Form No. (......)

Third Quarter Interim Financial Statements Disclosures form of the Listed Companies

Nine month period ended at 2016/09/30

Company’s Name : Kuwait Finance House
Company’s code : KFIN
Company’s Number: 108

Activity/ Main activities of the company:
(Oil, Gas, basic materials, industrials, consumed goods, health care, consumed services, telecommunications, benefits, banks, insurance, real estate, financial services, technology, financial instruments).

Banking

We would like to inform you that the Company’s board of directors has held a meeting on Sunday 16/10/2016 at 12:30 PM, and has approved the Company’s interim financial statements for the nine month period ended at 30/09/2016 in accordance to the following:
<table>
<thead>
<tr>
<th></th>
<th>الربع الثالث - فترة</th>
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<td>30/09/2016 (current period)</td>
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<td>30/09/2015 (Comparative</td>
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<td>30/09/2016 (current period)</td>
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<td>Kuwait Dinars</td>
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<tr>
<td></td>
<td>16.5%</td>
<td>105,705,123</td>
<td>123,130,092</td>
<td>20.5%</td>
<td>43,364,543</td>
<td>52,250,852</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>16.4%</td>
<td>20.49</td>
<td>23.86</td>
<td>8.40</td>
<td>10.12</td>
<td></td>
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<tr>
<td></td>
<td>4.0%</td>
<td>472,564,760</td>
<td>491,522,886</td>
<td>3.2%</td>
<td>164,445,820</td>
<td>169,758,023</td>
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</tr>
<tr>
<td></td>
<td>14.7%</td>
<td>230,263,309</td>
<td>264,104,226</td>
<td>15.3%</td>
<td>84,906,692</td>
<td>97,899,605</td>
<td></td>
</tr>
</tbody>
</table>

- بيان الدخل المجموع
  - Consolidated Statement of Income
    - صافي الربح / (الخسارة)
    - Net profit/(loss)*
    - ربحية / (خسارة) السنوي - فلس**
    - Earnings per share - fils**

- بيان الإيرادات والآرباح التشغيلية
  - Statement of Revenue & Operating Profit
    - إجمالي الإيرادات التشغيلية
    - Total operating revenue
    - صافي الربح / (الخسارة) التشغيلي
    - Net operating profit (loss)
<table>
<thead>
<tr>
<th>نسبة التغير %</th>
<th>Change%</th>
<th>نسبة التغير %</th>
<th>Change%</th>
<th>نسبة التغير %</th>
<th>Change%</th>
<th>نسبة التغير %</th>
<th>Change%</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.3%</td>
<td>1,734,783,155</td>
<td>4.3%</td>
<td>1,810,050,441</td>
<td>4.3%</td>
<td>1,734,783,155</td>
<td>4.3%</td>
<td>1,810,050,441</td>
</tr>
<tr>
<td>-4.5%</td>
<td>9,872,216,244</td>
<td>-4.5%</td>
<td>9,426,817,168</td>
<td>-4.5%</td>
<td>9,872,216,244</td>
<td>-4.5%</td>
<td>9,426,817,168</td>
</tr>
<tr>
<td>-0.7%</td>
<td>16,766,994,334</td>
<td>-0.7%</td>
<td>16,642,278,427</td>
<td>-0.7%</td>
<td>16,766,994,334</td>
<td>-0.7%</td>
<td>16,642,278,427</td>
</tr>
<tr>
<td>7.1%</td>
<td>9,332,549,722</td>
<td>7.1%</td>
<td>9,991,922,719</td>
<td>7.1%</td>
<td>9,332,549,722</td>
<td>7.1%</td>
<td>9,991,922,719</td>
</tr>
<tr>
<td>-0.8%</td>
<td>14,670,559,659</td>
<td>-0.8%</td>
<td>14,560,388,384</td>
<td>-0.8%</td>
<td>14,670,559,659</td>
<td>-0.8%</td>
<td>14,560,388,384</td>
</tr>
</tbody>
</table>

- **Statement of Financial Position**
  - الموارد المدفوعة
    - Current Assets
    - إجمالي الموارد
  - الموارد المدفوعة
    - Current liabilities
    - إجمالي الموارد
  - حقوق المساهمين الخاصة
    - Equity attributable to the owners of the parent Company

*Net profit (loss) represents the amount attributable to the owners of the parent Company*

**Basic Earnings per Share**

*رصيد (الخسارة) هو الخاص بمساهمة الشركة الأم.*

*Net profit (loss) represents the amount attributable to the owners of the parent Company*
- يعود سبب الارتفاع (الانخفاض) في صافي الربح (الخسارة) إلى:
  - زيادة إيرادات التشغيل بنسبة 4.0%.
  - إزاحة إجمالي المصروفات بنسبة (6.1)%.
  - زيادة المخصصات المحولة بنسبة 18.3%.
- The increase (decrease) in the net profit/(loss) is due to the followings:
  - Increase in total operating income by 4.0 %.
  - Decrease in total expenses by (6.1 %).
  - Increase in provision and impairment by 18.3 %.

بلغ إجمالي الإيرادات من التعاملات مع الأطراف ذات الصلة مبلغ 3,656,954 دينار كويتي.
- Total revenues realized from dealing with related parties amounting to KD. 3,656,954.

بلغ إجمالي المصروفات من التعاملات مع الأطراف ذات الصلة مبلغ 17,025,979 دينار كويتي.
- Total expenditures incurred from dealing with related parties amounting to KD. 17,025,979.

### Company’s Operating Revenues

<table>
<thead>
<tr>
<th>Activity</th>
<th>Percentage to total revenues</th>
<th>Amount in Kuwaiti Dinars</th>
<th>Percentage to total revenues</th>
<th>Amount in Kuwaiti Dinars</th>
</tr>
</thead>
<tbody>
<tr>
<td>أرباح مالية</td>
<td>76.7%</td>
<td>176,644,896</td>
<td>80.2%</td>
<td>199,136,148</td>
</tr>
<tr>
<td>أرباح استثمار</td>
<td>4.3%</td>
<td>9,932,734</td>
<td>5.8%</td>
<td>14,434,680</td>
</tr>
<tr>
<td>أرباح أتعاب وعمولات</td>
<td>9.2%</td>
<td>21,324,745</td>
<td>9.1%</td>
<td>22,701,045</td>
</tr>
<tr>
<td>أرباح أخرى</td>
<td>9.8%</td>
<td>22,540,219</td>
<td>4.9%</td>
<td>12,139,987</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Activity</th>
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</tr>
<tr>
<td>Activity</td>
<td>Percentage to total revenues</td>
<td>Amount in Kuwaiti Dinars</td>
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<tr>
<td>Income</td>
<td>76.9%</td>
<td>513,667,307</td>
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<td></td>
<td>76.4%</td>
<td>535,822,402</td>
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<tr>
<td>Interest</td>
<td>4.5%</td>
<td>30,076,950</td>
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<td></td>
<td>6.5%</td>
<td>45,811,935</td>
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<tr>
<td>Commissions</td>
<td>9.2%</td>
<td>61,470,731</td>
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<td></td>
<td>9.6%</td>
<td>67,402,207</td>
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<tr>
<td>Others</td>
<td>9.4%</td>
<td>62,503,633</td>
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<td></td>
<td>7.5%</td>
<td>52,599,898</td>
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</tbody>
</table>

Operating revenues represents all revenues resulting from the Company’s main activities recognized in accordance with the international Accounting Standards.

Details of: (qualifications, emphases of matters, and explanatory paragraphs) included in the auditors’ report.

Nil

Company's signature and seal