FINANCIAL RESULTS

Part	INTERIM CONSOLIDATED STATEN OF FINANCIAL POSITION	MENT		INTERIM CONSOLIDATI STATEMENT OF INCOM	ED ME				INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS			
Part	As at 30 June 2021 (Reviewed)			For the six months ended 30 June	e 2021 (Reviewe	ed)			For the six months ended 30 June 2021 (Reviewed)			
Part	ζ,		31		Three month	ns ended				Six months ended		
Control foliations with british and Certific State 1,974		2021	2020									
Control of Control C	ASSETS								ODEDATING ACTIVITIES			
Control Cont	Cash and balances with banks and Central			Income from financing contracts	15,038	13,863	29,744	30,771		40.500	0.000	
Process 1,007,Act 1,008,200 1,008,				Income from investments	534	863	900	1,407	'	10,522	3,888	
Processor Proc				Income from sukuk	3,433	3,741	7,132	7,217	,	4 004	4 440	
Processing and make 6,686 6,289 1,726,296 2,19,726 2,1				Share of loss from associates	(95)	(263)	(232)	(281)		•	,	
Return on search Return on s				OPERATING INCOME	19.010	19.204	27 544	20 114	· ·			
Control Cont				OPERATING INCOME	10,910	10,204	37,344	59,114	Share of loss from associates	232	281	
Count	Receivables and other assets	219,726	223,377						Net gain on sale of investments	-	(359)	
Hitch of requiry of investment ACCOUNT HOLDERS AND OWNERS* COUNTY OF INVESTMENT ACCOUNT HOLDERS AND	Premises and equipment	3,120	3,703	account holders (wakala)	(3,776)	(4,864)	(7,638)	(10,233)	Foreign exchange gain	(244)	(295)	
ACCOUNT HOLDERS AND OWNERS' EQUITY OF INVESTMENT ACCOUNT HOLDERS AND OWNERS' EQUITY OF INVESTMENT ACCOUNT HOLDERS AND OWNERS' EQUITY 170.84.05 13.114 17.1147 13.84.05 13.114 17.1147 13.84.05 13.114 17.1147 13.84.05 13.114 18.1148	TOTAL ASSETS	1,763,953	1,755,664	Beturn on equity of investment								
Continue Complete	LIADULTIES FOLLITY OF INVESTMENT			account holders (mudaraba)					operating assets and liabilities	12,676	8,568	
Content Cont	•				(2 666)	(2 157)	(5.166)	(6.150)	Changes in appraising assets and liabilities			
Part						, , , ,		, , , ,				
Pattern on equity of revestment shoulders (mutantable account folders (mutantable account folders) (mutantable account folders (mutantable account folders) (mutantable account				Group's snare as mudarib	2,257	2,610	4,365	5,101	Bank of Bahrain	(2,481)	5,939	
Case				Return on equity of investment					Due from banks	(1,234)	4,848	
Month Mont		,		account holders (mudaraba)					Financing contracts	(63,325)	(82,334)	
Profit publishes 20,610 16,298 Profit on due to banks and non-banks 22,800 (3,584 5,486) (7,703) Case Profit on due to banks 23,804 Case		,		after Group's share as mudarib	(409)	(547)	(801)	(1,049)	Receivables and other assets	5,614	4,954	
County of Investment Account				Profit on due to banks and					Financial support from government	-	1,460	
Part					(2,500)	(3,584)	(5,486)	(7,703)	Customers' current accounts	6,065	23,804	
Non-banks and individuals 169,678 182,94		372,390	022,230						Due to banks	(97,771)	5,461	
Sanks 169,678 189,048 783,229 783,22				NET OPERATING INCOME	12,225	9,209	23,619	20,129	Due to non-banks	37,734	69,493	
TOTAL EQUITY OF INVESTMENT ACCOUNT HOLDERS 1,011,774 966,177 2,000 2,640 3,600 3	Banks	169,678	182,948						Other liabilities	3,361	337	
Deperciation Depe	Non-banks and individuals	842,096	783,229	Staff costs	3,225	3,025	6,206	6,169	, , ,	(00.001)	10.500	
Company Comp	TOTAL EQUITY OF INVESTMENT			Depreciation	263	318	535	635	activities	(99,361)	42,530	
OWNERS' EQUITY Cuting attributable to shareholders of the Parent Cuting attributable to shareholders Cuting attrib	ACCOUNT HOLDERS	1,011,774	966,177	Allowance for credit losses - net	763	3.603	1.631	4.418	INVESTING ACTIVITIES			
Equity attributable to shareholders of the Parent Share capital Statutory reserve 25,640 2				Other expenses	2.396			5.019	Disposal of investments - net	550	3,452	
Contringer Con	OWNERS' EQUITY			Curior experiess		2,010	.,. 20		· ·		.,	
Share capital 132,519 132,519 132,519 132,519 Statutory reserve 25,640 25,640 25,640 25,640 Fair value through equity reserve 2,153 1,018 10,835 311 171,147 159,488 Non-controlling shareholders 179,581 167,229 TOTAL OWNERS' EQUITY 1,763,953 1,755,664 TOTAL LIABILITIES, EQUITY OF INVESTMENT ACCOUNT HOLDERS AND OWNERS' EQUITY 136,710				TOTAL OPERATING						15,477	(71,404)	
Statutory reserve 25,640 25,640 Ferri NCOME FOR THE PERIOD 5,578 (385) 10,522 3,888 Proceeds from disposal of held for sale subsidiary 4,760 16,981 16,981 16,981 171,147 159,488 177,141 159,488 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 179,		100 510	100 510	EXPENSES	6,647	9,594	13,097	16,241	Purchase of premises and equipment - net	(46)	(21)	
Pair value through equity reserve 2,153 1,018 10,835 311 171,147 159,488 177,141 159,488 167,229 179,581 167,229 170AL LIABILITIES AND 136,710 136,710 136,710 136,710 136,710 136,710 136,710 136,710 136,710 170,200 170	·			NET INCOME FOR THE					Proceeds from disposal of held for			
Retained earnings 10,835 311 171,147 159,488 159,488 177,411 159,488 8,434 7,741 70TAL OWNERS' EQUITY 179,581 167,229 167,229 170TAL LIABILITIES, EQUITY OF INVESTMENT ACCOUNT HOLDERS AND OWNERS' EQUITY 1,763,953 1,755,664 136,710 136,710 136,710 136,710 10,00000000000000000000000000000000	,	•		PERIOD	5,578	(385)	10,522	3,888		-	4,760	
171,147 159,488 Attributable to: Shareholders 8,434 7,741 7741	0 1 7								` ,			
Non-controlling shareholders 8,434 7,741 TOTAL OWNERS' EQUITY 179,581 167,229 TOTAL LIABILITIES, EQUITY OF INVESTMENT ACCOUNT HOLDERS AND OWNERS' EQUITY OFF-BALANCE SHEET EQUITY OF INVESTMENT ACCOUNT HOLDERS 136,710 136,710 TOTAL LIABILITIES AND OFF-BALANCE SHEET EQUITY OF INVESTMENT ACCOUNT HOLDERS 136,710 136,710 TOTAL LIABILITIES AND OFF-BALANCE SHEET EQUITY OF INVESTMENT ACCOUNT HOLDERS 136,710 136,710 TOTAL LIABILITIES AND OFF-BALANCE SHEET EQUITY OF INVESTMENT ACCOUNT HOLDERS 136,710 136,710 TOTAL LIABILITIES AND OFF-BALANCE SHEET EQUITY OF INVESTMENT ACCOUNT HOLDERS 136,710 136,710 TOTAL LIABILITIES AND OFF-BALANCE SHEET EQUITY OF INVESTMENT ACCOUNT HOLDERS 136,710 136,710 TOTAL LIABILITIES AND OFF-BALANCE SHEET EQUITY OF INVESTMENT ACCOUNT HOLDERS 136,710 136,710 TOTAL LIABILITIES AND OFF-BALANCE SHEET EQUITY OF INVESTMENT ACCOUNT HOLDERS 136,710 136,710 TOTAL LIABILITIES AND OFF-BALANCE SHEET EQUITY OF INVESTMENT ACCOUNT HOLDERS 136,710 136,710 TOTAL LIABILITIES AND OFF-BALANCE SHEET CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS	netairied earriirigs	•		Attributable to:					activities	15,981	(63,213)	
Non-controlling shareholders 1,741 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 167,229 179,581 179	Non controlling about fallen			Shareholders of the Parent	5,579	(383)	10,524	3,891	FINANCING ACTIVITY			
179,581 167,229 5,578 (385) 10,522 3,888	•			Non-controlling shareholders	(1)	(2)	(2)	(3)				
TOTAL LIABILITIES, EQUITY OF INVESTMENT ACCOUNT HOLDERS AND OWNERS' EQUITY OFF-BALANCE SHEET EQUITY OF INVESTMENT ACCOUNT HOLDERS 1,763,953 1,755,664 NET DECREASE IN CASH AND CASH EQUIVALENTS (37,783) (77,816) Cash and cash equivalents at 1 January Total LIABILITIES, EQUITY OF Investment (used in) financing activity 45,597 (57,133) Net cash flows from (used in) financing activity 45,597 (57,133) Cash and cash equivalents at 1 January 155,774 176,260 CONTINGENT LIABILITIES AND Total	TOTAL OWNERS' EQUITY	179,581	167,229							45,597	(57,133)	
OFF-BALANCE SHEET EQUITY OF INVESTMENT ACCOUNT HOLDERS 136,710 136,710 136,710 136,710 Cash and cash equivalents at 1 January CASH AND CASH EQUIVALENTS CASH AND CASH EQUIVALENTS	INVESTMENT ACCOUNT HOLDERS AND	1,763,953	1,755,664		5,578	(385)	10,522	3,888	Net cash flows from (used in) financing activity	45,597	(57,133)	
HOLDERS 136,710 136,710 Cash and cash equivalents at 1 January 155,774 176,260 CASH AND CASH EQUIVALENTS	OFF-BALANCE SHEET									(37,783)	(77,816)	
COMMITMENTO TO FOR TO ONE		136,710	136,710						Cash and cash equivalents at 1 January	155,774	176,260	
		76,520	75,649	•						117,991	98,444	

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY

For the six months ended 30 June 2021 (Reviewed)								
	Share capital	Statutory reserve	Fair value through equity reserve	Retained earnings	Proposed dividend	Total	Non - controlling shareholders	Total owners' equity
	BD 000	BD 000	BD 000	BD 000	BD 000	BD 000	BD 000	BD 000
Balance at 1 January 2021	132,519	25,640	1,018	311	-	159,488	7,741	167,229
Net income for the period	-	-	-	10,524	-	10,524	(2)	10,522
Other comprehensive income for the period	-	-	1,135	-	-	1,135	-	1,135
Total comprehensive income for the period	-	-	1,135	10,524	-	11,659	(2)	11,657
Net movement in share of non-controlling shareholders		-	-	-	-	-	695	695
Balance at 30 June 2021	132,519	25,640	2,153	10,835	-	171,147	8,434	179,581
Balance at 1 January 2020	132,519	24,115	324	3,587	22,517	183,062	10,597	193,659
Net income for the period	-	-	-	3,891	-	3,891	(3)	3,888
Other comprehensive loss for the period	-	-	(41)	-	-	(41)	-	(41)
Total comprehensive income for the period	-	-	(41)	3,891	-	3,850	(3)	3,847
Dividend payout	-	-	-	-	(22,517)	(22,517)	-	(22,517)
Recognition of modification loss	-	-	-	(16,997)	-	(16,997)	-	(16,997)
Net movement in share of non-controlling shareholders		-	-	-	-	-	(2,848)	(2,848)
Balance at 30 June 2020	132,519	24,115	283	(9,519)	-	147,398	7,746	155,144

These statements have been extracted from the interim condensed consolidated financial statements for the six months ended 30 June 2021, reviewed by EY. These interim condensed consolidated financial statements were approved by the Board of Directors on 5 August 2021. Kuwait Finance House (Bahrain) B.S.C.(c) is licensed by CBB as an Islamic retail bank.

Hamad Abdulmohsen AlMarzouq Chairman of the Board of Directors

Abdulhakeem Yaqoub Alkhayyat Managing Director and Chief Executive Officer

Retail Banking • Corporate Banking • Private Banking • Investment • Wealth Management

