

S.No	General Ratios	Q1'22	Q2'22	Q3'22	Q4'22
		%	%	%	%
1	Investment Risk Reserve to Investment Account Ratio	0.21%	0.22%	0.26%	0.32%
2	Return on Assets	3%	3%	5%	5%
3	Net Increase /(decrease) on Investment Risk Reserve (IRR) during the year	12%	27%	88%	119%
4	Utilization of Investment Risk Reserve (IRR) during the period	6%	6%	-	0.04%
5	Ratios of profit distributed to Saving Accounts	30%	30%	30%	30%
6	Ratios of financing to Saving Accounts	86%	86%	86%	86%
7	Ratios of profit distributed to Investment Deposits	30%	30%	30%	30%
8	Ratios of financing to Investment Deposits (1 Month)	98%	98%	98%	98%
9	Ratios of financing to Investment Deposits (3 Month)	98%	98%	98%	98%
10	Ratios of financing to Investment Deposits (6 Month)	98%	98%	98%	98%
11	Ratios of financing to Investment Deposits (9 Month)	98%	98%	98%	98%
12	Ratios of financing to Investment Deposits (12 Month)	98%	98%	98%	98%

S.No	Profits earned and paid out during the year	Q1'22		Q2'22		Q3'22		Q4'22	
		AED'000	%	AED'000	%	AED'000	%	AED'000	%
1	Profits earned by unrestricted Mudaraba Saving Account Holders before transfers to or from reserves	3,302	0.51%	4,214	0.59%	7,542	0.85%	7,908	0.82%
2	Profits paid out to unrestricted Mudarba Saving Account Holders	3,286	0.50%	3,608	0.51%	4,529	0.51%	4,957	0.51%
3	Profits paid out to unrestricted Saving Account Holders on Anticipated profit rate basis	8,005	2.00%	9,411	1.99%	19,211	2.99%	35,608	3.99%
4	Profits earned by unrestricted Investment Deposit Holders before transfers to or from reserves	188	0.94%	219	1.11%	321	1.62%	311	1.55%
5	Profits paid out to unrestricted Investment Deposit Holders	37	0.18%	87	0.44%	191	0.96%	262	1.31%

S.No	Funds Invested in Mudaraba Pool	Q1'22	Q2'22	Q3'22	Q4'22
		AED'000	AED'000	AED'000	AED'000
1	Total amount of unrestricted Saving Account funds	2,675,750	2,847,001	3,608,141	3,788,873
2	Total amount of unrestricted Investment Deposit Holders funds (1 Month)	10,288	9,374	9,349	8,374
3	Total amount of unrestricted Investment Deposit Holders funds (3 Month)	2,921	3,893	2,877	2,867
4	Total amount of unrestricted Investment Deposit Holders funds (6 Month)	34,891	34,691	34,681	34,151
5	Total amount of unrestricted Investment Deposit Holders funds (9 Month)	257	6,387	6,387	6,330
6	Total amount of unrestricted Investment Deposit Holders funds (12 Month)	26,536	26,209	26,207	28,012