



Capital Intelligence Affirms GFH's Long-Term Rating "BB"

Manama, 29th August 2015 - GFH Financial Group announced today that Capital Intelligence (CI), the international credit rating agency, has affirmed GFH's Long-Term Rating at 'BB' and the Short-Term Rating at 'B'. The Outlook for GFH's ratings has also been affirmed as 'Stable'.

According to Capital Intelligence's report, these ratings are supported by a number of positive factors including GFH's satisfactory leverage, the improved diversification of the balance sheet and revenue streams in H1 2015 and the consolidation of Khaleeji Commercial Bank. The report noted that GFH's liquidity metrics and debt service capacity have improved albeit moderately. The report also stated that looking ahead, income volatility is likely to diminish and income generation to strengthen due to commercial operations. "

Commenting on Capital Intelligence's ratings, Mr. Hisham AlRayes, CEO of GFH Financial Group said, "The affirmation of the rating by Capital Intelligence, the leading international credit rating agency, is an acknowledgement and important validation that the Group is on the right track and continues to receive the support and confidence of the market and its shareholders. This is a result of the strategy we have adopted both on the financial and operational levels. This noticeable success is also the result of GFH's efforts to identify promising opportunities and realize the optimum benefits from them."

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About GFH Financial Group B.S.C.:

GFH is one of the most recognized financial groups in the gulf region that includes: Asset Management, Wealth Management, Commercial Banking and Real Estate Development. The group operations are focused in the GCC, North Africa and India. GFH is listed in Bahrain Bourse, Kuwait Stock Exchange and Dubai Financial Market.

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