

Al Hilal Healthcare Group



Al Hilal Healthcare Group in Collaboration with Philippine Embassy in Bahrain launches **Kabayan Privilege Card for Filipino Community**

Manama Al Hilal Healthcare Group, under the leadership of Dr. Sharath Chandran, CEO, Mr. Asif, Vice President of Al Hilal Healthcare Group, and the Al Hilal Healthcare Group Marketing Team, officially launched the Kabayan Privilege Card, a special initiative dedicated to the Filipino community in the Kingdom of Bahrain. The launch, held at Al Hilal Medical Center – Salmabad Branch, was organized in collaboration with the Philippine Embassy in Bahrain and took place on Friday, 22 August 2025. The event was attended by H.E. Anne Jalandon-on Louis, Ambassador of the Republic of the Philippines to the Kingdom of Bahrain, and Welfare Officer Juvilyn Anns Gumbay, alongside senior officials, community representatives, and members of the Filipino community.

During the event, Dr. Sharath Chandran, CEO of Al Hilal Healthcare Group, expressed his sincere thanks to the Philippine Embassy for their continued support and collaboration, emphasizing the importance of the partnership in serving the Filipino community in Bahrain. In response, Ambassador Anne Jalandon-on Louis expressed her appreciation to Al Hilal Healthcare Group for their dedication and commitment, highlighting the value of ongoing collaboration in providing quality healthcare services to the community. The launch also included a free medical camp for participants, and goodie bags were distributed to all attendees, adding an extra touch of care and engagement for the community members who joined the event. The Kabayan Privilege Card is designed exclusively for Filipinos living in Bahrain, offering a wide range of healthcare benefits and special privileges across all Al Hilal Healthcare Group facilities in the Kingdom. Cardholders can enjoy a complimentary consultation with any specialty doctor once a year, access Vitamin D tests at a very special reduced rate with no limit on the number of tests, and benefit from a free Mini Body Checkup every three months. This checkup includes blood pressure, blood sugar, kidney and liver screening, BMI, cholesterol, uric acid, and a doctor's consultation. In addition, members receive exclusive discounts across a wide range of services including general practice, pediatrics, family medicine, dental and orthodontics, ENT, internal medicine, urology, dermatology, neurology, orthopedics, laboratory tests, surgeries and procedures, radiology, gynecology, optical products, cosmetology including laser and cosmetic treatments, as well as advanced imaging such as MRI and CT.

This card marks a significant milestone in promoting healthcare accessibility and awareness among Filipino nationals in Bahrain, reinforcing the commitment of both Al Hilal Healthcare Group and the Philippine Embassy in fostering the well-being of the community.



Musk's xAI sues Apple, OpenAI alleging antitrust violations

Washington, United States in federal court in Texas, accuses Apple and OpenAI of entering an exclusive deal that makes OpenAI's ChatGPT the only generative AI chatbot integrated into Apple's iPhone operating system, while blocking rivals like xAI's Grok. Apple and OpenAI announced their partnership in June 2024. The 61-page complaint, filed

AMERICAN LIFE INSURANCE COMPANY BAHRAIN BRANCH

Condensed statement of financial position As at 30 June 2025

	30 June 2025 (Unaudited) BD	31 December 2024 (Audited and restated) BD
ASSETS		
Property and equipment	32,268	-
Right-of-use asset	10,758	18,827
Investment securities:		
Financial investments at fair value through other comprehensive income (FVTOCI)	17,297,395	16,867,616
Financial investments at fair value through profit or loss (FVTPL)	21,454,463	20,389,869
Insurance contract assets	1,639	23,943
Reinsurance contract assets	19,585	153,837
Prepayments and other receivables	322,259	329,097
Cash and bank balances	1,801,716	962,920
Total assets	40,940,083	38,746,109
HEAD OFFICE FUNDS AND LIABILITIES		
Head office funds		
Head office account	6,617,167	6,228,043
Cumulative change in fair value of securities	(743,143)	(1,168,939)
Total head office funds	5,874,024	5,059,104
LIABILITIES		
Provision for employees' end of service indemnity	25,441	21,244
Insurance contract liabilities	33,416,172	32,410,163
Reinsurance contract liabilities	644,974	538,237
Accounts payable	903,990	700,730
Lease liability	8,510	16,631
Tax Payable	66,972	-
Total liabilities	35,066,059	33,687,005
Total head office funds and liabilities	40,940,083	38,746,109

Country Manager
George Kotsalos

Condensed statement of profit or loss For the six month period ended 30 June 2025

	2025 (Unaudited) BD	2024 (Unaudited and restated) BD
Insurance revenue	4,365,543	4,129,173
Insurance service expenses	(3,424,610)	(3,244,915)
Insurance service result before reinsurance contracts held	940,933	884,258
Net expense from reinsurance contracts held	(199,995)	(252,422)
Insurance service result	740,938	631,836
Interest income from financial investments at FVTOCI	317,369	354,200
Realised and unrealised gain on financial investments at FVTPL	1,370,007	1,518,066
Other investment income - net	13,819	31,189
Net investment income	1,701,195	1,903,455
Finance expenses from insurance contracts issued	(1,609,758)	(1,431,248)
Finance income from reinsurance contracts held	16,881	33,694
Net insurance finance expenses	(1,592,877)	(1,397,554)
Net insurance and investment result	849,256	1,137,737
Other income	59,381	45,317
Other operating expenses	(462,160)	(426,206)
Profit before taxation	446,477	756,848
Taxation expense	(66,972)	-
Profit for the period	379,505	756,848
Condensed statement of comprehensive income (unaudited) For the six month period ended 30 June 2025		
	2025	2024
Profit for the period	379,505	756,848
Other comprehensive income/(loss):		
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Net changes in the fair value of financial investments at fair value through other comprehensive income (FVTOCI)	425,796	(281,666)
Total other comprehensive income/(loss) for the period	425,796	(281,666)
Total comprehensive income for the period	805,301	475,182

Auditors
Deloitte & Touche (M.E.)

About MetLife

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the largest life insurance companies in the world. Founded in 1868, MetLife is a global provider of life insurance, annuities, employee benefits and asset management. Serving approximately 100 million customers, MetLife has operations in more than 40 markets and holds leading positions in the United States, Latin America, Asia, Europe and the Middle East.

For more information, visit www.metlife.com.

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