## VALUE ADDED STATEMENT
### FOR THE YEAR ENDED JUNE 2018

### Value added
<table>
<thead>
<tr>
<th>Description</th>
<th>2018</th>
<th>%</th>
<th>2017</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net income of Group</td>
<td>46 072</td>
<td>60</td>
<td>42 335</td>
<td>60</td>
</tr>
<tr>
<td>Acquisition costs</td>
<td>(5 417)</td>
<td>7</td>
<td>(5 060)</td>
<td>7</td>
</tr>
<tr>
<td>Payments to suppliers of material and services</td>
<td>(6 385)</td>
<td>9</td>
<td>(5 540)</td>
<td>9</td>
</tr>
<tr>
<td>Investment income</td>
<td>6 728</td>
<td>10</td>
<td>2 874</td>
<td>2</td>
</tr>
<tr>
<td>Financing costs</td>
<td>(959)</td>
<td>1</td>
<td>(478)</td>
<td>1</td>
</tr>
<tr>
<td>Foreign exchange loss</td>
<td>(4)</td>
<td>0</td>
<td>(21)</td>
<td>0</td>
</tr>
<tr>
<td>Share of profit from associates</td>
<td>115</td>
<td></td>
<td>26</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>40 150</strong></td>
<td>100</td>
<td><strong>34 136</strong></td>
<td>100</td>
</tr>
</tbody>
</table>

### Value allocated

**To employees**
- Salaries, wages and other benefits: 7 134 (18%) to 2018, 6 240 (18%) to 2017

**To providers of capital**
- Dividends paid to ordinary shareholders: 1 284 (3%) to 2018, 1 148 (3%) to 2017
- Dividends paid to preference shareholders: 83 (0.2%) to 2018, 83 (0.2%) to 2017

**To government**
- Normal taxation: 2 131 (4%) to 2018, 1 218 (4%) to 2017
- Value-added tax: 290 (0.5%) to 2018, 272 (0.5%) to 2017
- Capital gains tax: 5 (0.1%) to 2018, 2 (0.05%) to 2017
- Other: 55 (1%) to 2018, 40 (0.6%) to 2017

**CSI contributions**
- Discovery Fund and Foundation contributions: 50 (0.08%) to 2018, 53 (0.08%) to 2017

**To policyholders**
- Policyholder claims: 24 146 (40%) to 2018, 20 889 (36%) to 2017
- Transfer from assets/liabilities arising from insurance contracts: 17 979 (28%) to 2018, 17 279 (26%) to 2017

**Retention for expansion and growth**
- Retained income: 4 368 (7%) to 2018, 3 263 (5%) to 2017
- Depreciation and amortisation: 1 063 (0.2%) to 2018, 870 (0.1%) to 2017
- Deferred taxation: 404 (0.4%) to 2018, 372 (0.1%) to 2017

**Total**
- 40 150 (100%) to 2018, 34 136 (100%) to 2017