

**KUWAIT FINANCE HOUSE K.S.C. AND
SUBSIDIARIES**

**INTERIM CONDENSED CONSOLIDATED
FINANCIAL INFORMATION (UNAUDITED)**

30 SEPTEMBER 2007

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REPORT ON REVIEW OF INTERIM CONDENSED CONSOLIDATED FINANCIAL INFORMATION TO THE BOARD OF DIRECTORS OF KUWAIT FINANCE HOUSE K.S.C.

Introduction

We have reviewed the accompanying interim condensed consolidated balance sheet of Kuwait Finance House K.S.C. ("the bank") and Subsidiaries (collectively "the group") as at 30 September 2007 and the related interim condensed consolidated income statement for the three month and nine month periods then ended, and the related interim condensed consolidated statements of changes in equity and cash flows for the nine month period then ended and explanatory notes. The directors of the bank are responsible for the preparation and presentation of the interim condensed consolidated financial information in accordance with the basis of presentation set out in Note 2. Our responsibility is to express a conclusion on the interim condensed consolidated financial information based on our review.

Scope of Review

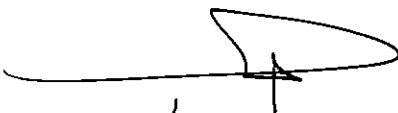
We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial 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.

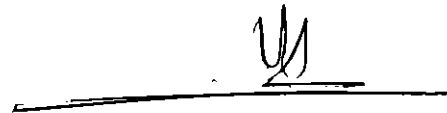
Conclusion

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 presentation 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 the bank. We further report that, to the best of our knowledge and belief, no violations of the Commercial Companies Law of 1960, as amended, nor of the articles of association of the bank during the nine month period ended 30 September 2007 have occurred that might have had a material effect on the business of the bank or on its financial position.


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ERNST & YOUNG
AL AIBAN, AL OSAIMI & PARTNERS


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DELOITTE
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8 October 2007
Kuwait

Kuwait Finance House K.S.C. and Subsidiaries

INTERIM CONDENSED CONSOLIDATED INCOME STATEMENT (UNAUDITED)

Period ended 30 September 2007

		<i>3 months ended</i> <i>30 September</i> <i>2007</i>	<i>3 months ended</i> <i>30 September</i> <i>2006</i>	<i>9 months ended</i> <i>30 September</i> <i>2007</i>	<i>9 months ended</i> <i>30 September</i> <i>2006</i>
	<i>Note</i>	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>
INCOME					
Murabaha, Istisna'a and leasing income		125,054	80,736	336,068	238,383
Investment income	3	71,590	59,045	210,344	143,035
Fee and commission income		15,491	12,284	39,971	32,122
Net gain (loss) from dealing in foreign currencies		5,572	4,406	8,658	4,578
Other income		6,794	3,606	15,280	10,471
		<u>224,501</u>	<u>160,077</u>	<u>610,321</u>	<u>428,589</u>
EXPENSES					
Staff costs		17,026	20,927	51,494	47,378
General and administrative expenses		15,036	10,758	35,747	28,674
Murabaha and ijara costs		17,618	8,618	48,225	21,973
Depreciation		7,567	7,485	22,866	28,023
Provision for impairment		9,575	7,194	30,095	13,468
		<u>66,822</u>	<u>54,982</u>	<u>188,427</u>	<u>139,516</u>
PROFIT BEFORE ESTIMATED DISTRIBUTION TO DEPOSITORS					
Estimated distribution to depositors	4	157,679 (82,000)	105,095 (45,122)	421,894 (210,870)	289,073 (136,271)
PROFIT AFTER ESTIMATED DISTRIBUTION TO DEPOSITORS					
Provision for contribution to Kuwait Foundation for the Advancement of Sciences		75,679 (621)	59,973 (506)	211,024 (1,826)	152,802 (1,282)
Provision for National Labour Support tax		(1,203)	(1,041)	(3,897)	(2,878)
PROFIT FOR THE PERIOD					
		<u>73,855</u>	<u>58,426</u>	<u>205,301</u>	<u>148,642</u>
Attributable to:					
Equity holders of the bank	4	60,263	49,068	176,871	124,067
Minority interest		13,592	9,358	28,430	24,575
		<u>73,855</u>	<u>58,426</u>	<u>205,301</u>	<u>148,642</u>
BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO THE EQUITY HOLDERS OF THE BANK					
	5	35 fils	31 fils	108 fils	78 fils

The attached notes 1 to 13 form part of the interim condensed consolidated financial information.

Kuwait Finance House K.S.C. and Subsidiaries

INTERIM CONDENSED CONSOLIDATED BALANCE SHEET (UNAUDITED)

At 30 September 2007

	(Unaudited) 30 September 2007	(Audited) 31 December 2006	(Unaudited) 30 September 2006
Note	KD 000's	KD 000's	KD 000's
ASSETS			
Cash and balances with banks and financial institutions	268,373	231,996	136,428
Short-term international murabaha	1,764,755	1,050,599	845,218
Receivables	3,369,319	2,778,166	2,603,341
Leased assets	817,702	647,939	597,287
Available for sale investments	896,602	583,351	584,845
Investment in associates	293,541	210,538	189,533
Trading properties	122,100	90,463	83,113
Investment properties	244,386	207,423	189,170
Other assets	84,395	128,327	134,893
Property and equipment	386,007	384,989	340,234
TOTAL ASSETS	8,247,180	6,313,791	5,704,062
LIABILITIES, DEFERRED REVENUE, FAIR VALUE RESERVE, FOREIGN EXCHANGE TRANSLATION RESERVE AND TOTAL EQUITY			
LIABILITIES			
Due to banks and financial institutions	1,175,300	1,080,004	777,533
Depositors' accounts	5,020,503	3,729,930	3,522,433
Other liabilities	343,055	289,325	270,441
TOTAL LIABILITIES	6,538,858	5,099,259	4,570,407
DEFERRED REVENUE	339,229	299,263	284,633
FAIR VALUE RESERVE	82,222	66,654	57,272
FOREIGN EXCHANGE TRANSLATION RESERVE	9,867	8,683	5,569
EQUITY ATTRIBUTABLE TO THE EQUITY HOLDERS OF THE BANK			
Share capital	171,535	122,525	122,525
Share premium	464,694	188,788	188,620
Proposed issue of bonus shares	-	18,379	-
Reserves	297,138	302,958	228,440
Profit for the period attributable to equity holders of the bank	176,871	-	124,067
Proposed cash dividend	-	69,839	-
TOTAL EQUITY ATTRIBUTABLE TO THE EQUITY HOLDERS OF THE BANK	1,110,238	702,489	663,652
Minority interest	166,766	137,443	122,529
TOTAL EQUITY	1,277,004	839,932	786,181
TOTAL LIABILITIES, DEFERRED REVENUE, FAIR VALUE RESERVE, FOREIGN EXCHANGE TRANSLATION RESERVE AND TOTAL EQUITY	8,247,180	6,313,791	5,704,062

BADER ABDULMOHSEN AL-MUKHAIZEEM
(CHAIRMAN AND MANAGING DIRECTOR)

MOHAMMED SOLAIMAN AL-OMAR
(GENERAL MANAGER)

The attached notes 1 to 13 form part of the interim condensed consolidated financial information.

Kuwait Finance House K.S.C. and Subsidiaries

INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)

Period ended 30 September 2007

	Attributable to equity holders of the bank										Minority interest KD 000's	Total equity KD 000's		
	Reserves													
	Share capital KD 000's	Share premium KD 000's	Proposed issue of bonus shares KD 000's	Statutory reserve KD 000's	Voluntary reserve KD 000's	Employee share options reserve KD 000's	Treasury shares KD 000's	Sub total KD 000's	Profit for the period KD 000's	Sub total KD 000's			Proposed cash dividends KD 000's	Sub total KD 000's
At 31 December 2005	109,397	188,465	13,128	169,386	60,944	-	(1,278)	229,052	-	540,042	60,168	600,210	80,420	680,630
Movements during the period	13,128	-	(13,128)	-	-	-	-	-	-	-	-	-	-	-
Issue of bonus shares (Note 8)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash received on cancellation of share options	-	155	-	-	-	-	-	-	-	155	-	155	-	155
Cost of employee share options granted	-	-	-	-	-	4,122	-	4,122	-	4,122	-	4,122	-	4,122
Zakat	-	-	-	-	(5,091)	-	-	(5,091)	-	(5,091)	-	(5,091)	-	(5,091)
Cash dividends paid	-	-	-	-	-	-	-	-	-	-	(60,168)	(60,168)	-	(60,168)
Net movement in treasury shares	-	-	-	-	-	-	357	357	-	357	-	357	-	357
Net change in minority interest	-	-	-	-	-	-	-	-	-	-	-	-	17,534	17,534
Profit for the period	-	-	-	-	-	-	-	-	124,067	124,067	-	124,067	24,575	148,642
At 30 September 2006	122,525	188,620	-	169,386	55,853	4,122	(921)	228,440	124,067	663,652	-	663,652	122,529	786,181
At 31 December 2006	122,525	188,788	18,379	186,115	112,910	4,237	(304)	302,958	-	632,650	69,839	702,489	137,443	839,932
Movements during the period	18,379	-	(18,379)	-	-	-	-	-	-	-	-	-	-	-
Issue of shares for cash (Note 8)	30,631	275,681	-	-	-	-	-	-	-	306,312	-	306,312	-	306,312
Cash received on cancellation of share options	-	225	-	-	-	-	-	-	-	225	-	225	-	225
Zakat	-	-	-	-	(5,804)	-	-	(5,804)	-	(5,804)	-	(5,804)	-	(5,804)
Cash dividends paid	-	-	-	-	-	-	-	-	-	-	(69,839)	(69,839)	-	(69,839)
Net movement in treasury shares	-	-	-	-	-	-	(16)	(16)	-	(16)	-	(16)	893	893
Net change in minority interest	-	-	-	-	-	-	-	-	176,871	176,871	-	176,871	28,430	205,301
Profit for the period	-	-	-	-	-	-	-	-	176,871	176,871	-	176,871	28,430	205,301
At 30 September 2007	171,535	464,694	-	186,115	107,106	4,237	(320)	297,138	176,871	1,110,238	-	1,110,238	166,766	1,277,004

The attached notes 1 to 13 form part of the interim condensed consolidated financial information.

Kuwait Finance House K.S.C. and Subsidiaries

INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS
(UNAUDITED)

Period ended 30 September 2007

	9 months ended 30 September 2007	9 months ended 30 September 2006
Note	KD 000's	KD 000's
OPERATING ACTIVITIES		
Profit for the period	205,301	148,642
Adjustment for:		
Depreciation	22,866	28,023
Provision for impairment	30,095	13,468
Dividend income	(10,936)	(12,394)
Gain on sale of investments	(90,758)	(23,412)
Share of the accumulated retained earnings of the newly consolidated subsidiary as of 1 January 2006	-	(5,090)
Share of results of associates	(37,782)	(41,606)
	<u>118,786</u>	<u>107,631</u>
Changes in operating assets and liabilities		
<i>(Increase) decrease in operating assets:</i>		
Exchange of deposits	(1,858)	4,727
Receivables	(1,395,169)	(914,810)
Leased assets	(172,315)	4,861
Trading properties	(31,637)	9,896
Other assets	40,822	(66,826)
<i>Increase (decrease) in operating liabilities:</i>		
Due to banks and financial institutions	95,296	495,916
Depositors' accounts	1,290,573	333,089
Other liabilities	54,526	65,981
Deferred revenue	39,966	49,394
	<u>38,990</u>	<u>89,859</u>
Net cash from operating activities		
	<u>38,990</u>	<u>89,859</u>
INVESTING ACTIVITIES		
Net purchase of available for sale investments	(234,288)	(7,594)
Net purchase of investment properties	(38,525)	(5,767)
Purchase of property and equipment	(22,137)	(259,486)
Net purchase of investment in associates	(22,801)	(5,193)
Dividend income received	10,936	12,394
	<u>(306,815)</u>	<u>(265,646)</u>
Net cash used in investing activities		
	<u>(306,815)</u>	<u>(265,646)</u>
FINANCING ACTIVITIES		
Issue of shares	306,312	-
Cash dividends paid	(69,839)	(60,168)
Cash received on cancellation of share options	225	155
Payment of zakat	(5,804)	(5,091)
Net movement in treasury shares	(16)	357
	<u>230,878</u>	<u>(64,747)</u>
Net cash from (used in) financing activities		
	<u>230,878</u>	<u>(64,747)</u>
DECREASE IN CASH AND CASH EQUIVALENTS	(36,947)	(240,534)
Cash and cash equivalents at 1 January	883,141	701,582
CASH AND CASH EQUIVALENTS AT 30 SEPTEMBER	846,194	461,048
	9	

The attached notes 1 to 13 form part of the interim condensed consolidated financial information.

Kuwait Finance House K.S.C. and Subsidiaries

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL INFORMATION (UNAUDITED)

At 30 September 2007

1 ACTIVITIES

The interim condensed consolidated financial information of the group for the period ended 30 September 2007 were authorised for issue in accordance with a resolution of the bank's board of directors on 8 October 2007.

The group comprises Kuwait Finance House K.S.C. (the bank) and its consolidated subsidiaries. The bank is a public shareholding company incorporated in Kuwait on 23 March 1977 and is registered as an Islamic bank with the Central Bank of Kuwait on 24 May 2004. It is engaged principally in providing banking services, the purchase and sale of properties, leasing, project construction for its own account as well as for third parties and other trading activities without practising usury. Trading activities are conducted on the basis of purchasing various goods and selling them on Murabaha at negotiated profit margins which can be settled in cash or on instalment credit basis. The bank's registered head office is at Abdulla Al-Mubarak Street, Murqab, Kuwait.

All activities are conducted in accordance with Islamic Shareea'a, as approved by the bank's Fatwa and Shareea'a Supervisory Board.

2 SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation

The interim condensed consolidated financial information of the group have been prepared in accordance with IAS 34, Interim Financial Reporting except as noted below.

The accounting policies used in the preparation of the interim condensed consolidated financial information are consistent with those used in the preparation of the annual consolidated financial statements for the year ended 31 December 2006.

The annual consolidated financial statements for the year ended 31 December 2006 were prepared in accordance with the regulations of the State of Kuwait for financial services institutions regulated by the Central Bank of Kuwait. These regulations require adoption of all International Financial Reporting Standards (IFRS) except for the IAS 39 requirement for collective impairment provision, which has been replaced by the Central Bank of Kuwait's requirement for a minimum general provision as described below.

The impairment provision for finance facilities complies in all material respects with the specific provision requirements of the Central Bank of Kuwait and IFRS. In March 2007, the Central Bank of Kuwait issued a circular amending the basis of making general provisions on facilities changing the rate from 2% to 1% for cash facilities and 0.5% for non-cash facilities. The required rates were to be applied effective from 1 January 2007 on the net increase in facilities, net of certain restricted categories of collateral, during the reporting period. The general provision in excess of the present 1% for cash facilities and 0.5% for non-cash facilities would be retained as a general provision until a further directive from the Central Bank of Kuwait is issued.

Operating results for the period are not necessarily indicative of the results that may be expected for the year ending 31 December 2007.

3 INVESTMENT INCOME

During the three month period ended 31 March 2007, the bank disposed of its entire investment in one of its real estate funds and recorded a gain of KD 27,570 thousand after retaining KD 16,288 thousand for taxation and other expenses pending finalisation of tax liability with the concerned tax authorities.

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL
INFORMATION (UNAUDITED)

At 30 September 2007

**4 ESTIMATED DISTRIBUTION TO DEPOSITORS AND PROFIT FOR THE PERIOD
ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK**

Management of the bank is of the opinion that the estimated distribution to depositors is presented for information purposes only, and accordingly the estimated distribution to depositors and the profit for the period attributable to equity holders should not be relied upon to indicate distribution of profit to all parties concerned for the period ended 30 September 2007, or for the year ending 31 December 2007.

The actual profit to be distributed to all parties concerned will be determined by the board of directors of the bank in accordance with the bank's articles of association, based on the annual audited results for the year ending 31 December 2007.

**5 BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO EQUITY HOLDERS
OF THE BANK**

Basic and diluted earnings per share are based on the profit for the period attributable to equity holders of the bank of KD 176,871 thousand (30 September 2006: KD 124,067 thousand) and the weighted average number of ordinary shares outstanding during the period of 1,636,194 thousand (30 September 2006: 1,581,292 thousand) after adjusting for treasury shares held by the group.

The basic and diluted earnings per share of the comparative periods have been restated for bonus and rights shares issued during 2007.

The distributable earnings per share of the current period after adjustment for the impact of the capital increase from 1 January 2007 and bonus shares issued during 2007 is 103 fils per share.

6 FAIR VALUE RESERVE

Changes in fair value of available for sale investments are reported in the fair value reserve. Management of the bank is of the opinion that this reserve is attributable to both the depositors and equity holders. As a result, the reporting of this reserve as a separate item on the consolidated balance sheet enables a fairer presentation than its inclusion under equity.

The movement in the fair value reserve is analysed as follows:

	<i>(Unaudited)</i> 30 September 2007 KD 000's	<i>(Audited)</i> 31 December 2006 KD 000's	<i>(Unaudited)</i> 30 September 2006 KD 000's
Balance at the beginning of the period/year	66,654	62,092	62,092
Change in fair values during the period/year	34,803	9,486	(3,113)
Gain realised during the period/year	(16,816)	(7,697)	(1,707)
Share of changes in associates' fair value reserves	(2,419)	2,773	-
Balance at the end of the period/year	<u>82,222</u>	<u>66,654</u>	<u>57,272</u>

7 FOREIGN EXCHANGE TRANSLATION RESERVE

The foreign exchange translation reserve arises on the consolidation of foreign subsidiaries and equity accounting of foreign associates.

Management of the bank is of the opinion that this reserve is attributable to both the depositors and equity holders. As a result, the reporting of this reserve as a separate item on the consolidated balance sheet enables a fairer presentation than its inclusion under equity.

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL
INFORMATION (UNAUDITED)

At 30 September 2007

8 SHARE CAPITAL

The ordinary and extraordinary general assembly meeting of the shareholders of the bank held on 19 February 2007 approved an increase in the authorised share capital from KD 122,525 thousand to KD 140,904 thousand by way of issuance of 15% bonus shares amounting to KD 18,379 thousand and by issuance of 306,312 thousand shares with a nominal value of 100 fils per share amounting to KD 30,631 thousand plus premium of 900 fils per share amounting to KD 275,681 thousand. As at 30 September 2007, the bonus shares have been issued, and the rights issue has been fully subscribed. Accordingly, the authorised, issued and fully paid-up share capital at 30 September 2007, comprises 1,715,350 thousand shares (31 December 2006 and 30 September 2006: 1,225,250 thousand shares) of 100 fils each.

9 CASH AND CASH EQUIVALENTS

	<i>(Unaudited)</i> 30 September 2007 KD 000's	<i>(Audited)</i> 31 December 2006 KD 000's	<i>(Unaudited)</i> 30 September 2006 KD 000's
Cash	39,636	45,901	35,549
Balances with Central Banks	123,004	141,942	66,975
Balances with banks and financial institutions – current accounts	90,403	42,880	26,904
Balances with banks and financial institutions – exchange of deposits	15,330	1,273	7,000
Cash and balances with banks and financial institutions	268,373	231,996	136,428
Short-term international murabaha – maturing within 3 months of contract date	96,213	428,390	289,444
Tawarruq balances with Central Bank of Kuwait (included with short-term international murabaha)	483,466	222,755	35,176
Exchange of deposits – maturing after 3 months of contract date	(1,858)	-	-
Cash and cash equivalents	<u>846,194</u>	<u>883,141</u>	<u>461,048</u>

10 CONTINGENCIES AND COMMITMENTS

At the balance sheet date there were outstanding contingencies and commitments entered into in the ordinary course of business in respect of the following:

	<i>(Unaudited)</i> 30 September 2007 KD 000's	<i>(Audited)</i> 31 December 2006 KD 000's	<i>(Unaudited)</i> 30 September 2006 KD 000's
Acceptances and letters of credit	310,393	147,975	59,949
Guarantees	560,921	414,056	228,663
	<u>871,314</u>	<u>562,031</u>	<u>288,612</u>
Capital commitments	<u>1,117,459</u>	<u>667,406</u>	<u>77,282</u>

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL
INFORMATION (UNAUDITED)

At 30 September 2007

11 RELATED PARTY TRANSACTIONS

Certain related parties (directors and executive employees, officers of the group, their families, associated companies and companies of which they are the principal owners) were depositors and finance facilities customers of the bank, in the ordinary course of business. Such transactions were made on substantially the same terms, including profit rates and collateral, as those prevailing at the same time for comparable transactions with unrelated parties and did not involve more than a normal amount of risk. These transactions are approved by the Ordinary General Assembly of the equity holders of the bank. The balances included in the interim condensed consolidated financial information are as follows:

	<i>Major shareholders KD 000's</i>	<i>Associates KD 000's</i>	<i>Board Members and Executive Officers KD 000's</i>	<i>Other related parties KD 000's</i>	<i>TOTAL 9 month ended 30 September</i>	
					<i>2007 KD 000's</i>	<i>2006 KD 000's</i>
Related parties						
Receivables	29,723	39,671	5,818	11,570	86,782	37,402
Due to banks and financial institutions	-	-	-	10,000	10,000	23,857
Depositors accounts	34,887	28,779	2,048	5,421	71,135	81,302
Commitments and contingencies	415	1,374	2,000	-	3,789	3,137

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL INFORMATION (UNAUDITED)

At 30 September 2007

11 RELATED PARTY TRANSACTIONS (continued)

Details of the interests of Board Members and Executive Officers are as follows:

	The number of Board Members or Executive Officers		The number of related parties				Values	
	(Unaudited) 30 September 2007	(Audited) 31 December 2006	(Unaudited) 30 September 2007	(Audited) 31 December 2006	(Unaudited) 30 September 2006	(Unaudited) 30 September 2007	(Audited) 31 December 2006	(Unaudited) 30 September 2006
Board Members								
Finance facilities	18	10	10	9	10	16,312	6,946	608
Credit cards	13	9	5	12	16	40	79	79
Deposits	26	17	83	66	57	10,448	21,264	3,365
Collateral against finance facilities	4	11		-	3	541	202	641
						KD 000's	KD 000's	KD 000's
Executive Officers								
Finance facilities	19	23	7	12	10	915	1,612	1,170
Credit cards	12	15	18	28	36	39	50	51
Deposits	27	21	98	104	88	1,700	3,450	960
Collateral against finance facilities	8	16	1	1	4	1,740	2,195	1,371

Compensation of key management personnel is as follows:

	(Unaudited)		(Audited)		(Unaudited)	
	30 September 2007	31 December 2006	31 December 2006	30 September 2006	30 September 2006	30 September 2006
						KD 000's
Short-term employee benefits	3,627	3,965	3,965	3,072		
Termination benefits	4,435	4,403	4,403	4,403		
Share options	-	1,013	1,013	-		
	<u>8,062</u>	<u>9,381</u>	<u>9,381</u>	<u>7,475</u>		

Kuwait Finance House K.S.C. and Subsidiaries

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL INFORMATION (UNAUDITED)

At 30 September 2007

12 SEGMENTAL ANALYSIS

Primary segment information

For management purposes the group is organised into three major business segments:

<i>30 September 2007 (Unaudited)</i>	<i>Retail and corporate banking</i>				<i>Other segments</i>	<i>Total</i>
	<i>Treasury</i>	<i>Investment</i>	<i>banking</i>	<i>Other segments</i>		
	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>
Income	<u>67,614</u>	<u>215,719</u>	<u>297,296</u>	<u>29,692</u>	<u>610,321</u>	
Profit before estimated distribution to depositors	<u>52,733</u>	<u>151,102</u>	<u>208,083</u>	<u>9,976</u>	<u>421,894</u>	
Total assets	<u>1,294,521</u>	<u>2,502,076</u>	<u>4,181,338</u>	<u>269,245</u>	<u>8,247,180</u>	
Total liabilities, deferred revenue, fair value reserve, foreign exchange translation reserve and total equity	<u>1,250,676</u>	<u>659,651</u>	<u>5,337,690</u>	<u>999,163</u>	<u>8,247,180</u>	

<i>30 September 2006 (Unaudited)</i>	<i>Retail and corporate banking</i>				<i>Other segments</i>	<i>Total</i>
	<i>Treasury</i>	<i>Investment</i>	<i>banking</i>	<i>Other segments</i>		
	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>
Income	<u>42,346</u>	<u>178,308</u>	<u>194,234</u>	<u>13,701</u>	<u>428,589</u>	
Profit before estimated distribution to depositors	<u>28,561</u>	<u>120,264</u>	<u>131,006</u>	<u>9,242</u>	<u>289,073</u>	
Total assets	<u>959,470</u>	<u>1,442,111</u>	<u>3,230,724</u>	<u>71,757</u>	<u>5,704,062</u>	
Total liabilities, deferred revenue, fair value reserve, foreign exchange translation reserve and total equity	<u>637,438</u>	<u>601,096</u>	<u>3,604,967</u>	<u>860,561</u>	<u>5,704,062</u>	

Secondary segment information

	<i>Local</i>		<i>International</i>		<i>Total</i>	
	<i>30 September 2007</i>	<i>30 September 2006</i>	<i>30 September 2007</i>	<i>30 September 2006</i>	<i>30 September 2007</i>	<i>30 September 2006</i>
	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>	<i>KD 000's</i>
Income	<u>358,351</u>	<u>333,691</u>	<u>251,970</u>	<u>94,898</u>	<u>610,321</u>	<u>428,589</u>
Profit before estimated distribution to depositors	<u>274,192</u>	<u>225,067</u>	<u>147,702</u>	<u>64,006</u>	<u>421,894</u>	<u>289,073</u>

13 FIDUCIARY ASSETS

The aggregate value of assets held in a trust or fiduciary capacity by the bank at 30 September 2007 amounted to KD 494,960 thousand (31 December 2006: KD 467,356 thousand and 30 September 2006: KD 370,583 thousand).