

PERISTIWA PENTING MILESTONES

1900

1951

Kumpulan Wang Simpanan Pekerja (KWSP) ditubuhkan di bawah Ordinan KWSP 1951, dan diletakkan di bawah pentadbiran Pengarah Pos Kebangsaan.

The Employees Provident Fund (EPF) is set up under the EPF Ordinance 1951, and placed under the National Director of Posts.

1952

KWSP mempunyai 518,948 ahli dan 11,918 majikan berdaftar dalam rangkaianannya. Caruman dikutip berjumlah RM2.6 juta.

The EPF has 518,948 members and 11,918 registered employers in its network. Total contributions collected reaches RM2.6 million.

1956

KWSP melabur dalam pelaburan jangka pendek dan jangka panjang dalam sekuriti Kerajaan Persekutuan, Singapura dan Majlis Tempatan.

The EPF makes its first short and long-term investments in Federation, Singapore and municipal government securities.

1958

Lembaga KWSP mengambil alih pentadbiran KWSP daripada Pengarah Pos Kebangsaan.

The EPF Board takes over the administration of EPF from the National Director of Posts.

1960

Bangunan Ibu Pejabat KWSP di Petaling Jaya, Selangor dibuka dengan rasmi pada bulan November.

The EPF officially opens its new headquarters in Petaling Jaya, Selangor, in November.

1961

Tan Sri Dato' Abdul Jamil bin Abdul Rais, rakyat Malaysia pertama dilantik sebagai Pengerusi Lembaga KWSP.

The EPF appoints Tan Sri Dato' Abdul Jamil bin Abdul Rais as its first Malaysian Chairman.

1963

Pindaan Ordinan KWSP mewajibkan majikan yang mempunyai sekurang-kurangnya tiga orang pekerja untuk mencarum, berbanding lima atau lebih pekerja.

The EPF Ordinance is amended to cover employers who employ at least three persons, as opposed to five or more persons.

1967

Pemprosesan data berautomasi diperkenalkan dengan pemasangan komputer kerangka utama.

Automated data processing is introduced with the installation of a mainframe computer.

1968

Ordinan KWSP dipinda bagi membolehkan ahli yang berumur 50 tahun mengeluarkan satu pertiga simpanannya untuk membeli rumah dan membuat persediaan untuk persaraan.

The EPF Ordinance is amended to provide for withdrawal of one-third of a member's account at 50 years to assist in purchasing a house and preparing for retirement.

1969

Liputan KWSP diperluaskan ke Sabah dan Sarawak.

The EPF extends its coverage to include Sabah and Sarawak.

1970

Size aset KWSP meningkat kepada RM2.1 bilion, dengan ahli hampir 2 juta orang.

The EPF's asset size grows to RM2.1 billion, while membership nears 2 million.

1975

Kadar caruman telah dinaikkan kepada 6% untuk pekerja dan 7% untuk majikan. Setakat ini, KWSP mempunyai ahli berjumlah 2.6 juta dan 75,000 majikan berdaftar.

The contribution rates are increased to 6% for employees and 7% for employers. By now, the EPF has 2.6 million members and 75,000 registered employers.

PERISTIWA PENTING MILESTONES

1977

Beberapa pindaan telah dibuat ke atas Ordinan KWSP untuk: 1) Meningkatkan kadar caruman pekerja, 2) Membenarkan golongan bekerja sendiri memilih untuk mencarum dengan KWSP 3) Membenarkan ahli mengeluarkan simpanan sehingga 10% daripada harga rumah untuk membeli rumah kos rendah.

The EPF Ordinance is amended to: 1) Increase employees' contribution rate, 2) Allow the self-employed to elect to contribute to the Fund, and 3) Allow members to withdraw up to 10% of the purchase price of a low-cost house from their savings.

1980

Keahlian meningkat kepada 3.7 juta dengan majikan berdaftar hampir mencecah 110,000. Caruman diterima untuk tahun ini melepasi tahap RM1 bilion. Kadar caruman untuk pekerja dinaikkan daripada 6% kepada 9% dan majikan daripada 7% kepada 11% mulai 1 Disember.

Membership increases to 3.7 million with close to 110,000 registered employers. Contributions for the year cross the RM1 billion mark. The employees' contribution rate is raised from 6% to 9% and employers' from 7% to 11% with effect from 1 December.

1981

KWSP menyambut ulang tahun ke-30, Menteri Kewangan, YBM Tengku Razaleigh Hamzah meletakkan batu asas bangunan baru KWSP setinggi 28 tingkat di Jalan Raja Laut, Kuala Lumpur.

To mark the EPF's 30th anniversary, Minister of Finance Tengku Razaleigh Hamzah lays a foundation stone for a new 28-storey EPF building on Jalan Raja Laut, Kuala Lumpur.

1982

Pada 22 Julai, Ordinan KWSP 1951 menjadi Akta KWSP 1951.

On 22 July, the EPF Ordinance 1951 becomes the EPF Act 1951.

1983

KWSP mengisytiharkan kadar dividen tertinggi sebanyak 8.5% yang kekal sehingga tahun 1987.

The EPF declares its highest dividend rate of 8.5%, which it maintains until 1987.

1990

Untuk pertama kalinya, KWSP melabur dalam bon korporat, dan menambah bilangan pengurus portfolionya.

The EPF invests significantly in corporate bonds for the first time, and increases the number of its portfolio managers.

1991

KWSP menyambut ulangtahun ke-40 dan menggantikan Akta KWSP 1951 (Pindaan 1982) dengan Akta KWSP 1991, yang meliberalisasi peraturan pelaburan dan menambahbaik skim-skim pengeluaran dan memperkukuhkan penguatkuasaan.

The EPF celebrates its 40th anniversary and EPF Act 1951 (Amended 1982) is replaced with the EPF Act 1991, which liberalises investment regulations and enhances the withdrawal schemes while facilitating enforcement.

1993

Buat pertama kalinya KWSP telah terlibat dalam pembiayaan projek dan usahasama, selaras dengan inisiatif penswastaaan kerajaan.

The Fund enters into project financing and joint ventures for the first time, in line with the government's privatisation agenda.

1995

KWSP memperkenalkan Kursus Keselamatan Sosial yang pertama di negara ini, yang dihadiri oleh pegawai-pegawai dari KWSP dan organisasi-organisasi keselamatan sosial yang lain.

The EPF introduces the first Social Security Course in the country, which is attended by its own officers as well as those from other social security organisations.

1996

KWSP melancarkan Skim Pelaburan Ahli, membolehkan ahli yang mempunyai simpanan melebihi RM55,000 dalam Akaun 1 untuk melabur dalam unit amanah melalui Institusi Pengurusan Dana (IPD) yang dilantik oleh Kementerian Kewangan.

The EPF launches the Members' Investment Scheme, allowing members with more than RM55,000 in their Account 1 to invest in unit trusts through approved Fund Management Institutions (FMI) appointed by the Ministry of Finance.

PERISTIWA PENTING MILESTONES

1997

Kerja pembinaan Institut Latihan Keselamatan Sosial KWSP (ESSET) di Bangi, Selangor dimulakan.

Construction begins on the EPF Social Security Training Institute (ESSET) in Bangi, Selangor.

1999

Jabatan Komputer KWSP memastikan sistem komputer KWSP patuh Y2K.

The EPF's Computer Department ensures the Fund's computer system is Y2K compliant.

2000

2000

KWSP memperkenalkan Skim Pengeluaran Pendidikan dan Skim Pengeluaran Pekerja Berpencen.

The EPF introduces an Education Withdrawal Scheme and the Pensionable Employees Withdrawal Scheme.

2001

Ahli KWSP meningkat kepada 10 juta dan jumlah aset mencecah RM186 bilion. Pada April, Tan Sri Azlan Zainol dilantik sebagai Ketua Pegawai Eksekutif KWSP.

Membership grows to 10 million and total assets to RM186 billion. In April, current Chief Executive Officer Tan Sri Azlan Zainol is appointed as head of the EPF.

2003

KWSP menubuhkan Pusat Pengurusan Panggilan Telefon (CMC) dan Kaunter Perkhidmatan Pelanggan KWSP (one-stop centre) di Pejabat KWSP Wilayah Persekutuan, Jalan Raja Laut, Kuala Lumpur.

The EPF establishes a Call Management Centre (CMC). It also sets up a one-stop customer service centre in the Wilayah Persekutuan state office on Jalan Raja Laut, Kuala Lumpur.

Projek Rekayasa Semula Proses Perniagaan (BPR) atau dikenali sebagai SERVE (Service Excellence) untuk mereka bentuk dan memperkemas proses kerja utama KWSP serta sistem teknologi maklumat (IT) yang melibatkan penggantian sistem terasnya.

A high-level Business Process Reengineering (BPR) project, known internally as SERVE (Service Excellence), is initiated to redesign and streamline the Fund's work processes and IT systems through the replacement of the main frame legacy system.

2004

KWSP memperkenalkan sistem pengurusan Balanced Scorecard (BSC) sebagai sebahagian daripada strategi untuk menjadikan KWSP sebuah organisasi keselamatan sosial bertaraf dunia dan agensi kerajaan terbaik di Malaysia.

The EPF rolls out the Balanced ScoreCard (BSC) management system as part of its strategy to transform into a world-class social security organisation and top government agency in Malaysia.

e-Kiosk, yang membolehkan ahli memperoleh penyata kira-kira mereka menggunakan MyKad ditempatkan di 13 pejabat KWSP negeri dan 28 cawangan di seluruh negara.

The e-Kiosk, which allows members to retrieve their statement of accounts using their MyKad, is set up at 13 state and 28 branch offices nationwide.

2007

KWSP memperkenalkan inisiatif 'Bukan Hanya Simpanan' yang menstruktur semula akaun ahli daripada tiga kepada dua; memperkenalkan Pengeluaran Fleksibel Umur 55 Tahun; dan membenarkan ahli yang mempunyai simpanan melebihi RM1 juta untuk menguruskan simpanan mereka dengan sendiri.

The EPF introduces Beyond Savings, which restructures members' accounts from three to two; introduces the Flexible Age 55 Withdrawal; and allows members with savings in excess of RM1 million to manage their savings on their own.

2008

Bermula 1 Februari, tanggungan untuk mencarum kepada KWSP dilanjutkan daripada umur 55 tahun hingga 75 tahun. KWSP juga meletakkan sasaran Simpanan Asas mengikut pelbagai peringkat umur untuk membolehkan ahli mengumpul simpanan minimum sebanyak RM120,000 menjelang usia 55 tahun.

PERISTIWA PENTING MILESTONES

Effective 1 February, the liability period for EPF contributions is extended from age 55 to age 75. The Fund also sets Basic Savings targets for different age levels to help members accumulate at least RM120,000 by age 55.

KWSP menubuhkan Kursi Perlindungan Kewangan yang pertama di negara ini di Universiti Malaya.

The EPF establishes the nation's first Social Security Endowed Chair at the University of Malaya.

KWSP dianugerahkan pensijilan MS ISO 9001:2000 bagi Sistem Pengurusan Kualiti.

The EPF is awarded the MS ISO 9001:2000 certification for its Quality Management Systems.

KWSP menerima Anugerah Ketua Setiausaha Negara dalam Anugerah Kualiti Perdana Menteri.

The EPF receives the Chief Secretary to the Government Award under the Prime Minister's Quality Awards.

KWSP membuka Pejabat Wilayah bagi Persatuan Keselamatan Sosial Antarabangsa (ISSA) untuk negara-negara ASEAN di Kuala Lumpur bertujuan meningkatkan kerjasama dalam bidang pembangunan keselamatan sosial agensi-agensi berkaitan di kalangan negara ASEAN.

The EPF establishes the International Social Security Association (ISSA) Sub-Regional Office for ASEAN countries in Kuala Lumpur to enhance cooperation among social security organisations of ASEAN members in the area of social security development.

2009

KWSP perkenal Polisi Anti-Fraud dan Pendedahan Maklumat.

The EPF introduces Anti-Fraud and Whistleblowing Policies.

KWSP dianugerahkan Penarafan Lima Bintang oleh Unit Pemodenan Tadbiran dan Perancangan Pengurusan Malaysia (MAMPU).

The EPF is awarded a Five-Star Rating by the Malaysian Administrative Modernisation and Management Planning Unit (MAMPU).

2010

KWSP lancar Skim Simpanan Persaraan 1Malaysia untuk golongan bekerja sendiri dan kemudian diperluaskan termasuk untuk suri rumah.

The EPF launches the 1Malaysia Retirement Savings Scheme for the self-employed, and the service is later extended to include housewives.

KWSP memperkenalkan sistem elektronik-Pilihan Pelaburan Ahli (ePPA) yang menggantikan sistem manual permohonan pengeluaran simpanan ahli KWSP untuk melabur dalam saham amanah.

The EPF introduces the elektronik-Pilihan Pelaburan Ahli (ePPA) system to replace the manual system of withdrawal applications by EPF members for investments in unit trusts.

2011

KWSP perluaskan senarai penyakit kritikal di bawah Pengeluaran Kesihatan daripada 39 penyakit kepada 55, dan turut membenarkan ahli membeli peralatan bantuan kesihatan berkuatkuasa 15 Julai 2011.

The EPF extends its list of critical illnesses under the Health Withdrawal plan from 39 illnesses to 55, and permits members to purchase medical support equipment effective from 15 July 2011.

2012

KWSP buat kali kedua menerima Penarafan Lima Bintang sebagai agensi barisan hadapan Terbaik yang dianugerahkan oleh Unit Pemodenan Tadbiran dan Perancangan Pengurusan Malaysia (MAMPU).

The EPF is awarded a Five-Star Excellence Ranking as a top front-line agency by MAMPU for the second time.

Setakat 31 Disember 2012, aset pelaburan KWSP berada pada RM526.75 bilion, sementara keahlian meningkat kepada 13,585,007 juta dan jumlah majikan berdaftar mencecah 502,863.

As at 31 December 2012, the EPF's investment asset stands at RM526.75 billion while membership increases to 13,585,007 million and the number of registered employers reaches 502,863.

DIARI KORPORAT 2012 CORPORATE DIARY 2012



6 JANUARI/JANUARY 2012

Majlis Menandatangani Program Nota Jangka Sederhana Islam Projek Lebuhraya Usahasama Berhad untuk RM34.35 bilion nilai nominal

Signing Ceremony for a RM34.35 billion nominal value Islamic Medium Term Notes programme of Projek Lebuhraya Usahasama Berhad

5 FEBRUARI/FEBRUARY 2012

Sambutan Maulidur Rasul

Prophet Muhammad's birthday celebrations



14 FEBRUARI/FEBRUARY 2012

Lawatan Pegawai-Pegawai daripada Social Security and National Insurance Trust (SSNIT) Ghana ke KWSP

Officers from the Social Security and National Insurance Trust (SSNIT) of Ghana visit the EPF

16 FEBRUARI/FEBRUARY 2012

Sesi perjumpaan antara Pengurusan KWSP dan Kongres Kesatuan Sekerja Malaysia (MTUC)

Meeting of the EPF's management and the Malaysian Trades Union Congress (MTUC)

13 MAC/MARCH 2012

Pegawai-Pegawai Bank Negara Malaysia kunjungi Jabatan Perbendaharaan KWSP

Officers from The Central Bank of Malaysia visit the EPF's Treasury Department

DIARI KORPORAT 2012
CORPORATE DIARY 2012



20 MAC/MARCH 2012

Lawatan delegasi Kementerian Kewangan Mongolia ke KWSP

Visit by a delegation from the Ministry of Finance, Mongolia

2 & 3 APRIL/APRIL 2012

KWSP menganjurkan Seminar Antarabangsa 'Dynamic Evolution of the Pension World'

International seminar on Dynamic Evolution of the Pension World, organised by the EPF

2 APRIL/APRIL 2012

Majlis Menandatangani Perjanjian Penubuhan Pusat Penyelidikan Keselamatan Sosial antara KWSP dan Universiti Malaya

Signing ceremony between the EPF and University of Malaya for the establishment of a Social Security Research Centre

4-6 APRIL/APRIL 2012

Persidangan Pengurusan KWSP 2012

EPF Management Conference 2012

27-29 APRIL/APRIL 2012

Sukan KWSP Ke 14 di Kota Bharu

14th EPF Sports Day in Kota Bharu

12 MEI/MAY 2012

Sambutan Hari Pekerja

Labour Day celebrations



29-30 JUN/JUNE 2012

KWSP sertai *Graduan Aspire 2012 Career & Postgraduate Fair* di KLCC

The EPF takes part in the Graduan Aspire 2012 Career & Postgraduate Fair held at KLCC

DIARI KORPORAT 2012
CORPORATE DIARY 2012



2 JULAI/JULY 2012

Majlis Menandatangani Perkhidmatan e-Statutory Payment bersama HSBC dan KWSP di Bangunan HSBC Bank, Kuala Lumpur

Signing Ceremony of e-Statutory Payment Services between HSBC and the EPF at HSBC Bank Building, Kuala Lumpur

12 JULAI/JULY 2012

Latihan Kebakaran di KWSP Ibu Pejabat

Fire drill at the EPF's headquarters

14 JULAI/JULY 2012

Latihan Simulasi Krisis di KWSP Kota Kinabalu

Crisis Simulation Training at EPF Kota Kinabalu

19 JULAI/JULY 2012

Pelancaran Kempen Budaya KWSP

EPF's Culture campaign is launched

28 OGOS/AUGUST 2012

Lawatan Kumpulan Wang Simpanan Pihak Berkuasa Tempatan, Kenya ke KWSP

Visit by the Local Authorities Provident Fund, Kenya to the EPF

18-20 SEPTEMBER/SEPTEMBER 2012

KWSP sertai Forum Kewangan Islam Global (GIFF) 2012

The EPF participates in the Global Islamic Finance Forum (GIFF) 2012

22 OKTOBER/OCTOBER 2012

Sambutan Hari Integriti Nasional Peringkat KWSP 2012

The EPF celebrates National Integrity Day 2012

DIARI KORPORAT 2012
CORPORATE DIARY 2012

1 NOVEMBER/NOVEMBER 2012

Seminar Amalan Terbaik Pengurusan Risiko

Seminar on Best Risk Management Practices

3 NOVEMBER/NOVEMBER 2012

Majlis Penyerahan *Employability Skills Module* kepada Kementerian Pelajaran Malaysia

Handing over of the Employability Skills Module to the Ministry of Education, Malaysia

3-11 NOVEMBER/NOVEMBER 2012

KWSP Tuan Rumah Pesta Sukan Kementerian Kewangan (PSKK) ke 38 Tahun 2012

The EPF host the 38th Ministry of Finance Sports Carnival 2012



15 NOVEMBER/NOVEMBER 2012

Sambutan Maal Hijrah 1433

Maal Hijrah celebration 1433H

24-25 NOVEMBER/NOVEMBER 2012

Seminar Pelaburan KWSP

EPF Investment Seminar



29 NOVEMBER/NOVEMBER 2012

Lawatan Kementerian Buruh, Arab Saudi ke KWSP

Visit by the Ministry of Labor, Kingdom of Saudi Arabia, to the EPF



DIARI KORPORAT 2012
CORPORATE DIARY 2012



6 DISEMBER/DECEMBER 2012

Majlis Anugerah Perkhidmatan KWSP
2011

EPF Service Awards Ceremony 2011



12 DISEMBER/DECEMBER 2012

Lawatan National Council For Social
Security Fund China ke KWSP

*Visit by the National Council For Social
Security Fund, China to the EPF*

17 DISEMBER/DECEMBER 2012

Pengurusan Kanan KWSP melawat
Rumah Amal Cahaya Tengku Ampuan
Rahimah (RACTAR), Subang Jaya,
Selangor

*EPF Senior Management visit the Rumah
Amal Cahaya Tengku Ampuan Rahimah
(RACTAR) in Subang Jaya, Selangor*



FAKTA SEKILAS PANDANG TAHUN 2012 FACTS AT A GLANCE FOR YEAR 2012

13,585,007 Juta Ahli
Million members

6,389,080 Juta merupakan ahli aktif yang masih mencarum
Million members, are actively contributing

502,863 Majikan mencarum kepada KWSP
Employers contributing to the EPF

RM46,177.76 Juta caruman tahunan diterima daripada
pekerja dan majikan
*Million in annual contribution, from employees
and employers*

RM32,984.99 Juta jumlah pengeluaran
Million in total withdrawals

RM526,753.81 Juta jumlah aset pelaburan, meningkat 12.31%
daripada **RM469,035.43** Juta pada 2011
*Million in total investment assets, up 12.31% from
RM469,035.43 million in 2011*

RM31,123.75 Juta jumlah pendapatan kasar, meningkat
14.01% daripada **RM27,299.48** juta pada 2011
*Million in total gross income, up 14.01%
from RM27,299.48 million in 2011*

6.15% Kadar dividen dan **RM27.45** bilion bayaran dividen
Dividend rate and RM27.45 billion dividend payout

SOROTAN KEWANGAN LIMA TAHUN

FIVE-YEAR FINANCIAL HIGHLIGHTS

RINGKASAN KEPUTUSAN KEWANGAN FINANCIAL RESULT'S SNAP SHOT	2008	2009	2010	2011	2012
SEMUA DALAM RM JUTA/ALL IN RM' MILLION					
Pendapatan Pelaburan Kasar/ <i>Gross Investment Income</i>	19,116.82	17,218.16	24,063.53	27,235.29	31,024.94
Pendapatan Pelaburan Bersih/ <i>Net Investment Income</i>	15,068.68	20,222.13	23,029.69	25,915.20	28,970.55
Lain-Lain Pendapatan/ <i>Other Income</i>	148.79	67.20	78.73	64.19	98.81
Jumlah Pendapatan/ <i>Total Income</i>	15,217.47	20,289.33	23,108.42	25,979.39	29,069.36
Jumlah Perbelanjaan */ <i>Total Expenditures *</i>	760.89	655.71	787.07	916.28	860.81
Pendapatan Bersih/ <i>Net Income</i>	14,456.58	19,626.46	22,312.43	25,084.43	28,208.55
Dividen Dikreditkan Ke Akaun Ahli <i>Dividend Credited To Members' Account</i>	14,288.33	19,371.92	21,610.13	24,466.02	27,450.92
RINGKASAN KEDUDUKAN KEWANGAN/ SUMMARISED FINANCIAL POSITION					
Jumlah Dana Ahli **/ <i>Total Members' Fund **</i>	345,434.04	374,543.16	444,959.51	476,526.06	532,274.73
Jumlah Aset/ <i>Total Assets</i>	346,114.65	375,464.48	445,848.18	477,683.43	536,029.19
Jumlah Liabiliti/ <i>Total Liabilities</i>	680.61	921.32	888.67	1,157.37	3,754.46
NISBAH KEWANGAN UTAMA/ KEY FINANCIAL RATIOS					
SEMUA DALAM PERATUS (%)/ALL IN PERCENTAGE (%)					
Pulangan Pelaburan/ <i>Return On Investments</i>	6.15	4.88	6.08	6.58	6.87
Jumlah Perbelanjaan Ke Atas Jumlah Pendapatan Kasar ***/ <i>Total Expenditures Over Total Gross Income ***</i>	3.80	3.05	3.22	3.32	2.71
Jumlah Perbelanjaan Ke Atas Jumlah Aset/ <i>Total Expenditures Over Total Assets</i>	0.22	0.17	0.18	0.19	0.16
Pertumbuhan Pelaburan/ <i>Investments' Growth</i>	9.66	8.55	18.67	6.52	12.31
Kadar Dividen Tahunan/ <i>Annual Dividend Rate</i>	4.50	5.65	5.80	6.00	6.15

Nota/Note:

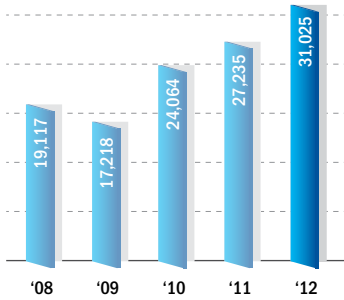
* Terdiri daripada Perbelanjaan Operasi dan Caj Berkanun./*Comprised of Operating Expenditures and Statutory Charges.*

** Terdiri daripada Akaun Caruman, Rizab Aset Kewangan Sedia Dijual (mulai tahun 2010 dan seterusnya) dan Rizab Seksyen 50(3) (sehingga tahun 2011 sahaja)./ *Comprised of Contributions Account, Available - For - Sale Financial Assets Reserve (from 2010 onwards) and Section 50(3) Reserve (till 2011 only).*

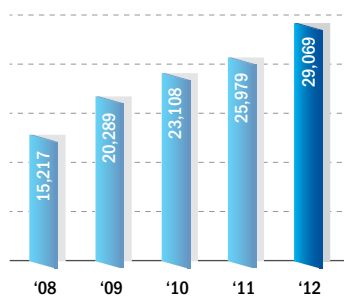
*** Jumlah Pendapatan Kasar termasuk rugi terjejas atas aset kewangan dicatat semula serta pembalikan rugi terjejas atas pelaburan dalam syarikat subsidiari dan bersekutu./*Total Gross Income includes writeback of impairment losses on financial assets as well as reversal of impairment losses on investment in subsidiaries and associates.*

SOROTAN KEWANGAN LIMA TAHUN
FIVE-YEAR FINANCIAL HIGHLIGHTS

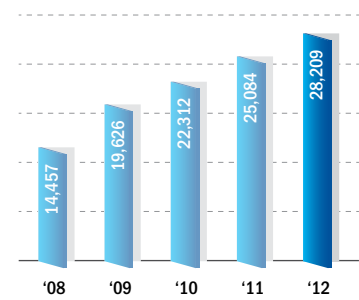
Pendapatan Pelaburan Kasar (RM Juta)
Gross Investment Income (RM Million)



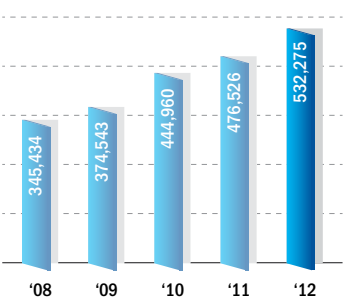
Jumlah Pendapatan (RM Juta)
Total Income (RM Million)



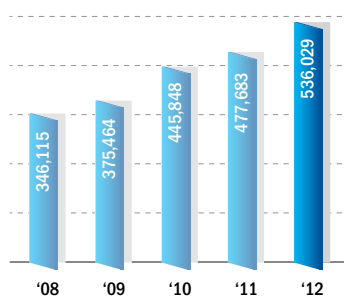
Pendapatan Bersih (RM Juta)
Net Income (RM Million)



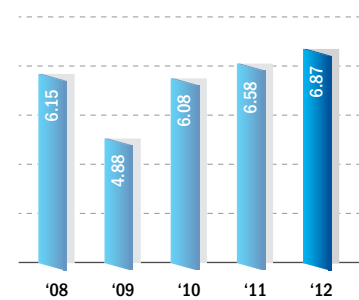
Jumlah Dana Ahli (RM Juta)
Total Members' Fund (RM Million)



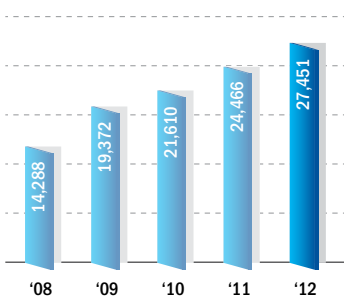
Jumlah Aset (RM Juta)
Total Assets (RM Million)



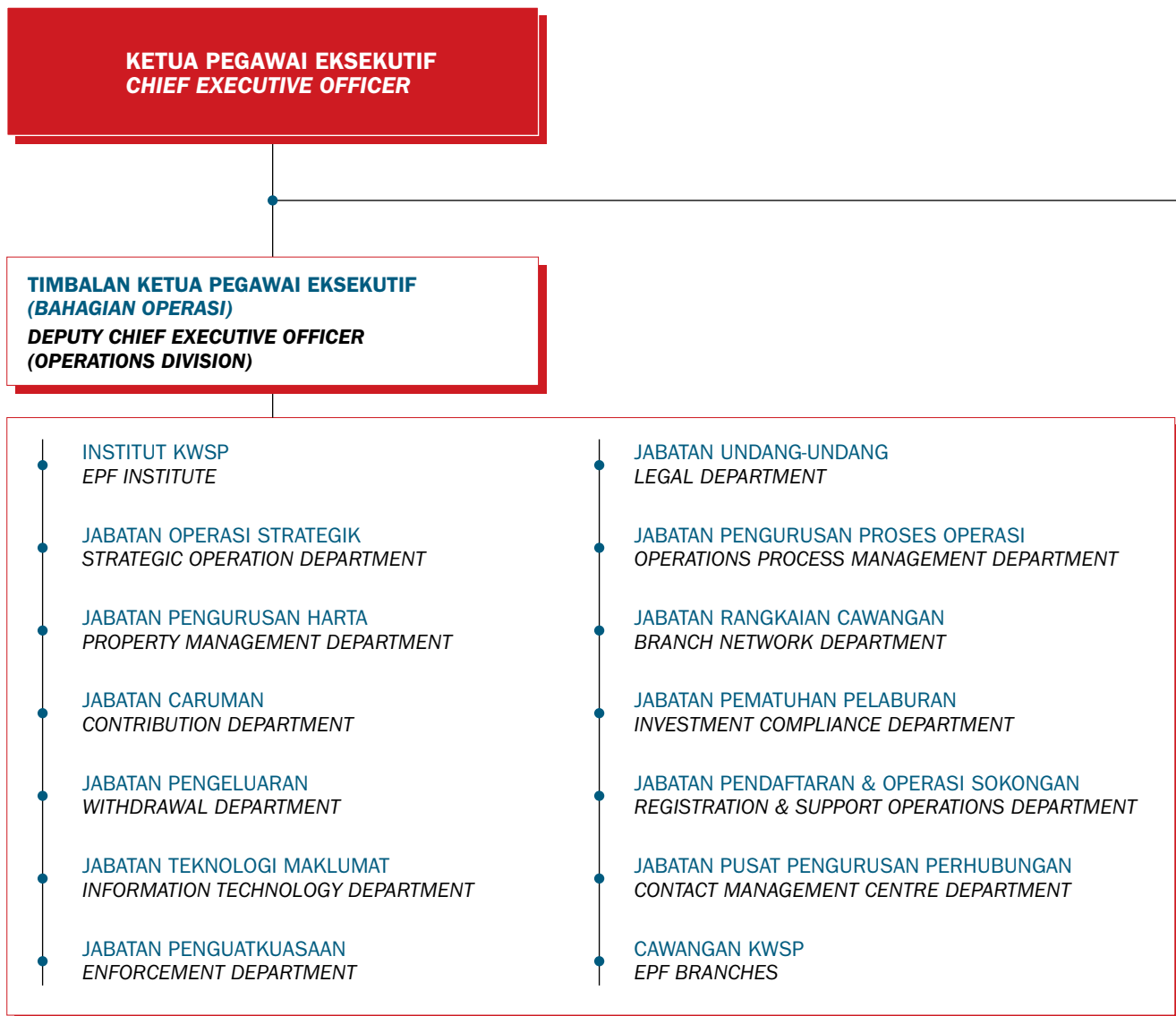
Pulangan Pelaburan (%)
Return On Investment (%)



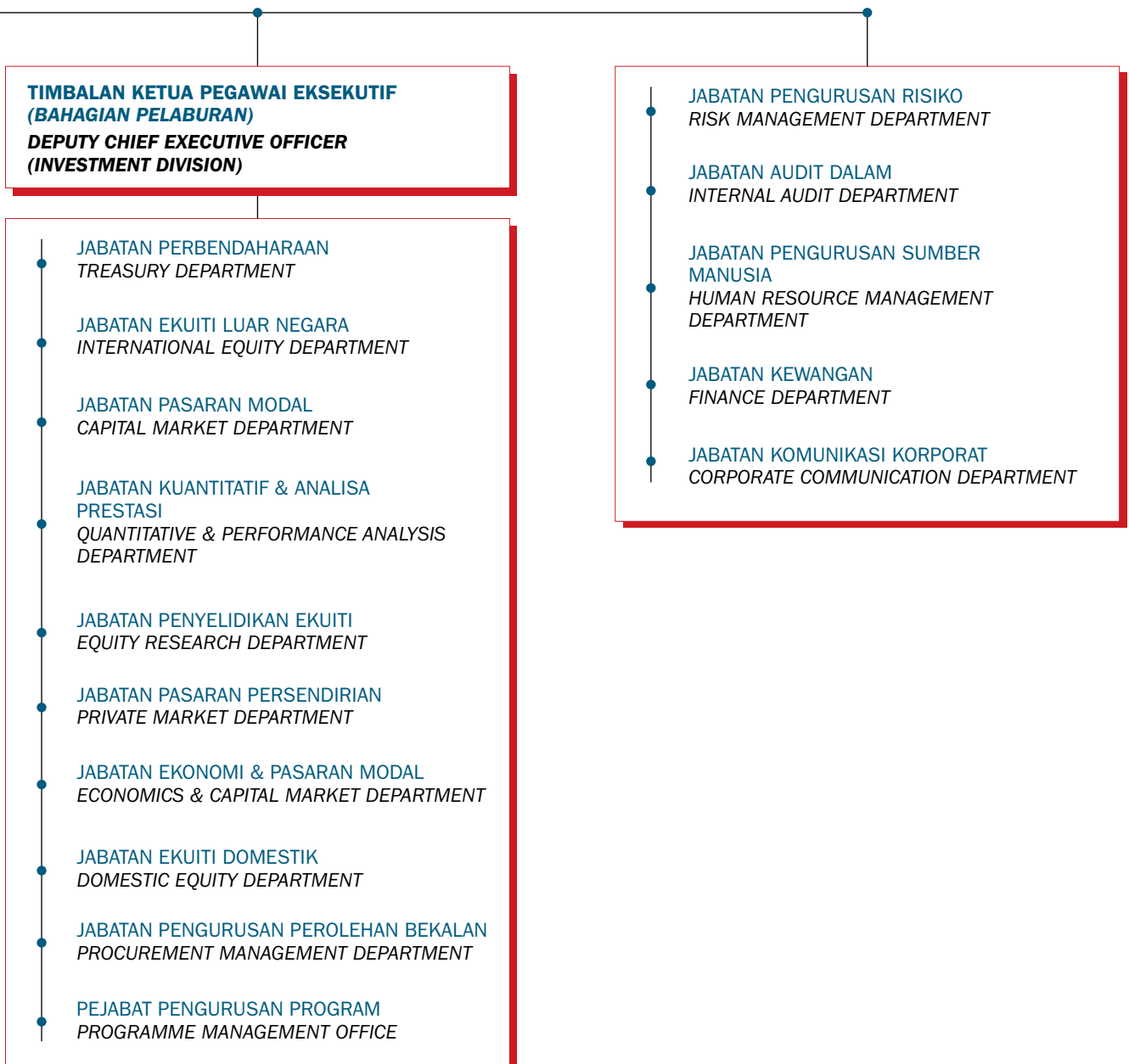
Dividen Dikreditkan Ke Akaun Ahli (RM Juta)
Dividend Credited To Members' Account (RM Million)



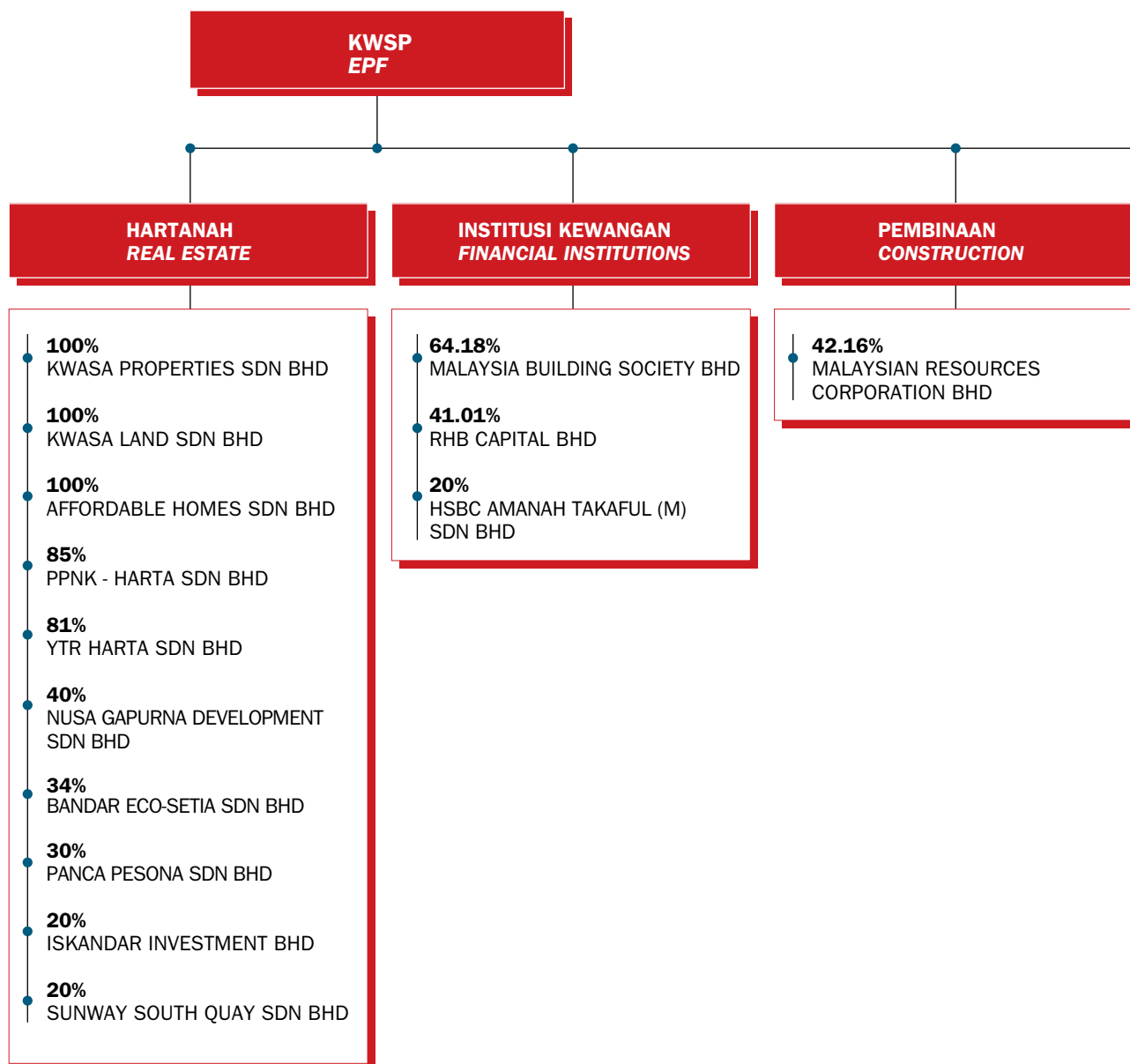
CARTA ORGANISASI ORGANISATION CHART



CARTA ORGANISASI
ORGANISATION CHART



STRUKTUR KORPORAT KUMPULAN SETAKAT 31 DISEMBER 2012 GROUP CORPORATE STRUCTURE AS AT 31 DECEMBER 2012



Nota/Note:

1. Syarikat yang tidak ditunjukkan adalah yang berstatus dormant dan yang di bawah proses pembubaran/*Companies not disclosed are dormant company and under liquidation process.*
2. Rujuk Nota 44 dan 45 kepada Penyata Kewangan KWSP 2012 untuk mendapatkan senarai lengkap syarikat subsidiari dan bersekutu KWSP/*Refer to Note 44 and 45 to the EPF Financial Statement 2012 for the complete list of EPF subsidiaries and associates.*

STRUKTUR KORPORAT KUMPULAN
GROUP CORPORATE STRUCTURE

