

Goldman Sachs International

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25 July 2022

The Board of Directors
Kuwait Finance House K.S.C.P.
Al Mirqab Area, Abdulla Al-Mubarak Street
P.O. Box 24989
Safat 13110
Kuwait

Re: Offer Document and Offer Document Summary of Kuwait Finance House K.S.C.P. dated 25 July 2022 (the "Offer Documents")

Lady and Gentlemen:

Reference is made to the proposed acquisition by Kuwait Finance House K.S.C.P. (the "Company") through a voluntary conditional offer of up to 100% of the issued ordinary shares of Ahli United Bank B.S.C. by way of a share swap (the "Offer") and the Offer Documents to be issued in connection with the Offer.

We understand that the Company has determined to include references to Goldman Sachs, as financial advisor to the Company, in the Offer Documents. In that regard, we hereby consent to the reference to Goldman Sachs as financial advisor to the Company in the Offer Documents. Notwithstanding the foregoing, it is understood that our consent is being delivered solely in connection with the issuance of the Offer Documents and that our name is not to be used, circulated, quoted or otherwise referred to, for any other purpose, in any registration statement, proxy statement, shareholder circular, offer document (including any subsequent amendments to the Offer Document) or any other document, except in accordance with our prior written consent.

Very truly yours,

A handwritten signature in black ink, appearing to read "Jassim Al-Sne". The signature is written in a cursive style with a long horizontal stroke extending to the left.

Goldman Sachs International,
Dubai International Financial Centre (DIFC) Branch