TAKAFUL EMARAT - INSURANCE (PSC)

**Condensed interim financial information
for the six month period ended 30 June 2015**

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Review report on condensed interim financial information to the board of directors of Takaful Emarat - Insurance (PSC)

Introduction

We have reviewed the accompanying condensed interim statement of financial position of Takaful Emarat - Insurance (PSC) (the "Company") as at 30 June 2015 and the related condensed statements of comprehensive income for the three-month and six-month periods then ended, and condensed statement of changes in equity and cash flows for the six-month period then ended and other explanatory notes. Management is responsible for the preparation and presentation of this condensed interim financial information in accordance with International Accounting Standard 34: "Interim Financial Reporting ("IAS 34")". Our responsibility is to express a conclusion on this condensed interim financial information based on our review.

Scope of Review

We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of interim financial information performed by the independent auditor of the entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed interim financial information is not prepared, in all material respects, in accordance with International Accounting Standard 34 "Interim Financial Reporting.".

PricewaterhouseCoopers
11 August 2015

Paul Suddaby

Paul Suddaby
Registered Auditor Number 309
United Arab Emirates

Takaful Emarat - Insurance (PSC)

Condensed interim statement of financial position

	Notes	30 June 2015 (Unaudited) AED	31 December 2014 (Audited) AED
ASSETS			
Cash and bank balances		**63,421,868**	23,871,231
Statutory deposit		**4,000,000**	4,000,000
Takaful and other assets	**5**	**172,162,782**	111,510,166
Retakaful contract assets	**6**	**30,295,859**	11,747,865
Investments at fair value through profit or loss	**7**	**48,749,199**	43,560,774
Investment properties	**8**	**33,209,975**	31,282,360
Property and equipment		**3,318,551**	3,427,948
Intangible asset		**2,274,584**	2,861,607
Total assets		**357,432,818**	232,261,951
LIABILITIES AND EQUITY			
Liabilities			
Takaful and other payables		**70,474,424**	43,264,636
Takaful contract liabilities	**6**	**209,898,370**	112,957,295
Provision for employees' end of service benefits		**1,038,237**	1,302,559
Total liabilities		**281,411,031**	157,524,490
Equity			
Share capital	**9**	**100,000,000**	100,000,000
Accumulated losses		**(24,696,324)**	(25,980,650)
Statutory reserve		**718,111**	718,111
Total equity		**76,021,787**	74,737,461
Total liabilities and equity		**357,432,818**	232,261,951

This condensed interim financial information was approved by the Board of Directors on 11 August 2015 and signed on its behalf by:

Wael Al Sharif
Chief Executive Officer

Mohammed Iqbal Basha
Chief Financial Officer

The accompanying notes on pages 6 to 18 form an integral part of the condensed interim financial information.

Takaful Emarat - Insurance (PSC)

Condensed interim statement of comprehensive income – (Unaudited)

	Notes	Three month period ended 30 June 2015	30 June 2014	Six month period ended 30 June 2015	30 June 2014
Attributable to policyholders:					
Takaful contributions earned	10	**85,866,049**	31,119,884	**164,544,624**	57,223,328
Retakaful contributions ceded	10	**(11,745,576)**	(10,487,541)	**(23,644,214)**	(19,278,000)
Net earned contributions	10	**74,120,473**	20,632,343	**140,900,410**	37,945,328
Gross claims incurred		**(56,711,501)**	(7,454,156)	**(107,114,382)**	(21,252,382)
Retakaful share of claims incurred		**4,492,710**	1,635,085	**8,496,535**	5,348,852
Net claims incurred		**(52,218,791)**	(5,819,071)	**(98,617,847)**	(15,903,530)
Commission and other expenses		**(9,468,974)**	(4,591,565)	**(17,131,966)**	(8,036,478)
Change in reserves		**(4,125,257)**	(2,902,886)	**(7,371,914)**	(4,022,969)
Net change in fair value of policyholders investment linked contracts	11	**(244,572)**	(514,446)	**(441,592)**	(473,120)
Net takaful income		**8,062,879**	6,804,375	**17,337,091**	9,509,231
Wakalah fees	12	**(8,362,613)**	(7,447,934)	**(27,372,218)**	(14,326,666)
Net deficit from takaful operations		**(299,734)**	(643,559)	**(10,035,127)**	(4,817,435)
Attributable to shareholders:					
Investment (loss)/income		**(878,044)**	(758,930)	**(7,505,937)**	2,468,237
Wakalah fees from policy holders	12	**8,362,613**	7,447,934	**27,372,218**	14,326,666
Other income, net		**2,042,276**	1,267,552	**4,210,903**	3,005,186
Change in fair value of investment property	8	**1,927,615**	-	**1,927,615**	-
General and administrative expenses	13	**(6,779,494)**	(6,227,847)	**(14,685,346)**	(11,889,582)
Provision for Qard Hassan to policyholders' fund		**(299,734)**	(643,559)	**(10,035,127)**	(4,817,434)
Profit for the period attributable to shareholders		**4,375,232**	1,085,150	**1,284,326**	3,093,072
Basic and diluted profit per share	14	**0.04**	0.01	**0.01**	0.03
Other comprehensive income		**-**	-	**-**	-
Total comprehensive profit for the period		**4,375,232**	1,085,150	**1,284,326**	3,093,072

Takaful Emarat - Insurance (PSC)

Condensed interim statement of changes in equity

	Share capital AED	Statutory reserve AED	Accumulated losses AED	Total AED
Balance at 1 January 2014 (Audited)	150,000,000	-	(82,443,651)	67,556,349
Total comprehensive profit for the period	-	-	3,093,072	3,093,072
Balance at 30 June 2014 (Unaudited)	150,000,000	-	79,350,579	70,649,421
Balance at 1 January 2015 (Audited)	**100,000,000**	**718,111**	**(25,980,650)**	**74,737,461**
Total comprehensive profit for the period	-	-	**1,284,326**	**1,284,326**
Balance at 30 June 2015 (Unaudited)	**100,000,000**	**718,111**	**(24,696,324)**	**76,021,787**

The accompanying notes on pages 6 to 18 form an integral part of the condensed interim financial information.

Takaful Emarat - Insurance (PSC)

Condensed interim statement of cash flows

	Six month period ended 30 June 2015 AED	2014 AED
Cash flows from operating activities		
Profit for the period	**1,284,326**	3,093,072
Adjustments for:		
Depreciation and amortisation of property and equipment and intangible asset	**1,140,370**	1,266,950
Accrued profit on investments at fair value through profit or loss	**(78,833)**	(165,622)
Realised gain on sale of investments at fair value through profit or loss	**(856,753)**	(8,588,278)
Loss on revaluation of investments carried at fair value through profit or loss	**7,929,477**	5,530,159
Provision / (reversal) of employees' end of service benefits	**165,061**	(121,215)
Gain on sale of property and equipment	**(19,180)**	-
Reversal of provision against receivable	**-**	(400,000)
Increase in fair value of investment property (Note 8)	**(1,927,615)**	-
Operating profit before working capital changes and payment of employee end of service benefits	**7,636,853**	615,066
Employees' end of service benefits paid	**(429,384)**	(63,091)
Operating profit before working capital changes	**7,207,469**	551,975
Working capital changes:		
Changes in retakaful contract assets	**(18,547,994)**	6,784,592
Changes in takaful and other assets	**(60,573,783)**	(13,596,191)
Change in due from a related party	**-**	2,413,743
Changes in takaful contract liabilities	**96,941,075**	(8,691,523)
Changes in takaful and other payables	**27,209,788**	5,952,334
Net cash generated from / (used in) operating activities	**52,236,555**	(6,585,170)
Cash flows from investing activities		
Purchase of investments at fair value through profit or loss	**(80,527,828)**	(99,063,982)
Proceeds from sale of investments at fair value through profit or loss	**68,266,679**	102,910,381
Increase in deposits	**(13,000,000)**	-
Purchase of property and equipment	**(446,783)**	(51,258)
Proceeds from sale of property and equipment	**22,014**	-
Net cash (used in) / generated from investing activities	**(25,685,918)**	3,795,141
Net increase / (decrease) in cash and cash equivalents	**26,550,637**	(2,790,029)
Cash and cash equivalents at beginning of the period	**23,871,231**	5,001,909
Cash and cash equivalents at end of the period (Note 15)	**50,421,868**	2,211,880

Notes to the condensed interim financial information for the six month period ended 30 June 2015

1. General information

Takaful Emarat - Insurance (PSC), Dubai, United Arab Emirates (the "Company") incorporated as a public joint stock company in accordance with the U.A.E. Federal Law No. 8 of 1984 (as amended) and with U.A.E. Federal Law No. 6 of 2007, concerning formation of Insurance Authority of U.A.E. and organizing its activities in United Arab Emirates.

The Company carries out takaful insurance activities in Health Insurance, Life Insurance and Credit and Saving Insurance in accordance with the Islamic Sharia'a and within the provisions of the Articles of Association of the Company.

The registered address of the Company is P.O. Box 64341, Dubai, United Arab Emirates.

2 Basis of preparation

The condensed interim financial information for the six month period ended 30 June 2015 has been prepared in accordance with IAS 34, 'Interim financial reporting'. The condensed interim financial information should be read in conjunction with the annual financial statements for the year ended 31 December 2014, which have been prepared in accordance with International Financial Reporting Standards.

3. Summary of significant accounting policies

The condensed interim financial information have been prepared in accordance with International Accounting Standard (IAS) No. 34, "*Interim Financial Reporting*".

The condensed interim financial information is presented in U.A.E. Dirhams (AED) since it is the currency in which the majority of the Company's transactions are denominated.

The condensed interim financial information has been prepared on the historical cost basis, except for the revaluation of certain financial instruments and investment properties.

The accounting policies, presentation and methods, critical accounting judgements and estimates in the condensed interim financial information are consistent with those used in the audited financial information for the year ended 31 December 2014.

Amendments to IFRSs effective for the financial year ending 31 December 2015 are not expected to have a material impact on the Company.

4. Related party transactions and balances

Related parties comprise companies and entities under common ownership and/or common management and control, their partners and key management personnel. The terms and conditions of the transactions are mutually agreed by the parties.

Compensation of key management personnel

	Six month period ended 30 June	
	2015 (Unaudited)	2014 (Unaudited)
	AED	AED
	1,533,975	1,333,252

Notes to the condensed interim financial information for the six month period ended 30 June 2015 (continued)

5. Takaful and other assets

	30 June 2015 (Unaudited) AED	31 December 2014 (Audited) AED
Takaful receivables	**103,149,520**	60,726,122
Provision for impairment	**(1,582,362)**	(1,582,362)
	101,567,158	59,143,760
Advance commission and others	**35,131,463**	28,237,590
	136,698,621	87,381,350
Due from retakaful companies	**11,398,247**	8,496,950
Prepaid expenses and other receivables	**24,065,914**	15,631,866
	172,162,782	111,510,166

Movement in the allowance for doubtful debts:

	30 June 2015 (Unaudited) AED	31 December 2014 (Audited) AED
Balance at the beginning of the year	**1,582,362**	1,260,616
Impairment provision made during the period/year (net)	-	600,000
Written off during the period/year	-	(278,254)
Balance at the end of the year	**1,582,362**	1,582,362

6. Takaful contract liabilities and retakaful contract assets

	30 June 2015 (Unaudited) AED	31 December 2014 (Audited) AED
Gross takaful contract liabilities		
Claims reported	**32,634,108**	5,103,610
Claims incurred but not reported	**12,419,430**	3,628,922
Unearned contributions	**142,469,328**	89,522,293
Life takaful provision	**774,493**	661,993
Fair value of policyholders' investment linked contracts	**21,601,011**	14,040,477
	209,898,370	112,957,295
Retakaful contract assets		
Claims reported	**4,134,814**	946,892
Claims incurred but not reported	**2,098,019**	939,205
Unearned contributions	**24,063,026**	9,861,768
	30,295,859	11,747,865
Net takaful contract liabilities		
Claims reported	**28,499,294**	4,156,718
Claims incurred but not reported	**10,321,411**	2,689,717
Unearned contributions	**118,406,302**	79,660,525
Life takaful provision	**774,493**	661,993
Fair value of policyholders investment linked contracts	**21,601,011**	14,040,477
	179,602,511	101,209,430
Movement in payable to policyholders of investment linked contracts		
Opening balance	**14,040,477**	9,660,820
Addition during the period/year (note 11)	**7,813,507**	10,599,004
Disposal during the period/year	**(694,565)**	(6,130,855)
Change in fair value (note 11)	**441,592**	(88,492)
	21,601,011	14,040,477

7. Investments at fair value through profit or loss

	30 June 2015 (Unaudited) AED	31 December 2014 (Audited) AED
Fair value at beginning of the period/year	**43,560,774**	39,294,669
Purchases during the period/year	**80,527,828**	160,948,765
Disposals during the period/year	**(67,409,926)**	(158,783,274)
(Decrease)/increase in fair value during the period/year	**(7,929,477)**	2,100,614
Fair value at end of the period/year	**48,749,199**	43,560,774

8. Investment properties

	30 June 2015 (Unaudited) AED	31 December 2014 (Audited) AED
Plot of land (Refer below (a))	**16,927,615**	15,000,000
Investment property under construction	**16,282,360**	16,282,360
	33,209,975	31,282,360

8(a) Movement in value of plot of land	**30 June 2015 (Unaudited) AED**	31 December 2014 (Audited) AED
Fair value at beginning of the period/year	**15,000,000**	10,500,000
Increase in fair value during the period/year	**1,927,615**	4,500,000
Fair value at end of the period/year	**16,927,615**	15,000,000

The carrying value of land represents its fair value as determined by an independent valuation expert, in accordance with relevant appraisal and valuation standards issued by the Royal Institute of Chartered Surveyors ("RICS"). The basis of determination of fair value is the amounts for which the property could be exchanged between willing parties in an arm's length transaction, based on current prices in an active market for similar properties in the same location and condition. The date of revaluation was 16 July 2015. The revaluation has resulted in increase in fair value of AED 1,927,615.

9. Share capital

	30 June 2015 (Unaudited) AED	31 December 2014 (Audited) AED
Issued and fully paid:		
100,000,000 ordinary shares of AED 1 each	**100,000,000**	100,000,000

Notes to the condensed interim financial information for the six month period ended 30 June 2015 (continued)

10. Net earned contributions

	Three month period ended 30 June 2015			Three month period ended 30 June 2014		
	Medical (Unaudited) AED	**Life and savings (Unaudited) AED**	**Total (Unaudited) AED**	Medical (Unaudited) AED	Life and savings (Unaudited) AED	Total (Unaudited) AED
Gross contributions written	**45,633,801**	**11,826,191**	**57,459,992**	15,448,901	6,903,921	22,352,822
Change in unearned contributions	**28,353,790**	**52,267**	**28,406,057**	8,513,503	253,559	8,767,062
Takaful contributions earned	**73,987,591**	**11,878,458**	**85,866,049**	23,962,404	7,157,480	31,119,884
Retakaful contributions	**12,771,033**	**558,831**	**13,329,864**	1,808,355	2,104	1,810,459
Change in unearned contributions	**(1,630,840)**	**46,552**	**(1,584,288)**	8,524,697	152,385	8,677,082
Retakaful contributions ceded	**11,140,193**	**605,383**	**11,745,576**	10,333,052	154,489	10,487,541
Net earned contributions	**62,847,398**	**11,273,075**	**74,120,473**	13,629,352	7,002,991	20,632,343

Notes to the condensed interim financial information for the six month period ended 30 June 2015 (continued)

10. Net earned contributions (continued)

	Six month period ended 30 June 2015			Six month period ended 30 June 2014		
	Medical (Unaudited) AED	**Life and savings (Unaudited) AED**	**Total (Unaudited) AED**	Medical (Unaudited) AED	Life and savings (Unaudited) AED	Total (Unaudited) AED
Gross contributions written	**195,582,075**	**21,909,584**	**217,491,659**	34,223,960	11,043,886	45,267,846
Change in unearned contributions	**(53,184,006)**	**236,971**	**(52,947,035)**	11,290,103	665,379	11,955,482
Takaful contributions earned	**142,398,069**	**22,146,555**	**164,544,624**	45,514,063	11,709,265	57,223,328
Retakaful contributions	**36,752,751**	**1,067,468**	**37,820,219**	13,317,577	107,264	13,424,841
Change in unearned contributions	**(14,359,555)**	**183,550**	**(14,176,005)**	5,470,135	383,024	5,853,159
Retakaful contributions ceded	**22,393,196**	**1,251,018**	**23,644,214**	18,787,712	490,288	19,278,000
Net earned contributions	**120,004,873**	**20,895,537**	**140,900,410**	26,726,351	11,218,977	37,945,328

11. Change in reserves

	Six month period ended 30 June	
	2015	**2014**
	(Unaudited)	**(Unaudited)**
	AED	**AED**
Change in reserve relating to life products	**7,813,507**	4,496,090
Less : change in fair value	**(441,592)**	(473,120)
	7,371,915	4,022,970

12. Wakalah fees

The shareholders manage the takaful operations for the policyholders and charge 10% - 30% of gross takaful contributions as Wakalah fees.

13. General and administrative expenses

	Six month period ended 30 June	
	2015	2014
	(Unaudited)	(Unaudited)
	AED	AED
Salaries and other benefits	**7,412,874**	6,221,889
Rent and related expenses	**865,295**	841,729
Legal and professional fees	**48,549**	(240,600)
License fees and levies	**84,000**	231,608
Depreciation and amortisation	**1,140,370**	1,266,950
TPA expenses	**925,000**	505,211
Reversal of provision for doubtful receivables	**-**	(400,000)
Other expenses	**4,209,258**	3,462,795
	14,685,346	11,889,582

14. Basic and diluted profit per share

	Three month period ended 30 June		Six month period ended 30 June	
	2015 (Unaudited)	2014 (Unaudited)	**2015 (Unaudited)**	2014 (Unaudited)
Profit for the period attributable to shareholders (in AED)	**4,375,232**	1,085,150	**1,284,326**	3,093,072
Weighted average number of shares outstanding during the period	**100,000,000**	100,000,000	**100,000,000**	100,000,000
Profit per share (AED)	**0.04**	0.01	**0.01**	0.03

Diluted earnings per share has not been presented since the Company has not issued any instruments which would have an impact on profit per share.

15. Cash and cash equivalents

For the purpose of the cash flow statement, cash and cash equivalents comprise of:

	30 June 2015 (Unaudited) AED	30 June 2014 (Unaudited) AED
Cash and bank balances	**63,421,868**	2,211,880
Less: Deposits maturing more than three months	**(13,000,000)**	-
	50,421,868	2,211,880

16. Segment information

For management purpose the Company is organised into two business segements; general takaful management and investment. The general takaful management comprise the takaful business undertaken by the Company on behalf of policyholders. Investment comprises investment and cash management for the Company's own account. No operating segments have been aggregated to form the above reportable operating segments.

Segment performance is evaluated based on profit or loss which in certain respects is measured differently from profit or loss in the financial statements.

Except for Wakalah fees and Qard Hassan, no other inter-segment transactions occurred during the year. If any other transactions were to occur, transfer prices between operating segments are set on an arm's length basis in a manner similar to transactions with third parties. Segment income, expenses and results will include those transactions between business segments which will then be eliminated on consolidation as shown below.

Notes to the condensed interim financial information for the six month period ended 30 June 2015 (continued)

16. Segment information (continued)

	Six months ended 30 June 2015 (Unaudited)						Six months ended 30 June 2014 (Unaudited)					
	Underwriting				Shareholders'		Underwriting				Shareholders'	
	Medical AED	Life AED	Total AED	Investments AED	Others AED	Total AED	Medical AED	Life AED	Total AED	Investments AED	Others AED	Total AED
Segment revenue	142,398,069	22,146,555	164,544,624	(7,505,937)	6,138,518	(1,367,419)	45,514,063	11,709,265	57,223,328	2,468,237	3,005,186	5,473,423
Segment result	16,085,674	1,251,417	17,337,091	(7,505,937)	6,138,518	(1,367,419)	7,844,846	1,664,385	9,509,231	2,468,237	3,005,186	5,473,423
Wakalah fees	(26,517,058)	(855,160)	(27,372,218)		27,372,218	27,372,218	(13,654,219)	(672,447)	(14,326,666)		14,326,666	14,326,666
Loss attributable to Policy holders			(10,035,127)						(4,817,435)			
Unallocated costs						(24,720,473)						(16,707,017)
Net profit for the period						1,284,326						3,093,072

Notes to the condensed interim financial information for the six month period ended 30 June 2015 (continued)

16. Segment information (continued)

	As at 30 June 2015 (Unaudited)						
	Underwriting						
	Medical AED	Life and savings AED	Total AED	Shareholders' investments AED	Unallocated Others AED	Total AED	Total AED
Segment assets	160,983,127	24,088,218	185,071,345	90,858,757	81,502,716	172,361,473	357,432,818
Segment liabilities	221,541,096	26,411,107	247,952,203	-	33,458,799	33,458,799	281,411,002

	As at 31 December 2014 (Audited)						
	Underwriting						
	Medical AED	Life and savings AED	Total AED	Shareholders' investments AED	Unallocated Others AED	Total AED	Total AED
Segment assets	103,574,376	16,987,409	120,561,785	71,802,657	39,897,509	111,700,166	232,261,951
Segment liabilities	113,196,107	20,151,420	133,347,527	-	24,176,963	24,176,963	157,524,490

17. Fair value of financial instruments

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. As such, differences can arise between book values and the fair value estimates. Underlying the definition of fair value is the presumption that the Company is a going concern without any intention or requirement to materially curtail the scale of its operation or to undertake a transaction on adverse terms.

Fair value of financial instruments carried at amortised cost

Management considers that the carrying amounts of financial assets and financial liabilities recognised at amortised cost in the condensed interim financial information approximate their fair values.

Valuation techniques and assumptions applied for the purposes of measuring fair value

The fair values of financial assets and financial liabilities are determined using similar valuation techniques and assumptions as used in the audited annual financial statements for the year ended 31 December 2014.

Fair value measurements recognised in the statement of financial position

The following table provides an analysis of financial instruments that are measured subsequent to initial recognition at fair value, grouped into Levels 1 to 3 based on the degree to which the fair value is observable:

- Level 1 fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities;
- Level 2 fair value measurements are those derived from inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and
- Level 3 fair value measurements are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs).

30 June 2015 (Unaudited)	**Level 1 AED**	**Level 2 AED**	**Total AED**
Financial assets			
Investments at fair value through profit or loss			
Quoted securities	22,658,329	-	22,658,329
Mutual funds	-	26,090,870	26,090,870
Investment property	-	16,927,615	16,927,615
	22,658,329	43,018,485	65,676,814
Financial liabilities			
Investment linked contracts	-	21,601,011	21,601,011

17. Fair value of financial instruments (continued)

31 December 2014 (Audited)	Level 1 AED	Level 2 AED	Total AED
Financial assets			
Investments at fair value through profit or loss			
Quoted equities	24,423,789	-	24,423,789
Mutual funds	-	19,136,985	19,136,985
Investment property	-	15,000,000	15,000,000
	24,423,789	34,136,985	58,560,774
Financial liabilities			
Investment linked contracts	-	14,040,477	14,040,477

There were no transfers between levels during the period.

18. Contingencies and commitments

	30 June 2015 (Unaudited) AED	31 December 2014 (Audited) AED
Letters of guarantee	**518,921**	446,950

19. Policyholders' fund

	30 June 2015 AED (Unaudited)	31 December 2014 AED (Audited)
Balance at the beginning of the period/year	**(43,894,560)**	(28,971,654)
Deficit for the period/year attributable to participants	**(10,035,127)**	(14,922,906)
Balance at the end of the period/year	**(53,929,687)**	(43,894,560)
Qard Hassan from shareholders	**53,929,687**	43,894,560
Total deficit in policyholders' fund	**-**	-

20. Approval of condensed interim financial information

The condensed interim financial information were approved and authorised for issue on 11 August 2015.