

**Prudential and structural Islamic financial indicators: Full-fledged Takāful/Retakāful companies**

Country: Brunei Darussalam		Starting Period: 2019Q1			Ending Period: 2021Q4											
Time period covered :																
Code	Key Indicator	Standard	Currency	Units	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4
End-of-period exchange rate (National Currency / USD):																
PRUDENTIAL TAKĀFUL INDICATORS																
CAPITAL ADEQUACY																
TP01	Risk-based capital adequacy ratio / Solvency capital requirement (SCR) (General)															
	Qualifying capital available	(Specify, if any)	NC	T	129,440.0	140,455.0	140,370.0	143,956.0	148,201.0	155,677.0	154,541.0	142,202.0	133,994.0	135,238.0	141,834.0	149,858.0
	Minimum capital required	(Specify, if any)	NC	T	91,100.0	102,377.8	105,462.0	107,251.2	105,332.6	118,055.8	118,414.8	108,955.4	110,212.8	106,147.4	114,123.6	126,012.0
ASSET QUALITY																
TP02	Technical reserves ratio (Family)															
	Contribution (premium) liabilities	(select currency)		(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	Claims liabilities	(select currency)		(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
TP03a	(Real estate + unquoted equities + debtors)/total assets (General)															
	Real estate (+)	NC		T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Unquoted equities (+)	NC		T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Debtors (+)	NC		T	15,581.0	32,770.0	25,464.0	22,883.0	21,855.0	21,737.0	16,920.0	23,217.0	17,456.0	20,928.0	16,921.0	13,988.0
	Total assets (at company level)	NC		T	345,138.0	354,841.0	338,910.0	351,480.0	386,543.0	367,783.0	359,172.0	380,015.0	382,254.0	402,617.0	402,312.0	391,542.0
TP03b	(Real estate + unquoted equities + debtors)/total assets (Family)															
	Real estate (+)	NC		T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Unquoted equities (+)	NC		T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Debtors (+)	NC		T	6,762.0	17,506.0	7,649.0	8,710.0	8,133.0	8,102.0	6,428.0	7,012.0	6,547.0	5,635.0	5,226.0	5,003.0
	Total assets (at company level)	NC		T	196,018.0	213,891.0	208,069.0	209,625.0	211,052.0	214,217.0	211,842.0	215,724.0	219,704.0	214,075.0	216,759.0	218,469.0
TP04	Contributions Receivable due over 180 days to shareholders' equity (Family)															
	Contributions Receivable due over 180 day	(select currency)		(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	Shareholders' equity	NC		T	41,487.0	45,629.0	45,837.0	46,120.0	45,054.0	46,074.0	45,012.0	45,676.0	47,205.0	47,766.0	48,371.0	47,637.0
TP05a	Shareholders' Equities/total assets (General)															
	Shareholders' equities	NC		T	71,145.0	76,068.0	76,998.0	75,906.0	78,238.0	78,294.0	75,335.0	74,586.0	81,984.0	82,419.0	84,040.0	86,800.0
	Total assets (at company level)	NC		T	345,138.0	354,841.0	338,910.0	351,480.0	386,543.0	367,783.0	359,172.0	380,015.0	382,254.0	402,617.0	402,312.0	391,542.0
TP05b	Shareholders' Equities/total assets (Family)															
	Shareholders' equities	NC		T	41,487.0	45,629.0	45,837.0	46,120.0	45,054.0	46,074.0	45,012.0	45,676.0	47,205.0	47,766.0	48,371.0	47,637.0
	Total assets (at company level)	NC		T	196,018.0	213,891.0	208,069.0	209,625.0	211,052.0	214,217.0	211,842.0	215,724.0	219,704.0	214,075.0	216,759.0	218,469.0
TP06a	Contributions receivable to Gross written contributions (General)															
	Contributions receivable	NC		T	496.0	21,299.0	21,379.0	9,653.0	7,485.0	8,286.0	9,058.0	13,695.0	12,474.0	15,104.0	9,100.0	5,231.0
	Gross written contribution	NC		T	22,959.0	44,630.0	75,491.0	99,501.0	29,267.0	53,818.0	77,006.0	109,855.0	31,696.0	60,643.0	89,195.0	118,886.0
TP06b	Contributions receivable to written contributions (Family)															
	Contributions receivable	NC		T	8,943.0	846.0	1,093.0	1,274.0	1,200.0	786.0	1,350.0	2,079.0	2,077.0	1,503.0	1,158.0	1,210.0
	Gross written contribution	NC		T	7,006.0	13,668.0	20,640.0	26,631.0	7,567.0	13,094.0	20,634.0	27,555.0	7,477.0	9,721.0	19,202.0	25,584.0
RETAKĀFUL AND ACTUARIAL																
TP07a	Risk retention ratio (General)															
	Net written contribution	NC		T	17,991.0	35,818.0	62,864.0	79,611.0	22,687.0	40,113.0	59,532.0	80,201.0	24,926.0	46,777.0	65,074.0	81,073.0
	Gross written contribution	NC		T	22,959.0	44,630.0	75,491.0	99,501.0	29,267.0	53,818.0	77,006.0	109,855.0	31,696.0	60,643.0	89,195.0	118,886.0
TP07b	Risk retention ratio (Family)															
	Net written contribution	NC		T	6,399.0	12,323.0	18,740.0	24,615.0	6,740.0	11,959.0	18,732.0	25,760.0	6,896.0	12,343.0	17,513.0	22,319.0
	Gross written contribution	NC		T	7,006.0	13,668.0	20,640.0	26,631.0	7,567.0	13,094.0	20,634.0	27,555.0	7,477.0	9,721.0	19,202.0	25,584.0
TP08	Survival ratio (claims) (Family)															
	Technical reserve	NC		T	77,551.0	76,648.0	77,589.0	76,901.0	78,616.0	79,231.0	78,637.0	80,064.0	76,542.0	71,133.0	70,763.0	69,887.0
	Average of claims paid in last 3 years	(select currency)		(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
MANAGEMENT SOUNDNESS																
TP09a	Operating expense ratio (General)															
	Operating expense	NC		T	6,540.0	11,694.0	17,841.0	24,070.0	9,193.0	13,627.0	21,988.0	31,258.0	12,650.0	19,727.0	25,577.0	30,490.0
	Net written contribution	NC		T	17,991.0	35,818.0	62,864.0	79,611.0	22,687.0	40,113.0	59,532.0	80,201.0	24,926.0	46,777.0	65,074.0	81,073.0
TP09b	Operating expense ratio (Family)															
	Operating expense	NC		T	2,363.0	3,775.0	6,024.0	8,014.0	1,645.0	3,543.0	5,053.0	6,708.0	1,530.0	2,677.0	3,622.0	4,766.0
	Net written contribution	NC		T	6,399.0	12,323.0	18,740.0	24,615.0	6,740.0	11,959.0	18,732.0	25,760.0	6,896.0	12,343.0	17,513.0	22,319.0
TP10a	Gross written contributions/number of employees (General)															
	Gross written contributions	NC		T	22,959.0	44,630.0	75,491.0	99,501.0	29,267.0	53,818.0	77,006.0	109,855.0	31,696.0	60,643.0	89,195.0	118,886.0
	Number of employees	n.a.		G	173	173	173	173	218	218	218	218	219	219	219	219
TP10b	Gross written contributions/number of employees (Family)															
	Gross written contributions	NC		T	7,006	13,668	20,640	26,631	7,567	13,094	20,634	27,555	7,477	9,721	19,202	25,584
	Number of employees	n.a.		G	60	60	60	60	49	49	49	49	50	50	50	50
TP11a	Assets per employee (General)															
	Total assets (at company level)	NC		T	345,138.0	354,841.0	338,910.0	351,480.0	386,543.0	367,783.0	359,172.0	380,015.0	382,254.0	402,617.0	402,312.0	391,542.0
	Number of employees	n.a.		G	173	173	173	173	218	218	218	218	219	219	219	219
TP11b	Assets per employee (Family)															
	Total assets (at company level)	NC		T	196,018.0	213,891.0	208,069.0	209,625.0	211,052.0	214,217.0	211,842.0	215,724.0	219,704.0	214,075.0	216,759.0	218,469.0
	Number of employees	n.a.		G	60	60	60	60	49	49	49	49	50	50	50	50
EARNINGS AND PROFITABILITY																
TP12	Loss ratio (General)															
	Net Loss incurred	NC		T	8,558.0	14,688.0	27,867.0	34,839.0	11,125.0	15,554.0	25,631.0	40,290.0	8,502.0	19,660.0	27,570.0	32,058.0
	Net earned contribution	NC		T	19,621.0	39,188.0	61,490.0	80,616.0	22,383.0	44,607.0	65,240.0	85,553.0	25,498.0	46,425.0	67,754.0	84,833.0

Code	Key Indicator	Standard	Currency	Units	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4
TP13	<b>Claims ratio (General)</b>				<b>90.4%</b>	<b>49.2%</b>	<b>45.5%</b>	<b>40.8%</b>	<b>8.0%</b>	<b>35.2%</b>	<b>30.8%</b>	<b>32.3%</b>	<b>34.7%</b>	<b>31.6%</b>	<b>30.4%</b>	<b>29.4%</b>
	Net claims paid		NC	T	17,735.0	19,261.0	27,971.0	32,921.0	1,782.0	15,714.0	20,114.0	27,616.0	8,843.0	14,661.0	20,591.0	24,944.0
	Net earned contributions		NC	T	19,621.0	39,188.0	61,490.0	80,616.0	22,383.0	44,607.0	65,240.0	85,553.0	25,498.0	46,425.0	67,754.0	84,833.0
TP14a	<b>Expense ratio (General)</b>				<b>31.7%</b>	<b>27.2%</b>	<b>25.5%</b>	<b>26.2%</b>	<b>31.6%</b>	<b>27.0%</b>	<b>26.3%</b>	<b>27.8%</b>	<b>38.5%</b>	<b>33.6%</b>	<b>29.3%</b>	<b>25.6%</b>
	Total expense		NC	T	7,287.0	12,121.0	19,221.0	26,052.0	9,262.0	14,553.0	20,256.0	30,591.0	12,214.0	20,392.0	26,136.0	30,490.0
	Gross written contribution		NC	T	22,959.0	44,630.0	75,491.0	99,501.0	29,267.0	53,818.0	77,006.0	109,855.0	31,696.0	60,643.0	89,195.0	118,886.0
TP14b	<b>Expense ratio (Family)</b>				<b>28.1%</b>	<b>29.8%</b>	<b>31.0%</b>	<b>32.7%</b>	<b>24.7%</b>	<b>25.4%</b>	<b>26.3%</b>	<b>27.6%</b>	<b>22.5%</b>	<b>35.6%</b>	<b>25.6%</b>	<b>24.3%</b>
	Total expense		NC	T	1,969.0	4,079.0	6,399.0	8,700.0	1,871.0	3,332.0	5,432.0	7,598.0	1,685.0	3,462.0	4,909.0	6,229.0
	Gross written contribution		NC	T	7,006.0	13,668.0	20,640.0	26,631.0	7,567.0	13,094.0	20,634.0	27,555.0	7,477.0	9,721.0	19,202.0	25,584.0
TP15	<b>Investment income/net earned contribution (General)</b>				<b>2.4%</b>	<b>2.5%</b>	<b>2.4%</b>	<b>2.4%</b>	<b>2.1%</b>	<b>1.9%</b>	<b>1.8%</b>	<b>1.6%</b>	<b>0.5%</b>	<b>0.9%</b>	<b>1.7%</b>	<b>1.3%</b>
	Net Investment income (from general fund only)		NC	T	472.0	995.0	1,484.0	1,974.0	465.0	855.0	1,164.0	1,357.0	136.0	396.0	1,138.0	1,067.0
	Net earned contributions		NC	T	19,621.0	39,188.0	61,490.0	80,616.0	22,383.0	44,607.0	65,240.0	85,553.0	25,498.0	46,425.0	67,754.0	84,833.0
TP16	<b>Investment income/investment assets (Family)</b>				<b>2.2%</b>	<b>3.7%</b>	<b>3.2%</b>	<b>5.7%</b>	<b>0.5%</b>	<b>3.6%</b>	<b>5.1%</b>	<b>7.4%</b>	<b>0.3%</b>	<b>1.2%</b>	<b>2.1%</b>	<b>2.9%</b>
	Investment income (from family fund only)		NC	T	1,007.0	1,746.0	1,854.0	2,705.0	240.0	1,779.0	2,495.0	4,234.0	259.0	1,257.0	2,210.0	2,964.0
	Investment assets (of family fund only)		NC	T	45,064.0	47,053.0	57,308.0	47,481.0	44,913.0	49,478.0	48,836.0	56,944.0	102,725.0	103,645.0	103,010.0	101,633.0
TP17	<b>Combined ratio (General)</b>				<b>75.4%</b>	<b>64.6%</b>	<b>70.8%</b>	<b>69.4%</b>	<b>81.3%</b>	<b>61.9%</b>	<b>65.6%</b>	<b>74.9%</b>	<b>71.9%</b>	<b>76.0%</b>	<b>70.0%</b>	<b>63.4%</b>
	Loss ratio		n.a.	G	43.6%	37.5%	45.3%	43.2%	49.7%	34.9%	39.3%	47.1%	33.3%	42.3%	40.7%	37.8%
	Expense ratio		n.a.	G	31.7%	27.2%	25.5%	26.2%	31.6%	27.0%	26.3%	27.8%	38.5%	33.6%	29.3%	25.6%
TP18a	<b>Return on equity (General)</b>				<b>7.6%</b>	<b>18.5%</b>	<b>27.4%</b>	<b>34.0%</b>	<b>6.6%</b>	<b>21.2%</b>	<b>34.1%</b>	<b>29.4%</b>	<b>16.3%</b>	<b>19.1%</b>	<b>28.8%</b>	<b>38.5%</b>
	Operators' net income (before extraordinary items, taxes and zakat)		NC	T	5,438.0	14,056.0	21,071.0	25,843.0	5,145.0	16,612.0	25,701.0	21,891.0	13,389.0	15,764.0	24,198.0	33,450.0
	shareholders' equity		NC	T	71,145.0	76,068.0	76,998.0	75,906.0	78,294.0	78,294.0	75,335.0	74,586.0	81,984.0	82,419.0	84,040.0	86,800.0
TP18b	<b>Return on equity (Family)</b>				<b>10.9%</b>	<b>12.9%</b>	<b>15.0%</b>	<b>18.9%</b>	<b>5.6%</b>	<b>7.7%</b>	<b>16.3%</b>	<b>21.5%</b>	<b>7.4%</b>	<b>8.2%</b>	<b>14.4%</b>	<b>19.2%</b>
	Operators' net income (before extraordinary items, taxes and zakat)		NC	T	4,537.0	5,875.0	6,892.0	8,717.0	2,509.0	3,550.0	7,329.0	9,808.0	3,516.0	3,903.0	6,971.0	9,135.0
	shareholders' equity		NC	T	41,487.0	45,629.0	45,837.0	46,120.0	45,054.0	46,074.0	45,012.0	45,676.0	47,205.0	47,766.0	48,371.0	47,637.0
TP19a	<b>Return on assets (General)</b>				<b>1.6%</b>	<b>4.0%</b>	<b>6.2%</b>	<b>7.4%</b>	<b>1.3%</b>	<b>4.5%</b>	<b>7.2%</b>	<b>5.8%</b>	<b>3.5%</b>	<b>3.9%</b>	<b>6.0%</b>	<b>8.5%</b>
	Operators' net income (before extraordinary items, taxes and zakat)		NC	T	5,438.0	14,056.0	21,071.0	25,843.0	5,145.0	16,612.0	25,701.0	21,891.0	13,389.0	15,764.0	24,198.0	33,450.0
	Total assets (at company level)		NC	T	345,138.0	354,841.0	338,910.0	351,480.0	386,543.0	367,783.0	359,172.0	380,015.0	382,254.0	402,312.0	402,312.0	391,542.0
TP19b	<b>Return on assets (Family)</b>				<b>2.3%</b>	<b>2.7%</b>	<b>3.3%</b>	<b>4.2%</b>	<b>1.2%</b>	<b>1.7%</b>	<b>3.5%</b>	<b>4.5%</b>	<b>1.6%</b>	<b>1.8%</b>	<b>3.2%</b>	<b>4.2%</b>
	Operators' net income (before extraordinary items, taxes and zakat)		NC	T	4,537.0	5,875.0	6,892.0	8,717.0	2,509.0	3,550.0	7,329.0	9,808.0	3,516.0	3,903.0	6,971.0	9,135.0
	Total assets (at company level)		NC	T	196,018.0	213,891.0	208,069.0	209,625.0	211,052.0	214,217.0	211,842.0	215,724.0	219,704.0	214,075.0	216,759.0	218,469.0
TP20a	<b>Total investment assets to shareholders' equity (General)</b>				<b>104.6%</b>	<b>109.0%</b>	<b>107.6%</b>	<b>110.4%</b>	<b>105.7%</b>	<b>101.9%</b>	<b>95.9%</b>	<b>97.0%</b>	<b>226.0%</b>	<b>222.4%</b>	<b>206.4%</b>	<b>220.4%</b>
	Total invested assets (both general and shareholders' fund)		NC	T	74,403.0	82,903.0	82,820.0	83,820.0	82,684.0	79,808.0	72,229.0	72,360.0	185,311.0	183,266.0	173,465.0	191,310.0
	Shareholders' equity		NC	T	71,145.0	76,068.0	76,998.0	75,906.0	78,294.0	78,294.0	75,335.0	74,586.0	81,984.0	82,419.0	84,040.0	86,800.0
TP20b	<b>Total investment assets to shareholders' equity (Family)</b>				<b>185.3%</b>	<b>181.5%</b>	<b>187.7%</b>	<b>166.4%</b>	<b>156.4%</b>	<b>29.8%</b>	<b>167.5%</b>	<b>183.0%</b>	<b>276.7%</b>	<b>276.3%</b>	<b>270.7%</b>	<b>275.7%</b>
	Total invested assets (both family and shareholders' fund)		NC	T	76,877.0	82,812.0	86,027.0	76,729.0	70,466.0	13,741.0	75,386.0	83,588.0	130,593.0	131,960.0	130,959.0	131,332.0
	Shareholders' equity		NC	T	41,487.0	45,629.0	45,837.0	46,120.0	45,054.0	46,074.0	45,012.0	45,676.0	47,205.0	47,766.0	48,371.0	47,637.0
<b>LIQUIDITY</b>																
TP21a	<b>Current ratio (General)</b>				<b>1380.9%</b>	<b>1107.3%</b>	<b>1758.4%</b>	<b>1832.0%</b>	<b>1294.6%</b>	<b>1053.6%</b>	<b>1494.3%</b>	<b>1163.2%</b>	<b>1280.8%</b>	<b>1498.7%</b>	<b>2478.3%</b>	<b>827.5%</b>
	Current assets (can be converted into cash within one year)		NC	T	261,316.0	274,030.0	258,411.0	261,042.0	284,100.0	275,561.0	273,916.0	282,753.0	182,022.0	190,700.0	191,031.0	185,656.0
	Current liabilities		NC	T	18,924.0	24,747.0	14,696.0	14,249.0	21,945.0	26,154.0	18,331.0	24,308.0	14,212.0	12,724.0	7,708.0	22,436.0
TP21b	<b>Current ratio (Family)</b>				<b>3979.9%</b>	<b>1050.0%</b>	<b>3009.8%</b>	<b>2404.3%</b>	<b>3097.5%</b>	<b>3353.8%</b>	<b>4936.1%</b>	<b>6040.9%</b>	<b>3517.1%</b>	<b>2935.9%</b>	<b>2719.1%</b>	<b>1959.2%</b>
	Current assets (can be converted into cash within one year)		NC	T	118,243.0	130,264.0	130,898.0	132,118.0	138,427.0	140,358.0	139,988.0	141,297.0	97,671.0	91,041.0	94,761.0	97,355.0
	Current liabilities		NC	T	2,971.0	12,406.0	4,349.0	5,495.0	4,469.0	4,185.0	2,836.0	2,339.0	2,777.0	3,101.0	3,485.0	4,969.0
TP22a	<b>Liquid assets to current liabilities (General)</b>				<b>1023.8%</b>	<b>730.4%</b>	<b>1173.4%</b>	<b>1300.9%</b>	<b>919.3%</b>	<b>750.6%</b>	<b>1099.2%</b>	<b>839.4%</b>	<b>697.1%</b>	<b>819.5%</b>	<b>1512.8%</b>	<b>442.0%</b>
	Liquid assets (can be converted into cash within 90 days)		NC	T	193,735.0	180,760.0	172,447.0	185,369.0	201,745.0	196,324.0	201,496.0	204,036.0	99,066.0	104,272.0	116,610.0	99,168.0
	Current liabilities		NC	T	18,924.0	24,747.0	14,696.0	14,249.0	21,945.0	26,154.0	18,331.0	24,308.0	14,212.0	12,724.0	7,708.0	22,436.0
TP22b	<b>Liquid assets to current liabilities (Family)</b>				<b>3685.0%</b>	<b>892.8%</b>	<b>2558.0%</b>	<b>2209.4%</b>	<b>2870.8%</b>	<b>2993.0%</b>	<b>4462.6%</b>	<b>5228.1%</b>	<b>2849.3%</b>	<b>2364.5%</b>	<b>2222.4%</b>	<b>1595.3%</b>
	Liquid assets (can be converted into cash within 90 days)		NC	T	109,481.0	110,758.0	111,249.0	121,408.0	128,294.0	125,256.0	126,560.0	122,285.0	79,124.0	73,323.0	77,452.0	79,269.0
	Current liabilities		NC	T	2,971.0	12,406.0	4,349.0	5,495.0	4,469.0	4,185.0	2,836.0	2,339.0	2,777.0	3,101.0	3,485.0	4,969.0
<b>ADDITIONAL PRUDENTIAL TAKAFUL INDICATORS</b>																
TA01a	<b>Operating revenues/underwriting profit (General)</b>				<b>8.4%</b>	<b>37.6%</b>	<b>70.5%</b>	<b>47.6%</b>	<b>252.5%</b>	<b>42.4%</b>	<b>110.4%</b>	<b>8344.4%</b>	<b>70.3%</b>	<b>71.1%</b>	<b>58.6%</b>	<b>55.3%</b>
	Operating revenues (net income)		NC	T	290.0	3,118.0	9,416.0	8,223.0	1,848.0	3,774.0	9,030.0	8,261.0	4,198.0	5,870.0	8,458.0	11,130.0
	Underwriting profit		NC	T	3,462.0	8,282.0	13,362.0	17,264.0	732.0	8,904.0	8,177.0	99.0	5,972.0	8,252.0	14,441.0	20,144.0
TA01b	<b>Operating revenues/underwriting profit (Family)</b>				<b>28.1%</b>	<b>24.9%</b>	<b>19.9%</b>	<b>19.9%</b>	<b>-2.8%</b>	<b>-3.4%</b>	<b>24.0%</b>	<b>24.2%</b>	<b>23.7%</b>	<b>50.9%</b>	<b>35.5%</b>	<b>20.5%</b>
	Operating revenues		NC	T	943.0	1,118.0	1,065.0	1,535.0	(77.0)	(107.0)	1,428.0	1,975.0	619.0	940.0	1,612.0	1,469.0
	Underwriting profit		NC	T	3,354.0	4,493.0	5,365.0	7,712.0	2,771.0	3,148.0	5,959.0	8,161.0	2,612.0	1,847.0	4,545.0	7,176.0
TA02a	<b>Operating and management expenses (General)</b>		(select currency)	(select unit)												
	Management expenses (+)		(select currency)	(select unit)	7,287.0	12,121.0	19,221.0	26,052.0	9,262.0	14,553.0	20,256.0	30,591.0	12,214.0	20,392.0	26,136.0	30,490.0
	Bad and doubtful debts (+)		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	Bad debts recovery (-)		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
TA02b	<b>Operating and management expenses (Family)</b>		(select currency)	(select unit)												
	Management expenses (+)		NC	T	1,969.0	4,079.0	6,399.0	8,700.0	1,645.0	3,543.0	5,053.0	6,708.0	1,530.0	2,677.0	3,622.0	4,766.0
	Bad and doubtful debts (+)		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	Bad debts recovery (-)		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
TA03a	<b>Wakālah fee (General)</b>		NC	T	...	...	...	...	...	...	...	<b>30,763.3</b>	...	...	...	<b>32,508.0</b>
TA03b	<b>Wakālah fee (Family)</b>		NC	T	...	...	...	...	...	...	...	<b>7,130.4</b>	...	...	...	<b>6,418.2</b>
TA04a	<b>Net profit (after taxation/zakat) (General)</b>		NC	T	<b>289.0</b>	<b>3,118.0</b>	<b>14,785.0</b>	<b>12,921.0</b>	<b>1,848.0</b>	<b>1,904.0</b>	<b>5,155.0</b>	<b>8,261.0</b>	<b>4,198.0</b>	<b>5,870.0</b>	<b>8,458.0</b>	<b></b>

Code	Key Indicator	Standard	Currency	Units	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4
	(a) Offered by domestic TO or RT		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(b) Offered by TO or RT in another country		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(iii) Banca <i>Takāful</i>		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(iv) Internet channel		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(c) Offered by domestic TO or RT		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(d) Offered by TO or RT in another country		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(v) Telephone marketing		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
<b>TA05b</b>	<b>Distribution channels (Family)</b>		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(i) Agent/brokers		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(a) Affinity group schemes (e.g. a policy for members of a trade union)		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(b) Sales as add-ons to other products (e.g. travel <i>takāful</i> sold with a holiday)		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(ii) Direct channel (over-the-counter)		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(a) Offered by domestic TO or RT		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(b) Offered by TO or RT in another country		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(iii) Banca <i>Takāful</i>		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(iv) Internet channel		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(c) Offered by domestic TO or RT		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(d) Offered by TO or RT in another country		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
	(v) Telephone marketing		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
<b>TA06a</b>	<b>Takāful penetration rate (General)</b>				<b>0.5%</b>	<b>0.5%</b>	<b>0.6%</b>	<b>0.5%</b>	<b>0.6%</b>	<b>0.6%</b>	<b>0.6%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.7%</b>	<b>0.6%</b>
	Annual <i>Takāful</i> Contribution		NC	T	22,959.0	44,630.0	75,491.0	99,501.0	29,267.0	53,818.0	77,006.0	109,855.0	31,696.0	60,643.0	89,195.0	118,886.0
	Gross domestic product (GDP)		NC	T	4,550,900.0	9,310,800.0	13,559,500.0	18,375,000.0	4,560,500.0	8,512,200.0	12,482,900.0	16,548,800.0	4,238,000.0	8,901,400.0	13,589,300.0	18,822,000.0
<b>TA06b</b>	<b>Takāful penetration rate (Family)</b>				<b>0.2%</b>	<b>0.1%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.1%</b>	<b>0.1%</b>
	Annual <i>Takāful</i> Contribution		NC	T	7,006.0	13,668.0	20,640.0	26,631.0	7,567.0	13,094.0	20,634.0	27,555.0	7,477.0	9,721.0	19,202.0	25,584.0
	Gross domestic product (GDP)		NC	T	4,550,900.0	9,310,800.0	13,559,500.0	18,375,000.0	4,560,500.0	8,512,200.0	12,482,900.0	16,548,800.0	4,238,000.0	8,901,400.0	13,589,300.0	18,822,000.0
<b>TA07a</b>	<b>Takāful density rate (General)</b>				<b>5.2%</b>	<b>10.1%</b>	<b>17.1%</b>	<b>22.5%</b>	<b>6.5%</b>	<b>11.9%</b>	<b>17.0%</b>	<b>24.2%</b>	<b>7.4%</b>	<b>14.1%</b>	<b>20.7%</b>	<b>27.6%</b>
	Annual <i>Takāful</i> Contribution		NC	T	22,959.0	44,630.0	75,491.0	99,501.0	29,267.0	53,818.0	77,006.0	109,855.0	31,696.0	60,643.0	89,195.0	118,886.0
	Total population		(select currency)	G	442,400	442,400	442,400	442,400	453,600	453,600	453,600	453,600	429,999	429,999	429,999	429,999
<b>TA07b</b>	<b>Takāful density rate (Family)</b>				<b>1.6%</b>	<b>3.1%</b>	<b>4.7%</b>	<b>6.0%</b>	<b>1.7%</b>	<b>2.9%</b>	<b>4.5%</b>	<b>6.1%</b>	<b>1.7%</b>	<b>2.3%</b>	<b>4.5%</b>	<b>5.9%</b>
	Annual <i>Takāful</i> Contribution		NC	T	7,006.0	13,668.0	20,640.0	26,631.0	7,567.0	13,094.0	20,634.0	27,555.0	7,477.0	9,721.0	19,202.0	25,584.0
	Total population		(select currency)	G	442,400	442,400	442,400	442,400	453,600	453,600	453,600	453,600	429,999	429,999	429,999	429,999
<b>TA08a</b>	<b>Gross retained contribution (General) (i.e. gross written contribution less retakaful ceded)</b>		NC	T	<b>17,991.0</b>	<b>35,818.0</b>	<b>62,864.0</b>	<b>79,611.0</b>	<b>22,687.0</b>	<b>40,113.0</b>	<b>59,532.0</b>	<b>80,201.0</b>	<b>24,926.0</b>	<b>46,777.0</b>	<b>65,074.0</b>	<b>81,073.0</b>
<b>TA08b</b>	<b>Gross retained premium (Family) (i.e. gross written contribution less retakaful ceded)</b>		NC	T	<b>6,399.0</b>	<b>12,323.0</b>	<b>18,740.0</b>	<b>24,615.0</b>	<b>6,740.0</b>	<b>11,959.0</b>	<b>18,732.0</b>	<b>25,760.0</b>	<b>6,896.0</b>	<b>12,343.0</b>	<b>17,513.0</b>	<b>22,319.0</b>
<b>ADDITIONAL PRUDENTIAL INDICATORS SPECIFIC TO FAMILY TAKĀFUL</b>																
TF01	Number of new business certificates of direct <i>takāful</i> operators (Family)		n.a.	G	...	...	...	...	...	...	...	...	...	...	...	...
TF02	Number of certificates in force of direct <i>takāful</i> operators (Family)		n.a.	G	...	...	...	...	...	...	...	...	...	...	...	...
TF03	Participating in new business: number of new certificates (policies) or contributions (Family)		n.a.	G	...	...	...	...	...	...	...	...	...	...	...	...
TF04	Participating in business: number of business in force (Family)		n.a.	G	...	...	...	...	...	...	...	...	...	...	...	...
TF05	Number of distribution of business (Family)		n.a.	G	...	...	...	...	...	...	...	...	...	...	...	...
TF06	Termination or expiry: number of certificates (no. of policies) (Family)		n.a.	G	...	...	...	...	...	...	...	...	...	...	...	...
<b>STRUCTURAL TAKĀFUL INDICATORS</b>																
TS01a	Number of <i>takāful</i> operators (General)		n.a.	G	2	2	2	2	2	2	2	2	2	2	2	2
TS01b	Number of <i>takāful</i> operators (Family)		n.a.	G	2	2	2	2	2	2	2	2	2	2	2	2
TS02a	Total value of <i>takāful</i> assets in General funds (General)		NC	T	126,773.0	266,989.0	248,119.0	261,090.0	281,809.0	265,880.0	266,829.0	286,733.0	182,583.0	300,415.0	294,013.0	279,498.0
TS02b	Total value of <i>takāful</i> assets in Family funds (Family)		NC	T	141,991.0	146,820.0	149,224.0	149,510.0	150,735.0	152,962.0	153,484.0	155,621.0	158,669.0	152,306.0	154,881.0	156,094.0
TS03a	Gross written contributions (General)		NC	T	22,959.0	44,630.0	75,491.0	99,501.0	29,267.0	53,818.0	77,006.0	109,855.0	31,696.0	60,643.0	89,195.0	118,886.0
TS03b	Gross written contributions (Family)		NC	T	7,006.0	13,668.0	20,640.0	26,631.0	7,567.0	13,094.0	20,634.0	27,555.0	7,477.0	9,721.0	19,202.0	25,584.0
TS04a	Total equities (General)		NC	T	71,145.0	76,068.0	75,906.0	75,906.0	78,238.0	78,294.0	75,335.0	74,586.0	81,984.0	82,419.0	84,040.0	86,800.0
TS04b	Total equities (Family)		NC	T	41,847.0	45,629.0	45,837.0	46,120.0	45,054.0	46,074.0	45,012.0	45,676.0	47,205.0	47,766.0	48,371.0	47,637.0
TS05a	Net written contributions (General)		NC	T	17,991.0	35,818.0	62,864.0	79,611.0	22,687.0	40,113.0	59,532.0	80,201.0	24,926.0	46,777.0	65,074.0	81,073.0
TS05b	Net written contributions (Family)		NC	T	6,399.0	12,323.0	18,740.0	24,615.0	6,740.0	11,959.0	18,732.0	25,760.0	6,896.0	12,343.0	17,513.0	22,319.0
TS06a	Gross claims paid (General)		NC	T	19,945.0	28,110.0	30,489.0	41,801.0	11,257.0	28,366.0	36,084.0	49,019.0	10,055.0	15,094.0	22,321.0	27,802.0
TS06b	Gross claims paid (Family)		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
TS07a	Total Net claims paid (General)		NC	T	17,735.0	19,261.0	27,971.0	32,921.0	1,782.0	15,714.0	20,114.0	27,616.0	8,843.0	14,661.0	20,591.0	24,944.0
TS07b	Total Net claims paid (Family)		(select currency)	(select unit)	...	...	...	...	...	...	...	...	...	...	...	...
TS08a	Changes in <i>qard</i> (General)		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TS08b	Changes in <i>qard</i> (Family)		NC	T	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
TS09a	Technical reserves (General)		NC	T	157,235.0	149,003.0	154,737.0	165,076.0	184,357.0	154,164.0	151,353.0	175,105.0	179,551.0	188,811.0	181,622.0	166,726.0
TS09b	Technical reserves (Family)		NC	T	77,551.0	76,648.0	77,589.0	76,901.0	78,616.0	79,231.0	78,637.0	80,064.0	76,542.0	71,133.0	70,763.0	69,887.0
TS10a	Surplus/deficit in the Participants' Risk Fund (General)		NC	T	4,985.0	10,360.0	11,063.0	17,315.0	3,028.0	12,306.0	15,654.0	12,934.0	12,813.0	14,849.0	14,515.0	20,274.0
TS10b	Surplus/deficit in the Participants' Risk Fund (Family)		NC	T	3,356.0	4,557.0	5,837.0	7,261.0	2,522.0	3,530.0	5,663.0	7,436.0	3,057.0	3,797.0	5,200.0	7,327.0
TS11a	Total liabilities (General) (at company level)		NC	T	211,698.0	210,386.0	194,540.0	203,524.0	234,342.0	208,106.0	200,631.0	225,883.0	226,701.0	247,058.0	240,157.0	221,275.0
TS11b	Total liabilities (Family) (at company level)		NC	T	95,626.0	104,191.0	96,838.0	96,566.0	99,218.0	99,168.0	97,127.0	98,444.0	94,660.0	89,033.0	88,837.0	89,840.0
<b>TS12a</b>	<b>Takāful/retakaful operators' liabilities to shareholders' equity (General)</b>				<b>19.3%</b>	<b>89.7%</b>	<b>19.5%</b>	<b>20.1%</b>	<b>27.7%</b>	<b>32.0%</b>	<b>23.2%</b>	<b>26.2%</b>	<b>30.6%</b>	<b>32.3%</b>	<b>30.5%</b>	<b>30.3%</b>
	Total liabilities of takāful/retakaful operators (excluding the fund's liabilities)		NC	T	13,713.0	68,256.0	15,040.0	15,256.0	21,711.0	25,055.0	17,509.0	19,511.0	25,110.0	26,593.0	25,621.0	26,331.0
	Shareholders' equity		NC	T	71,145.0	76,068.0	76,998.0	75,906.0	78,238.0	78,294.0	75,335.0	74,586.0	81,984.0	82,419.0	84,040.0	86,800.0
<b>TS12b</b>	<b>Takāful/retakaful operators' liabilities to shareholders' equity (Family)</b>				<b>30.4%</b>	<b>47.4%</b>	<b>29.1%</b>	<b>30.2%</b>	<b>34.5%</b>	<b>33.7%</b>	<b>30.7%</b>	<b>32.1%</b>	<b>30.3%</b>	<b>30.1%</b>	<b>28.7%</b>	<b>30.8%</b>

Code	Key Indicator	Standard	Currency	Units	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4
	Total liabilities of takaful/retakaful operators <i>(excluding the fund's liabilities)</i>	NC	T		12,595.0	21,628.0	13,340.0	13,942.0	15,559.0	15,509.0	13,819.0	14,644.0	14,322.0	14,376.0	13,861.0	14,689.0
	Shareholders' equity	NC	T		41,487.0	45,629.0	45,837.0	46,120.0	45,054.0	46,074.0	45,012.0	45,676.0	47,205.0	47,766.0	48,371.0	47,637.0
<b>TS13a</b>	<b>Takaful/retakaful operators' liabilities to their assets (General)</b>				<b>16.1%</b>	<b>77.7%</b>	<b>16.6%</b>	<b>16.9%</b>	<b>20.7%</b>	<b>24.6%</b>	<b>19.0%</b>	<b>20.9%</b>	<b>12.6%</b>	<b>26.0%</b>	<b>23.7%</b>	<b>23.5%</b>
	Total liabilities of takaful/retakaful operators <i>(excluding the fund's liabilities)</i>	NC	T		13,713.0	68,256.0	15,040.0	15,256.0	21,711.0	25,055.0	17,509.0	19,511.0	25,110.0	26,593.0	25,621.0	26,331.0
	Total assets of Takaful/retakaful operators (excluding the fund's assets)	NC	T		84,925.0	87,852.0	90,791.0	90,390.0	104,734.0	101,903.0	92,343.0	93,282.0	199,671.0	102,202.0	108,299.0	112,044.0
<b>TS13b</b>	<b>Takaful/retakaful operators' liabilities to their assets (Family)</b>				<b>23.3%</b>	<b>32.2%</b>	<b>22.7%</b>	<b>23.2%</b>	<b>25.8%</b>	<b>25.3%</b>	<b>23.7%</b>	<b>24.4%</b>	<b>23.5%</b>	<b>23.3%</b>	<b>22.4%</b>	<b>23.5%</b>
	Total liabilities of takaful/retakaful operators <i>(excluding the fund's liabilities)</i>	NC	T		12,595.0	21,628.0	13,340.0	13,942.0	15,559.0	15,509.0	13,819.0	14,644.0	14,322.0	14,376.0	13,861.0	14,689.0
	Total assets of Takaful/retakaful operators (excluding the fund's assets)	NC	T		54,027.0	67,071.0	58,845.0	60,115.0	60,317.0	61,255.0	58,358.0	60,103.0	61,035.0	61,769.0	61,878.0	62,375.0
<b>TS14a</b>	<b>Admissible assets to total assets (General)</b>				<b>402.9%</b>	<b>399.4%</b>	<b>368.9%</b>	<b>384.4%</b>	<b>365.3%</b>	<b>357.0%</b>	<b>384.6%</b>	<b>394.6%</b>	<b>180.6%</b>	<b>374.1%</b>	<b>352.7%</b>	<b>331.2%</b>
	Admissible assets	NC	T		342,138.0	350,841.0	334,910.0	347,480.0	382,543.0	363,783.0	355,172.0	368,085.0	360,695.0	382,296.0	381,991.0	371,133.0
	Total assets of Takaful/retakaful operators (excluding the fund's assets)	NC	T		84,925.0	87,852.0	90,791.0	90,390.0	104,734.0	101,903.0	92,343.0	93,282.0	199,671.0	102,202.0	108,299.0	112,044.0
<b>TS14b</b>	<b>Admissible assets to total assets (Family)</b>				<b>359.1%</b>	<b>315.9%</b>	<b>350.2%</b>	<b>345.4%</b>	<b>346.6%</b>	<b>346.4%</b>	<b>359.6%</b>	<b>337.5%</b>	<b>336.9%</b>	<b>323.8%</b>	<b>327.6%</b>	<b>327.6%</b>
	Admissible assets	NC	T		194,018.0	211,891.0	206,069.0	207,625.0	209,052.0	212,217.0	209,842.0	202,877.0	205,626.0	199,998.0	202,682.0	204,326.0
	Total assets of Takaful/retakaful operators (excluding the fund's assets)	NC	T		54,027.0	67,071.0	58,845.0	60,115.0	60,317.0	61,255.0	58,358.0	60,103.0	61,035.0	61,769.0	61,878.0	62,375.0

Source: Brunei Darussalam Central Bank

**Notes:**

*n.a.* Not applicable.

PSIFI metadata code forTakāful/Retakāful companies

Column	Metadata Code	Description
Standards	Specify, if any	
Periodicity	A S Q M O	Annual Semiannual Quarterly Monthly Other (Specify in metadata)
Currency	NC USD O	National currency U.S. dollar Other (Specify in metadata)
Units	B M T G	Billions Millions Thousands General (1, 2, 3, etc...)
Data Source	Sup Fin O	Supervisory Financial Accounts Other (Specify in metadata)
Consolidation	DLC CBCSDI O	Domestic location consolidation basis Cross-border, Cross-sector, domestically incorporated consolidation basis Other (specify in metadata)
Aggregation	TO O	of <i>Takāful/Retakāful</i> Operators (domestic and foreign control) Other (Specify in metadata)
Structure	T C HC W O	Takāful/Retakāful Operators as separate corporation Conglomerate (Consolidated organization including head office, bank, and all branches and subsidiaries) Holding company Islamic Window or Takāful/Retakāful branch of conventional operators Other (specify in metadata)
Control	D G F O	Domestic (private) Domestic (government or public sector) Foreign Other (Specify in metadata)
Accounting Standard	AAOIFI IFRS 17 O	Accounting and Auditing Organization for Islamic Financial Institutions's Accounting, Auditing & Governance Standard International Financial Reporting Standards Others (Specify in Metadata)
Shariah-Compliant	SC NSC MSC	Shariah-compliant Not Shariah-compliant Mixed Shariah-compliant and noncompliant
Reporting status	blank R E I S P RB	New data Revised Estimated Incomplete Survey Preliminary Rebased (Specify new base in metadata)
Break-in-series	B G	Break in series (Specify in metadata) Gap in series (no data for designated period)
Data period	yyyyA yyyyQ# yyyyM# O	Year and annual designator (2019A) Year and quarter designator (2019Q2) Year and month designator (2019M3) Other (specify in metadata)