

Jadual TK 1, Takaful Keluarga  
Ringkasan Akaun Hasil - Pendapatan dan Wang Keluar  
RM

Butiran Item	Pengendali Takaful Takaful Operator	Akaun Khas Peserta Participants' Special Account	Akaun Peserta Participants' Account	Akaun Kumpulan Group Account	Jumlah Total
Baki Dibawa ke Hadapan <i>Balance Brought Forward</i>	STMB TNSB	236,258,739 329,106,149	194,824,071 23,425,251	30,936,078 51,055,130	462,018,888 403,586,530
Caruman Takaful Perseorangan/Anuiti <i>Individual/Annuity Takaful Contributions</i>	STMB TNSB	11,994,246 35,114,690	453,510,241 518,483,362	– –	465,504,487 553,598,052
Caruman Takaful Gadai Janji <i>Mortgage Takaful Contributions</i>	STMB TNSB	35,097,760 119,122,210	27,909,766 –	– –	63,007,526 119,122,210
Caruman Takaful Berkumpulan <i>Group Takaful Contributions</i>	STMB TNSB	– –	– –	32,323,622 72,678,486	32,323,622 72,678,486
Pendapatan Pelaburan Bersih <i>Net Investment Income</i>	STMB TNSB	10,861,898 21,080,963	12,428,257 699,489	1,836,457 –	25,126,612 21,780,452
Pendapatan Lain <i>Other Income</i>	STMB TNSB	– 5,852,472	– –	139,598 –	139,598 5,852,472
<b>Jumlah Pendapatan</b> <b>Total Income</b>	<b>STMB</b> <b>TNSB</b>	<b>294,212,643</b> <b>510,276,484</b>	<b>688,672,335</b> <b>542,608,102</b>	<b>65,235,755</b> <b>123,733,616</b>	<b>1,048,120,733</b> <b>1,176,618,202</b>

Table TK 1, Family Takaful  
Abstract of Revenue Accounts - Income and Outgo  
RM

Butiran Item	Pengendali Takaful Takaful Operator	Akaun Khas Peserta Participants' Special Account	Akaun Peserta Participants' Account	Akaun Kumpulan Group Account	Jumlah Total
Tuntutan Kematian dan Hilang Upaya <i>Claims by Death and Disability</i>	STMB TNSB	6,727,751 10,195,833	233,787 83,072	13,531,028 12,316,606	20,492,566 22,595,511
Tuntutan Cukup Tempoh <i>Claims by Maturity</i>	STMB TNSB	– 22,375	3,744,464 –	– (300)	3,744,464 22,075
Tuntutan Lain <i>Other Claims</i>	STMB TNSB	– 285,595	– –	– 11,435,294	– 11,720,889
Serahan Takaful <i>Takaful Surrender</i>	STMB TNSB	4,961,118 3,790,905	17,683,161 1,627,283	– 982,680	22,644,279 6,400,868
Takaful Semula <i>Retakaful</i>	STMB TNSB	627,121 878,674	– 33,914	2,100,638 281,454	2,727,759 1,194,042
Komisen <i>Commissions</i>	STMB TNSB	– 20,586,423	– 2,633	– 3,830,176	– 24,419,232
Perbelanjaan Pengurusan <i>Management Expenses</i>	STMB TNSB	115,269 17,273,087	– –	– 784,932	115,269 18,058,019
Keuntungan Dibayar Kepada Peserta <i>Profits Paid to Participants</i>	STMB TNSB	142,012 50,312	2,220,655 –	1,577,283 382,611	3,939,950 432,923
Pindahan kepada Akaun Untung Rugi <i>Transfer to Profit and Loss Account</i>	STMB TNSB	2,769,838 1,564,878	3,441,406 –	6,902,566 9,045,615	13,113,810 10,610,493
Perbelanjaan Lain <i>Other Expenses</i>	STMB TNSB	– (6,903,609)	29,834 –	– 4,848,585	29,834 (2,055,024)
Baki Dihantar Ke Hadapan <i>Balance Carried Forward</i>	STMB TNSB	278,869,534 462,532,011	661,319,028 540,861,200	41,124,240 79,825,963	981,312,802 1,083,219,174
<b>Jumlah Wang Keluar</b> <b>Total Outgo</b>	<b>STMB</b> <b>TNSB</b>	<b>294,212,643</b> <b>510,276,484</b>	<b>688,672,335</b> <b>542,608,102</b>	<b>65,235,755</b> <b>123,733,616</b>	<b>1,048,120,733</b> <b>1,176,618,202</b>

Jadual TK 2, Takaful Keluarga  
Liabiliti dan Aset Kumpulan Wang Berkanun  
RM

Butiran <i>Item</i>	Pengendali Takaful <i>Takaful Operator</i>	Akaun Khas Peserta <i>Participants' Special Account</i>	Akaun Peserta <i>Participants' Account</i>	Akaun Kumpulan <i>Group Account</i>	Jumlah <i>Total</i>
Baki Akaun Hasil <i>Balance of Revenue Account</i>	STMB TNSB	278,869,534 462,532,011	661,319,028 540,861,200	41,124,240 79,825,963	981,312,802 1,083,219,174
Rizab bagi Tuntutan Belum Dibayar <i>Reserve for Claims Admitted or Intimated but Not Paid</i>	STMB TNSB	2,869,406 776,449	1,784,827 –	2,297,809 4,957,893	6,952,042 5,734,342
Jumlah Terhutang Kepada Takaful Semula <i>Amount Due to Retakaful</i>	STMB TNSB	1,571,689 –	– –	1,359,800 –	2,931,489 –
Jumlah Terhutang Kepada Kumpulan Wang Takaful Am <i>Amount Due to General Takaful Fund</i>	STMB TNSB	– –	– –	– –	– –
Jumlah Terhutang Kepada Akaun Pemegang Syer <i>Amount Due to Shareholders' Account</i>	STMB TNSB	– 13,578,890	– –	– 2,343,509	– 15,922,399
Peruntukan bagi Pengurangan Nilai Pelaburan <i>Provision for Diminution in Value of Investment</i>	STMB TNSB	(17,288,505) (27,604,541)	(19,098,294) –	(2,149,143) (4,764,122)	(38,535,942) (32,368,663)
Peruntukan bagi Pembiayaan Lapuk dan Ragu <i>Provision for Bad and Doubtful Financing</i>	STMB TNSB	– –	– –	– –	– –
Liabiliti Lain <i>Other Liabilities</i>	STMB TNSB	2,278,592 2,539,763	8,750,140 33,914	479,646 438,324	11,508,378 3,012,001
<b>Jumlah Liabiliti</b> <i>Total Liabilities</i>	<b>STMB</b> <b>TNSB</b>	<b>268,300,716</b> <b>451,822,572</b>	<b>652,755,701</b> <b>540,895,114</b>	<b>43,112,352</b> <b>82,801,567</b>	<b>964,168,769</b> <b>1,075,519,253</b>

Table TK 2, Family Takaful  
Liabilities and Assets of Statutory Funds  
RM

Butiran <i>Item</i>	Pengendali Takaful <i>Takaful Operator</i>	Akaun Khas Peserta <i>Participants' Special Account</i>	Akaun Peserta <i>Participants' Account</i>	Akaun Kumpulan <i>Group Account</i>	Jumlah <i>Total</i>
Aset Tetap <i>Fixed Assets</i>	STMB TNSB	32,870,730 859,406	26,482,847 43,180	753,273 157,496	60,106,850 1,060,082
Pembiayaan <i>Financing</i>	STMB TNSB	11,674,753 43,277,560	7,554,068 2,174,441	1,469,971 7,931,099	20,698,792 53,383,100
Terbitan Pelaburan Kerajaan <i>Government Investment Issues</i>	STMB TNSB	36,173,440 103,356,651	30,747,424 114,374,022	9,043,360 18,941,267	75,964,224 236,671,940
Sekuriti Korporat <i>Corporate Securities</i>	STMB TNSB	117,366,824 125,101,497	179,525,111 52,835,378	8,193,958 22,926,257	305,085,893 200,863,132
Deposit Pelaburan <i>Investment Deposits</i>	STMB TNSB	60,091,769 151,959,936	396,609,253 336,662,338	30,404,653 27,848,367	487,105,675 516,470,641
Unit Amanah <i>Unit Trusts</i>	STMB TNSB	2,028,610 1,562,191	963,360 78,491	147,500 286,289	3,139,470 1,926,971
Bil Penerimaan Islam <i>Islamic Accepted Bills</i>	STMB TNSB	198,949 –	7,536,638 –	796,374 –	8,531,961 –
Wang Tunai dan Deposit <i>Cash and Deposits</i>	STMB TNSB	4,449,436 9,735,351	919,735 33,924,867	(8,370,064) 1,784,113	(3,000,893) 45,444,331
Aset Lain <i>Other Assets</i>	STMB TNSB	3,446,205 15,969,980	2,417,265 802,397	673,327 2,926,679	6,536,797 19,699,056
<b>Jumlah Aset</b> TNSB	<b>STMB</b> <b>451,822,572</b>	<b>268,300,716</b> <b>540,895,114</b>	<b>652,755,701</b> <b>82,801,567</b>	<b>43,112,352</b> <b>1,075,519,253</b>	<b>964,168,769</b> <b>1,075,519,253</b>

Jadual TK 3, Takaful Keluarga  
Sijil-sijil Baru Dikeluarkan, Penamatan dsb., ke atas Liabiliti atau  
Caruman dan Sijil-sijil Berkuatkuasa pada Akhir Tahun  
RM

Butiran <i>Item</i>	Pengendali Takaful <i>Takaful Operator</i>	Bilangan Sijil <i>No. of Certificates</i>	Jumlah Penyertaan <i>Sums Participated</i>	Jumlah Caruman <i>Total Contributions</i>	
				Akaun Khas Peserta <i>Participants' Special Account</i>	Akaun Peserta Participants' Account
<b>Perniagaan Baru</b> <i>New Business</i>					
Pelan Perseorangan <i>Individual Plans</i>	STMB TNSB	74,653 40,562	751,201,283 1,810,317,839	2,795,319 34,304,842	34,247,924 3,027,889
Pelan Perseorangan Berjangka <i>Term Individual Plans</i>	STMB TNSB	3,847 1,635	26,388,000 11,656,758	1,416,752 272,657	– –
Pelan Gadai Janji <i>Mortgage Plans</i>	STMB TNSB	31,617 33,632	2,314,508,417 4,102,726,422	35,464,398 227,507,413	28,828,896 –
Pelan Berkumpulan <i>Group Plans</i>	STMB TNSB	2,045 339	5,502,185,561 1,199,803,278	33,482,596 22,840,679	80,469 1,945,969
Anuiti <i>Annuity</i>	STMB TNSB	13,411 20,127	721,668,000 1,043,268,000	– –	363,556,008 516,662,059
<b>Jumlah</b> <i>Total</i>	<b>STMB</b> <b>TNSB</b>	<b>125,573</b> <b>96,295</b>	<b>9,315,951,261</b> <b>8,167,772,297</b>	<b>73,159,065</b> <b>284,925,591</b>	<b>426,713,297</b> <b>521,635,917</b>
<b>Penamatan dsb., ke atas Liabiliti atau Caruman</b> <i>Termination etc., of Liabilities or Contributions</i>					
Kematian <i>Death</i>	STMB TNSB	260 1,835	7,749,693 21,955,991	142,070 944,816	– 5,618
Berhenti, Cukup Tempoh dan Sebab-sebab Lain <i>Expiry, Maturity and Other Causes</i>	STMB TNSB	2,831 1,053	5,169,206,730 930,867	709,314 –	17,252,276 –
Serahan <i>Surrender</i>	STMB TNSB	12,957 1,714	236,092,527 1,814,787	9,939 1,313,292	7,131,138 437,840
<b>Jumlah</b> <i>Total</i>	<b>STMB</b> <b>TNSB</b>	<b>16,048</b> <b>4,602</b>	<b>5,413,048,950</b> <b>24,701,645</b>	<b>861,323</b> <b>2,258,108</b>	<b>24,383,414</b> <b>443,458</b>

Table TK 3, Family Takaful  
New Certificates Issued, Terminations etc., of  
Liabilities or Contributions and Certificates in Force at End of Year  
RM

Butiran <i>Item</i>	Pengendali Takaful <i>Takaful Operator</i>	Bilangan Sijil <i>No. of Certificates</i>	Jumlah Penyertaan <i>Sums Participated</i>	Jumlah Caruman <i>Total Contributions</i>	
				Akaun Khas Peserta <i>Participants' Special Account</i>	Akaun Peserta Participants' Account
<b>Perniagaan Berkuatkuasa</b> <i>Business in Force</i>					
Pelan Perseorangan <i>Individual Plans</i>	STMB TNSB	251,431 78,210	4,322,508,336 3,243,149,961	11,895,248 47,807,139	115,929,333 8,708,720
Pelan Perseorangan Berjangka <i>Term Individual Plans</i>	STMB TNSB	3,843 1,867	26,368,000 26,086,066	1,416,515 439,473	– –
Pelan Gadai Janji <i>Mortgage Plans</i>	STMB TNSB	124,181 152,510	5,967,054,124 8,383,427,932	35,459,764 478,640,042	28,761,677 –
Pelan Berkumpulan <i>Group Plans</i>	STMB TNSB	2,334 845	5,979,735,685 7,785,070,085	33,482,596 49,712,306	80,469 11,174,552
Anuiti <i>Annuity</i>	STMB TNSB	13,306 20,127	715,374,936 1,043,268,000	26,605 –	358,298,951 516,662,059
<b>Jumlah</b> <i>Total</i>	<b>STMB</b> <b>TNSB</b>	<b>395,095</b> <b>253,559</b>	<b>17,011,041,081</b> <b>20,481,002,044</b>	<b>82,280,728</b> <b>576,598,960</b>	<b>503,070,430</b> <b>536,545,331</b>

Jadual TK 4, Takaful Keluarga  
Ringkasan Laporan Penilaian  
(Akaun Khas Peserta)

Table TK 4, Family Takaful  
Summary of Valuation Reports  
(Participants' Special Account)

	STMB	TNSB
<b>Asas Penilaian</b> <i>Valuation Basis</i>		
Jadual Kemortalan <i>Mortality Table</i>	Jadual Kemortalan Penilaian Berkanun 1996 <i>Statutory Valuation Mortality Table 1996</i>	Jadual Kemortalan Penilaian Berkanun 1996 <i>Statutory Valuation Mortality Table 1996</i>
Keuntungan Tahunan <i>Annual Profit</i>	4.5% - caruman tunggal <i>4.5% - single contributions</i> 5% - anuiti <i>5% - annuity</i> 4% - lain-lain <i>4% - others</i>	4.5% - caruman tunggal <i>4.5% - single contributions</i> 5% - anuiti <i>5% - annuity</i> 4% - lain-lain <i>4% - others</i>
Bilangan Sijil <i>No. of Certificates</i>	331,251	252,919
	<b>RM</b>	<b>RM</b>
Jumlah Berisiko <i>Sums at Risk</i>	6,337,917,344	12,793,490,959
Keuntungan <i>Profits</i>	–	–
<b>Butiran</b> <i>Particulars of Valuation</i>		
Caruman Pejabat <i>Office Contributions</i>	11,516,772	60,677,853
Caruman Penilaian <i>Valuation Contributions</i>	6,613,216	10,724,254
<b>Penilaian</b> <i>Valuation</i>		
Jumlah Berisiko <i>Sums at Risk</i>	279,822,497	556,296,441
Keuntungan <i>Profit</i>	–	–
Caruman <i>Contributions</i>	54,400,350	139,036,606
Peruntukan Tambahan <i>Additional Provisions</i>	21,400,000	549,261,725
Liabiliti Bersih <i>Net Liabilities</i>	246,822,147	966,521,559
Baki Akaun Hasil <i>Balance of Revenue Account</i>	261,581,028	988,865,429
Lebihan Penilaian <i>Valuation Surplus</i>	14,758,881	22,343,870

Jadual TK 4, Takaful Keluarga  
Ringkasan Laporan Penilaian  
(Akaun Kumpulan)

Table TK 4, Family Takaful  
Summary of Valuation Reports  
(Group Account)

	STMB	TNSB
Bilangan Sijil <i>No. of Certificates</i>	50,551	640
	<b>RM</b>	<b>RM</b>
Jumlah Penyertaan <i>Sums Participated</i>	7,916,564	7,687,511,085
<b>Butiran Penilaian</b> <i>Particulars of Valuation</i>		
Caruman Tunggal <i>Single Contributions</i>	36,882,145	17,269,627
Caruman Tahunan <i>Annual Contributions</i>	405,079	–
<b>Penilaian</b> <i>Valuation</i>		
Caruman Risiko Belum Tamat <i>Unexpired Risk Contributions</i>	21,062,509	52,939,469
Peruntukan bagi Tuntutan Dialami Tetapi Belum Dikemukakan <i>Provision for Claims Incurred But Yet to be Submitted</i>	3,524,747	–
Baki Akaun Hasil <i>Balance of Revenue Account</i>	38,975,097	61,985,083
Lebihan Penilaian <i>Valuation Surplus</i>	14,387,841	9,045,614