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

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

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

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

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

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

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 *Item*	Pengendali Takaful *Takaful Operator*	Bilangan Sijil *No. of Certificates*	Jumlah Penyertaan *Sums Participated*	Jumlah Caruman *Total Contributions*	
				Akaun Khas Peserta *Participants' Special Account*	Akaun Peserta *Participants' Account*
Perniagaan Baru ***New Business***					
Pelan Perseorangan *Individual Plans*	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 *Term Individual Plans*	STMB TNSB	3,847 1,635	26,388,000 11,656,758	1,416,752 272,657	– –
Pelan Gadai Janji *Mortgage Plans*	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 *Group Plans*	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 *Annuity*	STMB TNSB	13,411 20,127	721,668,000 1,043,268,000	– –	363,556,008 516,662,059
Jumlah ***Total***	**STMB** **TNSB**	**125,573** **96,295**	**9,315,951,261** **8,167,772,297**	**73,159,065** **284,925,591**	**426,713,297** **521,635,917**
Penamatan dsb., ke atas Liabiliti atau Caruman ***Termination etc., of Liabilities or Contributions***					
Kematian *Death*	STMB TNSB	260 1,835	7,749,693 21,955,991	142,070 944,816	– 5,618
Berhenti, Cukup Tempoh dan Sebab-sebab Lain *Expiry, Maturity and Other Causes*	STMB TNSB	2,831 1,053	5,169,206,730 930,867	709,314 –	17,252,276 –
Serahan *Surrender*	STMB TNSB	12,957 1,714	236,092,527 1,814,787	9,939 1,313,292	7,131,138 437,840
Jumlah ***Total***	**STMB** **TNSB**	**16,048** **4,602**	**5,413,048,950** **24,701,645**	**861,323** **2,258,108**	**24,383,414** **443,458**

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

Butiran *Item*	Pengendali Takaful *Takaful Operator*	Bilangan Sijil *No. of Certificates*	Jumlah Penyertaan *Sums Participated*	Jumlah Caruman *Total Contributions*	
				Akaun Khas Peserta *Participants' Special Account*	Akaun Peserta *Participants' Account*
Perniagaan Berkuatkuasa ***Business in Force***					
Pelan Perseorangan *Individual Plans*	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 *Term Individual Plans*	STMB TNSB	3,843 1,867	26,368,000 26,086,066	1,416,515 439,473	– –
Pelan Gadai Janji *Mortgage Plans*	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 *Group Plans*	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 *Annuity*	STMB TNSB	13,306 20,127	715,374,936 1,043,268,000	26,605 –	358,298,951 516,662,059
Jumlah ***Total***	**STMB** **TNSB**	**395,095** **253,559**	**17,011,041,081** **20,481,002,044**	**82,280,728** **576,598,960**	**503,070,430** **536,545,331**

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
Asas Penilaian *Valuation Basis*		
Jadual Kemortalan *Mortality Table*	Jadual Kemortalan Penilaian Berkanun 1996 *Statutory Valuation Mortality Table 1996*	Jadual Kemortalan Penilaian Berkanun 1996 *Statutory Valuation Mortality Table 1996*
Keuntungan Tahunan *Annual Profit*	4.5% - caruman tunggal *4.5% - single contributions* 5% - anuiti *5% - annuity* 4% - lain-lain *4% - others*	4.5% - caruman tunggal *4.5% - single contributions* 5% - anuiti *5% - annuity* 4% - lain-lain *4% - others*
Bilangan Sijil *No. of Certificates*	331,251	252,919
	RM	**RM**
Jumlah Berisiko *Sums at Risk*	6,337,917,344	12,793,490,959
Keuntungan *Profits*	–	–
Butiran *Particulars of Valuation*		
Caruman Pejabat *Office Contributions*	11,516,772	60,677,853
Caruman Penilaian *Valuation Contributions*	6,613,216	10,724,254
Penilaian *Valuation*		
Jumlah Berisiko *Sums at Risk*	279,822,497	556,296,441
Keuntungan *Profit*	–	–
Caruman *Contributions*	54,400,350	139,036,606
Peruntukan Tambahan *Additional Provisions*	21,400,000	549,261,725
Liabiliti Bersih *Net Liabilities*	246,822,147	966,521,559
Baki Akaun Hasil *Balance of Revenue Account*	261,581,028	988,865,429
Lebihan Penilaian *Valuation Surplus*	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 *No. of Certificates*	50,551	640
	RM	**RM**
Jumlah Penyertaan *Sums Participated*	7,916,564	7,687,511,085
Butiran Penilaian *Particulars of Valuation*		
Caruman Tunggal *Single Contributions*	36,882,145	17,269,627
Caruman Tahunan *Annual Contributions*	405,079	–
Penilaian *Valuation*		
Caruman Risiko Belum Tamat *Unexpired Risk Contributions*	21,062,509	52,939,469
Peruntukan bagi Tuntutan Dialami Tetapi Belum Dikemukakan *Provision for Claims Incurred But Yet to be Submitted*	3,524,747	–
Baki Akaun Hasil *Balance of Revenue Account*	38,975,097	61,985,083
Lebihan Penilaian *Valuation Surplus*	14,387,841	9,045,614