

FACT SHEET | YEAR-END 2023



1960

1984

50+

7.2

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





Stable Positive

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 segment. customer each 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





S&P Dow Jones Indices A Division of S&PGlobal



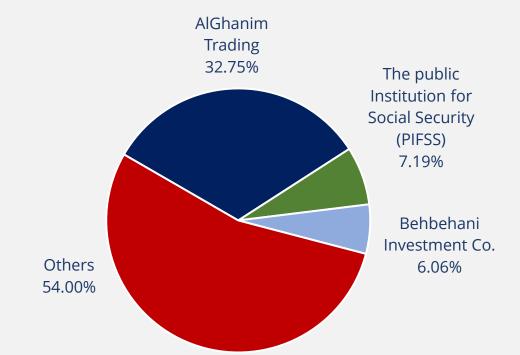
UNDER PREMIER MARKET SINCE JAN 2018

LISTED IN BOURSA KUWAIT 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 31DECEMBER 2023



Ticker	GBK (Boursa Kuwait)
ISIN	KW0EQ0100028
Number of Shares Issued	3,361,430,571
Market Cap	KD 1,018 Million
Foreign Investors	14.88%

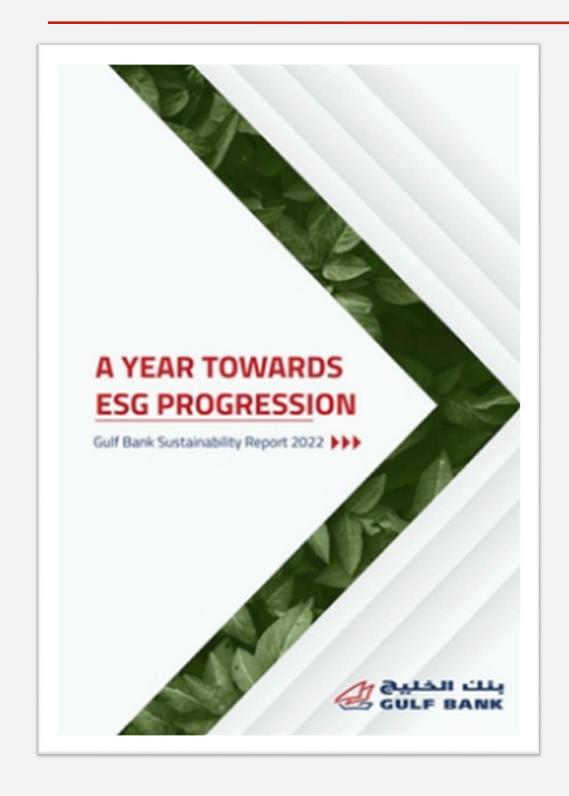




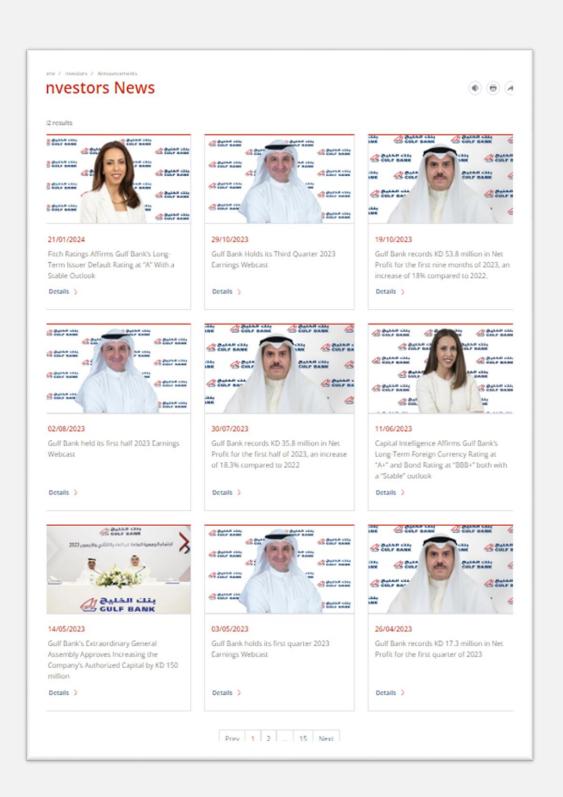
2023 ANNUAL REPORT



2022 SUSTAINABILITY REPORTS



INVESTOR NEWS



YEAR-END 2023 INVESTOR PRESENTATION

