

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

	United Arab Emirates ed covered:	Starting Period: 2019Q1			Ending Period: 2021Q4											
Code	Key Indicator	Standard Standard	Currency	Units	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	
nd-of-per	riod exchange rate (National Currency / USD):				3.6725	3.6725	3.6725	3.6725 ĀFUL INDICATORS	3.6725	3.6725	3.6725	3.6725	3.67	3.67	3.67	3.6
^ADITAL	ADEQUACY						PRUDENTIAL TAK	AFUL INDICATORS								
	Solvency capital requirement (SCR) (General)	Solvency II														
	Qualifying capital available		USD	G	288,932,911.6	300,920,545.8	329,758,054.8	343,853,263.8	401,303,191.1	403,622,181.6	343,810,122.6	215,734,818.8	216,972,634.1	166,923,585.8	140,242,823.2	49,384,552.9
	Minimum capital required		USD	G	326,957,659.0	326,957,659.0	326,957,659.0	326,957,659.0	326,975,476.8	326,975,476.8	326,975,476.8	326,975,476.8	326,975,476.8	326,975,476.8	326,975,476.8	326,975,476.8
ASSET QU	Technical reserves ratio (Family)				928.8%	863.8%	783.8%	745.3%	684.2%	755.1%	842.7%	958.1%	860.4%	885.7%	839.6%	845.29
02	Contribution (premium) liabilities ¹		USD	G	787,858,916.0	824,288,874.1	841,249,992.1	897,451,082.6	806,665,678.7	902,851,492.4	947,778,172.4	992,528,942.4	1,033,372,943.4	1,069,000,723.7	1,071,135,155.3	1,038,048,176.3
	Claims liabilities ²		USD	G	84,828,651.3	95,420,470.9	107,326,697.9	120,413,022.2	117,891,666.5	119,571,175.1	112,469,427.2	103,592,185.7	120,102,981.3	120,698,269.3	127,579,968.9	122,813,746.8
TP03a	(Real estate + unquoted equities + debtors)/total assets	(General) 3			28.3%	27.0%	26.0%	24.6%	28.3%	27.4%	24.8%	23.7%	27.6%	30.1%	29.2%	25.0%
	Real estate (+)		USD	G	28,360,309.1	28,479,160.0	28,420,430.2	27,965,877.1 9.482.146.9	27,851,942.8	29,423,389.9	28,369,266.3	27,350,396.3	27,267,759.7	22,980,527.1	27,192,780.1	4,371,190.7
	Unquoted equities (+) Debtors (+)		USD	G G	9,173,201.9 306,563,815.8	9,173,201.9 303,079,703.4	9,173,201.9 287,975,576.1	9,482,146.9 249,957,377.7	341,675,407.8	321,062,011.5	0.0 292,560,139.8	262,574,537.2	330,860,015.3	0.0 325,382,729.9	0.0 294,058,269.6	0. 255,159,475.7
	Total assets (at company level)		USD	G	1,214,746,725.1	1,263,539,352.2	1,249,821,633.6	1,166,357,381.1	1,304,665,580.2	1,280,172,268.0	1,293,764,368.1	1,222,708,841.4	1,297,727,960.7	1,156,755,455.2	1,099,499,168.2	1,039,914,877.8
TP03b	(Real estate + unquoted equities + debtors)/total assets	(Family) 3			27.4%	26.6%	25.2%	23.5%	25.6%	24.3%	24.9%	23.9%	25.4%	22.1%	20.3%	19.79
	Real estate (+)		USD	G	11,381,838.6	11,501,815.4	11,631,888.2	11,277,314.6	11,277,929.2	14,006,872.8	14,513,801.4	14,067,441.4	14,315,197.8	21,725,869.2	14,740,401.4	14,976,150.4
	Unquoted equities (+) Debtors (+)		USD USD	G G	224,026,592.8 97.033.751.4	229,387,094.0 98,963,132.8	230,128,759.8 81.641.708.1	244,004,540.9 69,656,013.7	229,240,277.0 82.644.530.2	253,065,776.9 67.632.129.5	266,423,118.0 75,754,834.3	276,863,867.2 72.192.100.8	284,168,484.3 102,517,919.3	234,782,618.5 107.420.488.7	232,753,698.1 92.512.178.7	235,219,665.4 77,047,840.8
	Total assets (at company level)		USD	G	1.214.406.771.7	1.275.828.773.6	1.282.187.750.8	1.383.071.677.7	1.260.414.356.7	1.379.537.782.0	1.431.503.031.1	1.522.340.038.0	1.579.198.789.9	1.646.099.724.6	1.673.277.324.5	1.657.419.635.3
TP04	Contribution Receivables due over 180 days to sharehol	Iders' equity (Family) 4			0.2%	0.3%	0.6%	0.8%	0.2%	0.3%	0.5%	0.7%	0.5%	0.8%	0.7%	0.9
	Contribution Receivables due over 180 day		USD	G	1,803,450.1	2,644,646.5	5,358,930.9	6,687,274.3	1,803,450.1	2,644,646.5	5,358,930.9	6,687,274.3	4,311,674.6	5,843,689.3	5,264,247.6	6,480,520.
TDOE	Shareholders' equity		USD	G	803,162,340.3	816,788,345.1	828,252,389.4	821,187,544.4	1,031,344,494.1	1,056,452,408.8	1,051,787,892.9	906,178,436.7	879,166,898.3	713,286,216.1	712,616,751.0	715,090,919.
TP05a	Shareholders' Equities/total assets (General) Shareholders' equities		USD	G	1.9% 22,638,257.2	1.7% 21,698,176.9	1.3% 15,815,199.1	1.3% 15,003,862.3	79.1% 1,031,344,494.1	82.5% 1,056,452,408.8	81.3% 1,051,787,892.9	74.1% 906,178,436.7	67.7% 879,166,898.3	61.7% 713,286,216.1	64.8% 712,616,751.0	715,090,919.0
	Total assets (at company level)		USD	G	1.214.746.725.1	1.263.539.352.2	1,249,821,633,6	1.166.357.381.1	1,304,665,580,2	1,280,172,268.0	1,293,764,368.1	1,222,708,841.4	1.297.727.960.7	1.156.755.455.2	1.099.499.168.2	1,039,914,877.8
TP05b	Shareholders' Equities/total assets (Family)				24.9%	24.5%	24.9%	26.1%	81.8%	76.6%	73.5%	59.5%	55.7%	43.3%	42.6%	43.19
	Shareholders' equities		USD	G	302,824,292.9	312,977,121.5	318,799,062.4	360,464,281.9	1,031,344,494.1	1,056,452,408.8	1,051,787,892.9	906,178,436.7	879,166,898.3	713,286,216.1	712,616,751.0	715,090,919.0
TP06a	Total assets (at company level)	(a	USD	G	1,214,406,771.7	1,275,828,773.6	1,282,187,750.8	1,383,071,677.7	1,260,414,356.7	1,379,537,782.0	1,431,503,031.1	1,522,340,038.0	1,579,198,789.9	1,646,099,724.6	1,673,277,324.5	1,657,419,635.3
1P06a	Contributions receivable to Gross written contributions Contribution receivable	(General)	USD	G	28.0% 273,467,536.5	34.8% 268,401,760.4	33.0% 254,013,954.5	33.3% 213,352,117.6	27.6% 299,091,882.1	38.9% 280,349,583.9	35.9% 243,771,980.0	36.3% 209,922,774.3	29.3% 291.865.042.6	36.1% 253,107,200.4	39.3% 250,981,395.8	30.8° 205,034,461.3
	Gross written contribution		USD	G	243,795,795.2	192,888,513.8	192,426,313.6	160,372,562.8	270,472,824.8	180,167,144.7	169,815,556.8	144,449,889.2	249,349,205.1	175,060,584.2	159,750,442.9	166,539,108.5
TP06b	Contributions receivable to Gross written contributions	(Family)			12.6%	18.1%	17.7%	16.5%	15.8%	19.3%	16.8%	14.6%	16.0%	21.8%	20.2%	19.1
	Contribution receivable		USD	G	74,204,161.0	80,047,340.3	77,566,486.4	62,656,013.2	79,374,761.8	64,721,568.7	69,116,910.7	59,777,567.1	88,798,172.8	96,657,845.5	82,319,194.7	63,802,185.9
DET41/16	Gross written contribution UL AND ACTUARIAL		USD	G	146,830,047.6	110,537,740.8	109,837,609.5	95,156,192.9	125,299,566.8	83,904,800.5	102,615,069.5	102,697,751.3	138,572,046.8	110,990,480.6	101,739,279.4	83,451,642.8
	Risk retention ratio (General)				52.8%	46.1%	52.3%	57.4%	52.6%	50.3%	45.2%	52.2%	51.9%	49.3%	49.6%	53.9
	Net written contribution		USD	G	128,605,401.4	88,948,017.2	100,734,857.0	92,110,755.8	142,366,870.5	90,543,021.9	76,743,119.4	75,349,370.0	129,334,637.8	86,300,026.0	79,212,450.2	89,840,884.7
	Gross written contribution		USD	G	243,795,795.2	192,888,513.8	192,426,313.6	160,372,562.8	270,472,824.8	180,167,144.7	169,815,556.8	144,449,889.2	249,349,205.1	175,060,584.2	159,750,442.9	166,539,108.5
TP07b	Risk retention ratio (Family)			_	68.2%	77.4%	87.7%	71.7%	81.2%	73.4%	70.4%	7.4%	68.7%	70.1%	57.4%	67.4 9
	Net written contribution Gross written contribution		USD USD	G G	100,146,200.0 146,830,047.6	85,577,389.5 110,537,740.8	96,325,227.9 109,837,609.5	68,204,033.5 95,156,192.9	101,735,683.4 125,299,566.8	61,547,575.2 83,904,800.5	72,258,081.3 102,615,069.5	7,574,141.9 102,697,751.3	95,253,176.7 138,572,046.8	77,793,655.8 110,990,480.6	58,374,133.0 101,739,279.4	56,244,127.1 83,451,642.8
TP08	Survival ratio (claims) (Family) 5		COD	Ü	526.6%	548.3%	563.1%	617.6%	1711.5%	2386.8%	2258.7%	2384.1%	2270.4%	2540.2%	2383.1%	2278.5
	Technical reserve		USD	G	872,687,567.4	919,709,345.0	948,576,690.0	1,017,864,104.8	924,557,345.3	1,022,422,667.4	1,060,247,599.6	1,096,121,128.1	1,153,475,924.3	1,189,698,993.3	1,198,715,396.2	1,180,279,556.4
	Average of claims paid in last 3 years		USD	G	165,728,686.3	167,731,645.3	168,449,526.6	164,805,164.6	54,020,177.7	42,836,186.4	46,940,869.4	45,975,660.6	50,805,267.3	46,833,963.4	50,299,849.7	51,800,737.3
	MENT SOUNDNESS				88.3%	114.4%	102.3%	84.4%	90.9%	109.5%	118.2%	121.4%	71.9%	89.5%	104.6%	113.19
1P09a	Operating expense ratio (General) Operating expense		USD	G	113,508,751.9	101,787,512.0	102.3%	77,719,165.3	129,409,950.5	99,114,035.8	90,700,734.3	91,437,852.7	93,049,744.2	77,231,479.4	82,887,970.0	101,653,695.5
	Net written contribution		USD	G	128,605,401.4	88,948,017.2	100,734,857.0	92,110,755.8	142,366,870.5	90,543,021.9	76,743,119.4	75,349,370.0	129,334,637.8	86,300,026.0	79,212,450.2	89,840,884.7
TP09b	Operating expense ratio (Family)				90.7%	101.1%	100.8%	127.3%	55.0%	140.6%	106.8%	251.6%	73.3%	102.3%	124.3%	141.69
	Operating expense		USD	G	90,828,993.7	86,493,272.5	97,136,775.5	86,820,722.7	55,961,869.6	86,538,679.2	77,202,166.1	19,057,892.7	69,781,383.2	79,616,478.2	72,566,347.0	79,635,680.9
TP10a	Net written contribution	- 6	USD	G	100,146,200.0	85,577,389.5	96,325,227.9	68,204,033.5	101,735,683.4	61,547,575.2	72,258,081.3	7,574,141.9	95,253,176.7	77,793,655.8	58,374,133.0	56,244,127.1
IFIUa	Gross written contribution/number of employees (Gener Gross written contribution	ral) -	USD	G	146,830,047.6	110,537,740.8	109,837,609.5	95,156,192.9	270,472,824.8	180,167,144.7	169,815,556.8	144,449,889.2	249,349,205.1	175,060,584.2	159,750,442.9	166,539,108.5
	Number of employees		n.a.	G	1,566.0	1,540.0	1,499.0	1,540.0								
TP10b	Gross written contribution/number of employees (Family	y) ⁶														
	Gross written contribution		USD	G	146,830,047.6	110,537,740.8	109,837,609.5	95,156,192.9	125,299,566.8	83,904,800.5	102,615,069.5	102,697,751.3	138,572,046.8	110,990,480.6	101,739,279.4	83,451,642.8
TP11a	Number of employees Assets per employee (General)		n.a.	G	1,566.0	1,540.0	1,499.0	1,540.0								
11 11a	Total assets (at company level)		USD	G	1,214,746,725.1	1,263,539,352.2	1,249,821,633.6	1,166,357,381.1	1,304,665,580.2	1,280,172,268.0	1,293,764,368.1	1,222,708,841.4	1,297,727,960.7	1,156,755,455.2	1,099,499,168.2	1,039,914,877.8
	Number of employees		n.a.	G	1,566.0	1,540.0	1,499.0	1,540.0								
TP11b	Assets per employee (Family)															
	Total assets (at company level) Number of employees		USD n.a.	G G	1,214,406,771.7 1,566.0	1,275,828,773.6 1,540.0	1,282,187,750.8 1,499.0	1,383,071,677.7 1,540.0	1,260,414,356.7	1,379,537,782.0	1,431,503,031.1	1,522,340,038.0	1,579,198,789.9	1,646,099,724.6	1,673,277,324.5	1,657,419,635.3
EARNING	Number of employees S AND PROFITABILITY		n.a.	G	0.000,1	1,540.0	1,499.0	1,540.0								
	Loss ratio (General) 7				61.8%	63.5%	60.5%	46.5%	64.7%	50.6%	56.4%	56.0%	62.1%	55.3%	64.8%	74.5
	Net Loss incured		USD	G	58,592,129.2	58,549,438.4	58,469,561.9	47,290,716.6	65,554,437.4	52,368,306.2	58,395,526.9	58,167,011.4	57,319,294.8	49,364,920.2	57,046,002.0	71,049,939.9
	Net earned contribution		USD	G	94,800,140.8	92,242,162.7	96,598,731.5	101,685,455.1	101,326,578.7	103,407,320.5	103,449,221.8	103,961,568.5	92,268,147.2	89,316,779.6	88,081,282.6	95,395,822.0
TP13	Claims ratio (General) 8				63.0%	59.6%	61.8%	57.7%	67.2%	52.6%	47.6%	64.3%	70.9%	66.9%	68.4%	70.6
	Net claims paid Net earned contributions		USD USD	G G	59,761,444.3 94,800,140.8	54,961,652.3 92,242,162.7	59,711,731.6 96,598,731.5	58,647,228.4 101,685,455.1	68,103,857.8 101,326,578.7	54,343,817.1 103,407,320.5	49,240,895.7 103,449,221.8	66,840,845.8 103,961,568.5	65,430,434.4 92,268,147.2	59,727,812.7 89,316,779.6	60,258,198.4 88,081,282.6	67,365,232.0 95,395,822.0
TP14a	Expense ratio (General)		USD	G	94,800,140.8 22.5%	92,242,162.7 22.4%	96,598,731.5	101,685,455.1	101,326,578.7 23.6%	103,407,320.5 25.9%	103,449,221.8 19.0%	103,961,568.5 23.0 %	92,268,147.2	89,316,779.6 15.9%	88,081,282.6 16.2%	95,395,822.0
	Total expense		USD	G	54,916,622.7	43,238,073.5	44,548,310.3	30,428,448.7	63,855,513.0	46,745,729.7	32,305,207.4	33,270,841.3	35,730,449.3	27,866,559.2	25,841,968.0	30,603,755.
	Gross written contribution		USD	G	243,795,795.2	192,888,513.8	192,426,313.6	160,372,562.8	270,472,824.8	180,167,144.7	169,815,556.8	144,449,889.2	249,349,205.1	175,060,584.2	159,750,442.9	166,539,108.5
TP14b	Expense ratio (Family)			_	34.0%	47.9%	42.3%	42.8%	35.7%	42.7%	40.2%	36.9%	27.5%	32.4%	35.3%	49.49
	Total expense Gross written contribution		USD USD	G G	49,910,346.4 146.830.047.6	52,982,312.7 110.537.740.8	46,495,438.2 109.837.609.5	40,710,162.6 95,156,192.9	44,676,307.6 125,299,566.8	35,801,990.0 83.904.800.5	41,285,201.1 102.615.069.5	37,919,524.3 102,697,751.3	38,124,065.6 138,572,046.8	35,937,789.7 110.990.480.6	35,915,189.0 101.739.279.4	41,260,886.8 83,451,642.8
	Gross written Contribution		USD	G	140,030,047.6	110,537,740.8	109,037,009.5	95, 156, 192.9	120,299,000.8	63,904,600.5	102,010,009.5	102,097,751.3	130,572,040.8	110,990,460.6	101,739,279.4	03,451,642



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Code TP15	Key Indicator Investment income/net earned contribution (General)	Standard Currency	Units	2019Q1 -5.4%	2019Q2 -3.4%	2019Q3 -6.6%	2019Q4 -17.5%	2020Q1 -5.6%	2020Q2 -6.4%	2020Q3 -6.8%	2020Q4 -7.3%	2021Q1 -6.5%	2021Q2 -9.5%	2021Q3 10.1%	2021Q4 -5.7%
1115	Net Investment income (from general fund only)	USD	G	(5,075,733.0)	(3,176,057.7)	(6,422,007.6)	(17,833,289.9)	(5,647,978.3)	(6,638,898.6)	(7,051,475.4)	(7,564,165.4)	(5,977,328.1)	(8,475,534.4)	8,920,810.3	(5,408,182.5)
	Net earned contributions	USD	G	94.800.140.8	92.242.162.7	96.598.731.5	101.685.455.1	101.326.578.7	103.407.320.5	103.449.221.8	103.961.568.5	92.268.147.2	89.316.779.6	88.081.282.6	95.395.822.0
TP16	Investment income/investment assets (Family)	000		0.7%	0.3%	-0.1%	0.4%	-2.3%	1.5%	1.2%	0.2%	0.3%	1.0%	0.3%	1.0%
	Investment income (from family fund only) 9	USD	G	6,426,780.3	2,337,228.6	(1,002,759.2)	4,485,229.0	(21,917,320.7)	15,791,970.7	13,334,058.1	2,461,757.3	3,232,974.3	13,054,904.7	3,527,354.6	13,288,354.1
	Investment assets (of family fund only)	USD	G	880,718,097.2	929,339,040.0	977,461,884.7	1,069,949,198.9	939,224,926.1	1,072,712,454.5	1,125,380,179.5	1,189,036,941.0	1,196,937,045.9	1,282,864,904.8	1,313,422,341.0	1,353,408,581.4
TP17	Combined ratio (General)			119.7%	110.3%	106.6%	76.4%	127.7%	95.8%	87.7%	88.0%	100.8%	86.5%	94.1%	106.6%
	Loss ratio	n.a.	G	61.8%	63.5%	60.5%	46.5%	64.7%	50.6%	56.4%	56.0%	62.1%	55.3%	64.8%	74.5%
	Expense ratio	n.a.	G	57.9%	46.9%	46.1%	29.9%	63.0%	45.2%	31.2%	32.0%	38.7%	31.2%	29.3%	32.1%
TP18a	Return on equity (General)			2.1%	1.6%	8.3%	0.0%	-0.1%	0.1%	0.0%	0.1%	-0.1%	-0.1%	0.0%	0.7%
	Operators' net income (before extraordinary items, taxes and zakat)	USD	G	16,519,223.0	13,436,288.7	68,725,762.3	(359,468.6)	(1,173,922.6)	1,297,607.4	40,461.3	692,188.0	(735,890.4)	(1,009,357.1)	41,696.7	4,776,460.9
TD401	shareholders' equity	USD	G	801,575,968.9 -0.1%	815,201,973.7	827,006,598.9 -5.3%	821,187,544.4 -0.1%	1,031,344,494.1 0.0%	1,056,452,408.8 0.0%	1,051,787,892.9 0.0%	906,178,436.7	879,166,898.3 -0.5%	713,286,216.1 -0.1%	712,616,751.0 0.0%	715,090,919.0 0.0%
11180	Return on equity (Family) Operators' net income (before extraordinary items, taxes and zakat)	USD	G	(1,604,076.1)	0.0% 27.196.0	(66,776,421.9)	-0.1% (730,385.5)	59.195.1	386.341.8	9.527.0	-0.9% (8,088,761.2)	-0.5% (4.418.693.0)	-0.1% (489.688.8)	(171,196.0)	175,204.6
	shareholders' equity	USD	G	1,214,746,725.1	1.263.539.352.2	1.249.821.633.6	1,166,357,381.1	1.031.344.494.1	1,056,452,408.8	1,051,787,892.9	906.178.436.7	(4,416,693.0) 879.166.898.3	713.286.216.1	712.616.751.0	715.090.919.0
TP19a	Return on assets (General)	002	- U	0.2%	0.2%	-0.1%	0.0%	-0.1%	0.1%	0.0%	0.1%	-0.1%	-0.1%	0.0%	0.5%
	Operators' net income (before extraordinary items, taxes and zakat)	USD	G	2,035,215.6	2.825.563.4	(950.836.8)	(118,165.6)	(1,173,922.6)	1.297.607.4	40.461.3	692.188.0	(735.890.4)	(1.009.357.1)	41,696,7	4.776.460.9
	Total assets (at company level)	USD	G	1,214,406,771.7	1,275,828,773.6	1,282,187,750.8	1,383,071,677.7	1,304,665,580.2	1,280,172,268.0	1,293,764,368.1	1,222,708,841.4	1,297,727,960.7	1,156,755,455.2	1,099,499,168.2	1,039,914,877.8
TP19b	Return on assets (Family)			1.3%	1.1%	5.7%	0.0%	0.0%	0.0%	0.0%	-0.5%	-0.3%	0.0%	0.0%	0.0%
	Operators' net income (before extraordinary items, taxes and zakat)	USD	G	16,519,223.0	13,436,288.7	68,725,762.3	(359,468.6)	59,195.1	386,341.8	9,527.0	(8,088,761.2)	(4,418,693.0)	(489,688.8)	(171,196.0)	175,204.6
	Total assets (at company level)	USD	G	1,270,018,342.2	1,257,440,115.7	1,205,941,980.5	1,197,028,509.9	1,260,414,356.7	1,379,537,782.0	1,431,503,031.1	1,522,340,038.0	1,579,198,789.9	1,646,099,724.6	1,673,277,324.5	1,657,419,635.3
TP20a	Total investment assets to shareholders' equity (General)			37.9%	38.5%	38.3%	40.3%	28.9%	29.2%	31.4%	35.0%	34.6%	32.3%	27.0%	21.1%
	Total invested assets (both general and shareholders' fund)	USD USD	G G	303,468,927.2 801,575,968.9	313,953,014.5 815,201,973.7	317,088,653.6 827,006,598.9	331,143,324.3 821,187,544.4	298,187,895.2 1,031,344,494.1	308,447,970.5 1,056,452,408.8	330,721,635.8 1,051,787,892.9	317,051,924.0 906,178,436.7	303,936,028.1 879,166,898.3	230,277,606.2 713,286,216.1	192,402,037.4 712,616,751.0	150,895,896.0 715.090.919.0
TP20b	Shareholders' equity Total investment assets to shareholders' equity (Family)	USD	G	801,575,968.9 109.9%	815,201,973.7 114.0%	827,006,598.9 118.2%	821,187,544.4 130.3%	1,031,344,494.1 91.1%	1,056,452,408.8 101.5%	1,051,787,892.9 107.0%	906,178,436.7 131.2%	879,166,898.3 136.1%	713,286,216.1 179.9%	/12,616,751.0 184.3%	715,090,919.0 189.3 %
17200	Total invested assets (both family and shareholders' fund)	USD	G	880.718.097.2	929.339.040.0	977.461.884.7	1.069.949.198.9	939.224.926.1	1.072.712.454.5	1.125.380.179.5	1.189.036.941.0	1.196.937.045.9	1.282.864.904.8	1.313.422.341.0	1.353.408.581.4
	Shareholders' equity	USD	G	801,575,968,9	815,201,973.7	827.006.598.9	821.187.544.4	1.031.344.494.1	1.056.452.408.8	1,051,787,892.9	906.178.436.7	879.166.898.3	713.286.216.1	712.616.751.0	715.090.919.0
LIQUIDITY	,	005	Ŭ	001,010,000.0	010,201,010.1	021,000,000.0	021,101,011.1	1,001,011,101.1	1,000,102,100.0	1,001,707,002.0	000,170,100.7	07 0, 100,000.0	7 10,200,210.1	712,010,701.0	7 10,000,010.0
	Current ratio (General)			159%	157%	165%	163%								
	Current assets (can be converted into cash within one year)	USD	G	1,108,998,514.8	1,148,729,534.6	1,131,924,549.7	1,099,310,688.5								
	Current liabilities	USD	G	695,381,964.9	732,720,218.6	685,485,144.8	672,418,247.2					***			
TP21b	Current ratio (Family)			112.9%	140.9%	172.0%	203.3%								
	Current assets (can be converted into cash within one year)	USD	G	310,615,936.5	388,476,546.1	457,737,442.0	422,146,914.3	***	***	***	***	***	***	***	***
TDOO	Current liabilities	USD	G	275,072,469.7	275,796,731.5	266,086,714.8	207,653,096.8								
IP22a	Liquid assets to current liabilities (General)	USD	G	102.8%	100.3% 734.589.818.2	107.2% 734.543.719.5	104.7%	756.353.296.9	729,445,530.9	736.491.071.7	004 000 000 0	756.549.625.8	648,326,239.3	E00 000 44E 4	555.417.835.6
	Liquid assets (can be converted into cash within 90 days) 10 Current liabilities	USD	G	714,595,867.0 695,381,964.9	734,589,618.2	685.485.144.8	703,695,383.0 672,418,247.2	750,353,290.9	729,445,530.9	730,491,071.7	684,233,338.2	756,549,625.6	040,320,239.3	586,226,145.4	555,417,635.6
TP22h	Liquid assets to current liabilities (Family)	03D	G	95.3%	99.9%	131.1%	177.8%								
	Liquid assets (can be converted intor cash within 90 days) 10	USD	G	262,136,596.6	275,395,992.8	348,807,935.4	369,288,153.7	1,119,654,521.6	1,242,390,450.1	1,290,023,724.3	1,332,953,352.5	1,372,766,363.6	1,437,599,567.8	1,432,965,136.3	1,459,486,838.6
	Current liabilities	USD	G	275,072,469.7	275,796,731.5	266,086,714.8	207,653,096.8								
						TIONAL PRUDENTIAL	. TAKĀFUL INDICATO	DRS							
TA01a	Operating revenues/underwriting profit (General) 11			-1305.9%	-1997.4%	-3001.1%	667.3%	-975.0%	3846.4%	1305.9%	1174.3%	-31916.2%	2643.2%	3936.0%	-2667.1%
TA01a	Operating revenues	USD	G	244,311,943.6	193,154,027.6	192,646,061.1	159,916,033.8	270,110,709.3	180,290,537.2	169,928,297.1	144,660,908.4	249,456,055.7	319,434,624.5	204,411,045.7	166,902,784.1
	Operating revenues Underwriting profit	USD USD	G G	244,311,943.6 (18,708,611.1)	193,154,027.6 (9,670,283.9)	192,646,061.1 (6,419,140.6)	159,916,033.8 23,966,289.9	270,110,709.3 (27,704,179.7)	180,290,537.2 4,687,308.1	169,928,297.1 13,012,077.4	144,660,908.4 12,319,050.1	249,456,055.7 (781,597.0)	319,434,624.5 12,085,300.2	204,411,045.7 5,193,312.6	166,902,784.1 (6,257,873.5)
TA01a	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11	USD	G	244,311,943.6 (18,708,611.1) -1902.1%	193,154,027.6 (9,670,283.9) -6269.1%	192,646,061.1 (6,419,140.6) -3619.7%	159,916,033.8 23,966,289.9 -1720.8%	270,110,709.3 (27,704,179.7) 570.8%	180,290,537.2 4,687,308.1 -518.2%	169,928,297.1 13,012,077.4 -1725.6%	144,660,908.4 12,319,050.1 -839.8%	249,456,055.7 (781,597.0) -2210.8%	319,434,624.5 12,085,300.2 -4298.8%	204,411,045.7 5,193,312.6 3210.0%	166,902,784.1 (6,257,873.5) -1120.6%
	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues	USD	G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1	193,154,027.6 (9,670,283.9) -6269.1% 111,403,474.4	192,646,061.1 (6,419,140.6) -3619.7% 109,561,705.1	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6	319,434,624.5 12,085,300.2 -4298.8% 111,547,664.7	204,411,045.7 5,193,312.6 3210.0% 102,051,657.2	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8
TA01b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit	USD	G	244,311,943.6 (18,708,611.1) -1902.1%	193,154,027.6 (9,670,283.9) -6269.1%	192,646,061.1 (6,419,140.6) -3619.7%	159,916,033.8 23,966,289.9 -1720.8%	270,110,709.3 (27,704,179.7) 570.8%	180,290,537.2 4,687,308.1 -518.2%	169,928,297.1 13,012,077.4 -1725.6%	144,660,908.4 12,319,050.1 -839.8%	249,456,055.7 (781,597.0) -2210.8%	319,434,624.5 12,085,300.2 -4298.8%	204,411,045.7 5,193,312.6 3210.0%	166,902,784.1 (6,257,873.5) -1120.6%
	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General)	USD USD USD	G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0)	193,154,027.6 (9,670,283.9) -6269.1% 111,403,474.4 (1,777,037.5)	192,646,061.1 (6,419,140.6) -3619.7% 109,561,705.1 (3,026,804.2)	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2)	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8)	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9)	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5)	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9)	319,434,624.5 12,085,300.2 -4298.8% 111,547,664.7 (2,594,855.5)	204,411,045.7 5,193,312.6 3210.0% 102,051,657.2 3,179,193.7	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3)
TA01b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12	USD	G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1	193,154,027.6 (9,670,283.9) -6269.1% 111,403,474.4 (1,777,037.5) 58,156,232.4	192,646,061.1 (6,419,140.6) -3619.7% 109,561,705.1 (3,026,804.2) 56,895,533.5	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0	319,434,624.5 12,085,300.2 -4298.8% 111,547,664.7 (2,594,855.5) 44,481,279.2	204,411,045.7 5,193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2
TA01b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtict debts (+)	USD USD USD	G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0)	193,154,027.6 (9,670,283.9) -6269.1% 111,403,474.4 (1,777,037.5)	192,646,061.1 (6,419,140.6) -3619.7% 109,561,705.1 (3,026,804.2)	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2)	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8)	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9)	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5)	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9)	319,434,624.5 12,085,300.2 -4298.8% 111,547,664.7 (2,594,855.5)	204,411,045.7 5,193,312.6 3210.0% 102,051,657.2 3,179,193.7	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3)
TA01b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) ¹¹ Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) ¹² Bad and doubtful debts (+) Bad debts recovery (-)	USD USD USD	G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1	193,154,027.6 (9,670,283.9) -6269.1% 111,403,474.4 (1,777,037.5) 58,156,232.4	192,646,061.1 (6,419,140.6) -3619.7% 109,561,705.1 (3,026,804.2) 56,895,533.5	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0	319,434,624.5 12,085,300.2 -4298.8% 111,547,664.7 (2,594,855.5) 44,481,279.2	204,411,045.7 5,193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2
TA01b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family)	USD USD USD	G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0	193,154,027.6 (9,670,283.9) -6269.1% 111,403,474.4 (1,777,037.5) 58,156,232.4	192,646,061.1 (6,419,140.6) -3619.7% 109,561,705.1 (3,026,804.2) 56,895,533.5	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0 	319,434,624.5 12,085,300.2 -4298.8% 111,547,664.7 (2,594,855.5) 44,481,279.2	204,411,045.7 5,193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2
TA01b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) ¹¹ Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) ¹² Bad and doubtful debts (+) Bad debts recovery (-)	USD USD USD	G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1	193,154,027.6 (9,670,283.9) -6269.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 	192,646,061.1 (6,419,140.6) -3619.7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0	319,434,624.5 12,085,300.2 -4298.8% 111,547,664.7 (2,594,855.5) 44,481,279.2 0.0 	204,411,045.7 5,193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0
TA01b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12	USD USD USD USD	G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,796,974.0) 69,643,184.1 0.0 	193,154,027.6 (9,670,283.9) -6269.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 	192,646,061.1 (6,419,140.6) -3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 	144,660,908.4 12,319,050.1 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0 46,384,580.3	319,434,624.5 12,085,300.2 -4298.8% 111,547,664.7 (2,594,855.5) 44,481,279.2 0.0 52,366,600.6	204,411,045.7 5.193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0
TA01b TA02a TA02b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recover(-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad and doubtful debts (+)	USD USD USD USD	G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 51,226,295.6 0.0 66,975,457.0	193,154,027.6 (9,670,283.9) -6269.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 54,595,073.4	192,646,061.1 (6,419,140.6) -3619.7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 42,920,986.8 0.0 41,073,173.0	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3	144,680,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0 46,384,580.3 0.0 48,687,321.7	319,434,624.5 12,085,300.2 4298.8% 111,547,664.7 (2,594,655.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8	204,411,045.7 5,193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2
TA01b TA02a TA02b TA03a TA03b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Wakâlah fee (General) Wakâlah fee (General)	USD USD USD USD USD	G G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 68,975,457.0 46,023,829.8	193,154,027.6 (9,670,283.9) -6269.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 54,595,073.4 46,100,612.0	192,646,061.1 (6,419,140.6) -3619.7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,099.6	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 42,920,986.8 0.0 41,073,173.0 38,411,078.8	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7	180,290,537.2 4,697,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,985,062.5	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7	249,456,055.7 (781,597.0) 2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0 46,384,580.3 48,687,321.7 38,547,153.1	319,434,624.5 12,065,300.2 4298,874 111,547,664.7 (2,594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2	204,411,045,7 5,193,312,6 3210.0% 102,051,657,2 3,179,193.7 41,412,615,5 0.0 48,603,323,7 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2
TA01b TA02a TA02b TA03a TA03b TA04a	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Wakālah fee (General) Wakālah fee (General) Wakālah fee (Family) Net profit (after taxation/zakat) (General)	USD USD USD USD USD USD	G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 66,975,457.0 46,023,829.8 (1,604,076.1)	193,154,027.6 (9,670,283.9) -6269.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 54,595,073.4 46,100,612.0 27,196.0	192,646,061.1 (6.419,140.6) -3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 47,869,110.7 53,752,838.7 38,87,993.6 (66,776,421.9)	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 42,920,986.8 0.0 41,073,173.0 38,411,078.8 (730,385.5)	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0 0.0 46,384,580.3 0.0 48,687,321.7 38,547,153.1 (735,890.4)	319,434,624,5 12,065,300,2 4298,876 111,547,664.7 (2,594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1)	204,411,045.7 5.193,312.6 3210.0% 102,051,657.2 3.179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 39,812,560.0 36,288,165.1 41,696.7	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2
TA02a TA02a TA02b TA03a TA03a TA03a TA04b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Wakālah fee (General) Wakālah fee (General) Wakālah fee (Family) Net profit (after taxation/zakat) (General) Net profit (after taxation/zakat) (Family)	USD	G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 46,023,829.8 (1,604,076.1) 2,035,215.6	193,154,027.6 (9,670,283.9) -6299,1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 0.0 24,555,073.4 46,100,612.0 27,196.0	192,646,061,14.6; (6,419,14.6;)-3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,993.6 (66,776,421.9) (950,838.8)	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 42,920,986.8 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6)	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7	180,290,537.2 4,697,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,985,062.5	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7	249,456,055.7 (781,597.0) 2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0 46,384,580.3 48,687,321.7 38,547,153.1	319,434,624.5 12,065,300.2 4298,874 111,547,664.7 (2,594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2	204,411,045,7 5,193,312,6 3210.0% 102,051,657,2 3,179,193.7 41,412,615,5 0.0 48,603,323,7 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2
TA01b TA02a TA02b TA03a TA03b TA04a	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts (General) Wakālah fee (General) Wakālah fee (General) Net profit (after taxation/zakar) (General) Net profit (after taxation/zakar) (Family) Distribution channels (General)	USD USD USD USD USD USD	G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 66,975,457.0 46,023,829.8 (1,604,076.1)	193,154,027.6 (9,670,283.9) -6269.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 54,595,073.4 46,100,612.0 27,196.0	192,646,061.1 (6.419,140.6) -3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 47,869,110.7 53,752,838.7 38,87,993.6 (66,776,421.9)	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 42,920,986.8 0.0 41,073,173.0 38,411,078.8 (730,385.5)	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0 0.0 46,384,580.3 0.0 48,687,321.7 38,547,153.1 (735,890.4)	319,434,624,5 12,065,300,2 4298,876 111,547,664.7 (2,594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1)	204,411,045.7 5.193,312.6 3210.0% 102,051,657.2 3.179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 39,812,560.0 36,288,165.1 41,696.7	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2
TA02a TA02a TA02b TA03a TA03a TA03a TA04b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Wakālah fee (General) Wakālah fee (General) Wakālah fee (Family) Net profit (after taxation/zakar) (General) Net profit (after taxation/zakar) (Family) Distribution channels (General) () Agenthrokes	USD	G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 46,023,829.8 (1,604,076.1) 2,035,215.6	193,154,027.6 (9,670,283.9) -6299,1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 0.0 24,555,073.4 46,100,612.0 27,196.0	192,646,061,14.6; (6,419,14.6;)-3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,993.6 (66,776,421.9) (950,838.8)	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 42,920,986.8 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0 0.0 46,384,580.3 0.0 48,687,321.7 (735,890.4) (4,418,693.0) 	319,434,624,5 12,085,300,2 4298,876 111,547,664.7 (2,594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1) (489,688.8)	204,411,045.7 5.193,312.6 3210.0% 102,051,657.2 3.179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 39,812,560.0 39,812,560.0 	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2
TA02a TA02a TA02b TA03a TA03a TA03a TA04b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Wakilahi fee (General) Wakilahi fee (General) Wakilahi fee (General) Net profit (after taxation/zakat) (General) Net profit (after taxation/zakat) (Family) Distribution channels (General) (i) Agent/brokers	USD	G G G G	244,311,943.6 (18,708.611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 46,023,829.8 (1,604,076.1) 2,035,215.6	193,154,027.6 (9,670,283.9) -6299,1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 0.0 24,555,073.4 46,100,612.0 27,196.0	192,646,061,14.6; (6,419,14.6;)-3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,993.6 (66,776,421.9) (950,838.8)	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 42,920,986.8 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6)	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0 0.0 46,384,580.3 0.0 48,687,321.7 38,547,153.1 (735,890.4)	319,434,624,5 12,065,300,2 4298,876 111,547,664.7 (2,594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1)	204,411,045.7 5.193,312.6 3210.0% 102,051,657.2 3.179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 39,812,560.0 36,288,165.1 41,696.7	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2
TA02a TA02a TA02b TA03a TA03a TA03a TA04b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Wakālah fee (General) Wakālah fee (General) Wakālah fee (Family) Net profit (after taxation/zakar) (General) Net profit (after taxation/zakar) (Family) Distribution channels (General) () Agenthrokes	USD	G G G G	244,311,943.6 (18,708.611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 46,023,829.8 (1,604,076.1) 2,035,215.6	193,154,027.6 (9,670,283.9) -6299,1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 0.0 24,555,073.4 46,100,612.0 27,196.0	192,646,061,14.6; (6,419,14.6;)-3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,993.6 (66,776,421.9) (950,838.8)	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 42,920,986.8 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0 0.0 46,384,580.3 0.0 48,687,321.7 (735,890.4) (4,418,693.0) 	319,434,624,5 12,085,300,2 4298,876 111,547,664.7 (2,594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1) (489,688.8)	204,411,045.7 5.193,312.6 3210.0% 102,051,657.2 3.179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 39,812,560.0 39,812,560.0 	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2
TA02a TA02a TA02b TA03a TA03a TA03a TA04b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) ¹¹ Operating revenues Underwriting profit Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) ¹² Bad debts recovery (+) Operating and management expenses (Family) Management expenses (+) ¹² Bad debts recovery (+) Operating and management expenses (Family) Management expenses (+) ¹² Bad debts recovery (+) Wakālah fee (General) Wakālah fee (General) Wakālah fee (General) Net profit (after taxation/zakat) (General) Net profit (after taxation/zakat) (Family) Distribution channels (a) Affinky group schemes (e.g. a policy for members of a trade union) (b) Saless as add-ons to other products (e.g. travel fakāful' sold with a h	USD	G G G G	244,311,943.6 (18,708.611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 46,023,829.8 (1,604,076.1) 2,035,215.6	193,154,027.6 (9,670,283.9) -6299,1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 0.0 24,555,073.4 46,100,612.0 27,196.0	192,646,061,14.6; (6,419,14.6;)-3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,993.6 (66,776,421.9) (950,838.8)	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 42,920,986.8 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0 0.0 46,384,580.3 0.0 48,687,321.7 (735,890.4) (4,418,693.0) 	319,434,624,5 12,085,300,2 4298,876 111,547,664.7 (2,594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1) (489,688.8)	204,411,045.7 5.193,312.6 3210.0% 102,051,657.2 3.179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 39,812,560.0 39,812,560.0 	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2
TA02a TA02a TA02b TA03a TA03a TA03a TA04b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and odubtful debts (+) Bad debts recovery (-) Wakālah fee (General) Wakālah fee (General) Wakālah fee (Family) Net profit (after taxation/zakat) (General) Net profit (after taxation/zakat) (Family) Distribution channels (General) (-) Agent/brokes (-) Agent/brokes (-) Aginity group schemes (e.g. a policy for members of a trade union) (-) Sales as add-ons to other products (e.g. travel fakāful' sold with a h (-) Direct channel (over-the-counter)	USD	G G G G	244,311,943.6 (18,708.611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 46,023,829.8 (1,604,076.1) 2,035,215.6	193,154,027.6 (9,670,283.9) -6299,1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 0.0 24,555,073.4 46,100,612.0 27,196.0	192,646,061,14.6; (6,419,14.6;)-3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,993.6 (66,776,421.9) (950,838.8)	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 42,920,986.8 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249, 456, 055.7 (781, 597.0) 2210, 896.6 (6, 299, 983.9) 50, 352, 009.0 0.0 46, 384, 580.3 0.0 48, 687, 321.7 38, 547, 153.1 (735, 890.4) (4, 418, 693.0)	319,434,624,5 12,085,300,2 4298,8% 111,547,664,7 (2,594,855,5) 44,481,279,2 0,0 52,366,600,6 0,0 41,775,480,8 35,909,456,2 (1,009,357:1) (499,688.8)	204,411,045.7 5.193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 39,812,560.0 14,198.7 (171,196.0) 	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2
TA02a TA02a TA02b TA03a TA03a TA03a TA04b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad debts recovery (-) Wakilahi fee (General) Wakilahi fee (General) Wakilahi fee (General) Net profit (after taxation/zakat) (General) Net profit (after taxation/zakat) (Family) Distribution channels (General) (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 h (i) Direct channel (over-the-counter) (a) Offered by Offered by To or RT (b) Offered by To or RT in another country (iii) BancaTakaful	USD	G G G G	244,311,943.6 (18,708.611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 46,023,829.8 (1,604,076.1) 2,035,215.6	193,154,027.6 (9,670,283.9) -6299,1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 0.0 24,555,073.4 46,100,612.0 27,196.0	192,646,061,14.6; (6,419,14.6;)-3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,993.6 (66,776,421.9) (950,838.8)	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 42,920,986.8 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249, 456, 055.7 (781, 597.0) 2210, 896.6 (6, 299, 983.9) 50, 352, 009.0 0.0 46, 384, 580.3 0.0 48, 687, 321.7 38, 547, 153.1 (735, 890.4) (4, 418, 693.0)	319,434,624,5 12,085,300,2 4298,8% 111,547,664,7 (2,594,855,5) 44,481,279,2 0,0 52,366,600,6 0,0 41,775,480,8 35,909,456,2 (1,009,357:1) (499,688.8)	204,411,045.7 5.193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 39,812,560.0 14,198.7 (171,196.0) 	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2
TA02a TA02a TA02b TA03a TA03a TA03a TA04b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubflut debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubflut debts (+) Bad debts recovery (-) Wakālah fee (General) Wakālah fee (General) Wakālah fee (Family) Net profit (after taxation/zakar) (General) Net profit (after taxation/zakar) (Family) Distribution channels (General) (b) Saless as add-ons to other products (e.g. travel fakāful sold with a h (ii) Direct channel (over-the-counter) (a) Offered by domestic TO or RT (b) Offered by TO or RT in another country (iii) Banca Takāful (iv) Internet channel	USD	G G G G	244,311,943.6 (18,708.611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 46,023,829.8 (1,604,076.1) 2,035,215.6	193,154,027.6 (9,670,283.9) -6299,1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 0.0 24,555,073.4 46,100,612.0 27,196.0	192,646,061,14.6; (6,419,14.6;)-3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,993.6 (66,776,421.9) (950,838.8)	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 42,920,986.8 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) -2210,896. 139,220,580.6 (6,299,983.9) 50,352,009.0 0.0 46,384,580.3 0.0 48,687,321.7 38,547,153.1 (735,890.4) (4,416,693.0)	319,434 624.5 12.085,300.2 4298.8% 111,547,664.7 (2.594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1) (499,686.8)	204,411,045.7 5.193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 36,258,165.1 41,696.7 (171,196.0) 	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2
TA02a TA02a TA02b TA03a TA03a TA03a TA04b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Wakilahi fee (General) Wakilahi fee (General) Net profit (after taxation/zakat) (General) Net profit (after taxation/zakat) (Family) Distribution channels (General) (i) Agent/brokers (ii) Alfinity group schemes (e.g. a policy for members of a trade union) (b) Sales as add-ons to other products (e.g. travel fakaful sold with a h (iii) Direct channel (over-the-counter) (iii) Glered by domestic TO or RT (iv) Olffered by TO or RT in another country (iii) Banca Takaful (iv) Internet channel	USD	G G G G	244,311,943.6 (18,708.611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 46,023,829.8 (1,604,076.1) 2,035,215.6	193,154,027.6 (9,670,283.9) -6299,1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 0.0 24,555,073.4 46,100,612.0 27,196.0	192,646,061,14.6; (6,419,14.6;)-3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,993.6 (66,776,421.9) (950,838.8)	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 42,920,986.8 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 -518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) -2210,896. 139,220,580.6 (6,299,983.9) 50,352,009.0 0.0 46,384,580.3 0.0 48,687,321.7 38,547,153.1 (735,890.4) (4,416,693.0)	319,434 624.5 12.085,300.2 4298.8% 111,547,664.7 (2.594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1) (499,686.8)	204,411,045.7 \$193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 36,285,65.1 41,696.7 (171,196.0)	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2
TA02a TA02a TA02b TA03a TA03a TA03a TA04b	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Waklain fee (General) Waklain fee (General) Waklain fee (General) Net profit (after taxation/zakat) (Seneral) Net profit (after taxation/zakat) (General)	USD	G G G G	244,311,943.6 (18,708.611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 46,023,829.8 (1,604,076.1) 2,035,215.6	193,154,027.6 (9,670,283.9) -6299,1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 0.0 24,555,073.4 46,100,612.0 27,196.0	192,646,061.1 (6,14),140.6) .3619.7% (193,561,705.1 (3,026,604.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 (93.6 (66,776,421.9) (950,836.8) 23,900,699.8	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4 386,341.8	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3 9,527.0	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) 2210,896. 139,220,590.6 (6,299,983.9) 50,352,009.0 0.0 46,384,590.3 0.0 48,687,321.7 38,547,153.1 (735,890.4) (4,418,693.0) 	319,434,624,5 12,085,300,2 4298,8% 111,547,664,7 (2,594,855,5) 44,481,279,2 0,0 52,366,600,6 0,0 41,775,480,8 35,909,456,2 (1,009,357.1) (499,688.8)	204,411,045.7 \$193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 36,256,165.1 41,696.7 (171,196.0)	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2 4,776,460.9 175,204.6
TA01b TA02a TA02b TA03a TA03b TA04a TA04a TA05a	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Wakilain tee (General) Wakilain tee (General) Net profit (after taxation/zakat) (General) Net profit (after taxation/zakat) (Family) Distribution channels (General) (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 h (b) Direct channel (over-the-counter) (a) Offered by domestic TO or RT (b) Offered by TO or RT in another country (iii) Banca Takaful (iv) Internet channel (c) Offered by TO or RT in another country (vi) Telephone marketing	USD	G G G G G G G G G G G G G G G G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 66,975,457.0 46,023,829.8 (1,604,076.1) 2,035,215.6 24,347,990.7	193,154,027.6 (9,670,228.9) 6289.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 54,595,073.4 46,100,612.0 27,196.0 	192,646,061,10.1 (6.419,140.1) 3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,099.6 (66,776,421.9) (950,838.8) 23,900,699.8	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4 386,341.8	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3 9,527.0	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) 2210,896. 139,220,590.6 (6,299,983.9) 50,352,009.0 0.0 46,384,590.3 0.0 48,687,321.7 38,547,153.1 (735,890.4) (4,418,693.0) 	319,434,624,5 12,085,300,2 4298,8% 111,547,664,7 (2,594,855,5) 44,481,279,2 0,0 52,366,600,6 0,0 41,775,480,8 35,909,456,2 (1,009,357.1) (499,688.8)	204,411,045.7 \$193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 36,285,65.1 41,696.7 (171,196.0)	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2 4,776,460.9 175,204.6
TA01b TA02a TA02b TA03a TA03b TA04a TA04a TA05a	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Wakālah fee (General) Wakālah fee (General) Wakālah fee (General) Wakālah fee (General) Net profit (after taxation/zakat) (General) Net	USD	G G G G	244,311,943.6 (18,708.611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 46,023,829.8 (1,604,076.1) 2,035,215.6	193,154,027.6 (9,670,283.9) -6299,1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 0.0 24,555,073.4 46,100,612.0 27,196.0	192,646,061.1 (6,14),140.6) .3619.7% (193,561,705.1 (3,026,604.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 (93.6 (66,776,421.9) (950,836.8) 23,900,699.8	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4 386,341.8	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3 9,527.0	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) 2210,896. 139,220,590.6 (6,299,983.9) 50,352,009.0 0.0 46,384,590.3 0.0 48,687,321.7 38,547,153.1 (735,890.4) (4,418,693.0) 	319,434,624,5 12,085,300,2 4298,8% 111,547,664,7 (2,594,855,5) 44,481,279,2 0,0 52,366,600,6 0,0 41,775,480,8 35,909,456,2 (1,009,357.1) (499,688.8)	204,411,045.7 \$193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 36,285,65.1 41,696.7 (171,196.0)	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2 4,776,460.9 175,204.6
TA01b TA02a TA02b TA03a TA03b TA04a TA04a TA05a	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Wakâlah fee (General) Wakâlah fee (General) Wakâlah fee (General) Wakâlah fee (Family) Net profit (after taxation/zakat) (General) Net profit (after taxation/zakat) (Family) Distribution channels (General) (b) Sales as add-ons to other products (e.g., travel fakâful sold with a h (i) Direct channel (over-the-counter) (a) Offered by domestic TO or RT (b) Offered by TO or RT in another country (iii) Banca Takâful (v) Internet channel (c) Offered by domestic TO or RT (d) Offered by domestic TO or RT (d) Offered by TO or RT in another country (v) Telephone marketing Distribution channels (Family) (i) Agent/brokers	USD	G G G G G G G G G G G G G G G G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 66,975,457.0 46,023,829.8 (1,604,076.1) 2,035,215.6 24,347,990.7	193,154,027.6 (9,670,228.9) 6289.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 54,595,073.4 46,100,612.0 27,196.0 	192,646,061,10.1 (6.419,140.1) 3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,099.6 (66,776,421.9) (950,838.8) 23,900,699.8	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537,2 4,687,308,1 -518,2% 84,490,427,5 (16,305,101,8) 61,117,259,5 0.0 37,843,571,3 0.0 56,600,693,1 33,965,062,5 1,297,607,4	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3 9,527.0	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) -2210,896 139,220,580.6 (6,299,983.9) 50,352,009.0 0.0 46,384,580.3 0.0 48,687,321.7 38,547,153.1 (735,890.4) (4,418,693.0)	319,434,624.5 12,085,285.6 11,547,664.7 (2,594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1) (499,688.8)	204,411,045.7 5,193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 38,812,560.0 36,258,165.1 41,995.7 (171,196.0) 	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2 4,776,460.9 175,204.6
TA01b TA02a TA02b TA03a TA03b TA04a TA04a TA05a	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Wakālah fee (General) Wakālah fee (General) Wakālah fee (General) Wakālah fee (General) Net profit (after taxation/zakat) (General) Net	USD	G G G G G G G G G G G G G G G G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 66,975,457.0 46,023,829.8 (1,604,076.1) 2,035,215.6 24,347,990.7	193,154,027.6 (9,670,228.9) 6289.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 54,595,073.4 46,100,612.0 27,196.0 	192,646,061,10.1 (6.419,140.1) 3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,099.6 (66,776,421.9) (950,838.8) 23,900,699.8	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4 386,341.8	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3 9,527.0	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) 2210,896. 139,220,590.6 (6,299,983.9) 50,352,009.0 0.0 46,384,590.3 0.0 48,687,321.7 38,547,153.1 (735,890.4) (4,418,693.0) 	319,434,624,5 12,085,300,2 4298,8% 111,547,664,7 (2,594,855,5) 44,481,279,2 0,0 52,366,600,6 0,0 41,775,480,8 35,909,456,2 (1,009,357.1) (499,688.8)	204,411,045.7 \$193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 36,285,65.1 41,696.7 (171,196.0)	166,902,784.1 (6,257,873.5) -1120.6% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2 4,776,460.9 175,204.6
TA01b TA02a TA02b TA03a TA03b TA04a TA04a TA05a	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Wakilah tee (General) Wakilah tee (General) Wakilah tee (General) Net profit (after taxation/zakat) (General) Net profit (after taxation/zakat) (Family) Distribution channels (General) (i) Agent/brokers (ii) Affinity group schemes (e.g. a policy for members of a trade union) (b) Sales as add-ons to other products (e.g. travel fakáful soid with a h (ii) Direct channel (over-the-country (iii) Banca Takáful (iv) Internet channel (c) Offered by Gomessic TO or RT (d) Offered by TO or RT in another country (iv) Telephone marketing Distribution channels (Family) (i) Agent/brokers	USD	G G G G G G G G G G G G G G G G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 66,975,457.0 46,023,829.8 (1,604,076.1) 2,035,215.6 24,347,990.7	193,154,027.6 (9,670,228.9) 6289.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 54,595,073.4 46,100,612.0 27,196.0 	192,646,061,10.1 (6.419,140.1) 3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,099.6 (66,776,421.9) (950,838.8) 23,900,699.8	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537,2 4,687,308,1 -518,2% 84,490,427,5 (16,305,101,8) 61,117,259,5 0.0 37,843,571,3 0.0 56,600,693,1 33,965,062,5 1,297,607,4	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3 9,527.0	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) -2210,896 139,220,580.6 (6,299,983.9) 50,352,009.0 0.0 46,384,580.3 0.0 48,687,321.7 38,547,153.1 (735,890.4) (4,418,693.0)	319,434,624.5 12,085,285.6 11,547,664.7 (2,594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1) (499,688.8)	204,411,045.7 5.193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 38,812,560.0 36,258,165.1 41,995.7 (171,196.0) 	166,902,784.1 (6,257,873.5) -1120.65% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2 4,776,460.9 175,204.6
TA01b TA02a TA02b TA03a TA03b TA04a TA04a TA05a	Operating revenues Underwriting profit Operating revenues Underwriting profit Operating revenues Underwriting profit Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Waklain fee (General) Waklain fee (General) Waklain fee (General) Net profit (after taxation/zakar) (General) Net profit (after taxation/zakar) (Family) Distribution channels (General) (b) Saless as add-ons to other products (e.g. travel takaful sold with a h (ii) Direct channel (over-the-counter) (ai) Offered by domestic TO or RT (b) Offered by domestic TO or RT (c) Offered by TO or RT in another country (v) Telephone marketing Distribution channels (Family) (i) Agenutrokense (a) Affinky group schemes (e.g. a policy for members of a trade union) (c) Offered by TO or RT in another country (v) Telephone marketing Distribution channels (Family) (i) Agenutrokense (a) Affinky group schemes (e.g. a policy for members of a trade union) (b) Saless as as add-ons to other products (e.g., travel takaful sold with a h (ii) Direct channel (ver-th-counter) (a) Offered by domestic TO or RT (b) Offered by domestic TO or RT (c) Offered by domestic TO or RT (d) Offered by domestic TO or RT	USD	G G G G G G G G G G G G G G G G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 66,975,457.0 46,023,829.8 (1,604,076.1) 2,035,215.6 24,347,990.7	193,154,027.6 (9,670,228.9) 6289.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 54,595,073.4 46,100,612.0 27,196.0 	192,646,061,10.1 (6.419,140.1) 3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,099.6 (66,776,421.9) (950,838.8) 23,900,699.8	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537,2 4,687,308,1 -518,2% 84,490,427,5 (16,305,101,8) 61,117,259,5 0.0 37,843,571,3 0.0 56,600,693,1 33,965,062,5 1,297,607,4 386,341,8	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3 9,527.0	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) -2210.896 139,220,580.6 (6,299,983.9) 50,352,099.0 0.0 46,384,580.3 0.0 48,687,321.7 38,547,453.1 (733,893.0)	319,434 624.5 12.085,300.2 4298.8% 111,547,664.7 (2.594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1) (409,688.8)	204,411,045.7 5.193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 36,258,165.1 41,696.7 (171,196.0) 	166,902,784.1 (6,257,873.5) -1120.65% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2 4,776,460.9 175,204.6
TA01b TA02a TA02b TA03a TA03b TA04a TA04a TA05a	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and odubtful debts (+) Bad debts recovery (-) Wakālah fee (General) Wakālah fee (General) Wakālah fee (General) Wakālah fee (Family) Net profit (after taxation/zakat) (General) Net profit (after taxation/zakat) (Family) Distribution channels (General) (b) Sales as add-ons to other products (e.g., travel fakāful sold with a h (i) Direct channel (over-the-counter) (a) Offered by domestic TO or RT (b) Offered by TO or RT in another country (iii) Banca Takāful (iv) Internet channel (c) Offered by domestic TO or RT (d) Offered by TO or RT in another country (iv) Telephone marketing Distribution channels (Family) Distribution channel	USD	G G G G G G G G G G G G G G G G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 66,975,457.0 46,023,829.8 (1,604,076.1) 2,035,215.6 24,347,990.7	193,154,027.6 (9,670,228.9) 6289.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 54,595,073.4 46,100,612.0 27,196.0 	192,646,061,10.1 (6.419,140.1) 3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,099.6 (66,776,421.9) (950,838.8) 23,900,699.8	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537,2 4,687,308,1 -518,2% 84,490,427,5 (16,305,101,8) 61,117,259,5 0.0 37,843,571,3 0.0 56,600,693,1 33,965,062,5 1,297,607,4 386,341,8	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3 9,527.0	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) 2210.896 139,220,580.6 (6,299,983.9) 50,352,099.0 0.0 46,384,580.3 0.0 48,687,321.7 38,547,453.1 (733,893.9)	319,434 624.5 12.085,300.2 4298.8% 111,547,664.7 (2.594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1) (409,688.8)	204,411,045.7 5.193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 36,258,165.1 41,696.7 (171,196.0) 	166,902,784.1 (6,257,873.5) -1120.65% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2 4,776,460.9 175,204.6
TA01b TA02a TA02b TA03a TA03b TA04a TA04a TA05a	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Waklain fee (General) Waklain fee (General) Waklain fee (General) Waklain fee (General) Net profit (after taxation/zakat) (General) Net profit (after taxation/zakat) (Family) Distribution channels (General) No Agenthrokers (a) Affinity group schemes (e.g. a policy for members of a trade union) (b) Saless as add-ons to other products (e.g. travel fakáful soid with a h (a) Direct channel (over-the-counter) (a) Offered by domestic TO or RT (b) Offered by TO or RT in another country (v) Telephone marketing Distribution channels (Family) (i) Agenthrokers (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 fakáful sold with a h (a) Offered by gonestic TO or RT (b) Offered by Gonestic TO or RT (c) Offered by Gonestic TO or RT (a) Offered by Gonestic TO or RT (b) Offered by Gonestic TO or RT (a) Offered by Gonestic TO or RT (b) Offered by Gonestic TO or RT in another country (ii) Banca Takáful (iii) Gonestic TO or RT in another country (iii) Gonestic TO or RT in another country	USD	G G G G G G G G G G G G G G G G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 66,975,457.0 46,023,829.8 (1,604,076.1) 2,035,215.6 24,347,990.7	193,154,027.6 (9,670,228.9) 6289.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 54,595,073.4 46,100,612.0 27,196.0 	192,646,061,10.1 (6.419,140.1) 3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,099.6 (66,776,421.9) (950,838.8) 23,900,699.8	159,916,033.8 23,966,289.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4 24,378,802	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537.2 4,687,308.1 518.2% 84,490,427.5 (16,305,101.8) 61,117,259.5 0.0 37,843,571.3 0.0 56,600,693.1 33,965,062.5 1,297,607.4 386,341.8	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3 9,527.0	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) -2210.8% 139,280,580.6 (6,299,983.9) 50,352,009.0 0.0 46,384,580.3 0.0 48,687,321.7 (735,590.4) (4,418,693.0)	319,434,624,5 12,085,300,2 4298,8% 111,547,664.7 (2,594,855.5) 44,481,279,2 0,0 52,366,600,6 0,0 41,775,480,8 35,909,456,2 (1,009,357.1) (489,588.8)	204,411,045.7 5,193,312.6 3210,0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 36,288,165.1 41,596.7 (171,196.0)	166,902,784.1 (6,257,873.5) -1120.65% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2 4,776,460.9 175,204.6
TA01b TA02a TA02b TA03a TA03b TA04a TA04a TA05a	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) Bad debts recovery (+) Operating and management expenses (Family) Management expenses (+) Bad debts recovery (+) Wakatian fee (General) Wakatian fee (General) Wakatian tee (Family) Net profit (after taxation/zakar) (General) Net profit (after taxation/zakar) (General) Net profit (after taxation/zakar) (General) Not profit (after taxation/zakar) (Family) Distribution channels (General) (a) Offered by domestic TO or RT (b) Offered by domestic TO or RT (c) Offered by Gonestic TO or RT (d) Offered by TO or RT in another country (v) Telephone marketing Distribution channels (Family) D	USD	G G G G G G G G G G G G G G G G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 66,975,457.0 46,023,829.8 (1,604,076.1) 2,035,215.6 24,347,990.7	193,154,027.6 (9,670,228.9) 6289.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 54,595,073.4 46,100,612.0 27,196.0 	192,646,061,10.1 (6.419,140.1) 3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,099.6 (66,776,421.9) (950,838.8) 23,900,699.8	159,916,033.8 23,862,89.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537,2 4,687,308,1 -518,2% 84,490,427,5 (16,305,101,8) 61,117,259,5 0.0 37,843,571,3 0.0 56,600,693,1 33,965,062,5 1,297,607,4 386,341,8	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3 9,527.0	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) 2210,8% 139,220,580.6 (6,299,983.9) 50,352,009.0 0.0 46,384,580.3 0.0 48,687,321.7 38,547,153.1 (735,890.4) (4,418,693.0)	319,434,624.5 12,086.32,428.8% 111,547,664.7 (2,594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1) (499,688.8)	204,411,045.7 \$193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0.0 48,603,323.7 0.0 39,812,560.0 39,812,560.0 141,196.0 171,196.0	166,902,784.1 (6,257,873.5) -1120.65% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2 4,776,460.9 175,204.6
TA01b TA02a TA02b TA03a TA03b TA04a TA04a TA05a	Operating revenues Underwriting profit Operating revenues/underwriting profit (Family) 11 Operating revenues Underwriting profit Operating revenues Underwriting profit Operating and management expenses (General) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Operating and management expenses (Family) Management expenses (+) 12 Bad and doubtful debts (+) Bad debts recovery (-) Waklain fee (General) Waklain fee (General) Waklain fee (General) Waklain fee (General) Net profit (after taxation/zakat) (General) Net profit (after taxation/zakat) (Family) Distribution channels (General) No Agenthrokers (a) Affinity group schemes (e.g. a policy for members of a trade union) (b) Saless as add-ons to other products (e.g. travel fakáful soid with a h (a) Direct channel (over-the-counter) (a) Offered by domestic TO or RT (b) Offered by TO or RT in another country (v) Telephone marketing Distribution channels (Family) (i) Agenthrokers (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 fakáful sold with a h (a) Offered by gonestic TO or RT (b) Offered by Gonestic TO or RT (c) Offered by Gonestic TO or RT (a) Offered by Gonestic TO or RT (b) Offered by Gonestic TO or RT (a) Offered by Gonestic TO or RT (b) Offered by Gonestic TO or RT in another country (ii) Banca Takáful (iii) Gonestic TO or RT in another country (iii) Gonestic TO or RT in another country	USD	G G G G G G G G G G G G G G G G G G G	244,311,943.6 (18,708,611.1) -1902.1% 148,341,950.1 (7,798,974.0) 69,643,184.1 0.0 51,226,295.6 0.0 66,975,457.0 46,023,829.8 (1,604,076.1) 2,035,215.6 24,347,990.7	193,154,027.6 (9,670,228.9) 6289.1% 111,403,474.4 (1,777,037.5) 58,156,232.4 0.0 53,883,568.7 0.0 54,595,073.4 46,100,612.0 27,196.0 	192,646,061,10.1 (6.419,140.1) 3619,7% 109,561,705.1 (3,026,804.2) 56,895,533.5 0.0 47,869,110.7 0.0 53,752,838.7 38,887,099.6 (66,776,421.9) (950,838.8) 23,900,699.8	159,916,033.8 23,862,89.9 -1720.8% 95,670,738.1 (5,559,589.2) 46,025,576.3 0.0 41,073,173.0 38,411,078.8 (730,385.5) (118,165.6) 21,108,434.4	270,110,709.3 (27,704,179.7) 570.8% 126,213,918.0 22,110,445.4 77,979,325.4 0.0 46,634,556.0 0.0 77,181,278.9 40,171,511.7 (1,173,922.6)	180,290,537,2 4,687,308,1 -518,2% 84,490,427,5 (16,305,101,8) 61,117,259,5 0.0 37,843,571,3 0.0 56,600,693,1 33,965,062,5 1,297,607,4 386,341,8	169,928,297.1 13,012,077.4 -1725.6% 103,371,549.7 (5,990,567.9) 44,992,984.3 0.0 47,194,102.1 0.0 43,242,378.3 35,804,597.2 40,461.3 9,527.0	144,660,908.4 12,319,050.1 -839.8% 103,342,904.2 (12,306,197.5) 45,954,520.6 0.0 42,926,277.1 0.0 43,108,125.8 34,502,373.7 692,188.0	249,456,055.7 (781,597.0) 2210,8% 139,220,580.6 (6,299,983.9) 50,352,009.0 0.0 46,384,580.3 0.0 48,687,321.7 38,547,153.1 (735,890.4) (4,418,693.0)	319,434,624.5 12,086.32,428.8% 111,547,664.7 (2,594,855.5) 44,481,279.2 0.0 52,366,600.6 0.0 41,775,480.8 35,909,456.2 (1,009,357.1) (499,688.8)	204,411,045.7 5,193,312.6 3210.0% 102,051,657.2 3,179,193.7 41,412,615.5 0,0 48,603,323.7 0,0 39,812,560.0 39,812,560.0 101,196.0)	166,902,784.1 (6,257,873.5) -1120.65% 84,153,716.8 (7,509,849.3) 44,582,230.2 0.0 50,942,005.7 0.0 43,412,832.2 41,665,941.2 4,776,460.9 175,204.6

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Control Service Control Cont																
Mary Content	Code	Key Indicator Standard	Currency	Units	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4
Mary						***	***			***			***	***		***
Property of the part of the																
Company of the Comp	TA06a															0.2%
Prof. Prof																750,699,340.7
March Marc			USD	G												358,870,000,000.0
Part Content	TA06b															0.2%
Part Section Part																569,137,438.7
Part March			USD	G												358,870,000,000.0
Marting Mart	TA07a															75.1
Section Sect																750,699,340.7
Part Sept			n.a.	G												9,991,083.0
Part	TA07b															56.96
																569,137,438.7
Page		Total population		G												9,991,083.0
Name of the landers cerebinal of cerebinal	TA08a	Gross retained premium (General) (i.e. gross written contribution less retakaful ceded) 14	USD	G	.,,		, . ,				., ., .	-,,	.,,	,	-, ,	89,840,884.7
Process Proc	TA08b	Gross retained premium (Family) (i.e. gross written contribution less retakaful ceded) 14	USD	G	100,146,200.0	85,577,389.5	96,325,227.9	68,204,033.5	101,735,683.4	61,547,575.2	72,258,081.3	7,574,141.9	95,253,176.7	77,793,655.8	58,374,133.0	56,244,127.1
Section Sect						ADDITIONAL P	RUDENTIAL INDICATO	ORS SPECIFIC TO FAM	IILY TAKĀFUL							
Fig. Part	TF01	Number of new business certificates of direct takāful operators (Family)	n.a.	G	1,332	2,942	2,956	2,925	2,326	2,189	2,947	1,948	1,774	770	672	509
Process Proc	TF02	Number of certificates in force of direct takāful operators (Family)	n.a.	G	52,268	53,123	53,561	54,248	54,400	55,007	55,135	55,082	54,258	52,274	50,495	48,612
Part International principle Part International principle Part	TF03	Participating in new business: number of new certificates (policies) or contributions (Family)	n.a.	G						***			***			
Part Company	TF04	Participating in business: number of business in force (Family)	n.a.							***						
Section Sect	TF05	Number of distribution of business (Family)	n.a.		***			***	***	***	***	***	***	***	***	
System Ambient designed (common)	TF06	Termination or expiry: number of certificates (no. of policies) (Family)	n.a.	G	699	2,246			2,229	1,792	2,855	2,028	2,654	2,808	2,502	2,500
Marca of classed controls (Freely)							STRUCTURAL TAK	ĀFUL INDICATORS								
Prof. Control of the state of control (control of the state of control (control of the state of control of the state of co	TS01a	Number of takāful operators (General)	n.a.	G	6	6	6	6	6	6	6	6	6	6	6	6
Trigon Section Control Contr	TS01b	Number of takāful operators (Family)	n.a.	G	2	2	2	2	2	2	2	2	2	2	2	2
Tribus of tribadia cases in Concer lands (Grands)		Number of takāful operators (Composite)			4	4	4	4	4	4	4	4	4	4	4	4
Second professional communications (Second) Clip Cl	TS02a	Total value of takāful assets in General funds (General)	USD	G	1,214,746,725.1	1,263,539,352.2	1,249,821,633.6	1,166,357,381.1		1,280,172,268.0	1,293,764,368.1		1,297,727,960.7	1,156,755,455.2	1,099,499,168.2	1,039,914,877.8
Column C	TS02b	Total value of takāful assets in Family funds (Family)	USD	G	1,214,406,771.7	1,275,828,773.6	1,282,187,750.8	1,383,071,677.7	1,260,414,356.7	1,379,537,782.0	1,431,503,031.1	1,522,340,038.0	1,579,198,789.9	1,646,099,724.6	1,673,277,324.5	1,657,419,635.3
Column C	TS03a	Gross written contributions (General)	USD	G	243,795,795.2	192,888,513.8	192,426,313.6	160,372,562.8	270,472,824.8	180,167,144.7	169,815,556.8	144,449,889.2	249,349,205.1	175,060,584.2	159,750,442.9	166,539,108.5
Table Tabl	TS03b	Gross written contributions (Family)	USD	G	146,830,047.6	110,537,740.8	109,837,609.5	95,156,192.9		83,904,800.5	102,615,069.5	102,697,751.3	138,572,046.8	110,990,480.6	101,739,279.4	83,451,642.8
Table Tabl	TS04a		USD	G		815,201,973.7	827,006,598.9	821,187,544.4	1,031,344,494.1	1,056,452,408.8	1,051,787,892.9	906,178,436.7	879,166,898.3	713,286,216.1	712,616,751.0	715,090,919.0
New Horse contributions (General) General Contributions (General) Ge	TS04b										1,051,787,892.9					715,090,919.0
1966 1966			USD	G	128,605,401.4	88,948,017.2	100,734,857.0	92,110,755.8	142,366,870.5	90,543,021.9	76,743,119.4	75,349,370.0	129,334,637.8	86,300,026.0		89,840,884.7
				G	100,146,200.0	85,577,389.5	96,325,227.9		101,735,683.4	61,547,575.2	72,258,081.3		95,253,176.7	77,793,655.8	58,374,133.0	56,244,127.1
State Stat			USD	G		103.502.945.3	127 293 996 2	118.440.998.6							117.729.152.2	120,918,232.5
																31,631,306,7
1500 Clamper of grown 1500 Clamper o				-	, ,	,		. , . , .	. , .,	-,,-		. ,	, , .	. , ,	. ,. ,	67,365,232.0
Charges in gard Charges Gard Ga																35,216,911.0
Solid Soli																16,970,187.6
																2,995,157.3
Symbol Control of the Participants 1 Rain Fund (Control) 1																722,670,699.8
Supplication for the Participative Research (Participation for Participation Research (Participation Research (Partici																1,160,861,923.2
Table Districts (Congrant) (secural) (secura		Surplus/deficit in the Participants' Risk Fund (General) 18														(1,386,327.2)
Table Table Earlie Table Earlie Table Earlie Table Earlie Table Earlie	TS10b	Surplus/deficit in the Participants' Risk Fund (Family) 18														0.0
Table billions of table filters Table billions of table filters Table billions of table filters Table billions USD G S01,575,968.9 815,201,973.7 827,006,598.9 821,187,544.4 1,031,344,494.1 1,066,452,408.8 1,051,787,892.9 906,178,436.7 879,166,898.3 713,286,216.1 712,616,751.0 715,008 715,009 715	TS11a	Total liabilities (General) (at company level) 19			1,066,650,069.5											1,040,893,384.7
Total liabilities of takachi/retakaful operators (excluding the funds inclinities) USD G 801,575,968.9 815,201,973.7 827,006,598.9 821,187,544.4 1,031,344,494.1 1,056,452,408.8 1,051,787,892.9 906,178,436.7 879,166,898.3 713,286,216.1 712,616,751.0 715,098			USD	G	1,209,699,566.9	1,267,291,845.1	1,272,150,459.7	1,369,656,902.0	1,250,320,944.7	1,369,058,027.8	1,423,391,196.0	1,519,939,517.5	1,581,216,961.9	1,649,488,724.3	1,676,823,973.1	1,657,253,416.9
Introl Siabilities Sanctive Statistics	TS12a	Takaful/retakaful operators' liabilities to shareholders' equity (General)														
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Tatal liabilities of takaful/retakaful operators (excluding the USD G USD G S01,575,968.9 S15,201,973.7 S27,006,598.9 S21,187,544.4 1,031,344,94.1 1,056,452,408.8 1,051,787,892.9 906,178,436.7 879,166,898.3 713,288,216.1 712,616,751.0 715,09 7				-		***		***	***	***			***	***		
Total liabilities of takadul/velakaful operators (excluding the fund's liabilities)			USD	G	801,575,968.9	815,201,973.7	827,006,598.9	821,187,544.4	1,031,344,494.1	1,056,452,408.8	1,051,787,892.9	906,178,436.7	879,166,898.3	713,286,216.1	712,616,751.0	715,090,919.0
Author Stabilities USD G 801,575,968.9 815,201,973.7 827,006,598.9 821,187,544.4 1,031,344,494.1 1,056,452,408.8 1,051,787,892.9 906,178,496.7 879,166,898.3 713,286,216.1 712,616,751.0 715,09 715	TS12b															
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Total labilities of takaful/retakaful operators (excluding the USD G USD	T040		USD	G	801,575,968.9	815,201,973.7	827,006,598.9	821,187,544.4	1,031,344,494.1	1,056,452,408.8	1,051,787,892.9	906,178,436.7	879,166,898.3	713,286,216.1	712,616,751.0	715,090,919.0
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Total assets of Takaful/retakaful operators (excluding the fund's assets)					***	***	•••	***	***	***	***	***	***	***	***	***
Source: Central Bank of the United Arab Emirates			USD	G												

Notes:

n.a. Not applicable.

... The data is not available.

Unearmed Premium Reserves + Unexpired Risk Reserve + Mathematical Reserves; The premium liabilities include the Mathematical Reserves. In the UAE, the reserves relating to the Unit Linked products are clubbed under Mathematical Reserves. The Unit Linked Reserves are significant resulting in 1 premium liabilities being higher than claim liabilities.

For more information on PSIFIs please with http://psif.ifsb.org

Code Key Indicator	Standard	Currency Units	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4

- 2 Outstanding Loss Reserves + IBNR + ALAE + ULAE; IBNR = Incurred but not reported; ALAE = Allocated Loss Adjustment Expense Reserve; ULAE = Unallocated Loss Adjustment Expense Reserve;
- ³ Unquoted equities > Unlisted equities; Debtors > (Insurance receivables + Reinsurance receivables)
- 4 Numerator refers to Insurance receivables and denominator refers to The shareholders' equity at the company level. Hence, the equity at General / Family level is not available.
- Numerator refers to Total technical provisions; denominator refers to Average gross claims paid for last 2 years.
- 6 No of employees are available at the company level and not at the fund level
- 7 Loss incurred refers to Net claims and claim related expenses incurred
- ⁸ Total claims paid refers to Net claims and claim related expenses paid
- 9 Net investment income
- 10 Investments + Cash and cash equivalents + accrued investment income + reinsurance receivables + insurance receivables + other receivables and prepayments + other invested assets
- 11 Numerator refers to Gross written premium + other operating income; denominator refers to Net Underwriting income / (loss)
- 12 Management expenses refer to (Wakalah fees + Underwriting expenses + Other operating expenses)
- 13 Gross written premium for the previous 4 quarters
- 14 Net written contribution
- ¹⁵ Net claims and claims related expenses incurred
- 16 Net claims and claim related expenses paid
- 17 Loan from Shareholders / (Repayment)
- 18 Net balance in participants' fund (cumulative)
- 19 Total liabilities refer only to the total liabilities for participants' fund general business, and it doesn't include equity.

PSIFI metadata code forTakāful/Retakāful companies

Standards	Code	Description
Standards	0 '' ''	·
	Specify, if	
	any A	Annual
	S	Semiannual
Periodicity		Quarterly
renountly	Q	Monthly
	M	·
	0	Other (Specify in metadata) National currency
Currency	NC	U.S. dollar
Currency	USD	
	0	Other (Specify in metadata) Billions
	В	
Units	M	Millions
	T	Thousands
	G	General (1, 2, 3, etc)
	Sup	Supervisory
Data Source	Fin	Financial Accounts
	0	Other (Specify in metadata)
	DLC	Domestic location consolidation basis
Consolidation	CBCSDI	Cross-border, Cross-sector, domestically incorporated consolidation basis
	0	Other (specify in metadata)
	TO	of Takāful/Retakāful Operators (domestic and foreign control)
Aggregation	0	Other (Specify in metadata)
	T	Takāful/Retakāful Operators as separate corporation
		Conglomerate (Consolidated organization including head office,
	С	bank, and all branches and subsidiaries)
Structure	HC	Holding company
	14/	Islamic Window or Takāful/Retakāful branch of conventional
	W	operators
	0	Other (specify in metadata)
	D	Domestic (private)
Control	G	Domestic (government or public sector)
Control	F	Foreign
	0	Other (Specify in metadata)
	AAOIFI	Accounting and Auditing Organization for Islamic Financial
Accounting Standard	70.0111	Institutions's Accounting, Auditing & Governance Standard
7.000 unung Standard	IFRS 17	International Financial Reporting Standards
	0	Others (Specify in Metadata)
	SC	Shariah-compliant
Shariah-Compliant	NSC	Not Shariah-compliant
	MSC	Mixed Shariah-compliant and noncompliant
	blank	New data
	R	Revised
	E	Estimated
Reporting status	1	Incomplete
	S	Survey
	Р	Preliminary
	RB	Rebased (Specify new base in metadata)
Brook in carios	В	Break in series (Specify in metadata)
Break-in-series	G	Gap in series (no data for designated period)
	ууууА	Year and annual designator (2019A)
Date and d	yyyyQ#	Year and quarter designator (2019Q2)
Data period	yyyyM#	Year and month designator (2019M3)
		-