

CORPORATE
SOCIAL
RESPONSIBILITY
2016





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GULF BANK CORPORATE SOCIAL RESPONSIBILITY PROGRAM WINS AWARDS FROM ARABIAN BUSINESS MAGAZINE AND GUST UNIVERSITY



Corporate social responsibility forms an important component of Gulf Bank's mission and goals. The Bank was founded in the heart of Kuwait in 1961, and its CSR program aims to give back to the very community from which it was founded. This CSR report provides an account of the most notable and important sponsorships undertaken by the Bank for the benefit of our beloved Kuwait and its people.

In 2016, the Bank was awarded the 'Special CSR Award - Kuwait' for its overall CSR program from the well-known Arabian Business Magazine. We were also recognized for our contributions to education and culture by winning the 'Al-Shakoor Lifetime Achievement Award' from Gulf University of Science and Technology (GUST). Gulf Bank's CSR programs cover a specific range of areas we believe to be of great importance to the future of our country.

To address one of the main strategic challenges facing our country and the region, Gulf Bank is committed to supporting and sponsoring a number of educational and entrepreneurial programs for youth. The key sponsorships in this area include our ongoing support for INJAZ – Kuwait to deliver educational and entrepreneurial skills training programs for high school and university students. The Bank's graduate development program 'Ajjal' is also widely recognized for its training program to develop holistic bankers for the benefit of both the Bank and Kuwait. The Bank also sponsored several other educational related activities throughout the year.

The Bank also believes it is critical to support events related to gender parity and the empowerment of women, as it is a key global and local challenge. In May, we organized the 'Women in the Corporate World'



conference which raised awareness of the gender diversity and key issues facing women in the workplace. The successful event culminated in a pledge of support for working women in Kuwait.

As our country has a high rate of obesity and diabetes, we are committed to holding and sponsoring a number of health and fitness related events and activities. This year was our second year holding the 'Gulf Bank 642 Marathon' and it was an unprecedented success. This run/walk event appeals to all ages group and fitness levels and is the only such accredited event in Kuwait. We partnered with the UN Refugee Agency (UNHCR) to raise awareness of the plight of refugees. Other important fitness and health activities rounded out our sponsorship program in this area.

Gulf Bank also believes in the importance of supporting and promoting Kuwait's traditions and heritage through its community service program of events. Each year the Bank sponsors the 'Memorial Pearl Diving Journey' which is a tribute to Kuwait's cultural and economic heritage and aims to teach the younger generation about the lives of their ancestors. The Bank also hold a series of activities and events in Ramadan to engage with the community and support our traditions.

We would like to thank our valued partners in these events, as well as members of the Gulf Bank family who are always ready to volunteer their time to ensure our events are successful. Together we are making a difference and helping to build a brighter future for Kuwait's next generations.



YOUTH





CSR 2016

GULF BANK SUPPORTS BENCHMARK FORUM 2016

Bringing Together Creative Minds



Gulf Bank was pleased to support the Benchmark Forum 2016 - The Third Annual Design Entrepreneurship Forum organized by YourAOK. The Benchmark Forum took place at Al Shaheed Park on 12-13 February 2016, with an agenda full of activities that informed and inspired entrepreneurs and designers.

Benchmark Forum brought together innovative business minds and creative designers to share their experience and inspire young entrepreneurs and to provide them with the mentorship

that may guide them down the road of development and success. The event was free of charge.

Benchmark is a non-profit event that aimed to educate designers and creative professionals by providing them with a merging skill-set between design and business. The agenda included lectures by professionals in the industry, mentorships programs for designers wanting to open their own design businesses, an online marketplace will be displayed and sold on behalf



of the designers (youraok.net). YourAOK is a networking platform that brings together creative professionals, design firms, and product suppliers together. It offers them a multimedia platform with

digital portfolios allowing clients to easily browse through profiles and visual works to hire artists, photographers or designers. YourAOK aims to provide Kuwaiti youth with the skill-set required to create their own feasible business.



GULF BANK: GOLD SPONSOR OF FIKRA PROGRAM

Transforming Ideas Into Business Projects



Gulf Bank was a Gold sponsor of Fikra Program that works to empower a new generation of entrepreneurs. The program seeks to encourage young Kuwaitis to turn their business ideas from mere thoughts into viable well-designed business plans and connect them with potential investors.

The main goal of Fikra Program is to empower a new generation of entrepreneurs to develop successful businesses and advance the local Kuwaiti market. Youth apply to the program and are selected based on a number of criteria. It is an

intensive entrepreneurship training that provides aspiring entrepreneurs with the technical skills and business knowledge needed to launch their own businesses such as leadership skills, comprehensive business plan, investment opportunities and others.

After they successfully go through the training sessions they pitch their ideas to potential investors in the hopes of having their businesses funded. The first edition of the program resulted in establishing 33% of businesses, while 44% are still in the negotiation phase with investors.





GULF BANK GOLD SPONSOR OF THE KUWAIT ECONOMIC SOCIETY'S INTENSIVE YOUTH FINANCIAL TRAINING INITIATIVE



Gulf Bank was a gold sponsor of the Kuwait Economic Society's first youth financial training initiative. The program, 'Investing in Our Youth is Unique' under the broader theme of 'Our Gulf Deserves,' trained youth in the fields of investment, financial stock trading, as well as technical and news analysis.

This unique investment development program was for college students who were enrolled in their third or fourth year of study in the fields of finance, accounting, business management, economics, and industrial engineering. Additionally, recent graduates in these fields were also eligible to apply to the program. The objective of this initiative

was to prepare youth for successful careers, develop talent, as well as exchange experiences and improve teamwork.

This program was comprised of a series of practical and consultative sessions over a period of seven months. Three different classes of students have participated in the intensive investment training program. Participants were appraised on qualitative and quantitative evaluations; they were given a trial account of \$50,000 to engage in simulated trading. Those who excelled in the program and trading were then selected to move onto a regional trading simulation exercise. Forty participants were selected from Kuwait and those

that excelled were awarded with a trip where they shared their experiences and enhanced their skills.

Each training session culminated in a forum measured the participants' performance and awarded the top performers. The first forum was conducted in January and focused on ways to invest in financial markets, with a focus on how to minimize risk. The second forum was conducted in February and explored investment opportunities to support youth in international markets. The third forum recently concluded and shed light on investment strategies in financial markets.

Kuwait Economic Society was founded in 1970 as a civil society institution and partner in the economic development process of the country. The Kuwait Economic Society works on reforming policies of the state, improving the competitiveness and transparency of the Kuwaiti economy. It also offers consulting, economic services, in addition to financial studies for public and private sectors. The Society also promotes cultural and economic awareness among members of the society, and enables generations of business professionals with the skills to build a knowledge-based society. The Kuwait Economic Society also focuses



on the role of human capital in the development of civil society activities, particularly in the economic and financial fields; it also builds bridges with the international institutions and economic organizations.



GULF BANK SPONSORS THE KUWAIT PAVILION AT THE VENICE BIENNALE

Kuwait Curates GCC Effort at its Pavilion



Gulf Bank was pleased to be a lead sponsor of the Kuwait Pavilion at the 15th International Architecture Exhibition — La Biennale di Venezia, kicked off 28 May and ran until 27 November 2016. Kuwait's participation in the Venice Biennale was commissioned and organized by the National Council for Culture, Arts and Letters (NCCAL).

The prestigious art event took place under the patronage of H.E. Sheikh Salman Al Humood, Minister of Information – Kuwait; H.E. Sheikh Ali Al Khaled Al Sabah, Ambassador of Kuwait to Italy; H.E. Sheikha Mai Al Khalifa, Minister of Culture – Bahrain; H.E. Sheikh Nuhayan Al Nuhayan, Minister of Culture – UAE; and Mr Paolo Baratta, President of La Biennale in Italy.

This was Kuwait's third participation in the event and in an unprecedented step included national participation from the Gulf at its Pavilion. Kuwait's representation responded to the announced theme by designing new frontiers of dialogue and exchange, which suggest that the frontline of architecture is in imagining a future collectivity that reclaims undivided seascapes and vital community, while recognizing the urgency of architectural practices. The exhibition was commissioned by Zahra Ali Baba from NCCAL and the curators are Hamed BuKhamseen of Kuwait and Ali Karimi from Bahrain.

Titled 'Between East and West: A Gulf', the Kuwait Pavilion looked past Kuwait's borders to those



of contested hydrography of the Arabian Gulf and proposes new ideas. It provided a platform for dialogue and creative artistic network from across the Gulf region, focusing on the young generation and their creative design, architecture and planning ideas that push forward the old conception of reality by imagining a prospective future; the waterscape of the Gulf and the scattered islands as connecting elements across different cultures, languages, and beliefs.

The Pavilion, located in the Arsenale, featured a catalog of over three hundred islands in the Gulf, elaborating on their histories and character. In addition to this compilation, the Pavilion featured design proposals for a selection of these islands, made from young and established architectural practices in the region, highlighting how a master plan could be implemented across these contested waters.



EDUCATION





GULF BANK IS PROUD TO SPONSOR INJAZ- KUWAIT

Gulf Bank Receives Company Volunteer Award



Gulf Bank is proud of its continuing lead sponsorship of INJAZ- Kuwait, a non profit and non-governmental organization that delivers educational programs on entrepreneurial and leadership skills to help youth build successful careers. The programs are designed to narrow social inequities, encourage social engagement, foster creativity, and develop generations of highly skilled individuals.

INJAZ forms part of the global network of Junior Achievement worldwide.

Through strategic partnerships with Kuwait's business and education sectors, and with the help of qualified and dedicated volunteers, INJAZ delivers both Arabic and English language educational programs on

entrepreneurial and leadership skills to high school and university students in Kuwait.

INJAZ connect corporate volunteers with their programs and Gulf Bank employees from various departments and backgrounds have enjoyed volunteering their time to train, mentor, and encourage students. Volunteers, who are undergo an orientation and training before they start their sessions, serve as real-world role models for the students. By sharing their knowledge and experiences they help further the students' learning.

Gulf Bank was also honoured by INJAZ Kuwait for providing the second-highest number of company volunteers. Gulf Bank has been a long-



time partner and supporter of INJAZ, and will continue its investment in youth education and entrepreneurial programs.





AJYAL SHAPING THE FUTURE OF BANKING

Gulf Bank's Graduate Development Program



Gulf Bank launched its graduate development program in late 2014, as part of its leadership development and succession planning initiative. Ajyal (Generations) is a customized training program delivered in cooperation with the Institute of Banking Studies (IBS), to develop Kuwaiti employees with 1 to 3 years experience with the Bank to become holistic bankers.

Gulf Bank proudly held a graduation ceremony for the graduates of its Ajyal - Graduate Development Program on 9 November 2016 at the Jumeirah Messilah Beach Hotel. The event was organized to celebrate the "Ajyal 1" and "Ajyal 2" graduates upon successful completion of the program in 2015 and 2016 respectively.

The ceremony was to celebrate the successful graduates and recognize the program's high achievers. It also

showcased the Bank's commitment to providing opportunities for its young Kuwaiti employees, and building a large cadre of Kuwaiti bankers for the benefit of both the Bank and Kuwait. The event kicked off with a welcome ceremony and entrance of the graduates. Following a short documentary video presentation about the program, the program's new logo was unveiled, followed by remarks from Gulf Bank's Senior Executives, and then testimonies from top graduates. Two top performers in each class were also honored.

The selection process for the Ajyal is as follows: Kuwaiti employees who have worked at the Bank for no less than one year, but no more than three years can apply online. After the initial screening, the candidates must successfully complete a series of assessment tests, starting with language proficiencies, followed



by numerical and analytical ability, psychometrics, and group discussions. Each stage of selection is based on elimination and only those who successfully complete each stage advance onwards. The final step is an interview with a panel of Gulf Bank executives.

The program begins with modules of classroom learning and these form the main part of the training. These sessions take place over the course of seven-months and include insights from distinguished international and local faculty. Then, a 3-day boot camp course focuses on

challenging mindsets, creating self awareness, and building character. A 2-day navigation workshop is also conducted to help employees identify their strengths and values. Following this, exams take place. Local field training, and then an international assignment follow. During the program trainees are assigned a mentor who is a Senior Executive of the Bank, which helps them gain a better understanding of the workplace and the industry. The trainees then graduate are placed in different departments in the Bank, based on their personal preferences and the Bank's needs.



GULF BANK: GOLD SPONSOR OF THE 33rd NUKS – USA CONFERENCE



Gulf Bank was glad to be the gold sponsor of the 33rd National Union of Kuwaiti Students (NUKS) USA conference, the largest annual gathering of Kuwaitis outside Kuwait. Entitled “A Conscientious Generation for an Everlasting Nation,” the conference was attended by around 4000 Kuwaitis and was held under the Patronage of HE Dr. Bader Al-Essa, the Minister of Education and Higher Education.

The conference opened on 24 November 2016 at the Marriott Marquis in San Francisco, California.

The conference’s opening ceremony started with a speech by HE Sheikh Salem Abdullah Al-Jaber Al-Sabah, Kuwait’s Ambassador to the USA, to encourage and motivate the students.

At the event, there was a night show, sponsored by Gulf Bank, where ‘The Concert’ performed. This popular musical group includes a member of the Gulf Bank family. In addition, Gulf Bank conducted the always popular and exciting raffle with cash prizes during the show.

The second day marked a series of workshops and lectures where



Gulf Bank showcased its strong commitment to Kuwaiti youth by having a large booth in the career fair

area which appealed to hundreds of students.



GULF BANK SPONSORS THE FIRST AMIDEAST INTERNATIONAL EDUCATION WEEK SEMINAR

Educational, Entrepreneurial, and Volunteer Opportunities for Youth Empowerment



Gulf Bank is pleased to have sponsored the first International Education Week seminar event by AMIDEAST, which was held on 15 November 2016 at the Marina Crescent Hotel in Salmiya.

The seminar, entitled “Educational, Entrepreneurial and Volunteer Opportunities for Youth Empowerment”, aimed at enabling representatives from different youth institutions to identify available opportunities and options for Kuwaiti youth to enhance their skills and achieve more for themselves, their families, and their community.

The seminar was open to the public and hosted over 150 guests comprised of students and professionals from various fields and backgrounds. Amongst the other entities and institutions that took part of this event

were: the Ministry of State for Youth Affairs, U.S. Embassy, KAFO (Kuwait’s Achievers for Future Opportunities), LOYAC, INJAZ, AIESEC (Activating the Leadership Potential of Young People), Spread the Passion, The Protégés, Let’s Help Kuwait, The Training Gate, in addition to youth alumni who have graduated from US State Department-funded programs.

AMIDEAST is leading American non-profit organization engaged in international education, training and development activities in the MENA region. AMIDEAST established operations in Kuwait in 1992, and has since offered educational opportunities to over 50,000 students.



GULF BANK VISITS MISHREF ELEMENTARY SCHOOL



Gulf Bank representatives visited the Mishref Elementary School to raise awareness about basic finances. The kids were given a broad overview of banking and the work of Gulf Bank. Gulf Bank representatives discussed

the concept of savings, savings accounts, and the advantages of using an ATM Card. Gifts were also presented to the students in the second, third and fourth grade.



GULF BANK SPONSORS AL- BAYAN BILINGUAL SCHOOL'S K-12 ART SHOW



Gulf Bank concluded its silver sponsorship of Al-Bayan Bilingual School (BBS) Art Show 2016-2015, which took place at the school's campus from 10-12 April 2016.

Students, their families and members of the school's faculty attended the opening ceremony. The Annual K-12 Art Show showcased art by students from all grades which are selected by BBS's art teachers who judge the art according to certain criteria depending on the grade level of the submitted art.

Gulf Bank continues to be strongly committed to supporting youth and educational initiatives, and doing its part to help empower the next generation. The Al-Bayan Bilingual School was established in 1977 as the first bilingual school in the Arabian Gulf area. BBS was created with a vision to prepare students for effective participation and leadership in the overall development of Kuwait and the rapidly changing world.





GULF BANK SUPPORTS AL-BAYAN BILINGUAL SCHOOL STUDENTS COMPETING AT THE ANNUAL HARVARD SPEECH AND DEBATE SHOWCASE

Gulf Bank was proud to support a group of Al-Bayan Bilingual School (BBS) high-school students who took part in the 42nd Annual Harvard Speech and Debate Showcase tournament in Boston, Massachusetts. Upon their return Gulf Bank participated in a recognition ceremony for the students.



This group of 17 BBS students were the only Middle Eastern and Kuwaiti team to participate in the 2016 event (Annual Harvard National Forensics Tournament). There were six competitions at the event: Lincoln Douglas Debate; Dramatic Interpretation; Humorous Interpretation; International Extemporaneous Speaking; Duo Interpretation; and Original Oratory. Speech and debate is an academic activity typically available to students in middle school, high school, and/or college. Speech and debate activities are challenging, competitive in nature, and require regular practice, coaching, dedication, and hard work.

The speech and debate team was founded in the fall of 2013 by Ms. Christina McDade, Ms. Francine Camerini and Ms. Candice Warzecha with less than 10 students. Since then, BBS has hosted three local tournaments and

competed in two, one taking place at the University Al Akhawayn University in Ifrane, Morocco in March 2015. This tournament takes place under the umbrella of the National Speech and Debate Association in the US. It is the largest interschool speech and debate organization serving middle and high school students, as well as university students.

The Al-Bayan Bilingual School was established in 1977 as the first bilingual school in the Arabian Gulf area. BBS was created with a vision to prepare students for effective participation and leadership in the overall development of Kuwait and the rapidly changing world.

GULF BANK SPONSORS KUWAIT UNIVERSITY'S ACCOUNTING CLUB ACTIVITIES DURING ACCOUNTING WEEK 2016



Gulf Bank sponsored Kuwait University's (KU) College of Business Administration's Accounting Club's activities during Accounting Week, which was held between 3 - 7 April 2016. The club's activities were conducted on the university's campus under the patronage of HH Sheikha Al-Zain S. Al-Sabah, Undersecretary of the Ministry of State for Youth Affairs.

The activities, which were designed to raise students' knowledge of accountancy, included seminars and workshops presented by selected leading professionals from the banking and financial sector, who shared their professional experience and answered questions and queries.

Youth development is a key pillar of Gulf Bank's corporate social responsibility program and the commitment to reach out to young people has always been a priority. The Bank frequently partners with organizations with similar goals to provide the support students need during their education.

Gulf Bank has a dedicated 'red™' bank account which is designed to meet the needs of university and college students aged from 15 to 25. Opening the account requires no minimum deposit and it can be used as an interest earning savings account. red customers are also entitled to number of other benefits, including monthly cash draws and quarterly car draws.



CSR 2016

GULF BANK SPONSORS KUWAIT UNIVERSITY SUPPORTS SEVERAL ACTIVITIES DURING THE YEAR



As part of its commitment to supporting youth and education, Gulf Bank was proud to sponsor a number of events held by Kuwait University in 2016. These included graduation ceremonies and forums.

The Bank was pleased to sponsor the graduation ceremonies for the

female and male students from the College of Law. Approximately 700 law students and their families participated in the October graduation ceremony. The College of Law includes four academic departments: Criminal Law, International Law, Private Law, and Public Law.



The Bank also sponsored the Faculty of Allied Health Sciences graduation ceremony. Graduates of the Kuwait University health sciences program help to meet the growing need for locally-trained staff to join the medical workforce.

Additionally, the Bank was proud to sponsor and participate in the third annual forum on 'Citizenship and Consolidation of Loyalty and

Belonging' held by the College of Social Sciences and under the auspices of Lieutenant General Suleiman Al Fahad, Undersecretary – Ministry of Interior. The forum focused on issues of citizenship, belonging, and loyalty. Gulf Bank staff also participated in workshops addressing the topics such as: loans, legal penalties, and issues related to terrorism financing.



GULF BANK HOSTS CARMEL SCHOOL

Educational Trip to Help Students Understand More About Banking



Gulf Bank was pleased to host a group of 35 students, grades 8 and 9, from The Carmel School. The students visited Gulf Bank's Farwaniya Branch-2. This educational trip helped them understand how banks function and what services are provided.

The students were given a well-rounded view of different jobs function and

how these job functions complement each other as well as how together they make the branch function. The students shadowed Gulf Bank employees in the following functions: Customer Service Representative, Relationship Officer, Head Teller, Assistant Operations Manager, Operations Manager, and the Branch Manager.



The employees also explained: the different types of Gulf Bank accounts, how to use an ATM machine, as well as how to use the Bank's new interactive teller machines. Students were also trained on how to spot counterfeit currency.

This trip was one in an ongoing series of student visits that the various branches of the Bank conduct for schools located in their areas.



COMMUNITY SERVICE





GULF BANK SPONSORS THE 28th MEMORIAL JOURNEY FOR PEARL DIVING



Gulf Bank successfully concluded its platinum sponsorship of the 28th Memorial Journey for Pearl Diving, The journey, which lasted between 28 July – 4 August, is organized each year by the Committee of the Marine Heritage of the Kuwait Sea Sport Club, under the Patronage of His Highness the Amir Sheikh Sabah Al-Ahmed Al-Jaber Al-Sabah.

The closing ceremony known as 'Youm Al-Quffal', the traditional Kuwaiti term used to welcome home sailors from long voyages, was held on Thursday, 4 August, 2016. The ceremony was attended by Sheikh Salman Al-Homoud Al-Sabah, Minister of Information and Minister of State for Youth Affairs,

who was representing HH the Amir, along with local dignitaries, ministry representatives, Gulf Bank senior management representatives and friends, families and relatives of the young sailors.

The delegation welcomed back and honoured the young Kuwaiti divers and the captains of the dhows, who were upholding the traditional legacy of Kuwait and helping to perpetuate the memory of the long and dangerous journeys Kuwait sailors took to find pearls each year. The sound of traditional Kuwaiti tunes played by a local folkloric group enchanted the crowds as the divers showcased the pearls and shells



they had collected during their trip. The Pearl Diving Memorial Journey is one of the initiatives that Gulf bank sponsors on an annual basis. The sponsorship forms a key part of Gulf Bank's long-term commitment to preserving the heritage and continuing the traditions of Kuwait's unique past.

Recreating a journey each year helps to remind young Kuwaiti generations of the difficulties and challenges faced by their forefathers in earning their living, along with a message urging these generations to uphold the traditions and values their ancestors developed during that time.



GULF BANK HOLDS 'WOMEN IN CORPORATE WORLD' CONFERENCE

Unveils Nation-Wide Survey Research



Gulf Bank and Alghanim Industries held the 'Women in the Corporate World: Beyond the Glass Ceiling' conference to discuss the issue of 'diversity in the workplace' by key influential international, regional, and local leaders. The topic resonated with Kuwait, as the conference was well attended and the audience reflected a cross section of the country. It was open to the public and held on Wednesday, 4 May 2016 at Jumeirah Messilah Beach Hotel, and was carried out in partnership with KIPCO, and supporting partners Cadillac and

Everything Kuwait.

The 'Women in the Corporate World' conference included keynote addresses from distinguished international and local speakers, such as Ms. Randi Zuckerberg, Founder and CEO of Zuckerberg Media and Author of Dot Complicated; Sheikha Al-Zain Al-Sabah, Undersecretary at Kuwait's Ministry of State for Youth Affairs; and Ms. Sara Akbar, Co-Founder and CEO of Kuwait Energy. The conference also featured two major discussion panels, the first themed 'The Work/Life Balance', the second entitled 'The



Role Identity'. The conference was also networking platform for business people to exchange ideas on achieving success in the corporate environment. The results of a country-wide survey on key motivating factors for women in the workplace as were announced.

Mr. Omar Kutayba Alghanim, CEO of Alghanim Industries and Chairman of Gulf Bank, gave opening remarks to the capacity crowd. Mr. Alghanim said: "We are happy to host the first 'Women in the Corporate World: Beyond the Glass Ceiling' conference to address issues facing women in the workplace. We're talking about one of



the most pressing problems facing our country, our region, and our time. Future generations will judge us on the degree to which we solve it, and it will take a lot of people working together to solve. We need to solve this because it's the right thing to do, and



because its in the interest of women, businesses, economy, society, and in the interests of women.”

To highlight the issues, challenges, and motivating factor for women in the workplace, the results of new nation-wide research from Alghanim Industries and Gulf Bank were released. The survey aimed at improving understanding of the key motivating factors for women in Kuwait workforce. The survey interviewed over 2,000 students and professional women in Kuwait and the findings were presented to conference delegates for the first

time. The majority of respondents were working women (83%) followed by students (17%).

The majority of women indicated their preference for jobs in the private sector. The reasons for this were noted as: challenging work; room for learning and development; possibility for career advancement; a more healthy work environment; the reputation of the company; as well as salary and benefits. Results also noted that 7 out of 10 women noted that the top two key motivating factors behind employment choices were:



possibility for career progression was the top factor in choosing employment followed by financial reward. For

women who work in the public sector, they indicate their choice is due to more flexible working hours.



GULF BANK IS THE GOLD SPONSOR OF THE ARAB WOMAN AWARDS – KUWAIT 2016

Bank Presented Two Awards



Gulf Bank was proud to be a Gold Sponsor of the “Arab Woman Awards – Kuwait 2016”, which took place on Sunday, 17 April in Kuwait City under the patronage of HE Sheikh Mobarak Fahed Salem Al-Sabah. Gulf Bank, represented by Ms. Laila Al Qatami, Assistant General Manager - Corporate Communications at Gulf Bank, presented awards to the winners of the Best Businesswoman

of the Year and Outstanding Woman in Finance Categories.

The “Arab Woman Awards was launched in 2009 with a mission to provide a platform for increasing public awareness of the significant achievements of Arab women in various areas. The nomination process began in March and a group of judges convened to select



the winners in each category. There are 20 award categories these include: business, finance, entrepreneurship arts, literature, media, fashion design, young talent, and humanitarian causes. The awards help to raise the profile of women succeeding in these areas and provide role models and inspiration for future female leaders.



The “Arab Woman Awards” is held in several GCC countries, Kuwait, Qatar, the United Arab Emirates, and the Kingdom of Saudi Arabia. The intention is to see the launch of the “Arab Woman Awards GCC” in 2020, which will bring together all participating counties in one large celebration of the achievements of the winners since inception.





GULF BANK CELEBRATES GIRGI'AN WITH CHILDREN OF KUWAIT



In line with its Ramadan initiatives that aim to strengthen the spirit of giving during this Holy Month, Gulf Bank brought the joy of Girgian to children in Kuwait, in collaboration with Kuwait Association for the Care of Children in Hospitals (KAACH), Saveco and LOYAC.

The Bank's staff conducted visits, over a period of five days, to a number of hospitals such as Farwaniys, Al-Jahra, Ibn Sina, Al Razi, Al- Amiri and NBK hospital. Staff engaged with the young patients through a series of fun activities that included face painting, henna, hair braiding, games and coloring and distributed Girgian gifts and treats to each.

In collaboration with Saveco, Gulf

Bank has also arranged for Girgi'an bags to be distributed during an event held by Dasman Diabetes Institute during a fun filled festival created for children in celebration of girgi'an.

Additionally, Gulf Bank cooperated with LOYAC to distribute girgi'an bags to LOYAC summer programs interviewees', children with special needs and among the underprivileged children living in underdeveloped neighborhoods in Kuwait.

As a socially responsible corporation, Gulf Bank is committed to playing an active role in addressing all segments of society, while ensuring that its initiatives are impactful and bring about a positive change.





GULF BANK PARTNERS WITH SAVECO AND LOYAC TO DISTRIBUTE FOODSTUFF BOXES TO FAMILIES IN NEED



On the occasion of the Holy Month of Ramadan, Gulf Bank distributed “maachla” foodstuff boxes to families in need around Kuwait. This initiative was done in partnership with Saveco and LOYAC.

The maachla boxes were assembled by Saveco and include essential food items. It was anticipated that this mix of non-perishable food items would cover each family’s needs for approximately one week. LOYAC’s community service program handled the distribution of these boxes to previously identified families in need.

Saveco was established in 2013 and is an all inclusive mega market in



Kuwait. LOYAC was founded in 2001 to empower Kuwaiti youth through unique opportunities to evolve into highly effective human citizens. LOYAC offers several programs to help youth develop their professional skills, enhance their personal growth, and help them find a sense of purpose by extending themselves to others.

GULF BANK PARTNERS WITH UNHCR'S 'VOICES FOR REFUGEES'

Gulf Bank partnered with the UNHCR - The UN Refugee Agency, to raise awareness about the plight of Syrian refugees through their 'Voices for Refugees' campaign during its 'Gulf Bank 642 Marathon'.

The 'Voices for Refugees' is an online awareness and fundraising campaign being conducted by UNHCR (the United Nations Commissioner for Refugees) to stand with Syrian refugees and make their stories heard so people will keep remembering that they are human. It seeks to bring back hope to the men, women, and children who have lost everything through no fault of their own. To date there are over four million Syrian refugees and 39% are under the age of 11. More than 12 million Syrians have been forced to abandon their homes.

Through this collaboration, the 'Gulf Bank 642 Marathon' aimed to spread awareness throughout the community and invited people to add their voices in calling for continuous humanitarian actions, and to stop the targeting of civilian and children in wars.

UNHCR works around the world to ensure that everybody has the right to seek asylum and find safe refuge, having fled violence, persecution, war or disaster at home. Since 1950,



UNHCR has been protecting the rights and well-being of refugees all over the world. They have provided vital assistance to save lives and build better futures for millions forced from home. Their work and advocacy helps transform broken lives by providing protection, shelter, access to healthcare, and safeguarding individuals.



HEALTH AND FITNESS



THE GULF BANK 642 MARATHON

4954

4914



GULF BANK HOLDS RECORD BREAKING 'GULF BANK 642 MARATHON'

Over 4,000 Participants From 100 Countries



The 'Gulf Bank 642 Marathon' was an unprecedented success with over 4,000 participants and more than 100 nationalities represented in Kuwait's biggest walk/run event. Due to high demand, the two longer distance categories (21K and 42K) were sold out days before the event, with many marathon runners joining the race from overseas.

The event kicked off with Kuwaiti

Olympic swimmer Ms. Faye Al-Sultan highlighting the importance of a healthy lifestyle and being active. She was happy to see such a large turnout and further added, the 'Gulf Bank 642 Marathon' is also raising awareness of very important cause.

'Gulf Bank 642 Marathon' partnered with the UNHCR (United Nations High Commissioner on Refugees), also



known as the UN Refugee Agency, and its 'Voices for Refugees' initiative. This was an online awareness and fundraising campaign to stand with Syrian refugees to make their voices heard so that people will keep

remembering that they are human. Its goal was to bring hope to the men, women, and children who have lost everything through no fault of their own. You can still raise your voice for them and support them financially by



going to the UNHCR Voices website. The 'GulfBank642Marathon' remains the only road race in Kuwait to have its longer distance race categories accredited by the Association of InternationalMarathonsandDistance Races (AIMS) and the International Association of Athletics Federations

(IAAF Athletics), meaning that those races appeared in the international calendar of races.

The 2016 marathon comprised of individuals, families, teams of walkers and runners from various backgrounds and organizations. All the participants took a route starting



from Souq Sharq, to the Gulf Road, passing by Kuwait Towers, the Grand Mosque, Al Seif Palace, the National

Assembly, Souk Al Mubarakiya, Gulf Bank's head office, as well as many other landmarks.



GULF BANK WAS THE GOLD SPONSOR OF THE KUWAIT INTERNATIONAL JIU-JITSU OPEN

Forging The Name of Kuwait As a Host of International Sports Events



Gulf Bank concluded its gold sponsorship of the Kuwait International Jiu-Jitsu Open that took place over two days in Kuwait at the Ice Skating Rink in Kuwait City in November 2016. Gulf Bank's sponsorship comes as part of its commitment to supporting youth initiatives and its campaign of promoting health and fitness activities.

The championship included the

participation of 300 athletes, representing 20 countries. A specialized referee crew panel from the United States of America supervised and oversaw the performance of competitors.

The Public Authority for Sports was the strategic partner of the Kuwait International Jiu-Jitsu Open, along with the Kuwait Olympic Committee acting as governmental partners.



GULF BANK SPONSORS THE 33rd JASSIM AL-SHARHAN RAMADAN FOOTBALL TOURNAMENT



In line with its strategy to develop youth skills and as part of its corporate social responsibility (CSR) initiatives during the month of Ramadan, Gulf Bank sponsored the 33rd late Jassim Al-Sharhan Ramadan Football tournament.

The late Jassim Al-Sharhan Ramadan Football tournament, which is traditionally run throughout the month of Ramadan, is one of the most prominent sports activities that take place in Kuwait during the Holy Month. The tournament is played

each year in the memory of the late Jassim Al-Sharhan, and it has become very popular among football fans and players in Kuwait, providing a vibrant and competitive atmosphere enjoyed by the teams and the fans.

Gulf Bank is firmly committed to supporting all segments of Kuwait society and it is particularly focused on youth programs, giving young people the best possible start and as many opportunities as possible to help them achieve their full potential.



GULF BANK SPONSORS 'THE FIRST ANNUAL EXHIBITION ON NUTRITION AND HEALTH'



Gulf Bank was pleased to be the gold sponsor for the First Annual Exhibition on Nutrition and Health entitled 'Your life is your health, and your health is your nutrition'. The exhibition was held under the auspices of the Ministry of Health, on December 18-19 2016, at the Marina Hotel in Kuwait.

With the participation of specialized

companies in Kuwait and Europe, this exhibition on health and nutrition for the people with special needs was considered the first of its kind. Its main objectives was to highlight the importance of a healthy nutrition for those with special needs, raise awareness on ways and means for their nutrition, and to define the role of a healthy lifestyle to combat obesity amongst the new generation.



GULF BANK VISITS KUWAIT ASSOCIATION FOR THE CARE OF CHILDREN IN HOSPITAL (KACCH)



Gulf Bank continued its support of the Kuwait Association for the Care of Children in Hospital (KACCH) as part of its ongoing charitable commitments.

During the visit to the Bayt Abdullah Children's Hospice, Gulf Bank presented a cheque to the KACCH Founding Director, Mrs. Margaret Al-Sayer, who expressed her sincere thanks and appreciation for the pivotal role Gulf Bank has made in caring for hospitalized children.

KACCH is one of Kuwait's leading NGOs, providing a wide range of services for hospitalized children. The association organizes and conducts different

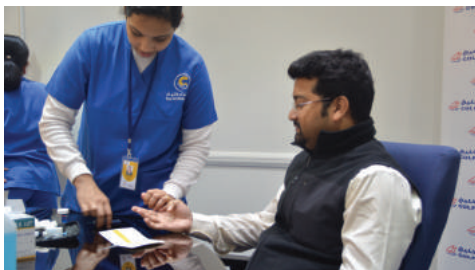


activities for hospitalized children with an aim of reducing the adverse effects of hospitalization on their development and well-being.

This donation was part of Gulf Bank's annual contribution and ongoing commitment to help provide superior levels of health care and an enhanced stay for hospitalized children.



GULF BANK OFFERS FREE HEALTH CHECK UPS FOR ITS EMPLOYEES IN COOPERATION WITH DAR AL-SHIFA HOSPITAL



Gulf Bank hosted a team of medical experts from Dar Al-Shifa hospital who offered free health check-ups for its employees.

Over the course of two days, Dar Al-Shifa's team visited the Bank's employees at Al-Saleh Building and the Bank's Head Office in Mubarak Al Kabeer, where employees received their free check-up and consultation.

Gulf Bank's employees turned out in large numbers to take advantage

of the medical check-ups and acknowledged the importance of having regular medical checkups to prevent illness and to lead a healthier lifestyle.

Gulf Bank is dedicated to providing a healthy and suitable environment for its employees. As a leading financial institution Gulf Bank will continue to encourage its employees to take advantage of initiatives and opportunities that promote a healthy lifestyle.



GULF BANK SPONSORS DASMEN DIABETES INSTITUTE'S SCHOOLS HEALTHY CANTEEN ART PROGRAM



Gulf Bank sponsored the Dasman Diabetes Institute's School Healthy Canteen Art Program, which was organized in collaboration with the Ministry of Education and Ministry of Health, School Health Department.

Dasman Diabetes Institute's Schools Healthy Canteen Art Program is designed to encourage a healthy and creative culture in high schools through a friendly competition. In 2016, 11 public schools from the Hawalli School District competed for the 'Best Booth Display' award made

from their creative paper art.

Each school team, which was made up of many students, designed their concept of a healthy canteen in the form of paper maché, which was assembled into a booth and displayed at 360 Mall. Gulf Bank awarded the first winner, which is Fatemah Bent Al Yaman School, second winner, which is Failaka Primary School and third place winner, which is Mishrif Primary School with cash prizes as well as commemorative trophies for each team.



GULF BANK HOLDS STAFF SOCCER TOURNAMENT

Following the spectacular win of the Gulf Bank team at the Kuwait Banking Association tournament in May of 2016, Gulf Bank decided to hold a series of team trials to seek out new talent for the Bank's team for the upcoming 2016 – 2017 season. Trials were held in September and October and a new team was chosen in December, 2016.





