To: Boursa Kuwait

Peace, Mercy and Blessings of Allah be upon you

Subject: CBK Approval on KFH’s Interim Condensed Consolidated Financial Information

Q 2/2019

In reference to the above, and in line with Kuwait Finance House ‘KFH’ interest in adhering to Chapter 4 ‘Disclosure of Material Information’ of CMA Executive Bylaws Book 10 (Disclosure and Transparency), KFH would like to report the following:

Central Bank of Kuwait has issued their approval regarding the KFH’s Interim Condensed Consolidated Financial Information for Q 2 / 2019.

The Analyst Conference will be conducted at 2 p.m. on Monday 22 July 2019 through live broadcasting on internet (Live Webcast). The Interested Parties could communicate with the bank via the Email (investor.relations@kfh.com) to obtain the invitation and other details.

Attached is the ‘Quarterly FSs Results’ Form for the period ended as of 30 June 2019 that has been submitted to Capital Markets Authority.

Best Regards,

Mazin S Al Nahedh

KUWAIT FINANCE HOUSE, KSCP | State of Kuwait Headquarters
Trade Registration No 26066 | Paid Up Capital KD 697,648,920/200
PO Box 24989, Safat 13110, Kuwait
T: +965 22645862, +965 22629943 | F: +965 22641392
E: corp@kfh.com | www.kfh.com
<table>
<thead>
<tr>
<th>Change (%)</th>
<th>6-Month Comparative Period</th>
<th>Current 6-Month Period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>30/6/2018</td>
<td>30/6/2019</td>
</tr>
<tr>
<td>13.1%</td>
<td>95,217,391</td>
<td>107,664,686</td>
</tr>
<tr>
<td>13.0%</td>
<td>13.84</td>
<td>15.64</td>
</tr>
<tr>
<td>4.9%</td>
<td>9,743,524,615</td>
<td>10,224,638,010</td>
</tr>
<tr>
<td>6.4%</td>
<td>17,621,817,108</td>
<td>18,747,100,937</td>
</tr>
<tr>
<td>10.5%</td>
<td>11,132,722,906</td>
<td>12,299,460,988</td>
</tr>
<tr>
<td>6.6%</td>
<td>15,650,502,458</td>
<td>16,687,155,194</td>
</tr>
<tr>
<td>5.8%</td>
<td>1,780,468,427</td>
<td>1,883,638,997</td>
</tr>
<tr>
<td>0.6%</td>
<td>389,874,029</td>
<td>392,379,163</td>
</tr>
<tr>
<td>2.1%</td>
<td>235,802,808</td>
<td>240,719,671</td>
</tr>
<tr>
<td></td>
<td>-</td>
<td>22.6%</td>
</tr>
</tbody>
</table>

**Statement**

Net Profit (Loss) represents the amount attributable to the owners of the parent Company.

Basic & Diluted Earnings per Share (fils)

Current Assets

Investments

Total Assets

Current Liabilities

Total Liabilities

Total Equity attributable to the owners of the Parent Company

Operating Revenue

Net Operating Profit (Loss)

Retained Profit (Loss) / Paid-Up Share Capital
<table>
<thead>
<tr>
<th>Change (%)</th>
<th>Second Quarter Comparative Period</th>
<th>Second Quarter Current Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.4%</td>
<td>51,252,391</td>
<td>56,070,451</td>
</tr>
<tr>
<td>9.4%</td>
<td>7.45</td>
<td>8.15</td>
</tr>
<tr>
<td>-2.6%</td>
<td>200,760,029</td>
<td>195,538,772</td>
</tr>
<tr>
<td>-2.3%</td>
<td>125,500,808</td>
<td>122,576,950</td>
</tr>
</tbody>
</table>

**Increase/Decrease in Net Profit/(Loss) is due to**

The increase in the net profit attributable to shareholders of the bank for the six months period ended 30th June 2019 compared to the same period last year 2018 is mainly due to increase in the total operating income and decrease in the operating expenses.

**Total Revenue realized from dealing with related parties (value, KWD)**

4,495,458

**Total Expenditures incurred from dealing with related parties (value, KWD)**

18,689,706

**Company Seal**

**Signature**

**Title**

شادي زهرا

رئيس المالية للمجموعة

*Quarterly Financial Statement (Q2)*

*Kuwaiti Company (KWD)*
توجه للمحاسبة العامة

تقرير مراجعة حوال المقابلات المالية المجمعة المتكاملة

تقرير المراجعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفعة، تأكد من أن المقابلات المالية المجمعة المتكاملة مرتفع
REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL INFORMATION TO THE BOARD OF DIRECTORS OF KUWAIT FINANCE HOUSE K.S.C.P.

Introduction
We have reviewed the accompanying interim condensed consolidated statement of financial position of Kuwait Finance House K.S.C.P. ("the Bank") and its subsidiaries (collectively "the Group") as at 30 June 2019 and the related interim condensed consolidated statements of income and the interim condensed consolidated statement of comprehensive income, for the three-months and six-months periods then ended and the related interim condensed consolidated statements of changes in equity and interim condensed consolidated statement of cash flows for the six-months period then ended. The management of the Bank is responsible for the preparation and presentation of this interim condensed consolidated financial information in accordance with the basis of preparation set out in Note 2. Our responsibility is to express a conclusion on this interim condensed consolidated 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 interim condensed consolidated financial information is not prepared, in all material respects, in accordance with the basis of preparation set out in Note 2.

Report on Other Legal and Regulatory Requirements
Furthermore, based on our review, the interim condensed consolidated financial information is in agreement with the books of account of the Bank. We further report that, to the best of our knowledge and belief, we have not become aware of any violations of the Companies Law No. 1 of 2016, as amended, and its executive regulations, as amended, or of the Bank's Articles of Association and Memorandum of Incorporation, as amended, during the six-month period ended 30 June 2019 that might have had a material effect on the business of the Bank or on its financial position.

We further report that, during the course of our review, to the best of our knowledge and belief, we have not become aware of any violations of the provisions of Law No. 32 of 1968, as amended, concerning currency, the Central Bank of Kuwait and the organisation of banking business, and its related regulations, during the six-month period ended 30 June 2019 that might have had a material effect on the business of the Bank or on its financial position.

WALEED A. AL OSAIMI
LICENSE NO. 68 A
EY
(AL AIBAN, AL OSAIMI & PARTNERS)

8 July 2019
Kuwait

BADER A. AL-WAZZAN
LICENSE NO. 62A
DELOITTE & TOUCHE
AL-WAZZAN & CO.
السيد الرئيس التنفيذي للمجموعة
بيت التمويل الكويتي

تحية طيبة وبعد ،

بالإشارة إلى كتابكم المؤرخين 9 و 16/7/2019 بشأن البيانات المالية المرحلة المجمعة لمصرفكم للفترة من 1/1/2019 حتى 30/6/2019 ، وعلماً على الإيضاحات والبيانات التفصيلية المطلوبة في هذا الشأن والتي كان آخرها بتاريخ 16/7/2019.

نفيدكم بأن بنك الكويت المركزي قد أُخطِب علمًا بما جاء في البيانات المالية المشار إليها ، وعليه فإنه يمكنكم اتخاذ كافة الإجراءات الضرورية المتبعة في هذا الخصوص.

وتفضلاً بقبول فائق الاحترام ،

وليبد محمود العوضي

TELEX 48144880 KUMBANK | Fax. 22401578 | P.O. Box: 526, Safat 13006, Kuwait
cbk@cbk.gov.kw | www.cbk.gov.kw | @centralbank_kw