



1960

Establishment

1984

Listed on Kuwait Stock Exchange

50+

Number of Branches

7.5

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.

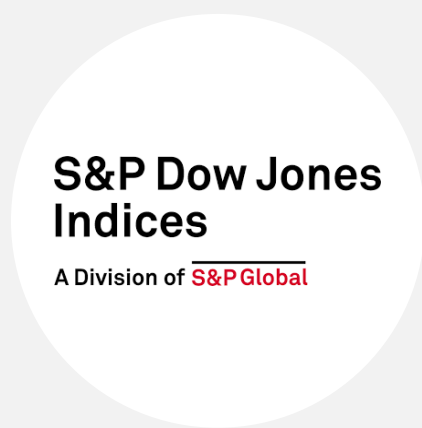
Gulf Bank INDEX LANDSCAPE



LISTED IN BOURSА KUWAIT UNDER PREMIER MARKET SINCE JAN 2018



FTSE RUSSELL EMERGING MARKETS INDEX SINCE SEP 2018

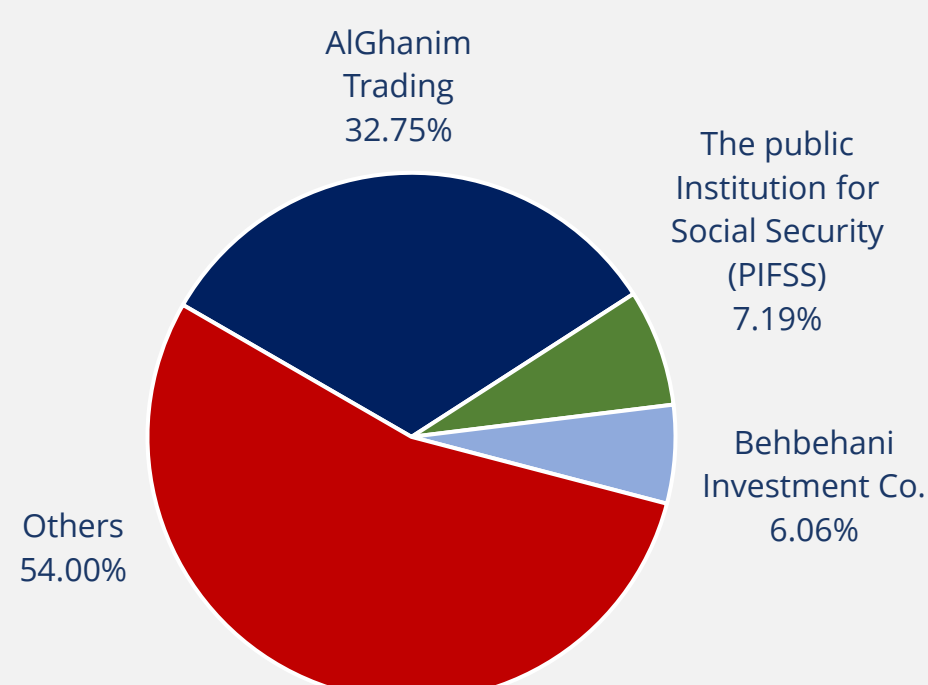


S&P DJI EMERGING MARKET INDEX SINCE DEC 2018



MSCI GLOBAL STANDARD INDEX SINCE MAY 2022

SHAREHOLDER INFORMATION AS OF 30 SEPTEMBER 2024



Ticker	GBK (Boursa Kuwait)
ISIN	KW0EQ0100028
Number of Shares Issued	3,802,502,099
Market Cap	KD 1,149 Million
Foreign Investors	15.58%



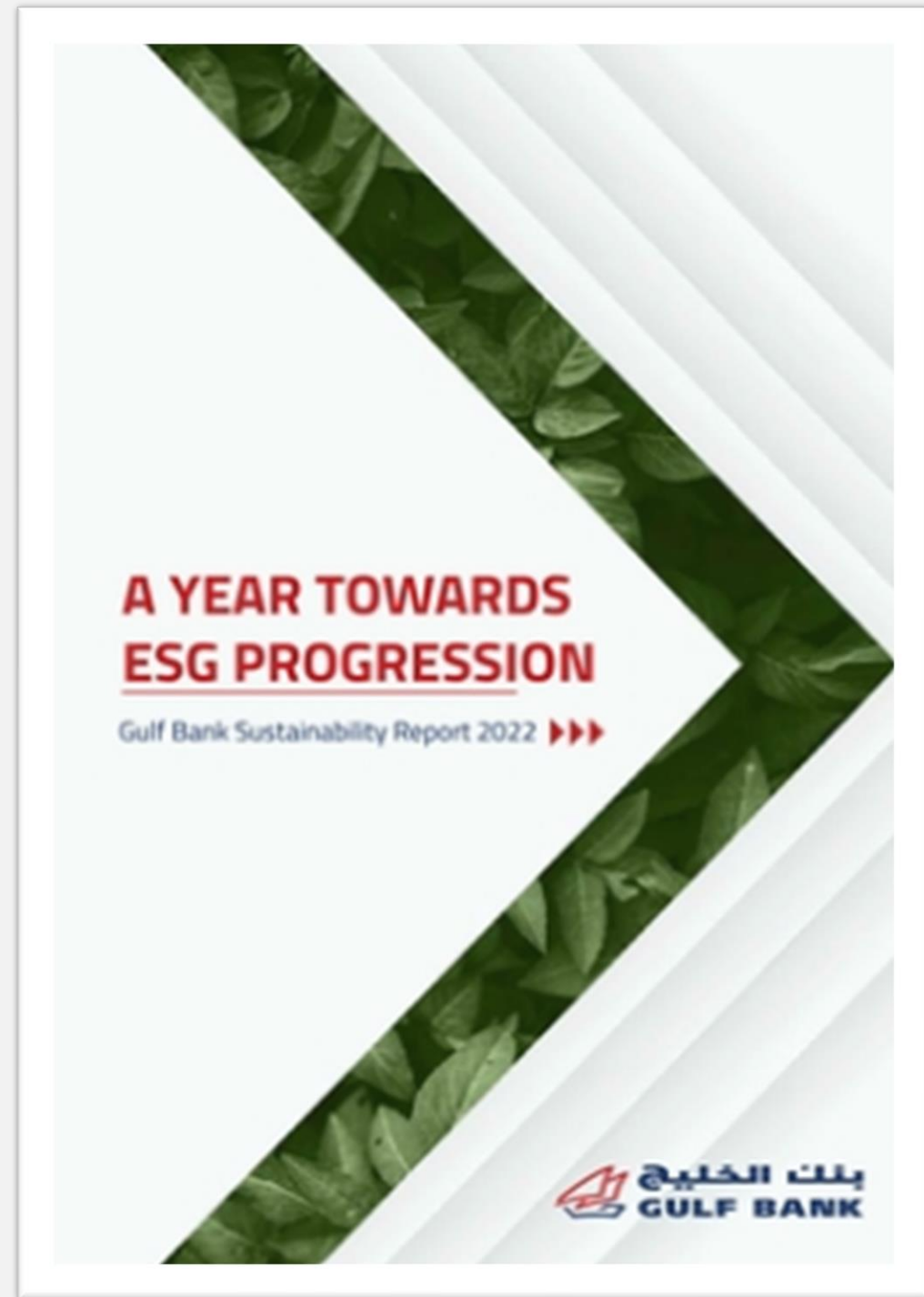
USEFUL LINKS



2023 ANNUAL REPORT



2022 SUSTAINABILITY REPORTS



INVESTOR NEWS

Investors News

140 results

<p>05/08/2024 Gulf Bank holds its first half 2024 Earnings Webcast</p> <p>Details ></p>	<p>24/07/2024 Gulf Bank records KD 28.2 million in Net Profit for the first half of 2024</p> <p>Details ></p>	<p>09/06/2024 Capital Intelligence Affirms Gulf Bank's Long-Term Foreign Currency Rating at "A+" and Bond Rating at "BBB+" with a "Stable" outlook.</p> <p>Details ></p>
<p>07/05/2024 Gulf Bank holds its first quarter 2024 Earnings Webcast</p> <p>Details ></p>	<p>30/04/2024 Gulf Bank records KD 12.9 million in Net Profit for the first quarter of 2024</p> <p>Details ></p>	<p>24/03/2024 Bader Nasser Al-Kharafi, Gulf Bank is in the process of developing an innovative strategy for the forthcoming years</p> <p>Details ></p>
<p>14/02/2024 Gulf Bank holds its Year End 2023 Earnings Webcast</p> <p>Details ></p>	<p>13/02/2024 12 fils Proposed cash dividends and 5% bonus shares</p> <p>Details ></p>	<p>21/01/2024 Fitch Ratings Affirms Gulf Bank's Long-Term Issuer Default Rating at "A" With a Stable Outlook</p> <p>Details ></p>

QUARTER 3 2024 INVESTOR PRESENTATION

