

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

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

30 SEPTEMBER 2001

Ernst & Young
Al-Aiban, Al-Osaimi & Partners
P.O. Box 74 Safat
13001 Safat, Kuwait

Al-Fahad & Co.
Deloitte & Touche
P.O. Box 23049 Safat
13091 Safat, Kuwait

**REVIEW REPORT TO THE DIRECTORS OF
KUWAIT FINANCE HOUSE K.S.C.**

We have reviewed the accompanying interim consolidated balance sheet of Kuwait Finance House K.S.C. and its Subsidiary at 30 September 2001, and the related statements of income, cash flows and changes in equity for the nine month period then ended. These interim condensed consolidated financial statements are the responsibility of the parent company's management. Our responsibility is to issue a report on these interim condensed consolidated financial statements based on our review.

We conducted our review in accordance with the International Standard on Auditing applicable to review engagements. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the interim condensed consolidated financial statements are free of material misstatement. A review is limited primarily to inquiries of parent company personnel and analytical procedures applied to financial data, and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.

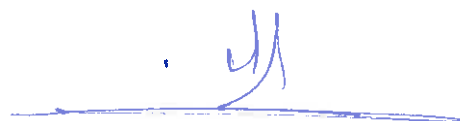
Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements are not presented fairly, in all material respects, in accordance with International Accounting Standard 34 - Interim Financial Reporting.

Furthermore, in our opinion the interim condensed consolidated financial statements are in agreement with the books of the group. 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 parent company have occurred that might have had a material effect on the business of the parent company or on its financial position.

We further report that, during the course of our review, we have not become aware of any material 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.



WALEED A. AL-OSAIMI
LICENCE NO. 68 A
OF ERNST & YOUNG



JASSIM AHMED AL-FAHAD
LICENCE NO. 53 A
OF DELOITTE & TOUCHE

14 October 2001

Kuwait

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14 October 2001

Kuwait

Kuwait Finance House K.S.C. and Subsidiary

CONSOLIDATED BALANCE SHEET (UNAUDITED)

30 September 2001

		<i>30 September 2001 (Unaudited) KD 000's</i>	<i>31 December 2000 (Audited) KD 000's</i>	<i>30 September 2000 (Unaudited) KD 000's</i>
ASSETS				
Cash and balances with banks and other financial institutions	4	73,059	133,295	66,095
Short-term international murabaha	4	489,510	357,330	248,215
Receivables		1,186,427	1,070,519	1,172,603
Leased assets		70,760	80,064	82,248
Government debt bonds	5	9,175	19,087	43,393
Investments		372,225	303,455	265,597
Property and equipment		27,303	27,448	26,291
Other assets		38,629	34,414	42,264
TOTAL ASSETS		2,267,088	2,025,612	1,946,706
LIABILITIES, DERERRED REVENUE, FAIR VALUE RESERVE, MINORITY INTEREST AND EQUITY				
LIABILITIES				
Due to banks and other financial institutions		36,311	7,615	3,645
Depositors' accounts		1,717,434	1,547,065	1,471,527
Other liabilities		93,604	71,940	80,800
TOTAL LIABILITIES		1,847,349	1,626,620	1,555,972
DEFERRED REVENUE		173,300	165,507	170,444
CUMULATIVE CHANGES IN FAIR VALUE RESERVE		4,964	-	-
MINORITY INTEREST	6	16,434	16,255	15,897
EQUITY				
Share capital	7	65,024	61,343	61,343
Proposed issue of bonus shares		-	3,681	-
Reserves		160,017	126,442	143,050
		225,041	191,466	204,393
Proposed cash dividend		-	25,764	-
		225,041	217,230	204,393
TOTAL LIABILITIES, DEFERRED REVENUE, FAIR VALUE RESERVE, MINORITY INTEREST AND EQUITY		2,267,088	2,025,612	1,946,706

BADER ABDUL MUHSEN AL-MUKHAIZEEM
(CHAIRMAN AND MANAGING DIRECTOR)

JASSAR DAKHEEL AL-JASSAR
(GENERAL MANAGER)

The attached notes 1 to 12 form part of these interim condensed consolidated financial statements.

Kuwait Finance House K.S.C. and Subsidiary

CONSOLIDATED BALANCE SHEET (UNAUDITED)

30 September 2001

		30 September 2001 (Unaudited) KD 000's	31 December 2000 (Audited) KD 000's	30 September 2000 (Unaudited) KD 000's
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JASSAR DAKHEEL AL-JASSAR
(GENERAL MANAGER)

The attached notes 1 to 12 form part of these interim condensed consolidated financial statements.

Kuwait Finance House K.S.C. and Subsidiary

CONSOLIDATED STATEMENT OF INCOME (UNAUDITED)

30 September 2001

		<i>3 months ended</i> <i>30 September</i> <i>2001</i> <i>KD 000's</i>	<i>3 months ended</i> <i>30 September</i> <i>2000</i> <i>KD 000's</i>	<i>9 months ended</i> <i>30 September</i> <i>2001</i> <i>KD 000's</i>	<i>9 months ended</i> <i>30 September</i> <i>2000</i> <i>KD 000's</i>
OPERATING INCOME					
Murabaha, Istisna'a and leasing		27,824	28,612	84,792	83,050
Subvention on government debt bonds	5	-	703	191	2,295
Investment income		3,129	2,242	12,761	16,281
Fees and commissions		2,165	1,427	5,313	4,131
Net gain from dealing in foreign currencies		124	688	937	2,091
Miscellaneous		442	505	1,744	1,418
		<u>33,684</u>	<u>34,177</u>	<u>105,738</u>	<u>109,266</u>
OPERATING EXPENSES					
General and administration		5,837	4,408	15,080	12,847
Depreciation		1,599	1,329	4,716	3,604
Provisions		2,285	452	(120)	4,980
		<u>9,721</u>	<u>6,189</u>	<u>19,676</u>	<u>21,431</u>
PROFIT FROM OPERATIONS BEFORE MINORITY INTEREST		<u>23,963</u>	27,988	<u>86,062</u>	87,835
Minority interest		(524)	(281)	(1,159)	(884)
PROFIT FROM OPERATIONS BEFORE DISTRIBUTION TO DEPOSITORS		<u>23,439</u>	27,707	<u>84,903</u>	86,951
Estimated distribution to depositors	8	(11,416)	(16,218)	(47,795)	(51,535)
		<u>12,023</u>	11,489	<u>37,108</u>	35,416
Provision for contribution to Kuwait Foundation for the Advancement of Sciences		(155)	(174)	(525)	(523)
NET PROFIT FOR THE PERIOD ATTRIBUTABLE TO SHAREHOLDERS'	8	<u>11,868</u>	<u>11,315</u>	<u>36,583</u>	<u>34,893</u>
BASIC EARNINGS PER SHARE		<u>18.27 fils</u>	<u>17.59 fils</u>	<u>56.31 fils</u>	<u>54.07 fils</u>

The attached notes 1 to 12 form part of these interim condensed consolidated financial statements.

Kuwait Finance House K.S.C. and Subsidiary

CONSOLIDATED STATEMENT OF CASH FLOWS (UNAUDITED)

30 September 2001

	<i>9 months ended 30 September 2001</i>	<i>9 months ended 30 September 2000</i>
<i>Note</i>	<i>KD 000's</i>	<i>KD 000's</i>
OPERATING ACTIVITIES		
Net profit for the period	36,583	34,893
Adjustment for:		
Minority interest	1,159	884
Depreciation	4,716	3,604
	<hr/>	<hr/>
Operating profit before changes in operating assets and liabilities:	42,458	39,381
Increase in receivables	(115,908)	(163,011)
Decrease (increase) in leased assets	9,304	(6,648)
(Increase) decrease in trading properties	(1,552)	7,923
(Increase) decrease in other assets	(4,215)	14
Increase (decrease) in due to banks and other financial institutions	28,696	(2,044)
Increase in depositors' accounts	170,369	136,584
Increase in other liabilities	21,664	15,376
Increase in deferred revenue	7,793	14,226
	<hr/>	<hr/>
Net cash from operating activities	158,609	41,801
INVESTING ACTIVITIES		
Redemption of government debt bonds	9,912	17,286
(Purchase) sale of non-trading investments	(63,522)	6,318
Purchase of property and equipment	(6,734)	(9,833)
Proceeds from sale of property and equipment	3,232	3,272
	<hr/>	<hr/>
Net cash (used in) from investing activities	(57,112)	17,043
FINANCING ACTIVITIES		
Dividends paid	(25,764)	(22,720)
Zakat paid	(2,809)	(2,344)
Minority interest	(980)	-
Issue of new shares	-	3,203
	<hr/>	<hr/>
Net cash used in financing activities	(29,553)	(21,861)
NET INCREASE IN CASH AND CASH EQUIVALENTS		
	71,944	36,983
Cash and cash equivalents at beginning of the period	490,625	277,327
	<hr/>	<hr/>
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	4 562,569	314,310

The attached notes 1 to 12 form part of these interim condensed consolidated financial statements.

Kuwait Finance House K.S.C. and Subsidiary

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)

30 September 2001

	Reserves							Total shareholders' funds KD 000's
	Share capital KD 000's	Proposed Issue of bonus shares KD 000's	Proposed cash dividends KD 000's	Statutory KD 000's	Share premium KD 000's	Voluntary KD 000's	Treasury shares KD 000's	
At 1 January 2000	56,799	3,408	22,720	84,929	5,641	18,715	(690)	191,522
Issue of bonus shares	3,408	(3,408)	-	-	-	-	-	-
Dividend paid	-	-	(22,720)	-	-	-	-	(22,720)
Issue of new shares cash	1,136	-	-	-	2,067	-	-	3,203
Net profit for the period attributable to shareholders	-	-	-	-	-	34,893	-	34,893
Net movement in treasury shares	-	-	-	-	-	-	(161)	(161)
Zakat paid	-	-	-	-	-	(2,344)	-	(2,344)
At 30 September 2000	61,343	-	-	84,929	7,708	51,264	(851)	204,393
At 1 January 2001	61,343	3,681	25,764	98,265	7,708	21,210	(741)	217,230
Issue of bonus shares	3,681	(3,681)	-	-	-	-	-	-
Dividend paid	-	-	(25,764)	-	-	-	-	(25,764)
Net profit for the period attributable to shareholders'	-	-	-	-	-	36,583	-	36,583
Net movement in treasury shares	-	-	-	-	-	-	(199)	(199)
Zakat paid	-	-	-	-	-	(2,809)	-	(2,809)
At 30 September 2001	65,024	-	-	98,265	7,708	54,984	(940)	225,041

The attached notes 1 to 12 form part of these interim condensed consolidated financial statements.

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)

30 September 2001

1 ACTIVITIES

The interim condensed consolidated financial statements of Kuwait Finance House K.S.C. and subsidiary (the group) for the period ended 30 September 2001 were authorised for issue in accordance with a resolution of the board of directors on 14 October 2001.

Kuwait Finance House K.S.C. (the parent company) is a public shareholding company incorporated in Kuwait and is engaged in providing banking and related services including the purchase and sale of properties, leasing, project construction and other trading activities without practising usury.

Al-Enma'a Real Estate Company K.S.C. (Closed) (the subsidiary) is a closed shareholding company incorporated in Kuwait and is engaged in real estate investment, trading and management activities.

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

The company's registered head office is at Abdulla Al-Mubarak Street, Murqab, Kuwait.

2 BASIS OF PRESENTATION

These interim condensed consolidated financial statements of the group have been prepared in accordance with International Accounting Standard 34, Interim Financial Reporting. The accounting policies used in the preparation of the interim condensed consolidated financial statements are consistent with those used in the preparation of the annual consolidated financial statements for the year ended 31 December 2000, with the exception of accounting policies which have been revised due to the implementation of IAS 39 "Financial Instruments: Recognition and Measurement" and IAS 40 "Investment Property" as from 1 January 2001.

Operating results for the period are not necessarily indicative of the results that may be expected for the year ending 31 December 2001.

3 ACCOUNTING POLICIES

Revisions to accounting policies subsequent to the implementation of IAS 39 "Financial Instruments: Recognition and Measurement" and IAS 40 "Investment Property" as from 1 January 2001 are as follows:

Trade and settlement date accounting

All "regular way" purchases and sales of financial assets are recognised on the trade date, i.e. the date that the entity commits to purchase the asset. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame generally established by regulation or convention in the market place.

Investments

i) Investment properties

Investment properties are classified as "rental properties" and "other property investments".

Rental properties:

Rental properties are initially recorded at cost. Depreciation is provided on a straight-line basis over the estimated useful lives of all rental properties other than freehold land which is deemed to have an indefinite life. The carrying amounts are reviewed at each balance sheet date on an individual basis by reference to their fair value to assess whether they are recorded in excess of their recoverable amount. Provisions for impairment losses, if any, are made where carrying values exceed the recoverable amount.

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)

30 September 2001

3 ACCOUNTING POLICIES (continued)*Other property investments:*

Other property investments comprising participations in real estate funds, portfolios, projects and certain buildings are held for capital appreciation. These investments are remeasured and carried at fair value on an individual basis. No adjustment was required on remeasuring to fair value on 1 January 2001. Unrealised fair value gains and losses, if any, on other property investments subsequent to 1 January 2001 are recognised in the statement of income.

ii) Trading properties

Trading properties are carried at the lower of cost and market value determined on an aggregate portfolio basis.

iii) Investments in securities and managed portfolios

Previously, the group carried all quoted investments at the lower of cost or market value and all unquoted investments at cost, less provision for any decline in value which was other than temporary. Subsequent to the implementation of IAS 39, the group reclassified such investments as "available for sale" and remeasured these to fair value. The gain or loss on remeasuring to fair value on 1 January 2001 is reported under the heading "cumulative changes in fair values reserve". Unrealised fair value gains and losses, if any, on available for sale investments subsequent to 1 January 2001 are reported in the cumulative changes in fair values reserve until the investment is sold, collected or otherwise disposed off, or the investment is determined to be impaired, at which time the cumulative gain or loss previously included in the reserve is included in other income.

Effect of the changes in accounting policies

In accordance with the transitional provisions of the new accounting standards, the group has accounted for the changes arising from the implementation of IAS 39 and IAS 40 with effect from 1 January 2001.

Cumulative changes in fair value reserve

The gain or loss on remeasuring to fair value on 1 January 2001 and subsequent movements in fair value changes are attributable to assets underlying funds invested on behalf of the parent company's depositors and shareholders. Management of the parent company is of the opinion that since a significant proportion of this reserve is attributable to its depositors and would be allocated to depositors on resolution, the reporting of this reserve as a separate item enables a fairer presentation than its inclusion under shareholders' equity for the period ended 30 September 2001. In prior interim condensed consolidated financial statements for the periods 31 March 2001, 30 June 2001 the reserve was included in equity.

4 CASH AND CASH EQUIVALENTS

Cash and cash equivalents included in the statement of cash flows comprise the following balance sheet amounts:

	<i>30 September 2001 (Unaudited) KD 000's</i>	<i>31 December 2000 (Audited) KD 000's</i>	<i>30 September 2000 (Unaudited) KD 000's</i>
Cash and balances with banks and other financial institutions	73,059	133,295	66,095
Short-term international murabaha	489,510	357,330	248,215
	<u>562,569</u>	<u>490,625</u>	<u>314,310</u>

Kuwait Finance House K.S.C. and Subsidiary

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)

30 September 2001

5 GOVERNMENT DEBT BONDS

The subvention on government debt bonds is payable semi annually in arrears and has been accrued at a rate of 4.95% per annum for the period ended 30 September 2001 (2000: 5.37%).

6 CUMULATIVE CHANGES IN FAIR VALUES

	<i>KD 000's</i>
Balance at 31 December 2000	-
Difference on restatement to fair value at 1 January 2001	1,716
Net unrealised gains in the period	3,248
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Balance at 30 September 2001	4,964
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7 SHARE CAPITAL

The general assembly meeting of the parent company held on 19 February 2001 approved an increase in the authorised share capital from KD 61,343 thousand to KD 65,024 thousand by way of an issue of 6% bonus shares amounting to 36,810,000 shares.

8 ESTIMATED DISTRIBUTION TO DEPOSITORS AND NET PROFIT FOR THE PERIOD ATTRIBUTABLE TO SHAREHOLDERS

Management of the parent company is of the opinion that the estimated distribution to depositors is presented for information purposes only, and accordingly the net profit for the period attributable to shareholders should not be relied upon to indicate a distribution of profit to all parties concerned for the period ended 30 September 2001, or for the year ending 31 December 2001.

The actual profit to be distributed to all parties concerned will be determined by the board of directors of the parent company in accordance with the company's articles of association, based on the annual audited results for the year ending 31 December 2001.

For the purpose of these interim condensed consolidated financial statements, the net profit for the period ended 30 September 2001 attributable to shareholders has been credited to the voluntary reserve.

9 CONTINGENCIES AND COMMITMENTS

a) 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>30 September 2001 KD 000's</i>	<i>31 December 2000 KD 000's</i>	<i>30 September 2000 KD 000's</i>
Acceptances and letters of credit	25,603	32,660	33,536
Guarantees	87,399	86,593	84,764
	<hr/>	<hr/>	<hr/>
	113,002	119,253	118,300
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Kuwait Finance House K.S.C. and Subsidiary

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)

30 September 2001

9 CONTINGENCIES AND COMMITMENTS (continued)

- b) At the balance sheet date there were capital commitments amounting to KD Nil (2000: KD 1,247 thousand) in respect of certain investments.

10 NET OPEN FOREIGN CURRENCY POSITION

	<i>30 September 2001 KD 000's Equivalent</i>	<i>31 December 2000 KD 000's Equivalent</i>	<i>30 September 2000 KD 000's Equivalent</i>
Net assets (liabilities) in major foreign currencies:			
U.S. Dollars	22,568	40,680	30,332
Sterling Pounds	(4,852)	(5,430)	(4,961)
Japanese Yen	319	870	(284)
Euro	1,325	1,020	1,154
Others	(13,471)	1,492	1,258
	<u>5,889</u>	<u>38,632</u>	<u>27,499</u>

11 RELATED PARTY TRANSACTIONS

Certain related parties (directors and officers of the group, their families and companies of which they are the principal owners) were depositors and credit customers of the parent company in the ordinary course of business. Transactions with related parties are approved by the Ordinary General Assembly of the shareholders of the parent company. The period end balances of related parties included in the balance sheet are considered to be insignificant.

12 SEGMENTAL INFORMATION

Primary segment information

For management purposes the company is organised into four major business segments:

	<i>Treasury 30 September 2001 KD 000's</i>	<i>Investment 30 September 2001 KD 000's</i>	<i>Retail and corporate banking 30 September 2001 KD 000's</i>	<i>Other groups 30 September 2001 KD 000's</i>	<i>Total 30 September 2001 KD 000's</i>
Revenue	24,442	13,031	65,358	2,907	105,738
Net profit	2,139	8,607	25,075	762	36,583
Total assets	776,895	447,297	1,017,790	25,106	2,267,088
Total liabilities, deferred revenue, fair value reserve, minority interest and equity	44,018	58,955	1,680,642	483,473	2,267,088

Kuwait Finance House K.S.C. and Subsidiary

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS (UNAUDITED)

30 September 2001

12 SEGMENTAL INFORMATION (continued)

Primary segment information (continued)

	<i>Treasury</i>	<i>Investment</i>	<i>Retail and corporate banking</i>	<i>Other groups</i>	<i>Total</i>
	<i>30 September 2000</i>	<i>30 September 2000</i>	<i>30 September 2000</i>	<i>30 September 2000</i>	<i>30 September 2000</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>
Revenue	23,523	19,836	63,336	2,571	109,266
Net profit	565	13,996	19,883	449	34,893
Total assets	552,663	384,910	975,650	33,483	1,946,706
Total liabilities, deferred revenue, fair value reserve, minority interest and equity	13,501	49,710	1,458,494	425,001	1,946,706

Secondary segment information

The group operates in different geographical areas as designated below:

	<i>Domestic</i>		<i>International</i>		<i>Total</i>	
	<i>30 September 2001</i>	<i>30 September 2000</i>	<i>30 September 2001</i>	<i>30 September 2000</i>	<i>30 September 2001</i>	<i>30 September 2000</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>
Revenue	79,503	87,715	26,235	21,551	105,738	109,266
Net profit	27,250	27,940	9,333	6,953	36,583	34,893
Total assets	1,674,422	1,545,312	592,666	401,394	2,267,088	1,946,706
Total liabilities, deferred revenue, fair value reserve, minority interest and equity	2,254,260	1,940,592	12,828	6,114	2,267,088	1,946,706