

FACT SHEET | YEAR-END 2025



1960

1984

45+

7.7

Establishment

Listed on Kuwait Stock Exchange

Number of Branches

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
RATINGS

Stable

A

Fitch
Ratings
Stable

A+

CI 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.

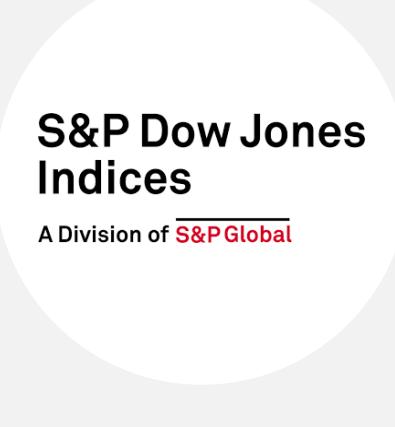
GULF BANK INDEX LANDSCAPE



LISTED IN BOURSA KUWAIT
UNDER PREMIER MARKET
SINCE JAN 2018



FTSE RUSSELL EMERGING
MARKETS INDEX
SINCE SEP 2018

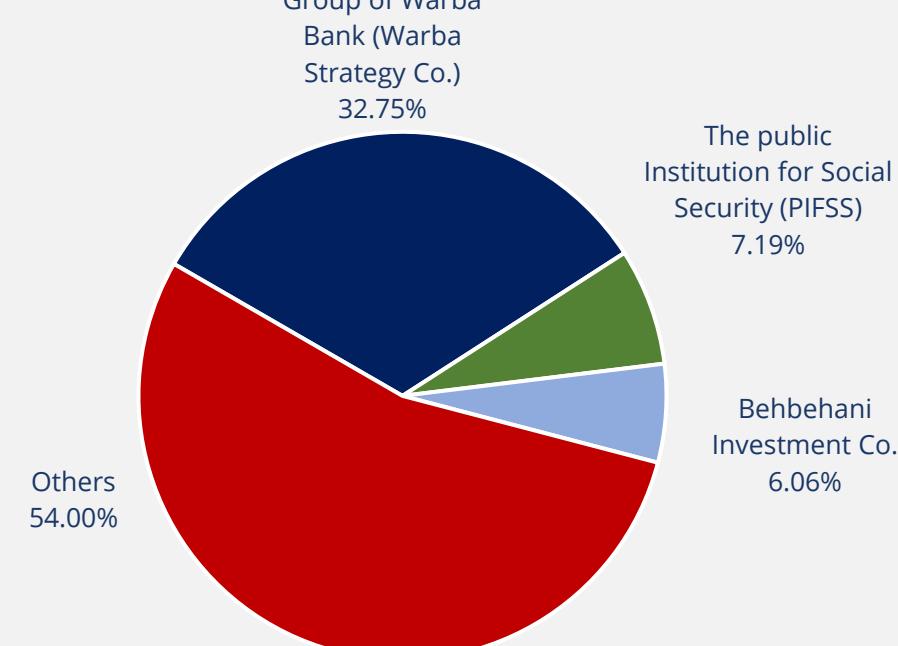


S&P DJI EMERGING
MARKET INDEX
SINCE DEC 2018



MSCI GLOBAL
STANDARD INDEX
SINCE MAY 2022

SHAREHOLDER INFORMATION AS OF 31 DECEMBER 2025



Ticker	GBK (Boursa Kuwait)
ISIN	KW0EQ0100028
Number of Shares Issued	3,992,627,203
Market Cap	KD 1,422 Million
Foreign Investors	13.70%

USEFUL LINKS

2024 ANNUAL REPORT



2024 SUSTAINABILITY REPORTS

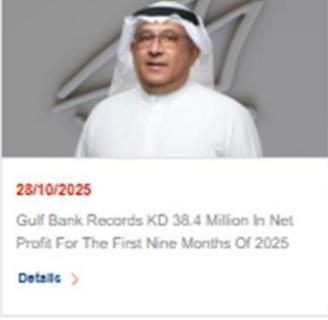


INVESTOR NEWS

Home / Investors / Announcements

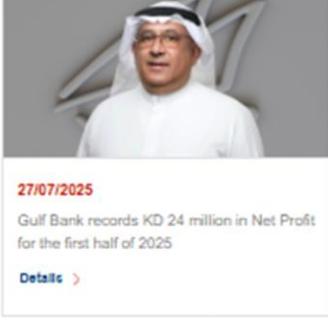
Investors News

161 results



28/10/2025
Gulf Bank Records KD 38.4 Million In Net Profit For The First Nine Months Of 2025

[Details >](#)



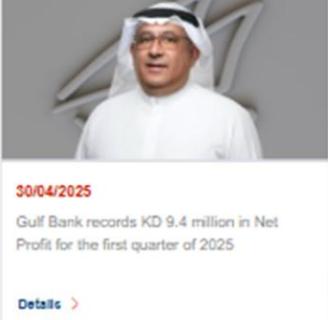
27/07/2025
Gulf Bank records KD 24 million in Net Profit for the first half of 2025

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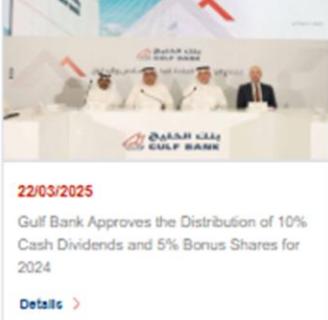
05/05/2025
Gulf Bank holds its first quarter 2025 Earnings Webcast

[Details >](#)



30/04/2025
Gulf Bank records KD 9.4 million in Net Profit for the first quarter of 2025

[Details >](#)



22/03/2025
Gulf Bank Approves the Distribution of 10% Cash Dividends and 5% Bonus Shares for 2024

[Details >](#)



16/02/2025
Gulf Bank holds its year-end 2024 Earnings Webcast

[Details >](#)



10/02/2025
Gulf Bank reports a net profit of KD 60.2 million for the full year 2024, with proposed cash dividends of 10 fils per share and a 5% bonus share distribution

[Details >](#)



15/01/2025
Ahmad Mohammad Al-Bahar Appointed Chairman of Gulf Bank's Board of Directors

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16/12/2024
Fitch Ratings Affirms Gulf Bank's Long-Term Issuer Default Rating at 'A' With a Stable Outlook

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YEAR-END 2025 INVESTOR PRESENTATION

INVESTORS Presentation