

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

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

30 SEPTEMBER 2008

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 2008 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 management of the bank is 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

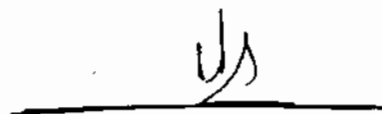
We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial 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 2008 have occurred that might have had a material effect on the business of the bank or on its financial position.

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Kuwait Finance House K.S.C. and Subsidiaries

INTERIM CONDENSED CONSOLIDATED INCOME STATEMENT (UNAUDITED)

Period ended 30 September 2008

		<i>3 months ended 30 September 2008</i>	<i>3 months ended 30 September 2007</i>	<i>9 months ended 30 September 2008</i>	<i>9 months ended 30 September 2007</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, wakala, istisna'a and leasing income		142,796	125,054	416,776	336,068
Investment income	3	47,893	71,590	191,709	210,344
Fee and commission income		18,684	15,491	53,753	39,971
Net gain from dealing in foreign currencies		1,343	5,572	11,138	8,658
Other income		10,307	6,794	22,432	15,280
		221,023	224,501	695,808	610,321
EXPENSES					
Staff costs		22,743	17,026	66,721	51,494
General and administrative expenses		19,616	15,036	51,575	35,747
Murabaha and ijara costs		21,135	17,618	56,530	48,225
Depreciation		7,413	7,567	21,772	22,866
Provision for impairment		6,912	9,575	17,287	30,095
		77,819	66,822	213,885	188,427
PROFIT BEFORE ESTIMATED DISTRIBUTION TO DEPOSITORS					
Estimated distribution to depositors	4	143,204 (72,256)	157,679 (82,000)	481,923 (233,970)	421,894 (210,870)
PROFIT AFTER ESTIMATED DISTRIBUTION TO DEPOSITORS					
Provision for contribution to Kuwait Foundation for the Advancement of Sciences		70,948 (658)	75,679 (621)	247,953 (2,294)	211,024 (1,826)
Provision for National Labour Support tax		(1,321)	(1,203)	(4,272)	(3,897)
Provision for Zakat (based on Zakat Law No. 46/2006)		(658)	-	(2,294)	-
PROFIT FOR THE PERIOD					
		68,311	73,855	239,093	205,301
Attributable to:					
Equity holders of the bank	4	63,232	60,263	220,586	176,871
Minority interest		5,079	13,592	18,507	28,430
		68,311	73,855	239,093	205,301
BASIC AND DILUTED EARNINGS PER SHARE ATTRIBUTABLE TO THE EQUITY HOLDERS OF THE BANK					
	5	31 fils	29 fils	107 fils	89 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 2008

		<i>(Unaudited)</i> 30 September 2008 KD 000's	<i>(Audited)</i> 31 December 2007 KD 000's	<i>(Unaudited)</i> 30 September 2007 KD 000's
ASSETS				
Cash and balances with banks and financial institutions		608,946	553,565	268,373
Short-term international murabaha		1,202,719	1,067,291	1,764,755
Receivables		4,749,557	3,988,131	3,369,319
Trading properties		59,239	126,413	122,100
Leased assets		1,176,252	930,657	817,702
Available for sale investments		1,236,448	896,098	896,602
Investment in associates		412,768	341,279	293,541
Investment properties		309,795	247,300	244,386
Other assets		331,349	239,694	84,395
Property and equipment		455,774	407,488	386,007
TOTAL ASSETS		10,542,847	8,797,916	8,247,180
LIABILITIES, DEFERRED REVENUE, FAIR VALUE RESERVE, FOREIGN EXCHANGE TRANSLATION RESERVE AND TOTAL EQUITY				
LIABILITIES				
Due to banks and financial institutions		1,777,030	1,186,391	1,175,300
Depositors' accounts		6,333,064	5,361,155	5,020,503
Other liabilities		402,324	380,853	343,055
TOTAL LIABILITIES		8,512,418	6,928,399	6,538,858
DEFERRED REVENUE		343,298	374,608	339,229
FAIR VALUE RESERVE	6	50,137	86,843	82,222
FOREIGN EXCHANGE TRANSLATION RESERVE	7	(22,579)	1,972	9,867
EQUITY ATTRIBUTABLE TO THE EQUITY HOLDERS OF THE BANK				
Share capital	8	205,842	171,535	171,535
Share premium		464,766	464,735	464,694
Proposed issue of bonus shares		-	34,307	-
Reserves		420,367	427,925	297,138
Profit for the period attributable to equity holders of the bank		220,586	-	176,871
		1,311,561	1,098,502	1,110,238
Proposed cash dividend		-	111,498	-
TOTAL EQUITY ATTRIBUTABLE TO THE EQUITY HOLDERS OF THE BANK		1,311,561	1,210,000	1,110,238
Minority interest		348,012	196,094	166,766
TOTAL EQUITY		1,659,573	1,406,094	1,277,004
TOTAL LIABILITIES, DEFERRED REVENUE, FAIR VALUE RESERVE, FOREIGN EXCHANGE TRANSLATION RESERVE AND TOTAL EQUITY		10,542,847	8,797,916	8,247,180

BADER ABDULMOHSEN AL-MUKHAIZEEM
(CHAIRMAN AND MANAGING DIRECTOR)

MOHAMED SULAIMAN AL-OMAR
(CHIEF EXECUTIVE OFFICER)

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 2008

	Attributable to equity holders of the bank										Minority interest KD 000's	Total equity KD 000's		
	Share capital KD 000's	Share premium KD 000's	Proposed issue of bonus shares KD 000's	Reserves					Treasury shares KD 000's	Sub total KD 000's			Proposed cash dividends KD 000's	Sub total KD 000's
				Statutory reserve KD 000's	Voluntary reserve KD 000's	Employee share options reserve KD 000's	Profit for the period KD 000's	Sub total KD 000's						
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:														
Issue of bonus shares	18,379	-	(18,379)	-	-	-	-	-	-	-	-	-	-	-
Issue of shares for cash	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)	-	(16)
Net change in minority interest	-	-	-	-	-	-	-	-	176,871	176,871	-	176,871	893	893
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
At 31 December 2007	171,535	464,735	34,307	214,589	208,093	4,237	1,006	427,925	-	1,098,502	111,498	1,210,000	196,094	1,406,094
Movements during the period:														
Issue of bonus shares (Note 8)	34,307	-	(34,307)	-	-	-	-	-	-	-	-	-	-	-
Cash received on cancellation of share options	-	31	-	-	-	-	-	-	-	31	-	31	-	31
Zakat	-	-	-	-	(7,558)	-	-	(7,558)	-	(7,558)	-	(7,558)	-	(7,558)
Cash dividends paid	-	-	-	-	-	-	-	-	-	-	(111,498)	(111,498)	-	(111,498)
Net change in minority interest	-	-	-	-	-	-	-	-	-	-	-	-	133,411	133,411
Profit for the period	-	-	-	-	-	-	-	-	220,586	220,586	-	220,586	18,507	239,093
At 30 September 2008	205,842	464,766	-	214,589	200,535	4,237	1,006	420,367	220,586	1,311,561	-	1,311,561	348,012	1,659,573

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 2008

	<i>Note</i>	9 months ended 30 September 2008 KD 000's	9 months ended 30 September 2007 KD 000's
OPERATING ACTIVITIES			
Profit for the period		239,093	205,301
Adjustment for:			
Depreciation		21,772	22,866
Provision for impairment		17,287	30,095
Dividend income		(13,911)	(10,936)
Gain on sale of investments		(120,297)	(90,758)
Share of results of associates		(26,033)	(37,782)
		117,911	118,786
Changes in operating assets and liabilities			
<i>(Increase) decrease in operating assets:</i>			
Exchange of deposits		(81,042)	(1,858)
Receivables		(559,710)	(1,395,169)
Leased assets		(246,373)	(172,315)
Trading properties		67,173	(31,637)
Other assets		(90,444)	40,822
<i>Increase (decrease) in operating liabilities:</i>			
Due to banks and financial institutions		590,639	95,296
Depositors' accounts		971,909	1,290,573
Other liabilities		154,983	54,526
Deferred revenue		(31,313)	39,966
Net cash from operating activities		893,733	38,990
INVESTING ACTIVITIES			
Net purchase of available for sale investments		(282,324)	(234,288)
Net purchase of investment properties		(60,740)	(38,525)
Purchase of property and equipment		(69,098)	(22,137)
Net purchase of investment in associates		(44,442)	(22,801)
Dividend income received		13,911	10,936
Net cash used in investing activities		(442,693)	(306,815)
FINANCING ACTIVITIES			
Issue of shares		-	306,312
Cash dividends paid		(111,498)	(69,839)
Cash received on cancellation of share options		31	225
Payment of zakat		(7,558)	(5,804)
Net movement in treasury shares		-	(16)
Net cash (used in) from financing activities		(119,025)	230,878
INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS		332,015	(36,947)
Cash and cash equivalents at 1 January		854,805	883,141
CASH AND CASH EQUIVALENTS AT 30 SEPTEMBER	9	1,186,820	846,194

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 2008

1 ACTIVITIES

The interim condensed consolidated financial information of the group for the period ended 30 September 2008 were authorised for issue in accordance with a resolution of the bank's board of directors on 8 October 2008.

The group comprises Kuwait Finance House K.S.C. (the bank) and its consolidated subsidiaries (collectively "the group"). The bank is a public shareholding company incorporated in Kuwait on 23 March 1977 and was 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

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 2007.

The annual consolidated financial statements for the year ended 31 December 2007 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 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 has been retained as a general provision until a further directive from the Central Bank of Kuwait is issued.

Murabaha, wakala, istisna'a and leasing income has been reduced by KD 596 thousand during the period ended 30 September 2008. The charge represents an adjustment arising from revised estimates of future cash flows from a portfolio of performing finance facilities that have had their terms modified during the period.

Operating results for the period are not necessarily indicative of the results that may be expected for the year ending 31 December 2008.

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. During the three month period ended 31 March 2008, the bank released the amount retained for taxation and other expenses upon finalisation of the tax liability with the concerned tax authorities and other legal formalities resulting in income of KD 19,479 thousand.

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL INFORMATION (UNAUDITED)

At 30 September 2008

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 bank's equity holders should not be relied upon to indicate distribution of profit to all parties concerned for the period ended 30 September 2008 or for the year ending 31 December 2008.

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 2008.

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 220,586 thousand (30 September 2007: KD 176,871 thousand) and the weighted average number of ordinary shares outstanding during the period of 2,058,411 thousand (30 September 2007: 1,978,051 thousand) after adjusting for treasury shares held by the group.

The comparative basic and diluted earnings per share have been restated for bonus issued during the period ended 31 March 2008.

The earnings per share of the prior period after adjustment for the impact of the capital increase from 1 January 2007 and bonus shares issued during 2008 is 86 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 interim condensed 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 2008 KD 000's	<i>(Audited)</i> 31 December 2007 KD 000's	<i>(Unaudited)</i> 30 September 2007 KD 000's
Balance at the beginning of the period/year	86,843	66,645	66,654
Change in fair values during the period/year	14,897	38,011	34,803
Gain realised during the period/year	(51,335)	(17,864)	(16,816)
Share of changes in associates' fair value reserves	(268)	51	(2,419)
	<hr/> 50,137 <hr/>	<hr/> 86,843 <hr/>	<hr/> 82,222 <hr/>

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 interim condensed consolidated balance sheet enables a fairer presentation than its inclusion under equity.

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL
INFORMATION (UNAUDITED)

At 30 September 2008

8 SHARE CAPITAL

Following approval of the ordinary and extraordinary general assembly meeting of the equityholders' of the bank held on 10 March 2008, the authorised share capital of the bank was increased from KD 171,535 thousand to KD 205,842 thousand by way of issuance of 20% bonus shares amounting to KD 34,307 thousand. Accordingly, the authorised, issued and fully paid-up share capital at 30 September 2008, comprises 2,058,415 thousand shares (31 December 2007: 1,715,350 thousand shares and 30 September 2007: 1,715,350 thousand shares) of 100 fils each.

9 CASH AND CASH EQUIVALENTS

	<i>(Unaudited)</i> 30 September 2008 <i>KD 000's</i>	<i>(Audited)</i> 31 December 2007 <i>KD 000's</i>	<i>(Unaudited)</i> 30 September 2007 <i>KD 000's</i>
Cash	50,066	38,630	39,636
Balances with Central Banks	252,506	350,398	123,004
Balances with banks and financial institutions - current accounts	166,004	84,379	90,403
Balances with banks and financial institutions - exchange of deposits	140,370	80,158	15,330
Cash and balances with banks and financial institutions	608,946	553,565	268,373
Short-term international murabaha - maturing within 3 months of contract date	645,124	157,945	96,213
Tawarruq balances with Central Bank of Kuwait (included with short-term international murabaha)	20,016	149,519	483,466
Exchange of deposits - maturing after 3 months of contract date	(87,266)	(6,224)	(1,858)
Cash and cash equivalents	1,186,820	854,805	846,194

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 2008 <i>KD 000's</i>	<i>(Audited)</i> 31 December 2007 <i>KD 000's</i>	<i>(Unaudited)</i> 30 September 2007 <i>KD 000's</i>
Acceptances and letters of credit	510,278	402,701	310,393
Guarantees	743,813	634,609	560,921
	1,254,091	1,037,310	871,314
Capital commitments	1,621,497	1,261,559	1,117,459

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL
INFORMATION (UNAUDITED)

At 30 September 2008

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>2008 KD 000's</i>	<i>2007 KD 000's</i>
Related parties						
Receivables	176	44,989	87	38,241	83,493	86,782
Due to banks and financial institutions	-	-	-	16,667	16,667	10,000
Depositors accounts	47,812	36,217	1,087	27,962	113,078	71,135
Commitments and contingencies	342	6,511	-	-	6,853	3,789

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL INFORMATION (UNAUDITED)

At 30 September 2008

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 2008	(Audited) 31 December 2007	(Unaudited) 30 September 2008	(Audited) 31 December 2007	(Unaudited) 30 September 2008	(Audited) 31 December 2007
Board Members						
Finance facilities	13	15	11	13	35,874	7,645
Credit cards	11	5	0	8	56	101
Deposits	25	27	104	76	56,231	7,341
Collateral against finance facilities	2	4	-	-	1	175
					KD 000's	KD 000's
Executive Officers						
Finance facilities	16	15	5	7	3,242	1,304
Credit cards	13	5	4	12	55	37
Deposits	26	20	85	103	5,847	2,534
Collateral against finance facilities	7	15	-	1	3,703	1,929

Compensation of key management personnel is as follows:

	(Unaudited) 30 September 2008	(Audited) 31 December 2007	(Unaudited) 30 September 2007
Short-term employee benefits	3,883	4,457	3,627
Termination benefits	6,347	6,365	4,435
	<u>10,230</u>	<u>10,822</u>	<u>8,062</u>
	<u>KD 000's</u>	<u>KD 000's</u>	<u>KD 000's</u>

Kuwait Finance House K.S.C. and Subsidiaries

NOTES TO THE INTERIM CONDENSED CONSOLIDATED FINANCIAL INFORMATION (UNAUDITED)

At 30 September 2008

12 SEGMENTAL ANALYSIS

Primary segment information

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

<i>30 September 2008 (Unaudited)</i>	<i>Treasury KD 000's</i>	<i>Investment KD 000's</i>	<i>Retail and corporate banking KD 000's</i>	<i>Other segments KD 000's</i>	<i>Total KD 000's</i>
Income	<u>86,112</u>	<u>236,036</u>	<u>334,296</u>	<u>39,364</u>	<u>695,808</u>
Profit before estimated distribution to depositors	<u>57,015</u>	<u>158,062</u>	<u>252,774</u>	<u>14,072</u>	<u>481,923</u>
Total assets	<u>1,487,371</u>	<u>3,049,652</u>	<u>5,695,594</u>	<u>310,230</u>	<u>10,542,847</u>
Total liabilities, deferred revenue, fair value reserve, foreign exchange translation reserve and total equity	<u>1,866,580</u>	<u>848,844</u>	<u>6,671,711</u>	<u>1,155,712</u>	<u>10,542,847</u>

<i>30 September 2007 (Unaudited)</i>	<i>Treasury KD 000's</i>	<i>Investment KD 000's</i>	<i>Retail and corporate banking KD 000's</i>	<i>Other segments KD 000's</i>	<i>Total 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>

Secondary segment information

	<i>Local</i>		<i>International</i>		<i>Total</i>	
	<i>30 September 2008 KD 000's</i>	<i>30 September 2007 KD 000's</i>	<i>30 September 2008 KD 000's</i>	<i>30 September 2007 KD 000's</i>	<i>30 September 2008 KD 000's</i>	<i>30 September 2007 KD 000's</i>
Income	<u>400,879</u>	<u>358,351</u>	<u>294,929</u>	<u>251,970</u>	<u>695,808</u>	<u>610,321</u>
Profit before estimated distribution to depositors	<u>313,302</u>	<u>274,192</u>	<u>168,621</u>	<u>147,702</u>	<u>481,923</u>	<u>421,894</u>

13 FIDUCIARY ASSETS

The aggregate value of assets held in a trust or fiduciary capacity by the bank at 30 September 2008 amounted to KD 614,944 thousand (31 December 2007: KD 486,825 thousand and 30 September 2007: KD 494,960 thousand).