

**Table A.11**  
**Family Takaful: Income and Outgo**

Item	For the calendar year					
	2005		2006		2007 <sup>p</sup>	
	RM million	%	RM million	%	RM million	%
<b>Income</b>						
Net contributions	977.1	79.6	1,242.3	77.6	1,975.8	83.6
Net investment income	192.3	15.7	232.0	14.5	284.5	12.0
Profit on sale of assets and miscellaneous income	57.7	4.7	126.5	7.9	104.3	4.4
<b>Total</b>	<b>1,277.0</b>	<b>100.0</b>	<b>1,600.9</b>	<b>100.0</b>	<b>2,364.6</b>	<b>100.0</b>
<b>Outgo</b>						
Net certificate benefits	347.2	28.3	400.8	25.0	534.2	22.6
Net commissions	93.0	7.6	129.4	8.1	186.6	7.9
Management expenses <sup>1</sup>	46.3	3.8	97.5	6.1	161.6	6.8
Loss on disposal of assets and other outgo	60.3	4.9	100.7	6.3	58.6	2.5
<b>Total</b>	<b>546.8</b>	<b>44.6</b>	<b>728.5</b>	<b>45.5</b>	<b>941.0</b>	<b>39.8</b>
Excess of income over outgo	680.3	55.4	872.4	54.5	1,423.6	60.2

<sup>1</sup> Inclusive of net bad and doubtful debts

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding

**Table A.12**  
**General Takaful: Underwriting and Operating Results**

Item	For the calendar year					
	2005		2006		2007 <sup>p</sup>	
	RM million	% change	RM million	% change	RM million	% change
Underwriting profit <sup>1</sup>	169.6	50.1	43.9	-74.1	-25.4	-157.9
Investment income	19.6	33.2	32.3	64.2	44.6	38.3
Capital gains	3.2	52.0	3.8	18.1	10.3	171.3
Other income	5.8	94.3	19.2	228.9	8.6	-55.3
Capital losses	4.5	282.6	9.5	113.7	0.7	-92.8
Other outgo	13.9	-14.3	9.9	-29.0	11.0	11.8
Operating profit	179.9	55.9	79.8	-55.7	26.3	-67.0

<sup>1</sup> Figures have been adjusted to reflect actual expenses borne by general takaful funds

<sup>p</sup> Preliminary

Note: Numbers may not necessarily add up due to rounding