

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

Country: Saudi Arabia		Starting Period: 2019Q1		Ending Period: 2021Q4													
Time period covered :		Standard	Currency	Units	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4	
Code Key Indicator																	
End-of-period exchange rate (National Currency / USD):																	
PRUDENTIAL TAKAFUL INDICATORS																	
CAPITAL ADEQUACY																	
TP01	Risk-based capital adequacy ratio / Solvency capital requirement (SCR) (General)																
	Qualifying capital available	(Specify, if any)	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	
	Minimum capital required	(Specify, if any)	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	
ASSET QUALITY																	
TP02	Technical reserves ratio (Family)																
	Contribution (premium) liabilities		NC	T	84,766.3	99,597.2	82,443.9	103,708.4	124,137.1	146,493.6	104,346.9	125,560.9	155,539.8	175,507.4	131,759.4	157,883.2	
	Claims liabilities		NC	T	2,356,100.3	2,373,860.3	2,380,614.4	2,468,421.9	3,240,701.3	3,509,099.3	3,543,821.0	3,886,654.4	3,989,687.6	4,246,745.8	4,430,765.9	4,455,611.3	
TP03a	(Real estate + unquoted equities + debtors)/total assets (General)																
	Real estate (+)		NC	T	9,861.0	9,861.0	9,861.0	9,861.0	9,861.0	9,861.0	9,861.0	62,138.0	61,821.0	61,500.0	61,175.0	60,850.0	
	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total assets (at company level)		NC	T	41,446,804.1	40,733,118.4	41,827,126.7	40,653,290.0	43,895,964.4	43,250,266.4	40,115,698.6	42,221,715.3	45,420,138.6	44,752,514.0	43,143,347.9	42,893,948.7	
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
	Total assets (at company level)		NC	T	2,701,433.1	2,771,523.8	2,784,353.8	3,933,137.0	3,744,475.2	4,071,793.3	3,994,182.5	4,360,161.9	4,513,749.6	4,778,108.4	4,914,510.5	5,027,393.9	
TP04	Contributions Receivable due over 180 days to shareholders' equity (Family)																
	Contributions Receivable due over 180 day		NC	T	6,036.4	7,016.0	4,715.0	4,162.0	3,863.0	7,174.0	2,435.0	4,885.4	4,758.0	3,701.0	9,848.8	12,231.0	
	Shareholders' equity		NC	T	15,579,901.9	15,825,722.1	15,936,744.0	16,273,567.0	16,153,713.1	17,272,854.2	17,140,478.2	18,599,998.1	18,776,393.0	18,812,890.3	19,044,629.7	18,869,102.2	
TP05a	Shareholders' Equities/total assets (General)																
	Shareholders' equities		NC	T	15,579,901.9	15,825,722.1	15,936,744.0	16,273,567.0	16,153,713.1	17,272,854.2	17,140,478.2	18,599,998.1	18,776,393.0	18,812,890.3	19,044,629.7	18,869,102.2	
	Total assets (at company level)		NC	T	41,446,804.1	40,733,118.4	41,827,126.7	40,653,290.0	43,895,964.4	43,250,266.4	40,115,698.6	42,221,715.3	45,420,138.6	44,752,514.0	43,143,347.9	42,893,948.7	
TP05b	Shareholders' Equities/total assets (Family)																
	Shareholders' equities		NC	T	15,579,901.9	15,825,722.1	15,936,744.0	16,273,567.0	16,153,713.1	17,272,854.2	17,140,478.2	18,599,998.1	18,776,393.0	18,812,890.3	19,044,629.7	18,869,102.2	
	Total assets (at company level)		NC	T	2,701,433.1	2,771,523.8	2,784,353.8	3,933,137.0	3,744,475.2	4,071,793.3	3,994,182.5	4,360,161.9	4,513,749.6	4,778,108.4	4,914,510.5	5,027,393.9	
TP06a	Contributions receivable to Gross written contributions (General)																
	Contributions receivable		NC	T	10,299,091.3	9,534,226.7	9,166,902.0	8,102,764.0	10,879,568.5	11,551,483.7	10,478,809.5	10,560,401.1	13,150,426.1	12,529,952.3	11,583,062.1	10,889,409.7	
	Gross written contribution		NC	T	11,784,636.9	8,004,760.1	8,652,816.2	8,313,390.6	12,439,485.2	8,340,859.9	8,547,019.2	8,187,730.7	12,411,083.0	9,014,637.7	9,506,234.1	9,391,287.1	
TP06b	Contributions receivable to written contributions (Family)																
	Contributions receivable		NC	T	172,225.4	244,235.9	227,118.4	215,915.0	299,790.4	243,786.0	230,316.0	322,372.8	375,987.2	354,780.8	402,833.0	390,152.5	
	Gross written contribution		NC	T	228,000.6	245,039.2	224,138.5	437,706.6	304,568.7	325,645.5	298,011.1	335,415.2	384,490.1	436,399.3	374,987.4	511,352.1	
RETAKAFUL AND ACTUARIAL																	
TP07a	Risk retention ratio (General)																
	Net written contribution		NC	T	10,095,090.5	6,643,201.4	7,538,581.6	6,605,649.0	10,369,940.8	6,722,460.4	7,192,636.3	6,841,842.0	10,684,868.6	6,989,322.7	7,894,221.8	7,954,697.4	
	Gross written contribution		NC	T	11,784,636.9	8,004,760.1	8,652,816.2	8,313,390.6	12,439,485.2	8,340,859.9	8,547,019.2	8,187,730.7	12,411,083.0	9,014,637.7	9,506,234.1	9,391,287.1	
TP07b	Risk retention ratio (Family)																
	Net written contribution		NC	T	168,016.7	181,166.1	168,986.9	279,034.9	201,532.9	218,859.4	217,728.5	221,272.6	263,321.2	269,166.1	245,807.6	300,189.1	
	Gross written contribution		NC	T	228,000.6	245,039.2	224,138.5	437,706.6	304,568.7	325,645.5	298,011.1	335,415.2	384,490.1	436,399.3	374,987.4	511,352.1	
TP08	Survival ratio (claims) (Family)																
	Technical reserve		NC	T	...	...	...	...	...	...	...	...	...	...	...	...	
	Average of claims paid in last 3 years		NC	T	...	...	...	...	...	...	...	...	...	...	...	...	
MANAGEMENT SOUNDNESS																	
TP09a	Operating expense ratio (General)																
	Operating expense		NC	T	7,674,593.4	7,720,860.4	7,623,720.4	7,756,875.9	8,130,916.4	6,820,402.7	7,127,502.3	7,907,611.7	7,818,767.5	7,830,560.4	8,321,128.5	9,284,557.3	
	Net written contribution		NC	T	10,095,090.5	6,643,201.4	7,538,581.6	6,605,649.0	10,369,940.8	6,722,460.4	7,192,636.3	6,841,842.0	10,684,868.6	6,989,322.7	7,894,221.8	7,954,697.4	
TP09b	Operating expense ratio (Family)																
	Operating expense		NC	T	163,637.9	178,109.1	177,712.1	206,332.2	196,141.2	227,002.1	235,015.9	225,768.6	254,858.1	307,026.9	287,721.8	319,190.0	
	Net written contribution		NC	T	168,016.7	181,166.1	168,986.9	279,034.9	201,532.9	218,859.4	217,728.5	221,272.6	263,321.2	269,166.1	245,807.6	300,189.1	
TP10a	Gross written contributions/number of employees (General)																
	Gross written contributions		NC	T	11,784,636.9	8,004,760.1	8,652,816.2	8,313,390.6	12,439,485.2	8,340,859.9	8,547,019.2	8,187,730.7	12,411,083.0	9,014,637.7	9,506,234.1	9,391,287.1	
	Number of employees		n.a.	G	11,636	11,309	11,234	11,213	11,372	11,257	10,334	11,410	10,990	11,153	10,938	10,665	
TP10b	Gross written contributions/number of employees (Family)																
	Gross written contributions		NC	T	228,000.6	245,039.2	224,138.5	437,706.6	304,568.7	325,645.5	298,011.1	335,415.2	384,490.1	436,399.3	374,987.4	511,352.1	
	Number of employees		n.a.	G	11,636	11,309	11,234	11,213	11,372	11,257	10,334	11,410	10,990	11,153	10,938	10,665	
TP11a	Assets per employee (General)																
	Total assets (at company level)		NC	T	41,446,804.1	40,733,118.4	41,827,126.7	40,653,290.0	43,895,964.4	43,250,266.4	40,115,698.6	42,221,715.3	45,420,138.6	44,752,514.0	43,143,347.9	42,893,948.7	
	Number of employees		n.a.	G	11,636	11,309	11,234	11,213	11,372	11,257	10,334	11,410	10,990	11,153	10,938	10,665	
TP11b	Assets per employee (Family)																
	Total assets (at company level)		NC	T	2,701,433.1	2,771,523.8	2,784,353.8	3,933,137.0	3,744,475.2	4,071,793.3	3,994,182.5	4,360,161.9	4,513,749.6	4,778,108.4	4,914,510.5	5,027,393.9	
	Number of employees		n.a.	G	11,636	11,309	11,234	11,213	11,372	11,257	10,334	11,410	10,990	11,153	10,938	10,665	
EARNINGS AND PROFITABILITY																	
TP12	Loss ratio (General)																
	Net Loss incurred		NC	T	6,205,658.7	6,027,602.1	6,079,377.9	6,456,796.4	6,435,403.9	4,789,534.8	6,030,158.0	6,382,061.0	6,327,936.4	6,281,061.6	6,522,675.4	7,379,203.9	
	Net earned contribution		NC	T	7,401,554.0	7,548,511.4	7,636,056.0	7,667,134.8	7,934,845.1	7,514,225.7	7,693,726.8	7,692,770.5	7,592,127.9	7,878,197.4	7,977,699.4	8,324,955.6	
TP13	Claims ratio (General)																
	Net claims paid		NC	T	6,103,189.5	5,951,434.6	5,729,357.6	6,602,135.7	6,430,441.6	4,594,931.5	5,958,254.8	6,447,715.4	6,176,235.1	6,481,705.4	6,585,732.2	7,009,470.3	
	Net earned contributions		NC	T	7,401,554.0	7,548,511.4	7,636,056.0	7,667,134.8	7,934,845.1	7,514,225.7	7,693,726.8	7,692,770.5	7,592,127.9	7,878,197.4	7,977,699.4	8,324,955.6	
TP14a	Expense ratio (General)																
	Total expense		NC	T	7,674,593.4	7,720,860.4	7,623,720.4	7,756,875.9	8,130,916.4	6,820,402.7	7,127,502.3	7,907,611.7	7,818,767.5	7,830,560.4	8,321,128.5	9,284,557.3	
	Gross written contribution		NC	T	11,784,636.9	8,004,760.1	8,652,816.2	8,313,390.6	12,439,485.2	8,340,859.9	8,547,019.2	8,187,730.7	12,411,083.0	9,014,637.7	9,506,234.1	9,391,287.1	
TP14b	Expense ratio (Family)																
	Total expense		NC	T	163,637.9	178,109.1	177,712.1	206,332.2	196,141.2	227,002.1	235,015.9	225,768.6	254,858.1	307,026.9	287,721.8	319,190.0	
	Gross written contribution		NC	T	228,000.6	245,039.2	224,138.5	437,706.6	304,568.7	325,645.5	298,011.1	335,415.2	384,490.1	436,399.3	374,987.4	511,352.1	
TP15	Investment income/net earned contribution (General)																
	Net Investment income (from general fund only)		NC	T	134,952.8	133,454.5	129,076.4	150,322.1	111,892.6	140,399.1	93,271.4	118,386.7	103,586.0	118,677.9	89,457.3	103,473.0	
	Net earned contributions		NC	T	7,401,554.0	7,548,511.4	7,636,056.0	7,667,134.8	7,934,845.1	7,514,225.7	7,693,726.8	7,692,770.5	7,592,127.9	7,878,197.4	7,977,699.4	8,324,955.6	
TP16	Investment income/investment assets (Family)																
	Investment income (from family fund only)		NC	T	9,753.7	8,147.2	(1,017.2)	8,810.4	(14,177.8)	12,564.8	14,491.9	10,288.6	16,524.8	16,279.0	15,853.5	15,264.3	
	Investment assets (of family fund only)		NC	T	1,953,467.1	1,960,626.3	1,969,111.1	3,015,187.0	2,711,773.9	2,974,506.7	3,053,462.9	3,261,041.8	3,349,756.7	3,574,411.6	3,635,101.9	3,655,517.9	
TP17	Combined ratio (General)																
	Loss ratio		NC	T	83.8%	79.9%	79.6%	83.9%	81.1%	63.7%	78.4%	83.0%	83.3%	79.7%	81.8%	88.6%	
	Expense ratio		NC	T	65.1%	96.5%	96.5%	88.1%	93.2%	81.8%	83.0%	96.6%	83.0%	86.9%	87.5%	98.9%	

Code	Key Indicator	Standard	Currency	Units	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4
TP18a	<b>Return on equity (General)</b>															
	Operators' net income (before extraordinary items, taxes and zakat) shareholders' equity	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	...
TP18b	<b>Return on equity (Family)</b>															
	Operators' net income (before extraordinary items, taxes and zakat) shareholders' equity	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	...
TP19a	<b>Return on assets (General)</b>															
	Operators' net income (before extraordinary items, taxes and zakat) Total assets (at company level)	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	...
TP19b	<b>Return on assets (Family)</b>															
	Operators' net income (before extraordinary items, taxes and zakat) Total assets (at company level)	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	...
TP20a	<b>Total investment assets to shareholders' equity (General)</b>															
	Total invested assets (both general and shareholders' fund) Shareholders' equity	NC	T	12,334,236.1	12,140,975.6	12,763,040.9	13,192,386.0	13,010,761.5	13,434,583.7	12,058,702.9	14,198,588.3	14,194,732.8	13,871,705.4	14,248,526.9	14,440,685.5	14,440,685.5
TP20b	<b>Total investment assets to shareholders' equity (Family)</b>															
	Total invested assets (both family and shareholders' fund) Shareholders' equity	NC	T	15,579,901.9	15,825,722.1	15,936,744.0	16,273,567.0	16,153,713.1	17,272,854.2	17,140,478.2	18,599,998.1	18,776,393.0	18,812,890.3	19,044,629.7	18,869,102.2	18,869,102.2
<b>LIQUIDITY</b>																
TP21a	<b>Current ratio (General)</b>															
	Current assets (can be converted into cash within one year) Current liabilities	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	...
TP21b	<b>Current ratio (Family)</b>															
	Current assets (can be converted into cash within one year) Current liabilities	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	...
TP22a	<b>Liquid assets to current liabilities (General)</b>															
	Liquid assets (can be converted into cash within 90 days) Current liabilities	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	...
TP22b	<b>Liquid assets to current liabilities (Family)</b>															
	Liquid assets (can be converted into cash within 90 days) Current liabilities	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	...
<b>ADDITIONAL PRUDENTIAL TAKAFUL INDICATORS</b>																
TA01a	<b>Operating revenues/underwriting profit (General)</b>															
	Operating revenues Underwriting profit	NC	T	7,578,026.4	7,737,164.1	7,821,756.7	7,896,657.7	8,138,792.6	7,742,963.1	7,303,557.1	7,944,480.6	7,767,141.0	8,072,080.7	8,185,185.7	8,573,818.4	8,573,818.4
TA01b	<b>Operating revenues/underwriting profit (Family)</b>															
	Operating revenues Underwriting profit	NC	T	176,093.4	180,828.6	187,445.5	227,396.2	223,693.5	227,766.2	216,341.8	218,457.5	250,454.3	287,599.7	284,774.7	302,110.2	302,110.2
TA02a	<b>Operating and management expenses (General)</b>	(select currency)	(select unit)													
	Management expenses (+) Bad and doubtful debts (+) Bad debts recovery (-)	NC	T	879,595.1	882,044.0	899,008.6	1,037,073.2	975,727.5	923,483.3	929,099.2	825,534.4	849,920.1	886,705.8	952,653.1	1,025,692.5	1,025,692.5
TA02b	<b>Operating and management expenses (Family)</b>	(select currency)	(select unit)													
	Management expenses (+) Bad and doubtful debts (+) Bad debts recovery (-)	NC	T	23,375.8	23,179.7	24,831.3	24,683.5	34,279.7	33,412.3	29,391.0	26,195.0	29,778.4	34,424.0	33,284.6	42,341.5	42,341.5
TA03a	<b>Wakalah fee (General)</b>															
	Wakalah fee (General)	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	...
TA03b	<b>Wakalah fee (Family)</b>															
	Wakalah fee (Family)	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	...
TA04a	<b>Net profit (after taxation/zakat) (General)</b>															
	Net profit (after taxation/zakat) (General)	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	...
TA04b	<b>Net profit (after taxation/zakat) (Family)</b>															
	Net profit (after taxation/zakat) (Family)	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	...
TA05a	<b>Distribution channels (General)</b>															
	(i) Agent/brokers (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 takaful sold with a holiday)	NC	T	4,881,249.2	3,581,804.0	3,096,430.3	3,491,624.1	4,952,769.5	4,246,661.2	2,665,106.4	3,423,002.7	4,708,147.0	4,525,606.5	3,764,054.5	4,555,734.1	4,555,734.1
TA05b	<b>Distribution channels (Family)</b>															
	(i) Direct channel (over-the-counter) (a) Offered by domestic TO or RT (b) Offered by TO or RT in another country (ii) BancaTakaful (iv) Internet channel (c) Offered by domestic TO or RT (d) Offered by TO or RT in another country (v) Telephone marketing	NC	T	6,903,388.0	4,422,956.1	5,556,385.9	4,821,766.6	7,479,600.4	4,088,937.6	5,213,455.4	4,799,203.3	7,702,938.2	4,489,031.7	5,742,180.2	4,835,549.1	4,835,549.1
TA06a	<b>Takaful penetration rate (General)</b>															
	Annual Takaful Contribution Gross domestic product (GDP)	NC	T	36,755,603.7	36,755,603.7	36,755,603.7	36,755,603.7	37,515,096.0	37,515,096.0	37,515,096.0	37,515,096.0	40,323,242.0	40,323,242.0	40,323,242.0	40,323,242.0	40,323,242.0
TA06b	<b>Takaful penetration rate (Family)</b>															
	Annual Takaful Contribution Gross domestic product (GDP)	NC	T	2,973,625,640.0	2,973,625,640.0	2,973,625,640.0	2,973,625,640.0	2,625,442,000.0	2,625,442,000.0	2,625,442,000.0	2,625,442,000.0	3,125,779,637.1	3,125,779,637.1	3,125,779,637.1	3,125,779,637.1	3,125,779,637.1
TA07a	<b>Takaful density rate (General)</b>															
	Annual Takaful Contribution Total population	NC	T	1,134,884.9	1,134,884.9	1,134,884.9	1,134,884.9	1,263,640.5	1,263,640.5	1,263,640.5	1,263,640.5	2,527,280.9	1,707,228.9	1,707,228.9	1,707,228.9	1,707,228.9
TA07b	<b>Takaful density rate (Family)</b>															
	Annual Takaful Contribution Total population	NC	T	2,973,625,640.0	2,973,625,640.0	2,973,625,640.0	2,973,625,640.0	2,625,442,000.0	2,625,442,000.0	2,625,442,000.0	2,625,442,000.0	3,125,779,637.1	3,125,779,637.1	3,125,779,637.1	3,125,779,637.1	3,125,779,637.1
TA08a	<b>Gross retained contribution (General) (i.e. gross written contribution less retakaful ceded)</b>															
	Gross retained contribution (General) (i.e. gross written contribution less retakaful ceded)	NC	T	10,085,090.5	6,643,201.4	7,538,581.6	6,605,640.0	10,369,940.8	6,722,460.4	7,192,636.3	6,841,842.0	10,684,668.6	6,984,322.7	7,894,221.8	7,954,897.4	7,954,897.4
TA08b	<b>Gross retained premium (Family) (i.e. gross written contribution less retakaful ceded)</b>															
	Gross retained premium (Family) (i.e. gross written contribution less retakaful ceded)	NC	T	168,016.7	181,166.1	168,986.9	279,034.9	201,532.9	218,859.4	217,728.5	221,272.6	263,321.2	269,166.1	245,807.6	300,189.1	300,189.1

Code	Key Indicator	Standard	Currency	Units	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4
<b>ADDITIONAL PRUDENTIAL INDICATORS SPECIFIC TO FAMILY TAKAFUL</b>																
TF01	Number of new business certificates of direct <i>takaful</i> operators (Family)	n.a.	G	...	...	...	...	...	...	...	...	...	...	...	...	...
TF02	Number of certificates in force of direct <i>takaful</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 TAKAFUL INDICATORS</b>																
TS01a	Number of <i>takaful</i> operators (General)	n.a.	G	31	31	31	31	31	30	30	30	29	29	29	29	28
TS01b	Number of <i>takaful</i> operators (Family)	n.a.	G	2	2	2	2	2	2	2	2	2	2	2	2	2
TS02a	Total value of <i>takaful</i> assets in General funds (General)	NC	T	41,446,804.1	40,733,118.4	41,827,126.7	40,653,290.0	43,895,964.4	43,250,266.4	40,115,698.6	42,221,715.3	45,420,138.6	44,752,514.0	43,143,347.9	42,893,948.7	
TS02b	Total value of <i>takaful</i> assets in Family funds (Family)	NC	T	2,701,433.1	2,771,523.8	2,784,353.8	3,933,137.0	3,744,475.2	4,071,793.3	3,994,182.5	4,360,161.9	4,513,749.6	4,778,108.4	4,914,510.5	5,027,393.9	
TS03a	Gross written contributions (General)	NC	T	11,784,636.9	8,004,760.1	8,652,816.2	8,313,390.6	12,439,485.2	8,340,859.9	8,547,019.2	8,187,730.7	12,411,083.0	9,014,637.7	9,506,234.1	9,391,287.1	
TS03b	Gross written contributions (Family)	NC	T	228,000.6	245,039.2	224,138.5	437,706.6	304,588.7	325,645.5	298,011.1	335,415.2	394,490.1	436,399.3	374,987.4	511,352.1	
TS04a	Total equities (General)	NC	T	15,579,901.9	15,825,722.1	15,936,744.0	16,273,567.0	16,153,713.1	17,272,854.2	17,140,478.2	18,599,998.1	18,776,393.0	18,812,890.3	19,044,629.7	18,869,102.2	
TS04b	Total equities (Family)	NC	T	15,579,901.9	15,825,722.1	15,936,744.0	16,273,567.0	16,153,713.1	17,272,854.2	17,140,478.2	18,599,998.1	18,776,393.0	18,812,890.3	19,044,629.7	18,869,102.2	
TS05a	Net written contributions (General)	NC	T	10,095,090.5	6,643,201.4	7,538,581.6	6,605,649.0	10,369,940.8	6,722,460.4	7,192,636.3	6,841,842.0	10,684,868.6	6,989,322.7	7,894,221.8	7,954,697.4	
TS05b	Net written contributions (Family)	NC	T	168,016.7	181,166.1	168,986.9	279,034.9	201,532.9	218,859.4	217,728.5	221,272.6	263,321.2	269,166.1	245,807.6	300,189.1	
TS06a	Gross claims paid (General)	NC	T	7,127,195.8	6,399,152.1	6,400,576.5	7,951,105.4	7,097,421.8	5,389,576.7	6,336,414.5	7,036,756.6	6,660,809.8	7,060,750.6	7,584,817.5	7,501,512.2	
TS06b	Gross claims paid (Family)	NC	T	157,308.4	123,385.4	118,301.7	174,793.6	123,227.5	130,336.3	164,345.9	217,018.4	207,416.6	240,576.8	284,468.3	297,440.8	
TS07a	Total Net claims paid (General)	NC	T	6,205,658.7	6,027,602.1	6,079,377.9	6,456,796.4	6,435,403.9	4,789,534.8	6,030,158.0	6,382,061.0	6,176,233.9	6,481,704.3	6,585,731.7	7,009,471.4	
TS07b	Total Net claims paid (Family)	NC	T	122,087.0	131,883.8	134,151.5	143,130.2	128,016.9	166,476.4	197,566.0	147,929.0	108,788.6	127,475.2	133,805.4	147,155.2	
TS08a	Changes in <i>qard</i> (General)	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	
TS08b	Changes in <i>qard</i> (Family)	NC	T	...	...	...	...	...	...	...	...	...	...	...	...	
TS09a	Technical reserves (General)	NC	T	33,391,440.8	32,822,002.5	33,883,265.0	32,658,465.3	35,452,495.0	33,704,601.6	30,181,275.1	31,960,225.2	35,453,468.4	35,007,092.0	34,544,535.8	34,025,372.4	
TS09b	Technical reserves (Family)	NC	T	2,439,511.5	2,471,877.8	2,462,138.3	2,568,601.5	504,811.5	562,354.0	538,312.0	628,676.2	4,136,884.4	4,411,447.6	4,552,949.3	4,603,485.8	
TS10a	Surplus/deficit in the Participants' Risk Fund (General)	NC	T	61,770.6	187,813.2	339,349.8	297,982.2	136,779.5	1,098,098.2	290,965.9	201,213.9	69,965.7	369,181.5	(36,364.5)	(564,974.6)	
TS10b	Surplus/deficit in the Participants' Risk Fund (Family)	NC	T	23,498.9	13,574.6	11,517.2	31,977.8	20,239.5	17,089.7	17,451.0	7,224.5	965.8	17,855.5	5,151.3	5,151.3	
TS11a	Total liabilities (General) <i>(at company level)</i>	NC	T	41,079,222.4	40,066,944.5	41,033,434.3	40,653,290.0	43,139,883.3	42,609,060.9	39,392,863.5	41,544,092.7	44,733,840.3	43,924,277.7	42,335,469.1	42,201,210.6	
TS11b	Total liabilities (Family) <i>(at company level)</i>	NC	T	2,636,360.3	2,704,713.2	2,714,465.4	3,933,137.0	3,641,309.8	3,964,534.2	3,901,858.5	4,273,243.7	4,423,750.4	4,694,558.9	4,820,684.6	4,927,748.9	
TS12a	<b>Takaful/retakaful operators' liabilities to shareholders' equity (General)</b>															
	Total liabilities of <i>takaful/retakaful</i> operators <i>(excluding the fund's liabilities)</i>	NC	T	2,670,827.9	2,617,067.5	2,824,751.0	3,065,329.0	2,598,553.5	2,708,334.8	2,664,585.2	2,876,782.9	2,734,481.2	3,056,807.5	2,737,058.9	2,892,694.7	
	Shareholders' equity	NC	T	15,579,901.9	15,825,722.1	15,936,744.0	16,273,567.0	16,153,713.1	17,272,854.2	17,140,478.2	18,599,998.1	18,776,393.0	18,812,890.3	19,044,629.7	18,869,102.2	
TS12b	<b>Takaful/retakaful operators' liabilities to shareholders' equity (Family)</b>															
	Total liabilities of <i>takaful/retakaful</i> operators <i>(excluding the fund's liabilities)</i>	NC	T	2,670,827.9	2,617,067.5	2,824,751.0	3,065,329.0	2,598,553.5	2,708,334.8	2,664,585.2	2,876,782.9	2,734,481.2	3,056,807.5	2,737,058.9	2,892,694.7	
	Shareholders' equity	NC	T	15,579,901.9	15,825,722.1	15,936,744.0	16,273,567.0	16,153,713.1	17,272,854.2	17,140,478.2	18,599,998.1	18,776,393.0	18,812,890.3	19,044,629.7	18,869,102.2	
TS13a	<b>Takaful/retakaful operators' liabilities to their assets (General)</b>															
	Total liabilities of <i>takaful/retakaful</i> operators <i>(excluding the fund's liabilities)</i>	NC	T	2,670,827.9	2,617,067.5	2,824,751.0	3,065,329.0	2,598,553.5	2,708,334.8	2,664,585.2	2,876,782.9	2,734,481.2	3,056,807.5	2,737,058.9	2,892,694.7	
	Total assets of <i>Takaful/retakaful</i> operators <i>(excluding the fund's assets)</i>	NC	T	18,250,729.8	18,442,788.7	18,761,494.7	19,338,896.1	18,752,267.0	19,981,189.3	20,867,148.6	21,315,029.3	21,510,874.2	21,869,698.1	21,781,689.1	21,761,797.9	
TS13b	<b>Takaful/retakaful operators' liabilities to their assets (Family)</b>															
	Total liabilities of <i>takaful/retakaful</i> operators <i>(excluding the fund's liabilities)</i>	NC	T	2,670,827.9	2,617,067.5	2,824,751.0	3,065,329.0	2,598,553.5	2,708,334.8	2,664,585.2	2,876,782.9	2,734,481.2	3,056,807.5	2,737,058.9	2,892,694.7	
	Total assets of <i>Takaful/retakaful</i> operators <i>(excluding the fund's assets)</i>	NC	T	18,250,729.8	18,442,788.7	18,761,494.7	19,338,896.1	18,752,267.0	19,981,189.3	20,867,148.6	21,315,029.3	21,510,874.2	21,869,698.1	21,781,689.1	21,761,797.9	
TS14a	<b>Admissible assets to total assets (General)</b>															
	Admissible assets	NC	T	37,122,024.1	35,181,975.4	36,278,298.9	36,270,078.6	39,374,616.7	39,633,916.4	35,917,522.1	24,682,315.1	40,940,069.8	40,123,023.6	38,565,341.3	39,068,405.9	
	Total assets of <i>Takaful/retakaful</i> operators <i>(excluding the fund's assets)</i>	NC	T	18,250,729.8	18,442,788.7	18,761,494.7	19,338,896.1	18,752,267.0	19,981,189.3	20,867,148.6	21,315,029.3	21,510,874.2	21,869,698.1	21,781,689.1	21,761,797.9	
TS14b	<b>Admissible assets to total assets (Family)</b>															
	Admissible assets	NC	T	889,100.6	984,894.7	974,779.6	1,008,457.6	1,146,812.0	1,221,603.6	1,018,272.3	1,247,538.7	1,300,959.7	1,412,592.8	1,400,441.9	1,485,956.2	
	Total assets of <i>Takaful/retakaful</i> operators <i>(excluding the fund's assets)</i>	NC	T	18,250,729.8	18,442,788.7	18,761,494.7	19,338,896.1	18,752,267.0	19,981,189.3	20,867,148.6	21,315,029.3	21,510,874.2	21,869,698.1	21,781,689.1	21,761,797.9	

Source: Saudi Central Bank

Notes:

n.a. Not applicable.

PSIFI metadata code for Takāful/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)