



1960

Establishment

1984

Listed on Kuwait Stock Exchange

50+

Number of Branches

7.3

Total Assets  
KD Billion



**OUR VISION**  
To be the leading Kuwaiti bank of the future.



**OUR MISSION**  
To provide customers with simple and innovative services, to enable sustainable growth.

## CREDIT RATINGS

A3

MOODY'S

Positive

A

Fitch Ratings

Stable

A+

GI CAPITAL intelligence

Stable

## BUSINESS MODEL

### CONSUMER BANKING

Our Consumer Banking serves a broad range of customer segments, offering customer-centric solutions and a unique experience tailored to each customer segment. Our diversified product offering includes personal loan options, credit and debit cards, and deposits.

### CORPORATE BANKING

Our Corporate Banking has a comprehensive suite of wholesale, commercial and Small and Medium Enterprise (SME) banking products and services. These include structured finance, project finance, transaction banking, Advisory / Corporate Finance and Investment Banking, Merchant Banking and Cards.

### TREASURY AND INVESTMENT

Our Treasury focus is to optimize the balance sheet's efficiency, managing the Bank's liquidity while supporting asset growth and sufficient buffers to meet regulatory requirements. Our Investment Services manages the Bank's proprietary investment and offer investment products to clients.

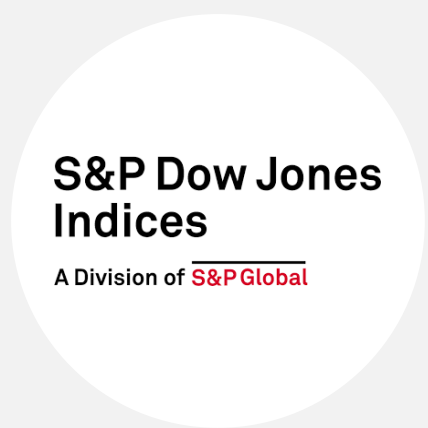
## Gulf Bank INDEX LANDSCAPE



LISTED IN BOURSA KUWAIT UNDER PREMIER MARKET SINCE JAN 2018



FTSE RUSSELL EMERGING MARKETS INDEX SINCE SEP 2018

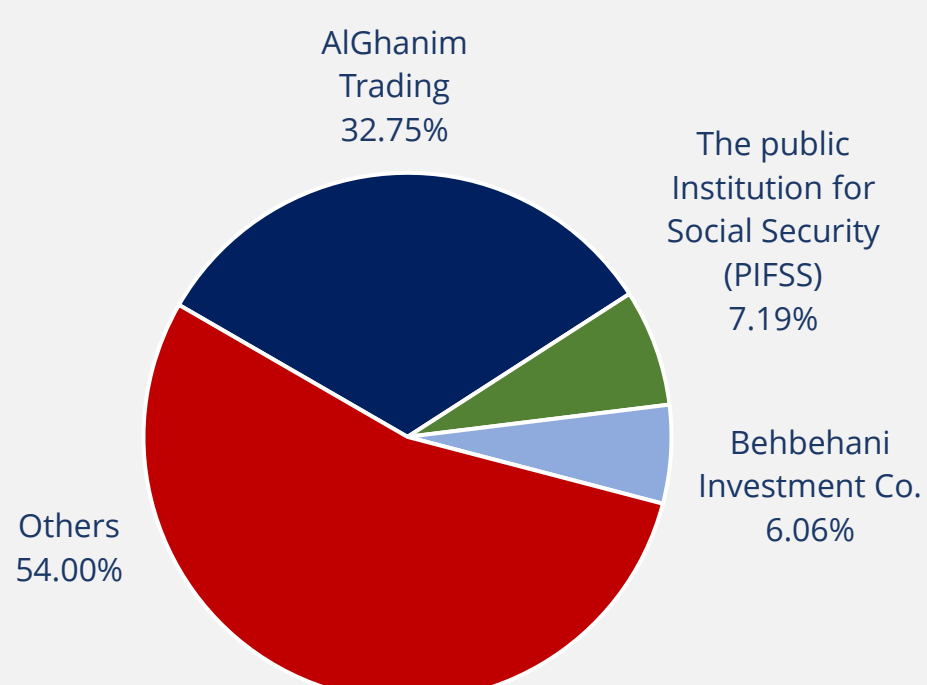


S&P DJI EMERGING MARKET INDEX SINCE DEC 2018



MSCI GLOBAL STANDARD INDEX SINCE MAY 2022

## SHAREHOLDER INFORMATION AS OF 31 MARCH 2024



Ticker	GBK (Boursa Kuwait)
ISIN	KW0EQ0100028
Number of Shares Issued	3,361,430,571
Market Cap	KD 1,018 Million
Foreign Investors	15.02%

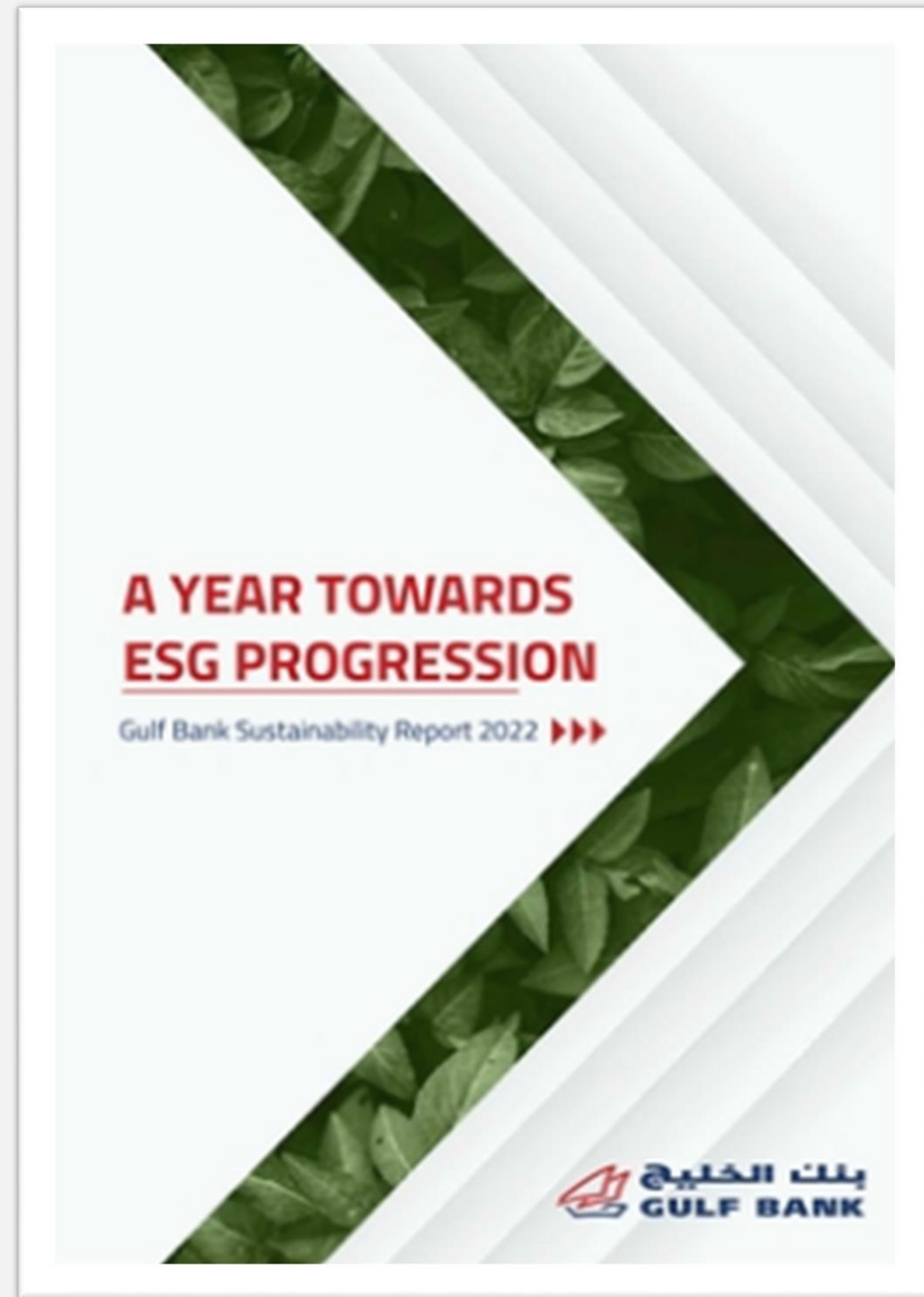


# USEFUL LINKS

## 2023 ANNUAL REPORT



## 2022 SUSTAINABILITY REPORTS



## INVESTOR NEWS

## QUARTER 1 2024 INVESTOR PRESENTATION

**Investors News**

135 results

<p><b>24/03/2024</b></p> <p>Bader Nasser Al-Kharafi: Gulf Bank is in the process of developing an innovative strategy for the forthcoming years</p> <p><a href="#">Details &gt;</a></p>	<p><b>14/02/2024</b></p> <p>Gulf Bank holds its Year End 2023 Earnings Webcast</p> <p><a href="#">Details &gt;</a></p>	<p><b>13/02/2024</b></p> <p>12 fil Proposed cash dividends and 5% bonus shares</p> <p><a href="#">Details &gt;</a></p>
<p><b>21/01/2024</b></p> <p>Fitch Ratings Affirms Gulf Bank's Long-Term Issuer Default Rating at "A" With a Stable Outlook</p> <p><a href="#">Details &gt;</a></p>	<p><b>29/10/2023</b></p> <p>Gulf Bank Holds its Third Quarter 2023 Earnings Webcast</p> <p><a href="#">Details &gt;</a></p>	<p><b>19/10/2023</b></p> <p>Gulf Bank records KD 53.8 million in Net Profit for the first nine months of 2023, an increase of 18% compared to 2022.</p> <p><a href="#">Details &gt;</a></p>
<p><b>02/08/2023</b></p> <p>Gulf Bank held its first half 2023 Earnings Webcast</p> <p><a href="#">Details &gt;</a></p>	<p><b>30/07/2023</b></p> <p>Gulf Bank records KD 35.8 million in Net Profit for the first half of 2023, an increase of 18.3% compared to 2022.</p> <p><a href="#">Details &gt;</a></p>	<p><b>11/06/2023</b></p> <p>Capital Intelligence Affirms Gulf Bank's Long-Term Foreign Currency Rating at "A+" and Bond Rating at "BBB+" both with a "Stable" outlook</p> <p><a href="#">Details &gt;</a></p>

