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COMMUNITY SERVICE



Community Service

Gulf Bank Sponsors INJAZ Al-Arab's 2014 'Young Entrepreneurs Competition'

Gulf Bank sponsored INJAZ Al-Arab's "Young Entrepreneurs Competition" 2014 for student companies. The competition was held under the patronage of H.H. the Amir Sheikh Sabah Al Ahmad Al Jaber Al Sabah and in the presence of His Excellency Sheikh Mohammad Abdullah Al-Mubarak Al-Sabah, Minister of State for Cabinet Affairs and in collaboration with the Ministry of State for Youth Affairs at the Regency Hotel in Kuwait. High School and University students representing various regional countries participated in this two day event to showcase their businesses and expand their creative and educational capabilities.

The "Young Entrepreneurs Competition" is an annual event organized by INJAZ Al-Arab that is attended by national winners

from a wide range of countries across the region. From 13 countries were given the chance to set-up their own companies and market their products, under the guidance of volunteer experts and professionals, and then presented their companies individually to a panel of judges. Gulf Bank's General Manager – Human Resources, Salma Al-Hajjaj, took part in the High School Student Companies panel of judges along with Ramzi Abdel Jaber, Managing Director & Corporate Development Head, Investcorp; Taha Khalifa, Regional General Director, Intel, MENA.

The competition aimed at encouraging young students to consider a business career and to educate them about the opportunities and skills associated with establishing a business and becoming young entrepreneurs. The competition was interactive and provided the students with many opportunities to collaborate and learn from each other.



Community Service

Gulf Bank Implements 'Learn Money Week' In Kuwait Schools For the First Time

Gulf Bank participated in implementing a global financial initiative for the first time across schools in Kuwait. Entitled 'Learn Money Week', the program was designed to educate young people about the importance of employment, pursuing a career, and how to develop their entrepreneurial skills.

The 'Learn Money Week' program was part of a global financial education initiative led by Young Global Leaders and the Global Shapers of the World Economic Forum (WEF). Gulf Bank assigned staff members to conduct the program across three schools in Kuwait which included: American Academy for Girls, Kuwait National English School and Indian Central School.

The program comprised two lesson plans - a primary lesson plan and a secondary lesson plan along with an educational and entertaining money game that can also be enjoyed by the family at home. The primary lesson plan was a two hour session for students aged from 9 to 14. The session taught them to set personal goals and how to differentiate between spending, saving, donating and investing money. The secondary lesson



plan was a 100 minute long session for 11-16 year olds. It explored saving and borrowing and explained the concept of interest and the flow of money in the banking system.



Community Service



Gulf Bank Kicks off its Summer Internship Program in Cooperation with GUST

Gulf Bank launched its summer internship program in cooperation with Gulf University for Science and Technology (GUST), welcoming two groups of 15 students.

The Internship Program started with a two day training session



held by the Bank's Learning and Development department at its Durrat Alkhaleej specialized Training Center where the interns were provided with an introduction to banking, communication skills and customer service. Following this, the interns were assigned to spend 5 weeks across the Bank's various branches and departments to experience firsthand the day-to-day operations, processes and systems.



Community Service

Gulf Bank Participates in ACK's Spring Market

Gulf Bank participated in the Australian College of Kuwait's (ACK) Spring Break Market. The exhibition, which was open to the general public, provided a platform for over 100 student-owned or start-up businesses to showcase their products and services to a broad audience.

Visitors to the Spring Market Exhibition were entertained by a wide range of stage acts including live bands singing in Arabic, English and Spanish, a stand-up comedy show, and youth activities presenting their talents to the public. There were also additional activities focused on raising public awareness and involvement in charity work.

During the exhibition, ACK held a contest for the most creative booth at the exhibition. It encouraged participants to be innovative when building their booths and prizes were awarded for the most original and creative designs.

Gulf Bank Sponsors Annual Education UK Exhibition in Kuwait

Gulf Bank sponsored the British Council's annual Education UK Exhibition (EDUKEX) in Kuwait as part of its ongoing support to the educational sector. The high-profile event was held at the Regency Hotel in Kuwait and was attended by Her Majesty's Ambassador Mr. Matthew Lodge, the British Ambassador to Kuwait, and Mr. Grant Butler, Director of the British Council.

The United Kingdom is home to some of the world's best universities and colleges of higher education, including four universities currently ranked in the world top ten. This important annual event allowed UK university representatives to present their courses to students and families in Kuwait directly, and explain the entry requirements and application procedures to students who could be interested in going to the United Kingdom to study.

Gulf Bank Welcomes a Group of Trainees to Summer Internship Program

Gulf Bank welcomed its eager young adults in a 5 week Internship Program via 'Lothan Youth Achievement Center' (LOYAC) which specializes in preparing youth in Kuwait to assume leadership roles in their future careers. Gulf Bank has set as a key priority, the training and preparing the youth of Kuwait to enter the private sector workforce armed with the knowledge and skills necessary to thrive in a dynamic competitive environment as part of its commitment to the community in which it operates.

Gulf Bank's Internship Program is a hands-on experience whereby Interns begin with a two-day induction program held at the Bank's Training Center 'Durrat Alkhaleej' – located in its Zahra Branch. The Induction program is focused on the principals of banking and the banking system in Kuwait. After the two day period, the Interns are then assigned to either a branch, or a department within the Bank exposing them to the day-to-day business, as well as shedding an insight into a possible future career in banking in Kuwait.



Community Service

Gulf Bank sponsors the 31st NUKS-US Conference

Gulf Bank sponsored the 31st Edition of the National Union of Kuwait Student – United States annual meet up which was held at the Marriot Marquis San Francisco where the Bank was a platinum sponsor.

The conference saw over 3,500 Kuwaiti students enrolled in colleges and universities come to an event that brought them a piece of home away from home. As part of its contribution Gulf Bank sponsored an Economic Forum, which saw Tareq Al-Saleh AGM Investments Consumer Banking, lead a panel discussion which included Mr. Ali Al-Mousa, Chairman of Commercial Bank, and Kuwait University Professor Anwar Al-Shuraiaan, where they discussed various economic issues and challenges that the students will have to address upon their return to Kuwait. The key message conveyed at the Forum was the burden of change is placed on the shoulders of the young, energetic, and dynamic Kuwaitis returning to their homeland following several years of study abroad, armed with a new mindset, and empowered with the knowledge acquired to build the Kuwait of tomorrow.

In a video speech aired during the opening ceremony, which was



in the presence of the Kuwaiti Minister of Education, Kuwaiti Ambassador to the United States, dignitaries, distinguished guests, and students, Mrs. Salma Al-Hajjaj- General Manager Human Resources, congratulated the students wishing them the best in their studies and in their upcoming final exams, and announced that Gulf Bank has five permanent job offers for the attending students at the conference who were in their last year of university study.



Community Service



Gulf Bank Inaugurates red™ student lounges at Kuwait University's Business Administration College

Gulf Bank inaugurated its red™ student lounges at Kuwait University's (KU) Business Administration College at Shuwaikh campus. The ceremony took place in the presence of KU's Dean of the College Business Administration, Dr. Jassem Al-Mudhaf, along with Gulf Bank's Chief Executive Officer, Mr. César González-Bueno, General Manager, Human Resources Mrs. Salma Al-Hajjaj and the Bank's management.

Gulf Bank's new red™ rooms at the Business and Administration College, one provided for male students and the other for female students, are used as study lounges.





Community Service



Gulf Bank Gold Sponsor of Toastmasters Debate Championship

Gulf Bank sponsored the Toastmasters Debate Championship. The championship was organized and produced by the collaborative efforts of Division I and O of Toastmasters International.

Toastmasters helps to refine and encourage strong leadership and communication skills. The organization was founded by Dr. Ralph Smedley in 1924 in USA. Throughout its history,

Toastmasters has served over four million people and today the organization has over a quarter of a million members in 14,350 clubs across 122 countries. To learn more about Toastmasters visit www.toastmasters.org.

Kuwait has been associated with Toastmasters for the past 15 years. Kuwait had four divisions Div. I & O primarily served all the English speaking Clubs, and Div. G & M for Arabic speaking Clubs. All Toastmasters clubs adopt a “learn-by-doing” philosophy, where each member learns at a comfortable pace in a no-pressure atmosphere.



Gulf Bank Sponsors 'Humanitarian Leader' Operetta Honoring HH The Amir

Gulf Bank sponsored the impressive Operetta honoring H.H. The Amir of Kuwait, Sheikh Sabah Al Ahmed Al Jaber Al Sabah.

The event took place at the Theatre of Special Education School Department located in Hawally under the patronage of H.E. Minister of Education and Higher Education, Dr. Bader Al Essa and the attendance of H.E. Sheikha. Shaikha Al Abdullah Al-Sabah, the Honorary President of Kuwait Sports Club for the

Handicapped. The operetta production was done by special needs children of all ages, different disabilities and from various schools and was held to honor HH The Amir on his humanitarian accomplishments.

The event also included an exhibition to showcase the range of products the children produced at their schools. Numerous public associations and groups participated in the exhibition, including regional support via a delegation from Oman, to support special needs children and to celebrate HH The Amir receiving the 'Humanitarian Leader' title.

Community Service

Gulf Bank hosts INJAZ Kuwait Job Shadow Program for students from Rawda, Sabah Al Salem, Mangaf, Qurain, Abdullah Al-Salem and Farwaniya Schools

Gulf Bank hosted six Job Shadow days as part of INJAZ Kuwait's Job Shadowing Program. During comprehensive sessions held, over 180 students from Rawda, Sabah Al Salem, Mangaf, Qurain, Abdullah Al-Salem and Farwaniya schools received presentations from Gulf Bank personnel about the banking industry and the skills required to succeed in the banking segment.

During the visits to the various branches, students met with the Bank's Learning and Development Team for a brief introduction about job functions at the Bank. Each student received a booklet about Gulf Bank's history, vision, promises, and core values to help them better understand how the Bank operates. Following this initial session, students saw firsthand how the Bank interacts with its customers and delivers its services.

At the end of the day, each student was rewarded for completing the session, and a fun competition was held where Students were given the opportunity to answer questions about what they learned and prizes were handed to the winner.





Community Service



Gulf Bank Organizes 'BACCH Bakers' workshop at Bayt Abdullah Hospice

Gulf Bank organized a day of fun at Bayt Abdullah hospice, where patients and their families joined together to enjoy an exclusive in-house baking workshop, led by famous Chefs, Faisal Al-Khateeb and Reem Al-Failakawy. After three hours



of baking, families sat down to taste their deliciously baked pizzas and cakes.

The program initiated by Gulf Bank also included a competition between parents and their children, creating an exciting and interactive ambiance and more importantly, providing them with the opportunity to spend some quality time together away from the familiar hospital routine.



Community Service

Gulf Bank Celebrates International Children's Day at Bayt Abdullah Children Hospice

Gulf Bank celebrated the 25th Anniversary of the International Children's Day, and Children Rights Agreement at Bayt Abdullah Children Hospice (BACCH). International Children's Day is celebrated for being a day of fraternity and mutual understanding at global level among the children, and is dedicated for enhancing children's welfare around the globe.

Gulf Bank organized an entertaining day covering amusing activities for the children of Bayt Abdullah. A major part of the day's activities involved the "Color Me Mine" pottery studio conducting a pottery workshop with Gulf team, teaching the children how to color pottery products, with a personal design commemorating the day. About 30 Bayt Abdullah children along with their families took part in the fun day and benefited from the workshop.

Celebration of the International Children's Day coincided with the 25th anniversary, where the world vowed to the children to exert relentless efforts towards protecting them and enhance their rights in survival, learning and growth, to make their voice heard, and to enable them to use their maximum potential.

Bayt Abdullah Children's' Hospice, is a pediatric palliative



facility dedicated to children with life limiting illnesses and their families, is sponsored by the generous contributions from Gulf Bank and donations from the Community at large.



Community Service



Before Switching off Lights



After Switching off Lights

Gulf Bank joins Earth Hour for the Sixth consecutive year

Gulf Bank participated in Earth Hour, a global initiative led by the World Wildlife Fund and celebrated across the world, with businesses and consumers joining in the great switch off to raise awareness of climate change. On Saturday March 29th at 8.30pm, the Bank not only switched off all unnecessary lights, lowered A/C units and turned off all non-essential electrical devices at the Head Office but also eliminated unnecessary

usage of lighting in the Al-Saleh building.

Gulf Bank took this initiative to another level by involving its social media reach to increase the awareness and encourage the general public to take a stand and participate. For three days the Bank supported Earth Hour by posting awareness messages related to environmental issues and invited the public to use this opportunity and take action in support of the environment, inspire others and make a real, lasting impact beyond the hour. .

Gulf Bank is a strong supporter of the Earth Hour initiative.



Before Switching off Lights



After Switching off Lights



The Bank has a policy to use energy considerably, and since 2009 it has consistently participated in Earth Hour and encouraged its staff to turn off any unused systems

and lights to save electricity, whilst ensuring that the safety and integrity of the Bank's operations and security systems remain unaffected.

Community Service



Gulf Bank Sponsors the International End Violence Against Women Day Walkathon

Gulf Bank, in collaboration with the Women’s Cultural and Social Society (WCSS) and Kuwaiti Women Doctors, sponsored the International End Violence Against Women Day Walkathon, which helped in raising public awareness and understanding of violence against women in local society.

WCSS held a walkathon branded “Begin by Breaking the Silence” as part of the campaign launched to highlight violence against women and commemorate the International Day for the Elimination of Violence Against Women. More than 1,000 women took part in this event at Marina Crescent waterfront.

The Walkathon also witnessed the launch of ‘Waracati’ initiative, a special campaign dedicated to educate women about the current laws in Kuwait to protect them against violence. The campaign was launched in three phases that started with the walkathon as a first phase of the campaign. Furthermore, a short educational movie on “Waracati’ initiative was shared at the opening ceremony of the walkathon.

25 November marked the United Nation’s International Day for the Elimination of Violence against Women. Through this international event, the UN encourages governments and international and non-governmental organizations to hold activities that raise public awareness regarding violence against women and the extent of this problem suffered by women.



Community Service



Gulf Bank Sponsors Gulf Traffic Week in Kuwait

Gulf Bank sponsored the unified GCC Traffic Week (Gulf Traffic Week), which was held throughout the Gulf Cooperation Council Countries (GCC) using the slogan "Your Safety is Our Aim". Gulf Traffic Week aimed to educate and raise awareness about important traffic issues that affect Kuwait's society. It

also supported the Ministry of Interior's initiative on road safety and the encouragement of safe driving practices.

The unified Gulf Traffic Week is a yearly event organized by the GCC Ministries' of Interior and related Traffic departments to raise driving standards and improve safe driving awareness and general public safety on roads across the region.



Gulf Bank Sponsored Special Events To Celebrate Mother's Day

Gulf Bank sponsored the Mother's Day Children's Piano concert organized by the Young Musicians Program team, which was held at the Crown Plaza – Afrah Ballroom.



The concert was led by 23 piano students and supported by seven orchestra members, who gave an outstanding musical performance to an attentive audience. A dedicated team from Gulf Bank was also at the event to give away flowers and chocolates to all the mothers present on this special day.

Community Service



Gulf Bank 'Gold' Sponsor of the Ghadi Campaign

Gulf Bank sponsored Ghadi campaign, which was organized by Nurture and Educate Students Today (NEST), a non-profit aid group made up of Kuwaiti youth and academics, operating in collaboration with the Kuwait Red Crescent Society (KRCS). The campaign was launched at the 360 MALL during an exhibition held by NEST.

The objective of 'Ghadi ', the second humanitarian initiative launched by NEST, was to mobilize volunteers who wish to



help support the education of Syrian refugee children in Lebanon. The campaign was coordinated through the KRCS, the Lebanese Red Cross, and the Ministry of Education and Higher Education.

NEST Kuwait is a joint initiative created by young Kuwaiti people, academics and the Kuwaiti Red Crescent Society as a humanitarian response to what is happening in Syria. NEST launched its first initiative in collaboration with KRCS in the summer of 2013 to help Syrian refugee children in Jordan by providing school supplies and educational materials.



Community Service



Gulf Bank Shares the Joy of Girgai'an with the Community

For the 8th consecutive year, Gulf Bank staff took part in what has become a tradition at Gulf Bank in living the spirit of Ramadan and sharing some genuine moments with children in hospitals across the country.

In collaboration with Kuwait Association for the Care of Children in Hospitals (KAACH), Gulf Bank's staff visited various hospitals to share the Ramadan spirit and girgai'an with children. The visits included the following hospitals: Farwaniya, Jahra, Ibn Sina, Al Razi, Amiri, NBK, and Zain hospitals with activities which included: face painting, henna tattooing, hair



braiding and cartoon characters entertaining children that due to circumstances are confined to the hospital walls.

Gulf Bank also sponsored the two day Al-Kharafi Activity Kids Center's 'Fanous Ramadan Carnival' where girgai'an was distributed and a special Gulf Bank stand was displayed with

fun filled activities.

In addition, Gulf Bank held a three day girgai'an event at Kuwait Oil Company (KOC) where they distributed girgai'an bags to KOC employees.

Community Service

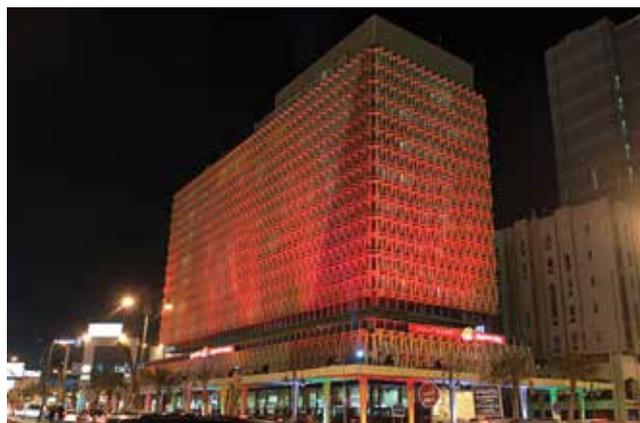
Gulf Bank Celebrates National and Liberation Day with the Community

Gulf Bank marked the start of its National and Liberation day celebrations by lighting up its headquarters with the colors of the Kuwaiti flag. The light show continued throughout the whole month of February. The Bank has also launched its “كنا للكويت” Instagram competition, as part of the series of activities planned for this occasion.

The Bank’s “كنا للكويت” Instagram competition was open to all its followers in which they posted pictures of the best festive themes and activities took place around them during this month.

Gulf Bank also distributed items having the Kuwait flag branding to customers and employees at every one of its 58 branches. On the 20th February, employees wore clothing which reflected the colours of the Kuwait national flag in honor of the National and Liberation Day.

Gulf Bank staff visited the Children’s Units at Farwaniya, Jahra, Razi, NBK, Amiri and Ibn Sina hospitals to celebrate National and Liberation Days with patients, their families and hospital staff over a three day period



The visits created a celebratory atmosphere for the children with cartoon characters, face painting, hair braiding, henna and other entertainment along with distribution of gift bags containing national day memorabilia.



Community Service



Gulf Bank Main Sponsor of 26th Pearl Diving Memorial Journey

Gulf Bank was the main sponsor of the 26th Pearl Diving Memorial Journey, held annually under the auspices of H.H. the Amir, Sheikh Sabah Al-Ahmad Al-Jaber Al-Sabah. The event re-enacts a period of time in Kuwait's history where the men of



Kuwait left their homes and families in long summer journeys into the Arabian Gulf seeking to dive and find pearls to support their families. It was a time of great duress, one of challenge and adventure that lives today in the collective memory of the people of Kuwait whose reliance on the sea was a constant. Gulf Bank's logo embodies this period of challenge and opportunity, and resonates with the Bank's values and spirit. The event was



organized by the Sea Sport Club and witnessed young would-be sailors embark on nine fully crewed Dhows into the sea for a period that spanned a week.

The closing day ceremony known as 'Youm Al-Quffal' (closing day) in Arabic, was attended by Gulf Bank's CEO, Mr. Cesar Gonzalez-Bueno and Assistant General Manager, Board Affairs,

Sadeq Al Sarraf alongside a number of local dignitaries, ministers, and well-wishers including the families and relatives of the young sailors. The sound of traditional Kuwaiti tunes played by a local folkloric group enchanted the crowds as the divers showcased the pearls and shells they found on the sea floor during their journey bringing back memories of the past.

Community Service



Gulf Bank Organizes Breast Cancer Awareness Campaign, 'Pink..Because we care' Campaign

Gulf Bank organized Pink awareness campaign which included a number of activities during the month of October. During the Breast Cancer awareness month, Gulf Bank carried out, for the second consecutive year, a fully-fledged campaign entitled 'PINK...Because We Care', to educate the public and the Bank's staff about the seriousness of breast cancer and to spread



awareness about the benefits of early detection. The Bank also organized a 'Wear it Pink day' to encourage staff in all 58 branches and the Head Office to wear a pink item to work in support of the campaign. Customers and staff enjoyed the Pink ribbon symbol on their hand during the day at two branches. Alongside this, all employees changed their email signatures and email font color to 'Pink' to increase awareness.

In addition, Gulf Bank was active on its social media channels

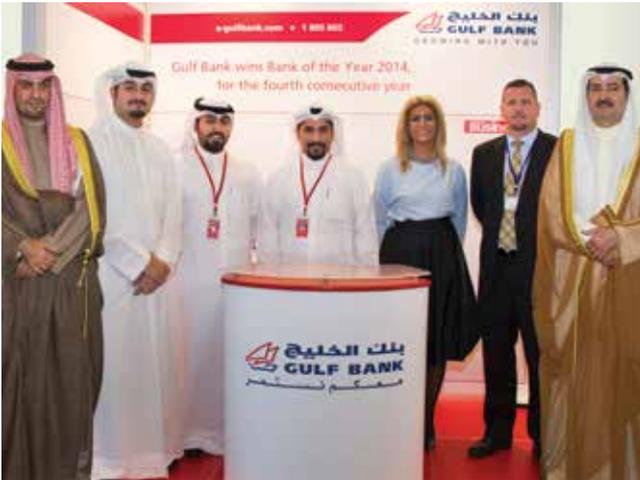


by posting Q&A's and medical tips to increase education and awareness of breast cancer.

To encourage customers and staff to seek testing, Gulf Bank partnered with health clinics to offer special discounts on breast cancer related tests for the whole year. Staff and customers enjoyed valuable discounts for a whole year at Images Diagnostics Center, Dar Al Fouad Clinic and Dr. Nouralhuda Karmani's Imaging Clinic.

The Bank also sponsored "Pink Cause" -Breast Cancer Awareness & Fundraising Walkathon for the second year which was organized by Fatma Clinic to support those who had lost relatives or close friends to breast cancer, as well as to celebrate with those who have survived the disease. All raised funds were donated to Al-Sidra Association for Psychological Care of Cancer Patients and their Families.

Community Service



Gulf Bank Participates in Major SME Forum

Gulf Bank participated in the 'Kuwait Forum for Small & Medium Enterprises' which was held under the patronage of the Minister of Finance, H.E. Anas Al-Saleh. The two-day event was organized by the Kuwait Banking Association (KBA) in collaboration with the Arab Planning Institute (API) and took place at the Chamber of Commerce & Industry in Kuwait City.



During the second day of the forum, Mr. Andre Van Zijl, Deputy General Manager – Consumer Banking at Gulf Bank spoke about the role of the banking sector and strategies in financing SME's and means to support young entrepreneurs realize their ambitions. Gulf Bank has a long-standing commitment to support Kuwaiti talent and help contribute to the development of Kuwait's national economy. This cannot be achieved without enabling youth and helping them achieve their ambitions to reach the highest professional levels.



The forum discussed a number of SME-related subjects and was attended by several entrepreneurs and SME owners who shared their experiences, and discussed the obstacles and challenges facing start-ups. In addition to illustrating investment opportunities available to the SME sector in Kuwait, topics

discussed included the role, strategy, and future direction of the National Fund for Small and Medium Enterprises, new investment and finance opportunities, the role of the banking sector, the strategies of financial institutions designed to help small and medium business grow.

Community Service



In Celebration of World Health Day, Gulf Bank Sponsors 'Sports is a Lifestyle' Conference

Gulf Bank sponsored the 'Sports is a Lifestyle' conference, which took place at the Radisson Blu Hotel under the patronage and in the presence of His Excellency Sheikh Salman Sabah Al-Humoud Al Sabah, Minister of Information and Minister of State for Youth Affairs. Gulf Bank's sponsorship of the conference was part of its program of support for World Health Day, which occurs each year on 7 April.

The conference was launched with a welcome speech to delegates by Sheikha Naema Al Ahmed Al Jaber Al Sabah, Chairperson of the Kuwait Women Sports Federation and Chairperson of the Organizing Committee for Women



Sport to the Gulf Cooperation Council, and was followed by seminars and panels addressing sport and health, sports education and awareness, and women in sport in Kuwait. The conference also highlighted major accomplishments of leading female sports stars, and delegates shared case studies which showed the relationship between sport , health and education. The event concluded by honoring the delegates and reviewing the proceedings of the previous two days.

The 'Sports is a Lifestyle' conference was the first of its kind in Kuwait and was designed to raise awareness of the importance of sport, and how it can have a beneficial effect on physical health and psychological well-being of women.



Community Service

Gulf Bank Sponsors Think Work Live Positive Conference and Workshops

Gulf Bank sponsored 'Think Work Live Positive Conference and Workshops', the first program of its kind in the GCC region. The event was organized by Alnowair, a Kuwaiti initiative which has been set up to encourage positive attitudes in Kuwait. 'Think Work Love Positive' took place at Gulf University for Science and Technology (GUST)'s campus at Mishref.

'Think Work Live Positive' shared the benefits of cultivating a positive attitude, and offered tools to create a more positive environment in your approach to work and life in general. Keynote speakers at the event were Dr. Adam Fraser, a leading human performance researcher and consultant who is at the forefront of applying neuroscience and positive psychology to influence workplace performance; Dr. Jack Canfield, also known as "America's Number 1 Success Coach", who has studied and reported on what makes successful people different, what motivates them and inspires them; and Professor Todd Kashdan, who focuses on how science can increase well-being and help people to function more effectively in life and business.





Community Service

Gulf Bank Sponsors the UN's World Humanitarian Day Campaign

Gulf Bank sponsored a programme in support of the United Nation (UN)'s World Humanitarian Day campaign for 2014; themed 'The World Needs More Humanitarian Heroes'. The official World Humanitarian Day marked the beginning of a global campaign, organized by the UN and its humanitarian partners, to celebrate the spirit that inspires humanitarian work around the world.

Gulf Bank raised public awareness of the campaign through its social media channels. The Bank invited its followers on Twitter, Facebook and Instagram to participate by sharing tweets with the hashtag #ابطال_الإنسانية.

The World Humanitarian Day campaign for 2014, 'The World Needs More Humanitarian Heroes' aimed to engage the local community and build a local movement to support a world event and become a 'Messenger for Humanity'. The theme that has been adopted by Kuwait aimed to showcase the amazing work of humanitarian heroes by opening a platform for various humanitarian workers from various Non-Governmental



Organizations and Humanitarian Organizations to share their experiences and their work in the world's worst and often forgotten humanitarian crises.



Community Service

Gulf Bank Sponsors Q8hoops Project Charity Basketball Tournament for Kuwait Center for Autism

Gulf Bank sponsored Q8hoops Charity Basketball Tournament, which was organized on behalf of the Kuwait Center for Autism to raise awareness of Autism in Kuwait. The game took place at the Kuwait Basketball Arena in Kaifan between four teams whereby all the basketball players from the Kuwait Center for Autism participated.

After an exciting grand finale between the Q8hoops team and the Kuwait Center for Autism team, Hadeel Al Fadhli, Senior Manager represented Gulf Bank, presented commemorative medals to the winning team members. Beforehand, the enthusiastic crowd was entertained by three knock-out games, a hoop-shooting contest between sponsoring companies and a guest knock-out game with Kuwait National Team players, who also played a 3 point and dunk competition.

Q8Hoops is a basketball-based project that offers a variety of services such as basketball skills development, personal basketball training, group basketball training, basketball events and camps. Based in Kuwait and established in 2011, the main



goal of Q8Hoops is to provide the latest and most advanced basketball skills training, strength and conditioning, injury reduction, nutrition tips, and drills to aid players in increasing their basketball potential. Q8Hoops organizers attended various basketball skills and conditioning camps and training in the United States and they have trained alongside some of the best in the world.



Community Service

Gulf Bank Extends its Cancer Awareness Campaign in support of World Cancer Day

Gulf Bank continued its collaboration with Images Diagnostic Center, Dr. Nouralhuda Karmani Imaging Clinic and Dar Al-Fouad Clinic to provide its entire customer-base and employees with exclusive cancer medical check-ups. This collaboration aimed to prove that there is a lot that can be done at an individual, community and policy level, and with the right strategies, a third of the most common cancers can be prevented. It also promoted a healthy lifestyle and encouraged customers and staff to have regular check-ups as a way of maintaining general good health and wellbeing.

At Images Diagnostic Center, Gulf Bank customers and employees got a 15% discount on Magnetic Resonance Imaging (MRI), which is for young high risk women with a strong family history and previously treated lymphoma in the chest area. It also supports Mammogram and ultrasound tests. In addition, Dr. Nouralhuda Karmani's Imaging Clinic offered Gulf Bank customers 10% off Mammogram screening tests,

Ultrasound exams and performing biopsies. These are used in diagnosing possible breast diseases in women who have an abnormal result on a Mammogram screening.

Dar Al-Fouad Clinic provided Gulf Bank with an exclusive cervical cancer screening package at a special price of KD 100. This package included a Pap smear, three doses of Cervarix® vaccine provided over a six month period and pelvic ultrasound test. Cervarix® vaccine can help protect against the HPV types that cause most cases of cervical cancer (HPV 16 and 18) in young women in their 20's and 30's. Furthermore, Prostate Cancer prevention was also included and Dar Al-Fouad Clinic offered Gulf Bank a 30% discount on Tumor markers for Prostate Cancer. Tumor Markers are substances found in the blood, urine, stool, other bodily fluids, or tissues of some patients with cancer. They may be used to help diagnose cancer, predict a patient's response to certain cancer therapies, check a patient's response to treatment, or determine whether cancer has returned.

These offers were valid for an entire year.



عيادة د. نور الهدى كرمانى للأشعة والسونار
Dr. Nour Al Huda Karmani Imaging Clinic

Community Service

Gulf Bank Sponsors Arab Woman Awards – Kuwait 2014

Gulf Bank sponsored the Arab Woman Awards – Kuwait 2014, an annual event which recognizes female achievement and empowerment. The event was held at the Sheraton Hotel and attended by Mrs. Salma Al Hajjaj, Gulf Bank's General Manager Human Resources, along with a number of employees from Gulf Bank.

The judging panel was comprised of Sheikh Mubarak Fahed Al Salem Al Sabah, Undersecretary of Department of Protocol Affairs Amiri Diwan; Moudi Al Hammoud, Former Minister of Higher Education; Laila Abdullah Al Ghanem, President of the Hayat Breast Cancer Foundation; Mona Al - Ghanim , CEO of Cameo Spa; Nadine El Chaer, the Group Editor at Ahlan! Magazine.

On behalf of the Bank, Mrs. Salma Al-Hajjaj presented the award for the 'Young Talent' category, reflecting the Bank's belief in the importance of granting every individual, regardless of age, the opportunity to explore areas of strengths and potential and to achieve great things, which is in line with the Bank's CSR strategy built on the importance of the development and education of Kuwait's youth.

The Arab Woman Awards was established in 2009 by ITP Consumer Deputy Managing Director, Sue Holt, to raise awareness of the depth of talent of Arab women across the region. The awards acknowledge women in the region, whose efforts have achieved exceptional results, to help provide inspiration and encouragement to others.



INTERNAL SOCIAL ACTIVITIES



Internal Social Activities



Gulf Bank's Management Visit Branches

Gulf Bank's management conducted high-level personal visits across the Bank's branches. Mrs. Salma Al-Hajjaj, General Manager – Human Resources, Mrs. Mona Mansour, General Manager – Customer Service Delivery and Mrs. Rula AbdulRahim, Assistant General Manager – Operations visited the branches across Kuwait to meet the branches' staff to motivate, encourage and inspire them.

During these visits, the Bank's management listened to each

staff member, noted their general issues, work challenges as well as discussing new ideas that will improve staff engagement and productivity. In addition, they held general discussions with teams at the branches to identify their focus areas and branch priorities as well as boost their morale.

Gulf Bank's management expressed that the aim of the visits was to grant the senior executives the chance to meet and become better acquainted with their employees. Gulf Bank's success is founded on the commitment and enthusiasm of the Bank's employees.



Internal Social Activities



Gulf Bank Organizes Free Diabetes Tests to mark Diabetes Awareness Month

Gulf Bank organized a three day diabetes awareness event for its employees in partnership with Bayer, one of the world's leading pharmaceutical companies, to mark Diabetes Awareness Month.

The informative event, which took place at Gulf Bank's Head Quarters, included Bayer representatives being present to give employees free diabetes and hypertension tests, as well as

distributing a Bayer Contour TS blood glucose meters.

The event was organized to increase employees' awareness and knowledge about the seriousness of diabetes, its risk factors, and effective strategies for preventing complications associated with diabetes and Type 2 diabetes. It also helped in increasing the healthy living awareness and the importance of following a sensible diet, which can help reduce the incidence of diabetes, and for those affected, to manage and live a normal and fulfilling life.



Gulf Bank Inaugurates New Training Center 'DURRAT ALKHALEEJ' in Al Zahra

Gulf Bank officially opened its training center 'DURRAT ALKHALEEJ' located in its Al Zahra branch. Gulf Bank's Chairman, Mr. Omar Kutayba Alghanim, Mrs. Salma Al-Hajjaj, General Manager – Human Resources, along with senior executives from the Bank's management were joined by invited guests all of whom congratulated Mr. Alghanim and the Bank's management on this occasion and commended them for their commitment to the training and development of the Bank's workforce.

Mr. Alghanim, gave a brief speech to welcome the Bank's guests and reiterated the importance of human capital investment. He further emphasized the Bank's policy of being a meritocracy and performance based organization and through the new training center being able to equip staff with the skills and competencies to help them advance in their careers. He went on to thank the team for the work they are doing to support and advance the Kuwaiti workforce.



This training center provides current and new employees with new training modules and courses, all displayed on Smart Boards using Apple TV. In addition, the Bank has also replaced paper training material with iPads, giving trainees the latest in technological advances in their training. Gulf Bank is the first Bank in Kuwait to use Smart Boards to display its training modules and courses and the first Bank to provide iPads to all its trainees. The facility's computer lab has been equipped with the latest desktop computers in addition to equipping the training facilities with cameras to provide visual and audible tools to monitor progress from the Bank's Head Office.



Internal Social Activities



Gulf Bank holds Ghabqa at the Hilton

Gulf Bankers gathered together at the Hilton to celebrate the annual Ramadan Ghabqa. The event was held in a big marquee, with a large screen for those keen to watch the semi - final of the World cup- Holland vs Argentina. It was a wonderful experience and a great success with everyone enjoying themselves immensely.





Internal Social Activities

Two Gulf Bank Teams Qualified for the Global Management Challenge- Kuwait Finals

Two of Gulf Bank teams' were qualified for the national heats of the Global Management Challenge. 'Victorious Secret' and 'Innov8', were among 12 teams entered by the Bank under the umbrella team title 'TEAM GULF BANK'.

Two teams from TEAM GULF BANK were among 6 teams that reached the 2014 Global Management Challenge Kuwait finals, all competing to earn the right to represent Kuwait in the global final, which was held in Sochi , Russia. Gulf Bank's team "Innov8" received the 2nd place prize and was awarded with the "Highest Investment Performance Boost in One Quarter" award.

Each of the TEAM GULF BANK teams comprises a mix of Gulf Bank employees from various departments. 'Victorious Secret' included: Faisal al-Gharabally, Nasser Al-Musallam, Marwa Hajjiah and Jamil Girgis while 'Innov8' included: Tamer El-Bayoumi, Vikas Sethi and Abdulrahman Al-Ramadan.

The Global Management Challenge is the world's largest simulated strategy and management competition. It is based



around a virtual environment with its own market and shares. Teams manage their own companies with the objective of getting the highest investment performance. The competition measures the investment return for the original shareholders, not just the value of their shares at the end of the competition, but also taking into account any shares purchased, or sold, as well as any dividends received.

The Global Management Challenge teaches real world business tactics and decision-making in a safe, virtual environment. Due to the competition's effectiveness and success, it earned the European Foundation for Management Development- technology-enhanced learning program (EFMD CEL) accreditation.



Internal Social Activities



Gulf Bank Launches a Graduate Development Program in Collaboration with the Institute of Banking Studies

Gulf Bank launched its Graduate Development Program, developed as part of its Human Resources' Leadership Development and Succession Planning initiative. The customized program is being delivered in collaboration with the Institute of Banking Studies (IBS) over a nine month period.

The program is designed to build teams of committed and

motivated professionals at the Bank and consists of class-room training that integrates a number of core and specialized courses. These will be complimented with local field training, international field training, boot camps, project based training.

Eligible employees who applied to Gulf Bank's Graduate Development Program were required to go through a structured selection process, including a series of tests followed by a personal interview. After evaluating these, 20 Gulf Bank graduates were chosen to enter the program.



Internal Social Activities

Gulf Bank, KFAS organize “future Think” workshop for employees

Gulf Bank and Kuwait Foundation for the Advancement of Sciences (KFAS) organized a special Innovation Training Workshop for Gulf Bank’s middle-ranking employees to encourage innovative thinking and problem solving.

The workshop that was held at Four Points – Sheraton last week, was designed and delivered for the Bank by the New York based ‘Future Think LLC’, a leading learning company that provides innovative solutions to organizations worldwide.

The three day training workshop was designed to encourage the development of innovative skills and capabilities in creative problem-solving, idea generation, risk tolerance, and collaborative engagement. The program comprised a mixture of seminars and practical workshops to encourage innovation, including focus on personal innovation, how business units can embrace innovation in working environments through effective communication, and proven techniques and how-to tools to create immediate and lasting impact.





Internal Social Activities

Gulf Bank Holds a Memorable Open Day Event at Hilton Mangaf

Gulf Bank held its Annual Staff Open Day at Hilton Mangaf organizing a memorable daylong event for the Bank's employees and their families to enjoy a variety of activities, competitions and great prizes in a carnival like day. The Open Day theme was T.E.A. which revolves around the Bank's people centric working values of Trust, Empathy and Agility.

The event was an enormous success by all accounts and everyone involved enjoyed an exceptional day with their friends, families and co-workers. A variety of activities took place to make sure everyone got involved in the fun including a 'Treasure Hunt', Magic Show and sports competitions for valuable prizes. The prizes presented included 2 Qatar Airways tickets to any destination, 4 tickets to Dubai provided by Marwa Travel, 3 tickets to Dubai provided by Alghanim Travel, 4 free weeklong meal plans provided by Diet Slim, chalet accommodations from Hilton Mangaf and vouchers from Missoni Hotel.

Wrapping up the event was the Bank's annual raffle draw for the grand prize of a Ford Focus Sport 2013, which was won by Elie Hajj, who was presented with his car keys by Mrs. Salma Al-Hajjaj, General Manager, Human Resources at Gulf Bank.





Internal Social Activities

“Safari in Swinging Africa” event

Risk Management group at Gulf Bank held their annual star award event at Holiday Inn hotel. On a special themed evening “Safari in Swinging Africa”, people were dressed in safari clothes with binoculars and cameras milling around in a room filled with pictures and replicas of wild animals.

Heading the festivities as the chief guests were Mr. Cesar Gonzalez Bueno the CEO of Gulf Bank and GM – HR Mrs. Salma Al-Hajjaj as well as the special guest for the evening Mr. Fazl Siddique, DGM – HR, all of whom actively participated in the various games. One of the highlights of the evening definitely was the interview with the CEO where Mr. Cesar talked about his key principles for career success as well as his passion for racing.

The annual event provided the perfect opportunity for casual interaction amongst staff of both the groups. The evening was filled with variety of activities to entertain the audience. There were fun games suiting the event theme as well as a



surprise presentation of people dressed in African tribal attire. Star Performers within the Risk group were honored with Star Achievement awards for their hard work and achievements in 2014.



Internal Social Activities

Gulf Bank Celebrates World Health Day

In celebration of World Health Day, the Bank organized a number of internal activities in celebration of the World Health Day. Gulf Bank offered its staff a 20% discount on Diet packages from Diet Slim Center throughout April. This offer provided staff with healthy program based on the Nutritionist consultation for a better life style. As a gesture of the occasion, Gulf Bank distributed green apples to all staff to mark the day, in addition to posting healthy tips and advices on its internal website.

Gulf Bank customers also had the opportunity to enjoy the same 20% discount on the diet package from Diet Slim Center throughout April.





Gulf Bank Organizes 'Wellness Awareness' Campaign for its Employees

Gulf Bank launched a 'Wellness Awareness' campaign for its employees, in partnership with its insurance administrator ACE and insurance partners. The campaign aimed at providing advice to staff on techniques to maintain a healthy

daily routine and a balanced healthy lifestyle through qualified specialist doctors

During the course of 8 weeks, the campaign team visited a number of Gulf Bank's branches and talked to employees about healthy lifestyle habits. It also provided on the spot assessments and advice for individuals.

Internal Social Activities



Gulf Bank Sends Six Employees to Champions League Final in Portugal

Gulf Bank sent six of its employees who were nominated to attend the UEFA Champions League Final match between Real Madrid and Atletico Madrid, which took place in the Lisbon Stadium in Portugal.

The Bank's employees who travelled to attend the UEFA Champions League Final were nominated by their department Heads for their outstanding performance. The trip was fully sponsored by Gulf Bank in appreciation of the hard work and



The UEFA Champions League is one of the world's most anticipated sporting events and Gulf Bank was pleased to be able to reward these outstanding performers with a fully paid package to watch the final UEFA Champions League final match.

Central Sales recognize best performers

To celebrate successes, a team event was organized by the Central Sales Department to recognize the top performers. More than 20 employees have been recognized.

Long Service Awards

Gulf Bank remains committed to the welfare of its staff and to creating the very best working environment for everyone. The successful growth of Gulf Bank is the direct result of the valued employees dedication and commitment to serve the Bank. In recognition of that, the Bank celebrated the Long Service awards for staff who have already reached 5, 10, 15, or 20-year service anniversary.

