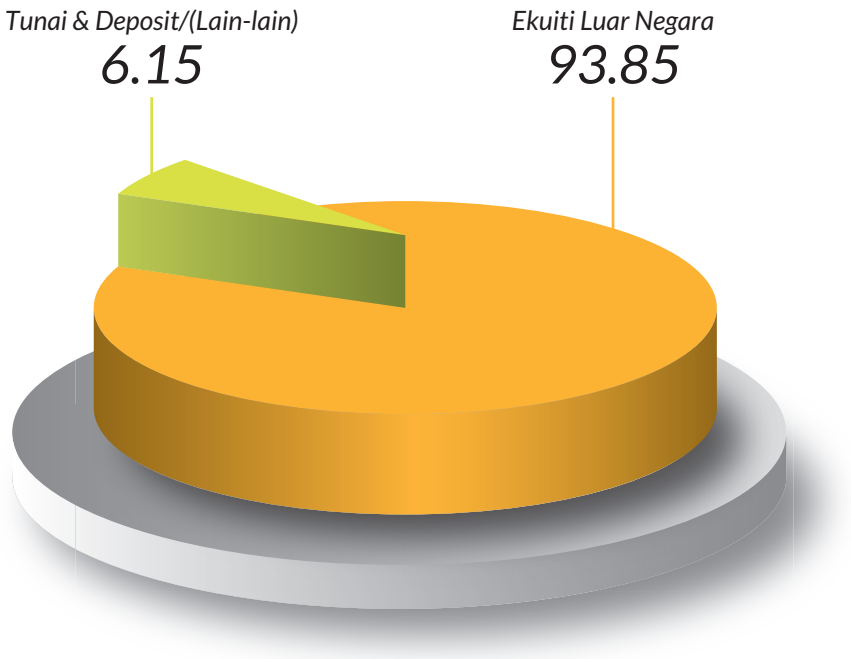


Dana-Dana Takaful
Dana Syariah Indeks Ekuiti Global

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*	*2022*	*2021*
Ekuiti Luar Negara	*83,491,742*	*32,335,485*	*6,218,279*
Tunai & Deposit/(Lain-lain)	*5,471,963*	*3,081,899*	*5,068,548*
Jumlah Saiz Dana (NAV)	*88,963,705*	*35,417,384*	*11,286,827*

Peruntukan Aset (% pada 31 Disember 2023)



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.

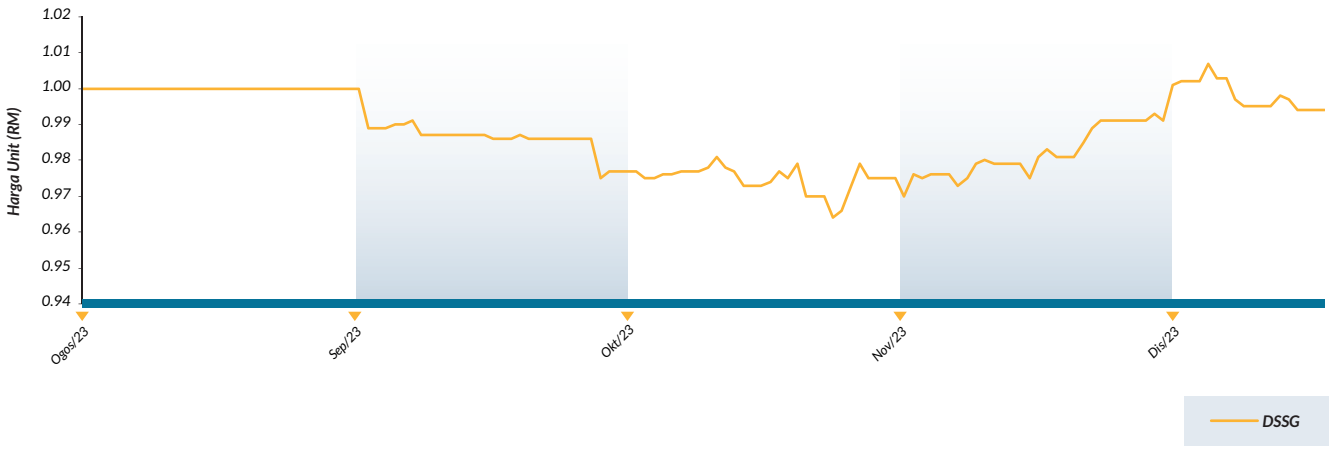
Butir-butir Dana

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 Harga (pada 31 Disember)

(RM)	*2023*
NAV	*0.994*
perubahan (%)	n/a
Tertinggi dalam 1-tahun	*0.000*
Terendah dalam 1-tahun	*0*

Prestasi Harga Unit

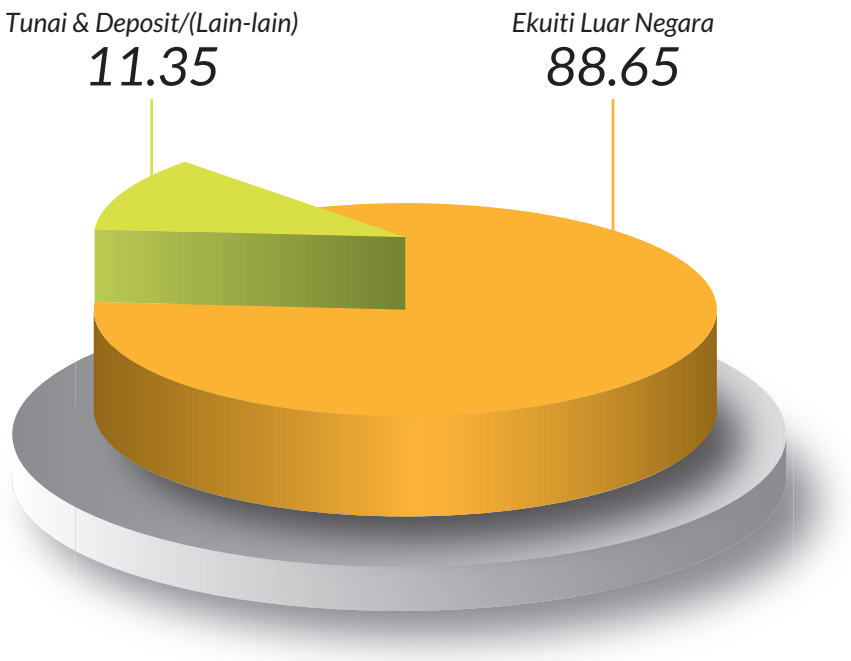


Dana-Dana Takaful
Dana Syariah Sukuk Global

Peruntukan Aset (RM pada 31 Disember)

Jenis Aset	*2023*
Ekuiti Luar Negara	*15,307,981*
Tunai & Deposit/(Lain-lain)	*1,959,456*
Jumlah Saiz Dana (NAV)	*17,267,437*

Peruntukan Aset (% pada 31 Disember 2023)



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 2023

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Jadual perbandingan prestasi	*145 - 146*

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 127 hingga 144 telah disediakan menurut dasar perakaunan Dana-dana 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
18 April 2024

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 2023.

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.

(b) Dana Syariah Sukuk Global telah dilaburkan mengikut senarai sekuriti yang diluluskan Syariah dana global indeks.

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 2023.

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, chapter 2, verse 32)

Allah Maha Mengetahui..

Ditandatangani bagi pihak Jawatankuasa Syariah.

PROFESSOR DR. AZMAN BIN MOHD NOOR

PROFESSOR EMERITUS DATO' DR. MOHD AZMI BIN OMAR

Kuala Lumpur, Malaysia
18 April 2024

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 2023 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 material, seperti yang dibentangkan pada muka surat 127 hingga 144.

Pada pendapat kami, maklumat kewangan Dana-dana bagi tahun/tempoh berakhir 31 Disember 2023 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 dihuraikan 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 – Asas perakaunan

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 dokumen dasar mengenai Perniagaan berkaitan Pelaburan yang diterbitkan oleh Bank Negara Malaysia. Hasilnya, maklumat kewangan Dana-dana kemungkinan tidak sesuai untuk tujuan lain. Laporan kami adalah bertujuan semata-mata untuk pemegang unit Dana-dana, sebagai sebuah badan dan tidak boleh diagihkan kepada atau digunakan oleh pihak lain selain daripada pemegang unit Dana-dana. 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

Para pengarah bagi Etiqa Family Takaful Berhad ("Pengurus") adalah bertanggungjawab untuk lain-lain maklumat. Lain-lain maklumat tersebut merangkumi maklumat yang terdapat dalam 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 bertanggungjawab untuk penyediaan maklumat kewangan Dana-dana yang memberikan pandangan yang benar dan saksama selaras dengan Dasar Perakaunan Dana seperti yang diterangkan dalam Nota 2 hingga maklumat kewangan tersebut. Pengurus juga bertanggungjawab ke atas kawalan dalaman seperti Pengurus menentukan adalah perlu untuk membolehkan penyediaan maklumat kewangan Dana-dana yang bebas daripada salah nyata material, sama ada disebabkan oleh penipuan atau kesilapan.

Dalam menyediakan maklumat kewangan Dana-dana, Pengurus bertanggungjawab untuk menilai keupayaan Dana-dana untuk meneruskan usaha berterusan, mendedahkan, sebagaimana yang berkenaan, perkara yang berkaitan dengan usaha berterusan dan menggunakan asas perakaunan usaha berterusan melainkan Pengurus sama ada berhasrat untuk atau membubarkan Dana-dana dan 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 mengekalkan rekod perakaunan yang betul dan rekod lain yang diperlukan untuk 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 adalah 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 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, mereka bentuk dan melaksanakan prosedur audit yang responsif kepada risiko tersebut, dan dapatkan bukti audit yang mencukupi dan sesuai 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 bagi tujuan merangka prosedur audit yang bersesuaian dengan keadaan, tetapi bukan bertujuan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman Pengurus.*
- *Menilai kesesuaian polisi-polisi perakaunan yang digunakan dan kemunasabahan anggaran perakaunan dan berkaitan pendedahan yang dibuat oleh Pengurus.*
- *Membuat kesimpulan mengenai kesesuaian penggunaan asas perakaunan usaha berterusan oleh Pengurus dan, berdasarkan bukti audit yang diperoleh, sama ada wujud ketidakpastian yang material berkaitan dengan peristiwa atau keadaan yang mungkin menimbulkan keraguan yang ketara terhadap keupayaan Dana-dana untuk meneruskan usaha berterusan. Jika kami membuat kesimpulan bahawa ketidakpastian yang ketara wujud, kami dikehendaki 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 diperolehi sehingga tarikh laporan juruaudit kami. Walau bagaimanapun, peristiwa atau keadaan masa hadapan boleh menyebabkan Dana-dana berhenti meneruskan usaha berterusan.*
- *Penilaian pembentangan keseluruhan, struktur dan kandungan maklumat kewangan Dana-dana, termasuk pendedahan, dan sama ada maklumat kewangan Dana-dana mewakili urus niaga dan peristiwa asas dalam cara yang mencapai pembentangan saksama.*

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

Perkara-perkara lain

Laporan ini dibuat semata-mata kepada Pengurus dan pemegang polisi Dana-dana, bagi tujuan memenuhi keperluan seperti yang ditetapkan dalam Dokumen Polisi yang dikeluarkan oleh BNM dan bukan untuk tujuan lain. Kami tidak bertanggungjawab kepada mana-mana orang lain untuk kandungan laporan ini.

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

Brandon Bruce Sta Maria
No. 02937/09/2025 J
Akauntan Berkanun

Kuala Lumpur, Malaysia
18 April 2024

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 menbolehkan 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 2023

	Nota	Dana Syariah Indeks Ekuiti Global RM	Dana Syariah Sukuk Global RM
Aset			
Pelaburan			
- Deposit dengan institusi kewangan	4	3,958,922	1,436,945
Aset luar negara	5	83,491,741	15,307,981
		87,450,663	16,744,926
Cukai boleh pulih		40,183	16,937
Untung belum terima		6,938	2,215
Amaun tertunggak daripada dana keluarga		2,520,842	536,691
Pelbagai belum terima		3,363	-
Tunai dan baki bank		108	70
Jumlah Aset		90,022,097	17,300,839
Liabiliti			
Liabiliti cukai terdunda	6	1,054,032	29,042
Pelbagai belum bayar		4,360	4,360
Jumlah Liabiliti		1,058,392	33,402
Nilai Aset Bersih ("NAV")		88,963,705	17,267,437
Diwakili Oleh:			
Modal pemegang unit		78,682,095	17,174,917
Pendapatan belum agih dibawa ke depan		10,281,610	92,520
Akaun Pemegang Unit	7	88,963,705	17,267,437
NAV Seunit	7	1.050	0.994

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

Penyata Aset dan Liabiliti

pada 31 Disember 2022

	Nota	Dana Syariah Indeks Ekuiti Global RM
Aset		
Pelaburan		
- Deposit dengan institusi kewangan	4	706,228
Aset luar negara	5	32,335,485
		33,041,713
Cukai boleh pulih		38,390
Aset cukai tertunda	6	366,333
Untung belum terima		2,212
Amaun tertunggak daripada dana keluarga		725,435
Pelbagai belum terima		3,363
Tunai dan baki bank		1,244,228
Jumlah Aset		35,421,674
Liabiliti		
Pelbagai belum bayar		4,290
Jumlah Liabiliti		4,290
Nilai Aset Bersih ("NAV")		35,417,384
Diwakili Oleh:		
Modal pemegang unit		40,424,184
Kerugian terkumpul dibawa ke depan		(5,006,800)
Akaun Pemegang	7	35,417,384
NAV Seunit	7	0.791

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

Penyata Pendapatan dan Perbelanjaan

bagi tahun/tempoh kewangan berakhir 31 Disember 2023

	Nota	Dana Syariah Indeks Ekuiti Global 01.01.2023 hingga 31.12.2023 RM	Dana Syariah Sukuk Global 14.08.2023 hingga 31.12.2023 RM
Pendapatan pelaburan bersih			
Pendapatan untung		59,176	14,643
Perbelanjaan pelaburan		(1,069)	(377)
		58,107	14,266
Laba atas pelupusan pelaburan		41,138	-
Laba modal belum terealisasi atas pelaburan		15,464,313	793,003
Laba tukaran asing belum terealisasi		2,290,258	-
Jumlah Pendapatan		17,853,816	807,269
Perbelanjaan pengurusan		(4,378)	(4,360)
Rugi tukaran asing terealisasi		(601,535)	(225,977)
Rugi tukaran asing belum terealisasi		-	(429,975)
Yuran wakalah		(579,207)	(42,332)
Jumlah Perbelanjaan		(1,185,120)	(702,644)
Lebihan pendapatan ke atas perbelanjaan sebelum cukai		16,668,696	104,625
Cukai	8	(1,380,286)	(12,105)
Lebihan pendapatan ke atas perbelanjaan selepas cukai		15,288,410	92,520
Kerugian terkumpul dihantar ke depan		(5,006,800)	-
Pendapatan belum agih dibawa ke depan		10,281,610	92,520

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

Penyata Pendapatan dan Perbelanjaan

bagi tahun kewangan berakhir 31 Disember 2022

	Nota	Dana Syariah Indeks Ekuiti Global RM
Pendapatan pelaburan bersih		
Pendapatan untung		25,103
Perbelanjaan pelaburan		(2,292)
		22,811
Laba tukaran asing belum terealisasi		567,547
Jumlah Pendapatan		590,358
Perbelanjaan pengurusan		(4,404)
Rugi tukaran asing terealisasi		(502,690)
Rugi modal belum terealisasi atas pelaburan		(5,254,821)
Yuran wakalah		(248,183)
Jumlah Perbelanjaan		(6,010,098)
Lebihan perbelanjaan ke atas pendapatan sebelum cukai		(5,419,740)
Cukai	8	407,590
Lebihan perbelanjaan ke atas pendapatan selepas cukai		(5,012,150)
Pendapatan belum agih dihantar ke depan		5,350
Kerugian terkumpul dibawa ke depan		(5,006,800)

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

Penyata Perubahan dalam Nilai Aset Bersih

bagi tahun/tempoh kewangan berakhir 31 Disember 2023

	Nota	Dana Syariah Indeks Ekuiti Global 01.01.2023 hingga 31.12.2023 RM	Dana Syariah Sukuk Global 14.08.2023 hingga 31.12.2023 RM
Nilai aset bersih pada awal tahun kewangan/tarikh pelancaran		*35,417,384*	*-*
Pendapatan bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada laba bersih modal belum terealisasi)		*(175,903)*	*(700,483)*
Laba bersih modal belum terealisasi		*15,464,313*	*793,003*
Lebihan pendapatan ke atas perbelanjaan selepas cukai		*15,288,410*	*92,520*
Jumlah diterima bagi terbitan unit-unit sepanjang tahun/tempoh kewangan	*7*	*65,126,138*	*18,192,479*
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun/tempoh kewangan	*7*	*(26,868,227)*	*(1,017,562)*
Nilai aset bersih pada akhir tahun/tempoh kewangan		*88,963,705*	*17,267,437*

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

Penyata Perubahan dalam Nilai Aset Bersih

bagi tahun kewangan berakhir 31 Disember 2022

	Nota	Dana Syariah Indeks Ekuiti Global RM
Nilai aset bersih pada awal tahun kewangan		11,286,827
Pendapatan bersih selepas cukai bagi tahun kewangan (kecuali perubahan pada rugi bersih modal belum terealisasi)		242,671
Rugi bersih modal belum terealisasi		(5,254,821)
Lebihan perbelanjaan ke atas pendapatan selepas cukai		(5,012,150)
Jumlah diterima bagi terbitan unit-unit sepanjang tahun kewangan	7	35,934,452
Jumlah dibayar bagi pembatalan unit-unit sepanjang tahun kewangan	7	(6,791,745)
Nilai aset bersih pada akhir tahun kewangan		35,417,384

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") ("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 Oktober 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 ("MBB"), kesemuanya diperbadankan di Malaysia. MBB 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 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 18 April 2024.

2. MAKLUMAT DASAR PERAKAUNAN MATERIAL

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 dasar perakaunan material 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 menjadi pihak kepada peruntukan kontrak instrumen kewangan.

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.

<u>Aset kewangan di FVTPL</u>

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 diperoleh 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 luar negara.

<u>Aset kewangan di AC</u>

Aset kewangan dalam kategori ini adalah aset kewangan yang disimpan di dalam modal perniagaan dimana 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 unit amanah disebut harga ditentukan dengan merujuk kepada harga yang diterbitkan pada penutupan perniagaan pada tarikh laporan..

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 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, amaun tertunggak kepada dana keluarga 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.

(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*

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 lebihan pendapatan ke atas perbelanjaan atau lebihan 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 lebihan 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) 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

	31.12.2023 RM	31.12.2022 RM
(a) AC		
Deposit dengan institusi kewangan		
Deposit tetap dan panggilan dengan:		
Bank berlesen	***3,958,922***	*706,228*

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC adalah anggaran munasabah nilai saksama disebabkan oleh kematangan jangka pendek bagi aset kewangan tersebut.

(ii) Dana Syariah Sukuk Global

	31.12.2023 RM
(a) AC	
Deposit dengan institusi kewangan	
Deposit tetap dan panggilan dengan:	
Bank berlesen	***1,436,945***

Amaun bawaan aset kewangan yang diklasifikasikan sebagai AC adalah anggaran munasabah nilai saksama disebabkan oleh kematangan jangka pendek bagi aset kewangan tersebut.

Nota-nota kepada Maklumat Kewangan

5. ASET LUAR NEGARA

(i) Dana Syariah Indeks Ekuiti Global

	31.12.2023 RM	31.12.2022 RM
(a) FVTPL		
Disebut di luar Malaysia		
Amanah Saham:		
Kos	**70,330,302**	36,885,047
Laba/(Rugi) modal belum terealisasi , bersih	**10,382,473**	(5,081,839)
Laba tukaran asing belum terealisasi, bersih	**2,778,966**	532,377
Nilai saksama	**83,491,741**	32,335,585

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Disebut di luar Malaysia				
HSBC Islamic Global Equity Index Fund	**780,274**	**70,330,302**	**83,491,741**	**93.85%**

Nota-nota kepada Maklumat Kewangan

5. ASET LUAR NEGARA (SAMB.)

(ii) Dana Syariah Sukuk Global

	31.12.2023 RM
(a) FVTPL	
Disebut di luar Malaysia	
Amanah Saham:	
Kos	14,944,950
Laba modal belum terealisasi , bersih	793,004
Rugi tukaran asing belum terealisasi, bersih	(429,973)
Nilai saksama	15,307,981

Komposisi, kos dan nilai saksama pelaburan pada 31 Disember 2023 adalah seperti berikut:

	31.12.2023			
	Bilangan unit	Kos RM	Nilai saksama RM	Nilai saksama pada % daripada NAV
Disebut di luar Malaysia				
Franklin Global Sukuk Fund	249,759	14,944,950	15,307,981	88.65%

Nota-nota kepada Maklumat Kewangan

6. LIABILITI/(ASET) CUKAI TERTUNDA

(i) Dana Syariah Indeks Ekuiti Global

Liabiliti/(Aset) cukai tertunda bersih yang ditunjukkan dalam penyata kedudukan kewangan telah ditentukan selepas mengimbangi sewajarnya seperti berikut:

	31.12.2023 RM	31.12.2022 RM
Aset cukai tertunda	-	(406,547)
Liabiliti cukai tertunda	1,054,032	40,214
	1,054,032	(366,333)

Komponen dan pergerakan cukai tertunda bagi Dana ini dalam tahun kewangan semasa sebelum mengimbangi adalah seperti berikut:

	Pelarasan nilai saksama RM	Pertukaran matawang belum terealisasi RM	Jumlah RM
31.12.2023			
Pada 1 Januari	(406,547)	40,214	(366,333)
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	1,237,145	183,220	1,420,365
Pada 31 Disember	830,598	223,434	1,054,032
31.12.2022			
Pada 1 Januari	13,839	(5,190)	8,649
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	(420,386)	45,404	(374,982)
Pada 31 Disember	(406,547)	40,214	(366,333)

Nota-nota kepada Maklumat Kewangan

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

(ii) Dana Syariah Sukuk Global

Liabiliti cukai tertunda bersih yang ditunjukkan dalam penyata aset dan liabiliti telah ditentukan selepas mengimbangi sewajarnya seperti berikut:

	31.12.2023 RM
Aset cukai tertunda	(34,398)
Liabiliti cukai tertunda	63,440
	29,042

Komponen dan pergerakan cukai tertunda bagi Dana ini dalam tempoh kewangan semasa sebelum mengimbangi adalah seperti berikut:

	Pelarasan nilai saksama RM	Pertukaran matawang belum terealisasi RM	Jumlah RM
31.12.2023			
Diiktiraf dalam penyata pendapatan dan perbelanjaan (Nota 8)	63,440	(34,398)	29,042
Pada akhir tempoh	63,440	(34,398)	29,042

Nota-nota kepada Maklumat Kewangan

7. AKAUN PEMEGANG UNIT

(i) Dana Syariah Indeks Ekuiti Global

	31.12.2023		31.12.2022	
	Bilangan unit	RM	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tahun kewangan	**61,562,843**	**65,126,138**	40,168,234	35,934,452
Jumlah dibayar bagi pembatalan sepanjang tahun kewangan	**(21,558,112)**	**(26,868,227)**	(6,780,824)	(6,791,745)
	40,004,731	**38,257,911**	33,387,410	29,142,707
Akaun pemegang unit dihantar ke depan	**44,749,062**	**35,417,384**	11,361,652	11,286,827
Lebihan pendapatan ke atas perbelanjaan/ (perbelanjaan ke atas pendapatan) selepas cukai	-	**15,288,410**	-	(5,012,150)
	84,753,793	**88,963,705**	44,749,062	35,417,384
NAV seunit		**1.050**		0.791

(ii) Dana Syariah Sukuk Global

	31.12.2023	
	Bilangan unit	RM
Jumlah diterima bagi terbitan sepanjang tempoh kewangan	**19,463,358**	**18,192,479**
Jumlah dibayar bagi pembatalan sepanjang tempoh kewangan	**(2,093,759)**	**(1,017,562)**
	17,369,599	**17,174,917**
Lebihan pendapatan ke atas perbelanjaan selepas cukai	-	**92,520**
	17,369,599	**17,267,437**
NAV seunit		**0.994**

Nota-nota kepada Maklumat Kewangan

8. CUKAI

(i) Dana Syariah Indeks Ekuiti Global

	31.12.2023 RM	31.12.2022 RM
Cukai pendapatan:		
Cukai boleh pulih tahun kewangan semasa	**(40,183)**	(38,390)
Peruntukan terkurang cukai tahun kewangan lepas	**104**	5,782
Cukai tertunda:		
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	**1,420,365**	(374,982)
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**1,380,286**	(407,590)

(ii) Dana Syariah Sukuk Global

	14.08.2023 hingga 31.12.2023 RM
Cukai pendapatan:	
Cukai boleh pulih tempoh kewangan semasa	**(16,937)**
Cukai tertunda:	
Berkaitan dengan pengasalan dan penarikbalikan perbezaan sementara (Nota 6)	**29,042**
Perbelanjaan cukai bagi tempoh kewangan	**12,105**

Perbelanjaan/(Kredit) cukai ke atas Dana-dana yang berkaitan dengan pendapatan pelaburan bersih atas perbelanjaan pelaburan yang dibenarkan dan laba/(rugi) bersih atas pelupusan pelaburan sepanjang 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 lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai pada kadar cukai pendapatan bagi Dana-dana, berbanding dengan (kredit)/perbelanjaan cukai pendapatan pada kadar cukai berkesan adalah, seperti berikut:

(i) Dana Syariah Indeks Ekuiti Global

	31.12.2023 RM	31.12.2022 RM
Lebihan pendapatan ke atas perbelanjaan/(perbelanjaan ke atas pendapatan) sebelum cukai	**16,668,696**	(5,419,740)
Cukai pada kadar 8%	**1,333,495**	(433,579)
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**46,687**	20,207
Terkurang peruntukan cukai tahun kewangan lepas	**104**	5,782
Perbelanjaan/(Kredit) cukai bagi tahun kewangan	**1,380,286**	(407,590)

(ii) Dana Syariah Sukuk Global

	14.08.2023 hingga 31.12.2023 RM
Lebihan pendapatan ke atas perbelanjaan sebelum cukai	**104,625**
Cukai pada kadar of 8%	**8,370**
Perbelanjaan tidak boleh ditolak bagi tujuan cukai	**3,735**
Kredit cukai bagi tempoh kewangan	**12,105**

9. ANGKA PERBANDINGAN

Tiada perbandingan yang disediakan bagi Dana Syariah Sukuk Global kerana ini adalah set maklumat kewangan pertama untuk Dana tersebut sejak tarikh pelancarannya pada 14 Ogos 2023.

Jadual Perbandingan Prestasi

(i) *Dana Syariah Indeks Ekuiti Global*

	2023	2022	2021
Penerangan (%)			
Aset Luar Negara			
Amanah Saham	**93.85**	91.30	55.09
Tunai, deposit dan lain-lain	**6.15**	8.70	44.91
Jumlah	**100.00**	100.00	100.00
Jumlah NAV (RM)	**88,963,705**	35,417,384	11,286,827
Jumlah Bilangan Unit	**84,753,793**	44,749,062	11,361,652
NAV Seunit (RM)	**1.050**	0.791	0.993
NAV tertinggi seunit semasa tahun kewangan (RM)	**1.057**	0.994	1.000
NAV terendah seunit semasa tahun kewangan (RM)	**0.783**	0.782	0.976
Jumlah pulangan tahunan dana berdasarkan pertumbuhan modal (%)	**32.74**	(20.34)	-
Purata pulangan tahunan (%)			
1-Tahun	**32.74**	(20.34)	-
Purata prestasi Indeks Penanda Aras (%)			
1-Tahun	**40.81**	(20.63)	-

Jadual Perbandingan Prestasi

(ii) Dana Syariah Sukuk Global

	2023
Penerangan (%)	
Aset Luar Negara	
Amanah Saham	***88.65***
Tunai, deposit dan lain-lain	***11.35***
Jumlah	***100.00***
Jumlah NAV (RM)	***17,267,437***
Jumlah Bilangan Unit	***17,369,599***
NAV Seunit (RM)	***0.994***
NAV tertinggi seunit semasa tempoh kewangan (RM)	***1.007***
NAV terendah seunit semasa tempoh kewangan (RM)	***0.964***

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