

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

| | | | | | | | | | | | | | | | | | |
|--|--|-------------------------|------|---|----------|-----------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--------|
| Country: Malaysia | | Starting Period: 2019Q1 | | | | Ending Period: 2021Q4 | | | | | | | | | | | |
| Time period covered : | | Standard | | | | Currency Units | | | | | | | | | | | |
| Code | Key Indicator | | | | | 2019Q1 | 2019Q2 | 2019Q3 | 2019Q4 | 2020Q1 | 2020Q2 | 2020Q3 | 2020Q4 | 2021Q1 | 2021Q2 | 2021Q3 | 2021Q4 |
| End-of-period exchange rate (National Currency / USD): | | | | | | 4.09 | 4.13 | 4.19 | 4.09 | | | | | | | | |
| PRUDENTIAL TAKĀFUL INDICATORS | | | | | | | | | | | | | | | | | |
| CAPITAL ADEQUACY | | | | | | | | | | | | | | | | | |
| TP01* | Risk-based capital adequacy ratio / Solvency capital requirement (SCR) (General) | | | | | | | | | | | | | | | | |
| | Qualifying capital available | Not applicable | NC | M | 2,793.1 | 2,807.6 | 3,050.1 | 3,109.7 | 3,050.6 | 3,166.8 | 3,287.2 | 3,304.7 | 3,229.2 | 3,274.0 | 3,351.7 | 3,363.2 | |
| | Minimum capital required | Not applicable | NC | M | 934.8 | 1,132.6 | 1,082.6 | 1,052.0 | 980.6 | 1,021.8 | 1,120.5 | 1,119.5 | 1,285.6 | 1,300.7 | 1,347.0 | 1,478.3 | |
| ASSET QUALITY | | | | | | | | | | | | | | | | | |
| TP02 | Technical reserves ratio (Family) | | | | | | | | | | | | | | | | |
| | Premium liabilities | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Claims liabilities | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| TP03a | (Real estate + unquoted equities + debtors)/total assets (General) | | | | | | | | | | | | | | | | |
| | Real estate (+) | | NC | M | 10.6 | 10.6 | 10.6 | 10.6 | 10.6 | 10.6 | 10.6 | 10.6 | 10.6 | 10.6 | 10.6 | 10.6 | 10.7 |
| | Unquoted equities (+) | | NC | M | 0.0 | 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 | M | 295.2 | 239.8 | 260.3 | 287.6 | 317.3 | 264.1 | 244.4 | 296.8 | 349.9 | 295.8 | 258.1 | 339.2 | |
| | Total assets (at company level) | | NC | M | 6,091.1 | 6,334.4 | 6,543.5 | 6,769.8 | 6,935.2 | 7,203.4 | 7,376.6 | 7,619.7 | 7,773.4 | 7,971.8 | 8,061.4 | 8,520.4 | |
| TP03b | (Real estate + unquoted equities + debtors)/total assets (Family) | | | | | | | | | | | | | | | | |
| | Real estate (+) | | NC | M | 359.7 | 359.8 | 359.9 | 315.5 | 315.3 | 315.3 | 315.3 | 317.8 | 317.8 | 317.8 | 317.8 | 317.8 | 323.0 |
| | Unquoted equities (+) | | NC | M | 0.0 | 1.6 | 0.0 | 0.0 | 1.4 | 7.9 | 0.4 | 26.5 | 18.6 | 32.6 | 55.2 | 52.0 | |
| | Debtors (+) | | NC | M | 934.9 | 879.4 | 902.9 | 809.2 | 1,578.0 | 1,269.8 | 1,364.9 | 1,318.5 | 2,153.1 | 1,997.1 | 1,852.5 | 1,891.1 | |
| | Total assets (at company level) | | NC | M | 35,655.4 | 36,801.1 | 38,083.6 | 38,753.5 | 39,143.1 | 41,518.5 | 43,221.5 | 44,364.4 | 44,522.8 | 46,074.0 | 46,940.0 | 48,253.6 | |
| TP04 | Contributions Receivable due over 180 days to shareholders' equity (Family) | | | | | | | | | | | | | | | | |
| | Contributions Receivable due over 180 day | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Shareholders' equity | | NC | M | 4,801.4 | 4,782.2 | 4,919.5 | 5,182.0 | 5,197.3 | 5,373.5 | 5,480.0 | 5,739.1 | 5,792.4 | 6,108.7 | 6,102.0 | 6,378.0 | |
| TP05a | Shareholders' Equities/total assets (General) | | | | | | | | | | | | | | | | |
| | Shareholders' equities | | NC | M | 1,831.5 | 1,917.1 | 2,024.0 | 2,079.7 | 2,153.1 | 2,184.9 | 2,264.0 | 2,299.1 | 2,363.6 | 2,331.4 | 2,399.1 | 2,515.0 | |
| | Total assets (at company level) | | NC | M | 6,091.1 | 6,334.4 | 6,543.5 | 6,769.8 | 6,935.2 | 7,203.4 | 7,376.6 | 7,619.7 | 7,773.4 | 7,971.8 | 8,061.4 | 8,520.4 | |
| TP05b | Shareholders' Equities/total assets (Family) | | | | | | | | | | | | | | | | |
| | Shareholders' equities | | NC | M | 4,801.4 | 4,782.2 | 4,919.5 | 5,182.0 | 5,197.3 | 5,373.5 | 5,480.0 | 5,739.1 | 5,792.4 | 6,108.7 | 6,102.0 | 6,378.0 | |
| | Total assets (at company level) | | NC | M | 35,655.4 | 36,801.1 | 38,083.6 | 38,753.5 | 39,143.1 | 41,518.5 | 43,221.5 | 44,364.4 | 44,522.8 | 46,074.0 | 46,940.0 | 48,253.6 | |
| TP06a | Contributions receivable to Gross written contributions (General) | | | | | | | | | | | | | | | | |
| | Contributions receivable | | NC | M | 323.1 | 268.6 | 289.8 | 316.1 | 345.0 | 293.1 | 279.3 | 328.0 | 376.9 | 320.8 | 284.0 | 359.0 | |
| | Gross written contribution | | NC | M | 881.0 | 1,633.5 | 2,480.3 | 3,312.4 | 925.1 | 1,643.4 | 2,569.8 | 3,465.0 | 1,078.0 | 1,864.9 | 2,741.0 | 3,833.2 | |
| TP06b | Contributions receivable to Gross written contributions (Family) | | | | | | | | | | | | | | | | |
| | Contribution receivable | | NC | M | 935.0 | 880.3 | 905.1 | 814.5 | 1,578.1 | 1,271.2 | 1,365.9 | 1,319.1 | 2,153.3 | 1,998.8 | 1,853.0 | 1,891.5 | |
| | Gross written contribution ¹ | | NC | M | 2,737.3 | 4,799.1 | 7,017.0 | 9,294.2 | 3,095.2 | 4,842.2 | 7,309.3 | 9,959.4 | 3,651.8 | 6,325.7 | 8,917.9 | 11,996.1 | |
| RETAKĀFUL AND ACTUARIAL | | | | | | | | | | | | | | | | | |
| TP07a | Risk retention ratio (General) | | | | | | | | | | | | | | | | |
| | Net written contribution | | NC | M | 692.1 | 1,332.3 | 2,049.4 | 2,723.7 | 720.8 | 1,306.3 | 2,059.8 | 2,764.3 | 782.5 | 1,412.8 | 2,104.4 | 2,934.2 | |
| | Gross written contribution | | NC | M | 881.0 | 1,633.5 | 2,480.3 | 3,312.4 | 925.1 | 1,643.4 | 2,569.8 | 3,465.0 | 1,078.0 | 1,864.9 | 2,741.0 | 3,833.2 | |
| TP07b | Risk retention ratio (Family) | | | | | | | | | | | | | | | | |
| | Net written contribution | | NC | M | 2,560.7 | 4,456.0 | 6,502.7 | 8,607.0 | 2,842.7 | 4,336.5 | 6,497.8 | 8,864.0 | 3,376.9 | 5,776.3 | 8,091.2 | 10,869.4 | |
| | Gross written contribution ¹ | | NC | M | 2,737.3 | 4,799.1 | 7,017.0 | 9,294.2 | 3,095.2 | 4,842.2 | 7,309.3 | 9,959.4 | 3,651.8 | 6,325.7 | 8,917.9 | 11,996.1 | |
| TP08 | Survival ratio (claims) (Family) | | | | | | | | | | | | | | | | |
| | Technical reserve | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Average of claims paid in last 3 years | | NC | M | 797.8 | 1,608.2 | 2,449.3 | 3,271.9 | 895.7 | 1,764.7 | 2,720.4 | 3,649.3 | 1,002.3 | 1,959.0 | 2,999.7 | 4,078.8 | |
| MANAGEMENT SOUNDNESS | | | | | | | | | | | | | | | | | |
| TP09a | Operating expense ratio (General) | | | | | | | | | | | | | | | | |
| | Operating expense | | NC | M | 217.2 | 395.4 | 599.7 | 797.5 | 230.2 | 400.2 | 619.9 | 821.8 | 250.8 | 435.7 | 642.8 | 891.8 | |
| | Net written contribution | | NC | M | 692.1 | 1,332.3 | 2,049.4 | 2,723.7 | 720.8 | 1,306.3 | 2,059.8 | 2,764.3 | 782.5 | 1,412.8 | 2,104.4 | 2,934.2 | |
| TP09b | Operating expense ratio (Family) | | | | | | | | | | | | | | | | |
| | Operating expense | | NC | M | 478.2 | 853.6 | 1,273.0 | 1,705.6 | 482.0 | 771.5 | 1,165.0 | 1,658.2 | 493.6 | 920.9 | 1,328.6 | 1,827.5 | |
| | Net written contribution | | NC | M | 2,560.7 | 4,456.0 | 6,502.7 | 8,607.0 | 2,842.7 | 4,336.5 | 6,497.8 | 8,864.0 | 3,376.9 | 5,776.3 | 8,091.2 | 10,869.4 | |
| TP10a | Gross written contributions/number of employees (General) | | | | | | | | | | | | | | | | |
| | Gross written contribution | | NC | M | 881.0 | 1,633.5 | 2,480.3 | 3,312.4 | 925.1 | 1,643.4 | 2,569.8 | 3,465.0 | 1,078.0 | 1,864.9 | 2,741.0 | 3,833.2 | |
| | Number of employees | | n.a. | G | 336 | 547 | 573 | 609 | 935.0 | 932.0 | 1,033.0 | 997.0 | 876.0 | 1,122.0 | 1,133.0 | 1,153.0 | |
| TP10b | Gross written contributions/number of employees (Family) | | | | | | | | | | | | | | | | |
| | Gross written contribution ¹ | | NC | M | 2,737.3 | 4,799.1 | 7,017.0 | 9,294.2 | 3,095.2 | 4,842.2 | 7,309.3 | 9,959.4 | 3,651.8 | 6,325.7 | 8,917.9 | 11,996.1 | |
| | Number of employees | | n.a. | G | 2,610 | 2,957 | 2,948 | 2,952 | 2,930 | 2,885 | 2,975 | 2,963 | 2,965 | 3,005 | 3,094 | 3,070 | |
| TP11a | Assets per employee (General) | | | | | | | | | | | | | | | | |
| | Total assets (at company level) | | NC | M | 6,091.1 | 6,334.4 | 6,543.5 | 6,769.8 | 6,935.2 | 7,203.4 | 7,376.6 | 7,619.7 | 7,773.4 | 7,971.8 | 8,061.4 | 8,520.4 | |
| | Number of employees | | n.a. | G | 336 | 547 | 573 | 609 | 935 | 932 | 1,033 | 997 | 876 | 1,122 | 1,133 | 1,153 | |
| TP11b | Assets per employee (Family) | | | | | | | | | | | | | | | | |
| | Total assets (at company level) | | NC | M | 35,655.4 | 36,801.1 | 38,083.6 | 38,753.5 | 39,143.1 | 41,518.5 | 43,221.5 | 44,364.4 | 44,522.8 | 46,074.0 | 46,940.0 | 48,253.6 | |
| | Number of employees | | n.a. | G | 2,610 | 2,957 | 2,948 | 2,952 | 2,930 | 2,885 | 2,975 | 2,963 | 2,965 | 3,005 | 3,094 | 3,070 | |
| EARNINGS AND PROFITABILITY | | | | | | | | | | | | | | | | | |

| Code | Key Indicator | Standard | Currency | Units | 2019Q1 | 2019Q2 | 2019Q3 | 2019Q4 | 2020Q1 | 2020Q2 | 2020Q3 | 2020Q4 | 2021Q1 | 2021Q2 | 2021Q3 | 2021Q4 |
|---|--|----------|----------|-------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| TP12 | Loss ratio (General) | | | | | | | | | | | | | | | |
| | Net Loss incurred | | NC | M | 312.3 | 682.7 | 1,058.9 | 1,492.7 | 424.3 | 705.5 | 1,132.5 | 1,491.0 | 399.7 | 711.6 | 1,083.8 | 1,446.5 |
| | Net earned contribution | | NC | M | 604.6 | 1,206.2 | 1,904.2 | 2,567.8 | 711.0 | 1,323.6 | 1,985.4 | 2,677.9 | 696.9 | 1,372.6 | 2,072.4 | 2,821.2 |
| TP13 | Claims ratio (General) | | | | | | | | | | | | | | | |
| | Net claims paid | | NC | M | 307.8 | 608.8 | 946.4 | 1,307.0 | 331.2 | 526.0 | 866.2 | 1,204.7 | 294.8 | 568.6 | 797.9 | 1,078.3 |
| | Net earned contributions | | NC | M | 604.6 | 1,206.2 | 1,904.2 | 2,567.8 | 711.0 | 1,323.6 | 1,985.4 | 2,677.9 | 696.9 | 1,372.6 | 2,072.4 | 2,821.2 |
| TP14a | Expense ratio (General) | | | | | | | | | | | | | | | |
| | Total expense ² | | NC | M | 591.6 | 1,197.7 | 1,841.2 | 2,529.4 | 715.6 | 1,214.5 | 1,928.6 | 2,542.7 | 714.8 | 1,266.1 | 1,898.5 | 2,564.1 |
| | Gross written contribution | | NC | M | 881.0 | 1,633.5 | 2,480.3 | 3,312.4 | 925.1 | 1,643.4 | 2,569.8 | 3,465.0 | 1,078.0 | 1,864.9 | 2,741.0 | 3,833.2 |
| TP14b | Expense ratio (Family) | | | | | | | | | | | | | | | |
| | Total expense ³ | | NC | M | 1,623.4 | 3,158.9 | 4,886.4 | 6,573.1 | 1,861.9 | 3,352.7 | 5,128.0 | 6,951.9 | 1,996.1 | 3,874.4 | 5,754.2 | 7,991.3 |
| | Gross written contribution ¹ | | NC | M | 2,737.3 | 4,799.1 | 7,017.0 | 9,294.2 | 3,095.2 | 4,842.2 | 7,309.3 | 9,959.4 | 3,651.8 | 6,325.7 | 8,917.9 | 11,996.1 |
| TP15 | Investment income/net earned contribution (General) | | | | | | | | | | | | | | | |
| | Net Investment income (from general fund only) | | NC | M | 36.5 | 74.9 | 114.8 | 153.1 | 37.5 | 74.8 | 111.5 | 147.1 | 36.9 | 76.8 | 119.4 | 164.1 |
| | Net earned contributions | | NC | M | 604.6 | 1,206.2 | 1,904.2 | 2,567.8 | 711.0 | 1,323.6 | 1,985.4 | 2,677.9 | 696.9 | 1,372.6 | 2,072.4 | 2,821.2 |
| TP16 | Investment income/investment assets (Family) | | | | | | | | | | | | | | | |
| | Investment income (from family fund only) | | NC | M | 290.0 | 589.3 | 906.0 | 1,210.3 | 325.0 | 628.9 | 935.5 | 1,248.3 | 340.2 | 676.4 | 1,022.2 | 1,373.9 |
| | Investment assets (of family fund only) ⁴ | | NC | M | 28,265.4 | 29,320.0 | 30,400.8 | 31,075.1 | 30,445.4 | 32,843.6 | 34,260.3 | 35,294.7 | 34,645.4 | 35,795.1 | 36,844.9 | 37,791.1 |
| TP17 | Combined ratio (General) | | | | | | | | | | | | | | | |
| | Loss ratio | | NC | G | 51.7% | 56.6% | 55.6% | 58.1% | 59.7% | 53.3% | 57.0% | 55.7% | 57.3% | 51.8% | 52.3% | 51.3% |
| | Expense ratio | | NC | G | 67.1% | 73.3% | 74.2% | 76.4% | 77.4% | 73.9% | 75.0% | 73.4% | 66.3% | 67.9% | 69.3% | 66.9% |
| TP18a | Return on equity (General) | | | | | | | | | | | | | | | |
| | Operators' net income (before extraordinary items, taxes and zakat) | | NC | M | 102.9 | 192.4 | 318.0 | 403.0 | 156.5 | 307.9 | 420.7 | 555.9 | 108.6 | 249.1 | 376.5 | 556.0 |
| | shareholders' equity | | NC | M | 1,831.5 | 1,917.1 | 2,024.0 | 2,079.7 | 2,153.1 | 2,184.9 | 2,264.0 | 2,299.1 | 2,363.6 | 2,331.4 | 2,399.1 | 2,515.0 |
| TP18b | Return on equity (Family) | | | | | | | | | | | | | | | |
| | Operators' net income (before extraordinary items, taxes and zakat) | | NC | M | 169.9 | 287.0 | 440.0 | 731.2 | 62.5 | 207.7 | 380.2 | 687.9 | 28.2 | 201.0 | 251.9 | 524.8 |
| | shareholders' equity | | NC | M | 4,801.4 | 4,782.2 | 4,919.5 | 5,182.0 | 5,197.3 | 5,373.5 | 5,480.0 | 5,739.1 | 5,792.4 | 6,108.7 | 6,102.0 | 6,378.0 |
| TP19a | Return on assets (General) | | | | | | | | | | | | | | | |
| | Operators' net income (before extraordinary items, taxes and zakat) | | NC | M | 102.9 | 192.4 | 318.0 | 403.0 | 156.5 | 307.9 | 420.7 | 555.9 | 108.6 | 249.1 | 376.5 | 556.0 |
| | Total assets (at company level) | | NC | M | 6,091.1 | 6,334.4 | 6,543.5 | 6,769.8 | 6,935.2 | 7,203.4 | 7,376.6 | 7,619.7 | 7,773.4 | 7,971.8 | 8,061.4 | 8,520.4 |
| TP19b | Return on assets (Family) | | | | | | | | | | | | | | | |
| | Operators' net income (before extraordinary items, taxes and zakat) | | NC | M | 169.9 | 287.0 | 440.0 | 731.2 | 62.5 | 207.7 | 380.2 | 687.9 | 28.2 | 201.0 | 251.9 | 524.8 |
| | Total assets (at company level) | | NC | M | 35,655.4 | 36,801.1 | 38,083.6 | 38,753.5 | 39,143.1 | 41,518.5 | 43,221.5 | 44,364.4 | 44,522.8 | 46,074.0 | 46,940.0 | 48,253.6 |
| TP20a | Total investment assets to shareholders' equity (General) | | | | | | | | | | | | | | | |
| | Total invested assets (both general and shareholders' fund) ⁵ | | NC | M | 5,560.5 | 5,855.5 | 6,049.3 | 6,245.6 | 6,406.6 | 6,699.7 | 6,887.3 | 7,067.8 | 7,142.9 | 7,424.9 | 7,549.8 | 7,866.3 |
| | Shareholders' equity | | NC | M | 1,831.5 | 1,917.1 | 2,024.0 | 2,079.7 | 2,153.1 | 2,184.9 | 2,264.0 | 2,299.1 | 2,363.6 | 2,331.4 | 2,399.1 | 2,515.0 |
| TP20b | Total investment assets to shareholders' equity (Family) | | | | | | | | | | | | | | | |
| | Total invested assets (both family and shareholders' fund) ⁶ | | NC | M | 33,622.8 | 34,754.7 | 36,001.9 | 36,746.3 | 36,303.8 | 38,980.6 | 40,475.1 | 41,659.8 | 40,865.9 | 42,555.9 | 43,554.2 | 44,743.4 |
| | Shareholders' equity | | NC | M | 4,801.4 | 4,782.2 | 4,919.5 | 5,182.0 | 5,197.3 | 5,373.5 | 5,480.0 | 5,739.1 | 5,792.4 | 6,108.7 | 6,102.0 | 6,378.0 |
| LIQUIDITY | | | | | | | | | | | | | | | | |
| TP21a | Current ratio (General) | | | | | | | | | | | | | | | |
| | Current assets (can be converted into cash within one year) ⁷ | | NC | M | 983.7 | 1,059.3 | 1,398.7 | 1,364.5 | 2,159.1 | 2,296.6 | 2,240.4 | 2,394.2 | 2,311.5 | 1,846.4 | 1,846.4 | 2,185.2 |
| | Current liabilities | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| TP21b | Current ratio (Family) | | | | | | | | | | | | | | | |
| | Current assets (can be converted into cash within one year) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Current liabilities | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| TP22a | Liquid assets to current liabilities (General) | | | | | | | | | | | | | | | |
| | Liquid assets (can be converted into cash within 90 days) ⁸ | | NC | M | 836.5 | 972.5 | 1,305.4 | 1,286.3 | 1,993.3 | 2,190.7 | 2,161.8 | 2,332.0 | 2,155.5 | 1,741.1 | 1,769.7 | 2,125.5 |
| | Current liabilities | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| TP22b | Liquid assets to current liabilities (Family) | | | | | | | | | | | | | | | |
| | Liquid assets (can be converted into cash within 90 days) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Current liabilities | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| ADDITIONAL PRUDENTIAL TAKAFUL INDICATORS | | | | | | | | | | | | | | | | |
| TA01a | Operating revenues/underwriting profit (General) | | | | | | | | | | | | | | | |
| | Operating revenues | | NC | M | 49.4 | 89.0 | 181.2 | 191.1 | 60.4 | 208.2 | 198.5 | 309.4 | 15.7 | 162.7 | 260.3 | 383.5 |
| | Underwriting profit | | NC | M | 13.1 | 8.5 | 63.0 | 38.4 | (4.7) | 109.1 | 56.7 | 135.2 | (17.9) | 106.5 | 173.9 | 257.1 |
| TA01b | Operating revenues/underwriting profit (Family) | | | | | | | | | | | | | | | |
| | Operating revenues | | NC | M | 1,568.4 | 2,617.8 | 3,409.5 | 4,094.3 | 569.5 | 1,917.0 | 3,180.2 | 4,145.3 | 995.6 | 1,808.3 | 2,653.6 | 3,442.4 |
| | Underwriting profit ⁹ | | NC | M | 937.3 | 1,297.1 | 1,616.3 | 2,033.9 | 980.8 | 983.8 | 1,369.8 | 1,912.2 | 1,380.8 | 1,901.8 | 2,337.0 | 2,878.1 |
| TA02a | Operating and management expenses (General) | | | | | | | | | | | | | | | |
| | Management expenses (+) | | NC | M | 217.8 | 397.5 | 600.0 | 796.3 | 229.4 | 400.6 | 626.3 | 246.4 | 429.3 | 639.8 | 880.7 | |
| | Bad and doubtful debts (+) | | NC | M | 217.2 | 395.4 | 599.7 | 797.5 | 230.2 | 400.2 | 619.9 | 821.8 | 250.8 | 435.7 | 642.8 | 891.8 |
| | Bad debts recovery (-) | | NC | M | 9.2 | 4.8 | 4.0 | 5.5 | 1.7 | 2.0 | 7.2 | 5.6 | 3.1 | 1.1 | 7.1 | 4.3 |
| | Bad debts recovery (-) | | NC | M | 8.6 | 2.6 | 3.7 | 6.7 | 2.5 | 1.5 | 0.7 | 1.1 | 7.5 | 7.5 | 10.2 | 15.4 |
| TA02b | Operating and management expenses (Family) | | | | | | | | | | | | | | | |
| | Management expenses (+) | | NC | M | 557.8 | 992.9 | 1,484.6 | 2,006.1 | 552.8 | 901.7 | 1,360.9 | 1,907.5 | 558.6 | 1,054.2 | 1,523.2 | 2,134.5 |
| | Bad and doubtful debts (+) | | NC | M | 553.0 | 991.3 | 1,477.3 | 1,996.7 | 555.7 | 896.0 | 1,358.0 | 1,911.2 | 561.3 | 1,055.1 | 1,527.8 | 2,145.6 |
| | Bad and doubtful debts (+) | | NC | M | 7.7 | 4.3 | 14.5 | 10.0 | 5.0 | 10.6 | 12.0 | 6.1 | 14.4 | 17.0 | 13.5 | 10.6 |
| | Bad debts recovery (-) | | NC | M | 2.9 | 2.7 | 7.1 | 0.6 | 8.0 | 4.9 | 9.1 | 9.8 | 17.2 | 17.9 | 18.0 | 21.6 |
| TA03a | Wakālah fee (General) | | | | | | | | | | | | | | | |
| | | | NC | M | 312.6 | 567.7 | 861.6 | 1,144.4 | 330.3 | 574.9 | 892.1 | 1,181.3 | 366.9 | 636.6 | 934.7 | 1,290.7 |
| TA03b | Wakālah fee (Family) | | | | | | | | | | | | | | | |
| | | | NC | M | 763.5 | 1,427.7 | 2,150.1 | 2,897.9 | 801.0 | 1,343.2 | 2,065.4 | 2,878.9 | 885.6 | 1,684.8 | 2,478.8 | 3,417.1 |

| Code | Key Indicator | Standard | Currency | Units | 2019Q1 | 2019Q2 | 2019Q3 | 2019Q4 | 2020Q1 | 2020Q2 | 2020Q3 | 2020Q4 | 2021Q1 | 2021Q2 | 2021Q3 | 2021Q4 |
|---|--|----------|----------|-------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| TA04a | Net profit (after taxation/zakat) (General) | | NC | M | 70.8 | 134.2 | 221.5 | 290.9 | 109.0 | 219.6 | 301.7 | 403.5 | 69.6 | 178.0 | 269.3 | 453.5 |
| TA04b | Net profit (after taxation/zakat) (Family) | | NC | M | 123.4 | 187.2 | 295.1 | 549.6 | 41.5 | 128.3 | 242.8 | 508.6 | 7.2 | 145.2 | 148.7 | 536.6 |
| TA05a | Distribution channels (General) | | | | | | | | | | | | | | | |
| | (i) Agent/brokers | | NC | M | 596.1 | 1,084.4 | 1,661.9 | 2,234.9 | 621.5 | 1,093.0 | 1,726.3 | 2,356.2 | 765.4 | 1,292.4 | 1,898.9 | 2,696.5 |
| | (a) Affinity group schemes (e.g. a policy for members of a trade union) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (b) Sales as add-ons to other products (e.g. travel takāful sold with a holiday) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (ii) Direct channel (over-the-counter) | | NC | M | 124.5 | 222.9 | 320.8 | 413.6 | 118.0 | 189.4 | 286.1 | 373.9 | 104.7 | 178.8 | 258.4 | 353.8 |
| | (a) Offered by domestic TO or RT | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (b) Offered by TO or RT in another country | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (iii) Banca Takāful | | NC | M | 119.2 | 239.8 | 365.1 | 486.4 | 135.7 | 250.3 | 396.1 | 520.1 | 146.2 | 278.1 | 403.8 | 544.3 |
| | (iv) Internet channel | | NC | M | 38.7 | 80.6 | 125.5 | 169.1 | 47.8 | 108.7 | 155.6 | 206.0 | 54.8 | 107.0 | 169.9 | 226.2 |
| | (c) Offered by domestic TO or RT | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (d) Offered by TO or RT in another country | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (v) Telephone marketing | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (vii) Others | | NC | M | 2.6 | 5.9 | 7.0 | 8.5 | 2.0 | 2.0 | 5.8 | 8.8 | 6.9 | 8.6 | 9.9 | 12.4 |
| TA05b | Distribution channels (Family) ¹⁰ | | | | | | | | | | | | | | | |
| | (i) Agent/brokers | | NC | M | 527.7 | 900.9 | 1,267.5 | 1,759.3 | 539.0 | 862.2 | 1,381.5 | 2,012.3 | 802.1 | 1,450.3 | 2,201.3 | 2,971.8 |
| | (a) Affinity group schemes (e.g. a policy for members of a trade union) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (b) Sales as add-ons to other products (e.g. travel takāful sold with a holiday) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (ii) Direct channel (over-the-counter) | | NC | M | 211.6 | 309.4 | 368.1 | 439.9 | 244.5 | 353.7 | 413.1 | 486.9 | 235.7 | 376.0 | 440.7 | 521.4 |
| | (a) Offered by domestic TO or RT | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (b) Offered by TO or RT in another country | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (iii) Banca Takāful | | NC | M | 714.3 | 1,400.9 | 2,095.6 | 2,817.4 | 777.9 | 1,120.7 | 1,916.3 | 2,744.1 | 961.5 | 1,826.7 | 2,576.6 | 3,589.6 |
| | (iv) Internet channel | | NC | M | 0.0 | 0.0 | 1.2 | 1.9 | 1.0 | 1.6 | 2.6 | 4.0 | 1.8 | 4.3 | 5.7 | 13.1 |
| | (c) Offered by domestic TO or RT | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (d) Offered by TO or RT in another country | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (v) Telephone marketing | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | (vii) Others | | NC | M | 563.7 | 642.7 | 959.5 | 1,139.5 | 776.5 | 853.6 | 1,129.8 | 1,346.5 | 866.9 | 1,024.8 | 1,209.3 | 1,403.7 |
| TA06a | Takāful penetration rate (General) | | | | | | | | | | | | | | | |
| | Annual Takāful Contribution ¹¹ | | NC | M | 881.0 | 1,633.5 | 2,480.3 | 3,312.4 | 925.1 | 1,643.4 | 2,569.8 | 3,465.0 | 1,078.0 | 1,864.9 | 2,741.0 | 3,833.2 |
| | Gross domestic product (GDP) | | NC | M | 361,960.0 | 370,970.0 | 381,940.0 | 395,823.0 | 367,722.0 | 302,348.3 | 368,633.1 | 379,297.0 | 371,026.8 | 372,105.9 | 377,125.2 | 425,113.7 |
| TA06b | Takāful penetration rate (Family) | | | | | | | | | | | | | | | |
| | Annual Takāful Contribution | | NC | M | 4,942.0 | 5,031.0 | 5,137.8 | 5,340.2 | 5,485.6 | 5,518.4 | 5,782.3 | 6,115.6 | 6,439.8 | 6,702.3 | 7,033.6 | 7,423.8 |
| | Gross domestic product (GDP) | | NC | M | 361,960.0 | 370,970.0 | 381,940.0 | 395,823.0 | 367,722.0 | 302,348.3 | 368,633.1 | 379,297.0 | 371,026.8 | 372,105.9 | 377,125.2 | 425,113.7 |
| TA07a | Takāful density rate (General) | | | | | | | | | | | | | | | |
| | Annual Takāful Contribution ¹¹ | | NC | M | 881.0 | 1,633.5 | 2,480.3 | 3,312.4 | 925.1 | 1,643.4 | 2,569.8 | 3,465.0 | 1,078.0 | 1,864.9 | 2,741.0 | 3,833.2 |
| | Total population ¹² | | NC | M | 32.7 | 32.6 | 32.6 | 32.7 | 32.6 | 32.6 | 32.6 | 32.6 | 32.7 | 32.7 | 32.7 | 32.7 |
| TA07b | Takāful density rate (Family) | | | | | | | | | | | | | | | |
| | Annual Takāful Contribution | | NC | M | 4,942.0 | 5,031.0 | 5,137.8 | 5,340.2 | 5,485.6 | 5,518.4 | 5,782.3 | 6,115.6 | 6,439.8 | 6,702.3 | 7,033.6 | 7,423.8 |
| | Total population ¹² | | NC | M | 32.7 | 32.6 | 32.6 | 32.7 | 32.6 | 32.6 | 32.6 | 32.6 | 32.7 | 32.7 | 32.7 | 32.7 |
| TA08a | Gross retained contribution (General) (i.e. gross written contribution less retakaful ceded) | | NC | M | 692.1 | 1,332.3 | 2,049.4 | 2,723.7 | 720.8 | 1,306.3 | 2,059.8 | 2,764.3 | 782.5 | 1,412.8 | 2,104.4 | 2,934.2 |
| TA08b | Gross retained contribution (Family) (i.e. gross written contribution less retakaful ceded) | | NC | M | 2,560.7 | 4,456.0 | 6,502.7 | 8,607.0 | 2,842.7 | 4,336.5 | 6,497.8 | 8,864.0 | 3,376.9 | 5,776.3 | 8,091.2 | 10,869.4 |
| ADDITIONAL PRUDENTIAL INDICATORS SPECIFIC TO FAMILY TAKĀFUL | | | | | | | | | | | | | | | | |
| TF01 | Number of new business certificates of direct takāful operators (Family) | | n.a. | G | 187,936.0 | 357,516.0 | 535,426.0 | 733,757.0 | 196,400.0 | 348,833.0 | 573,718.0 | 839,355.0 | 301,196.0 | 544,798.0 | 829,946.0 | 1,135,188.0 |
| TF02 | Number of certificates in force of direct takāful operators (Family) | | n.a. | G | 5,040,520.0 | 5,050,938.0 | 5,099,196.0 | 5,171,377.0 | 5,230,347.0 | 5,251,196.0 | 5,363,487.0 | 5,509,599.0 | 5,665,857.0 | 5,608,179.0 | 5,913,965.0 | 6,073,108.0 |
| TF03 | Participating in new business: number of new certificates (policies) or contributions (Family) | | NC | M | 168,779.6 | 235,395.5 | 319,396.6 | 379,709.1 | 234,450.6 | 286,286.9 | 364,240.8 | 457,780.7 | 220,079.6 | 310,225.7 | 410,611.8 | 510,698.1 |
| TF04 | Participating in business: number of business in force (Family) | | NC | M | 892,468.6 | 909,775.7 | 943,664.6 | 969,307.4 | 1,047,363.4 | 1,021,697.0 | 1,060,112.4 | 1,104,647.0 | 1,117,202.7 | 1,143,866.6 | 1,190,964.5 | 1,246,186.7 |
| TF05 | Number of distribution of business (Family) | | n.a. | G | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 | 6.0 |
| TF06 | Termination or expiry: number of certificates (no. of policies) (Family) | | n.a. | G | 103,141.0 | 262,609.0 | 392,496.0 | 518,869.0 | 137,430.0 | 269,014.0 | 381,608.0 | 501,133.0 | 144,944.0 | 291,657.0 | 424,898.0 | 571,679.0 |
| STRUCTURAL TAKĀFUL INDICATORS | | | | | | | | | | | | | | | | |
| TS01a | Number of takāful operators (General) | | n.a. | G | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| TS01b | Number of takāful operators (Family) | | n.a. | G | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 | 11 |
| TS02a | Total value of takāful assets in General funds (General) | | NC | M | ... | ... | ... | ... | 4,311.0 | 4,501.6 | 4,589.1 | 4,845.7 | 4,927.7 | 4,950.6 | 5,112.6 | 5,544.1 |
| TS02b | Total value of takāful assets in Family funds (Family) | | NC | M | ... | ... | ... | ... | 32,457.7 | 34,538.5 | 36,023.0 | 37,025.5 | 37,312.1 | 38,272.5 | 39,212.5 | 40,258.9 |
| TS03a | Gross written contributions (General) | | NC | M | 881.0 | 1,633.5 | 2,480.3 | 3,312.4 | 925.1 | 1,643.4 | 2,569.8 | 3,465.0 | 1,078.0 | 1,864.9 | 2,741.0 | 3,833.2 |
| TS03b | Gross written contributions (Family) ¹³ | | NC | M | 2,737.3 | 4,799.1 | 7,017.0 | 9,294.2 | 3,095.2 | 4,842.2 | 7,309.3 | 9,959.4 | 3,651.8 | 6,325.7 | 8,917.9 | 11,996.1 |
| TS04a | Total equities (General) | | NC | M | 1,831.5 | 1,917.1 | 2,024.0 | 2,079.7 | 2,153.1 | 2,184.9 | 2,264.0 | 2,299.1 | 2,363.6 | 2,331.4 | 2,399.1 | 2,515.0 |
| TS04b | Total equities (Family) | | NC | M | 4,801.4 | 4,782.2 | 4,919.5 | 5,182.0 | 5,197.3 | 5,373.5 | 5,480.0 | 5,739.1 | 5,792.4 | 6,108.7 | 6,102.0 | 6,378.0 |
| TS05a | Net written contributions (General) | | NC | M | 692.1 | 1,332.3 | 2,049.4 | 2,723.7 | 720.8 | 1,306.3 | 2,059.8 | 2,764.3 | 782.5 | 1,412.8 | 2,104.4 | 2,934.2 |
| TS05b | Net written contributions (Family) | | NC | M | 2,560.7 | 4,456.0 | 6,502.7 | 8,607.0 | 2,842.7 | 4,336.5 | 6,497.8 | 8,864.0 | 3,376.9 | 5,776.3 | 8,091.2 | 10,869.4 |
| TS06a | Gross claims paid (General) | | NC | M | 363.4 | 730.9 | 1,130.7 | 1,577.4 | 395.6 | 620.3 | 1,431.1 | 1,023.7 | 1,351.1 | 1,035.1 | 1,362.2 | 1,632.2 |
| TS06b | Gross claims paid (Family) ¹⁴ | | NC | M | ... | ... | ... | ... | 1,141.7 | 2,114.0 | 3,273.5 | 4,451.2 | 1,244.6 | 2,540.9 | 3,869.3 | 5,383.5 |
| TS07a | Total Net claims paid (General) | | NC | M | 307.8 | 608.8 | 946.4 | 1,307.0 | 331.2 | 526.0 | 866.2 | 1,204.7 | 294.8 | 568.6 | 797.9 | 1,078.3 |
| TS07b | Total Net claims paid (Family) | | NC | M | 846.6 | 1,712.7 | 2,704.0 | 3,633.8 | 1,053.8 | 1,985.5 | 3,033.7 | 4,043.4 | 1,106.5 | 2,178.9 | 3,261.4 | 4,559.3 |
| TS08a | Changes in qard (General) | | NC | M | 26.0 | 12.8 | 12.8 | 13.5 | 12.4 | 10.2 | 12.2 | 15.1 | 8.0 | 9.5 | 13.3 | 50.1 |
| TS08b | Changes in qard (Family) | | NC | M | 68.1 | 73.8 | 92.2 | 70.1 | 126.2 | 84.7 | 99.7 | 26.0 | 30.6 | 25.6 | 20.7 | 13.7 |
| TS09a | Technical reserves (General) | | NC | M | 2,518.2 | 2,626.1 | 2,683.8 | 2,767.7 | 2,871.1 | 2,930.4 | 3,108.9 | 3,140.8 | 3,331.3 | 3,323.9 | 3,458.6 | 3,622.1 |

| Code | Key Indicator | Standard | Currency | Units | 2019Q1 | 2019Q2 | 2019Q3 | 2019Q4 | 2020Q1 | 2020Q2 | 2020Q3 | 2020Q4 | 2021Q1 | 2021Q2 | 2021Q3 | 2021Q4 |
|--------------------|---|----------|----------|-------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| TS09b | Technical reserves (Family) | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| TS10a ⁶ | Surplus/deficit in the PRF (General) | | NC | M | 287.5 | 304.5 | 495.2 | 503.2 | 500.3 | 558.8 | 534.8 | 582.4 | 558.5 | 597.6 | 627.0 | 578.2 |
| TS10b ⁶ | Surplus/deficit in the PRF (Family) | | NC | M | 3,011.8 | 3,177.9 | 3,348.2 | 3,133.5 | 3,051.4 | 3,463.2 | 3,570.1 | 3,475.9 | 3,655.0 | 4,028.0 | 4,274.7 | 3,923.7 |
| TS11a | Total liabilities (General) (at company level) ¹⁵ | | NC | M | 6,091.1 | 6,334.4 | 6,543.5 | 6,769.8 | 6,935.2 | 7,203.4 | 7,376.6 | 7,619.7 | 7,773.4 | 7,971.8 | 8,061.4 | 8,520.4 |
| TS11b | Total liabilities (Family) (at company level) ¹⁶ | | NC | M | 35,655.4 | 36,801.1 | 38,083.6 | 38,753.5 | 39,143.1 | 41,518.5 | 43,221.5 | 44,364.4 | 44,522.8 | 46,074.0 | 46,940.0 | 48,253.6 |
| TS12a | Takaful/retakaful operators' liabilities to shareholders' equity (General) | | | | | | | | | | | | | | | |
| | Total liabilities of takaful/retakaful operators (excluding the fund's liabilities) | | NC | M | ... | ... | ... | ... | 471.0 | 516.9 | 523.5 | 474.9 | 482.1 | 689.8 | 549.6 | 461.3 |
| | Shareholders' equity | | NC | M | 1,831.5 | 1,917.1 | 2,024.0 | 2,079.7 | 2,153.1 | 2,184.9 | 2,264.0 | 2,299.1 | 2,363.6 | 2,331.4 | 2,399.1 | 2,515.0 |
| TS12b | Takaful/retakaful operators' liabilities to shareholders' equity (Family) | | | | | | | | | | | | | | | |
| | Total liabilities of takaful/retakaful operators (excluding the fund's liabilities) ¹⁸ | | NC | M | ... | ... | ... | ... | 1,488.0 | 1,606.5 | 1,718.5 | 1,599.7 | 1,418.3 | 1,692.9 | 1,625.5 | 1,616.7 |
| | Shareholders' equity | | NC | M | 4,801.4 | 4,782.2 | 4,919.5 | 5,182.0 | 5,197.3 | 5,373.5 | 5,480.0 | 5,739.1 | 5,792.4 | 6,108.7 | 6,102.0 | 6,378.0 |
| TS13a | Takaful/retakaful operators' liabilities to their assets (General) | | | | | | | | | | | | | | | |
| | Total liabilities of takaful/retakaful operators (excluding the fund's liabilities) ¹⁷ | | NC | M | ... | ... | ... | ... | 471.0 | 516.9 | 523.5 | 474.9 | 482.1 | 689.8 | 549.6 | 461.3 |
| | Total assets of Takaful/retakaful operators (excluding the fund's assets) | | NC | M | ... | ... | ... | ... | 2,624.1 | 2,701.7 | 2,787.5 | 2,774.0 | 2,845.7 | 3,021.2 | 2,948.7 | 2,976.3 |
| TS13b | Takaful/retakaful operators' liabilities to their assets (Family) | | | | | | | | | | | | | | | |
| | Total liabilities of takaful/retakaful operators (excluding the fund's liabilities) ¹⁸ | | NC | M | ... | ... | ... | ... | 1,488.0 | 1,606.5 | 1,718.5 | 1,599.7 | 1,418.3 | 1,692.9 | 1,625.5 | 1,616.7 |
| | Total assets of Takaful/retakaful operators (excluding the fund's assets) | | NC | M | ... | ... | ... | ... | 6,685.3 | 6,980.0 | 7,198.5 | 7,338.8 | 7,210.7 | 7,801.5 | 7,727.5 | 7,994.7 |
| TS14a | Admissible assets to total assets (General) | | | | | | | | | | | | | | | |
| | Admissible assets | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Total assets of Takaful/retakaful operators (excluding the fund's assets) | | NC | M | ... | ... | ... | ... | 2,624.1 | 2,701.7 | 2,787.5 | 2,774.0 | 2,845.7 | 3,021.2 | 2,948.7 | 2,976.3 |
| TS14b | Admissible assets to total assets (Family) | | | | | | | | | | | | | | | |
| | Admissible assets | | | | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| | Total assets of Takaful/retakaful operators (excluding the fund's assets) | | NC | M | ... | ... | ... | ... | 6,685.3 | 6,980.0 | 7,198.5 | 7,338.8 | 7,210.7 | 7,801.5 | 7,727.5 | 7,994.7 |

Source: Bank Negara Malaysia

Notes:

- n.a. Not applicable
 ... Data not available
 ^ Data comprise direct takaful and retakaful companies
- 1 Data includes gross contribution of Ordinary and Annuity fund and net contribution of Investment-linked (IL) fund, as IL fund only available on "Net" basis.
- 2 Data includes total expense related to takaful business from General Fund only
- 3 Data includes total expense related to takaful business from Family Fund only
- 4 Data includes invested assets from Family fund only since the "investment income" (numerator) does not include Shareholder's fund as it refers to income that a TO brings in from its investment activities
- 5 Data includes General fund and Shareholder's fund since the intention of TP20 is to calculate ratio of total invested assets to takaful/retakaful companies' shareholders' equity as per PSIFIs guide.
- 6 Data includes Family fund and Shareholder's fund since the intention of TP20 is to calculate ratio of total invested assets to takaful/retakaful companies' shareholders' equity as per PSIFIs guide.
- 7 Data includes less than 12 months for "outstanding contributions & agents' balances/amount due from ceding companies/brokers (net)" and "amount due from retakaful/ceding companies (net)", "cash & dep.
- 8 Data includes less than 2 months for "outstanding contributions & agents' balances/amount due from ceding companies/brokers (net)" and less than 3 months for "amount due from retakaful/ceding companies (net)", "cash & deposits", and "Syariah-approved equities".
- 9 Underwriting Profit = Earned Contribution Income - Net Claim Incurred - Net Commissions - Management Expenses, where the computation to derive Earned Contribution Income excluded Unearned contributions reserves and Net Claim Incurred excluded Provision for outstanding claims due to unavailability of data.
- 10 Data refers to annualised contributions from new businesses by distribution channel
- 11 Data represent gross contribution
- 12 Data sourced from Department of Statistics Malaysia
- 13 Data includes gross contribution of Ordinary and Annuity fund and net contribution of Investment-linked (IL) fund, as IL fund only available on "Net" basis. Data refers to the contributions received and receivable on takaful certificates net of discounts to the certificate owner written by the takaful company, adjusted for additional or return contributions, but before deducting commissions, brokerage or other expenses.
- 14 Data includes gross direct certificate benefits of Ordinary and Annuity fund and net certificate benefits of Investment-linked (IL) fund, as IL fund only available on "Net" basis.
- 15 Data include liabilities and shareholders' equity
- 16 Data include liabilities and shareholders' equity
- 17 Data include liabilities only
- 18 Data include liabilities only

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) |