



NBK at a glance

1952 - 2013

NBK was established in 1952 as the first local bank and the first shareholding company in Kuwait and the Gulf region. Over the years, NBK has remained the leading financial institution in Kuwait and has successfully extended its well-established franchise throughout the Middle East. NBK currently operates through a large international network covering the world's leading financial and business centers across 16 countries.

NBK has long been recognized for its excellent and stable management team and its clear and focused strategy. NBK's strength rests on its consistent profitability, high asset quality, and strong capitalization. NBK offers a full spectrum of innovative and unrivalled financial and investment services and solutions for individuals, corporate and institutional clients. NBK currently enjoys a dominant market share with a large and ever expanding local and regional client base.

NBK has consistently been awarded the highest ratings among regional banks by the major international ratings agencies; Moody's, Standard & Poor's and Fitch Ratings.

Highest Credit Ratings in the Middle East

Moody's FitchRatings Standard & Poor's

Aa3

AA-

A+

Ranked among the 50 Safest banks in the world for 8 consecutive times



International Network

- Kuwait • Iraq • Jordan • Lebanon • Saudi Arabia
- Bahrain • Qatar • UAE • Egypt • Turkey
- Switzerland • France • United Kingdom
- United States of America • China • Singapore

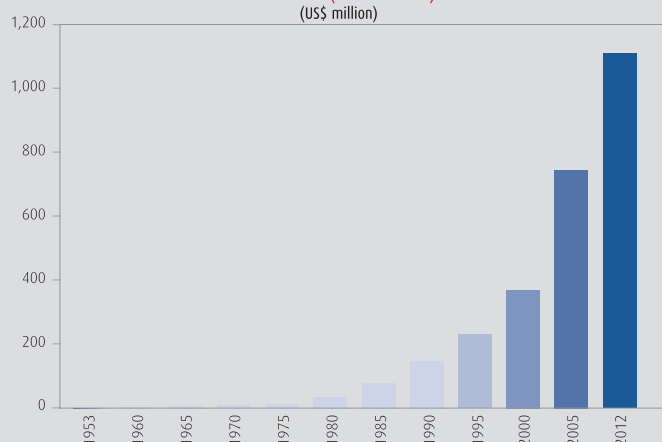
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Financial Highlights

(In US\$ millions, except where noted)	2008	2009	2010	2011	2012
Net interest income & Net income from Islamic financing	1,304	1,340	1,276	1,355	1,414
Non-interest income	504	504	497	566	896
Operating expenses	567	640	566	576	653
Net profit	908	943	1,073	1,075	1,085
Total assets	42,572	45,892	45,863	48,451	58,398
Assets under management	10,076	8,590	9,259	8,996	10,016
Shareholder's equity excluding proposed dividend	5,121	6,073	7,375	7,707	8,172
Market capitalization	10,943	11,663	18,369	15,639	14,585
Return on beginning equity excluding proposed dividends %	17.0	18.4	17.7	14.6	14.1
Year-end price per share - US\$	4.20	3.98	5.12	3.98	3.41
Basic earnings per share (Cents)	22	23	26	25	25
Proposed cash dividends (Cents)	16	14	14	14	11
Proposed bonus shares (%)	10	10	10	10	5

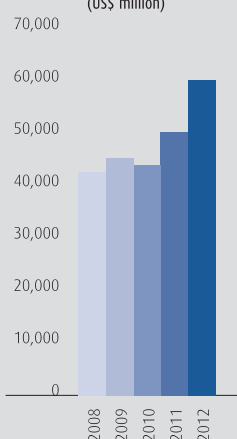
Net Profits (1952 - 2012)

(US\$ million)



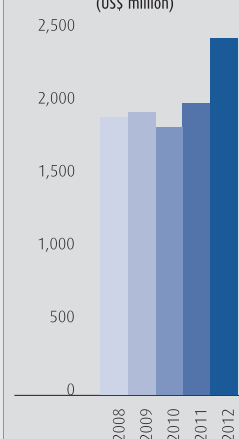
Total Assets

(US\$ million)



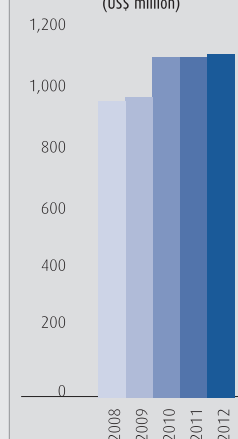
Operating Income

(US\$ million)



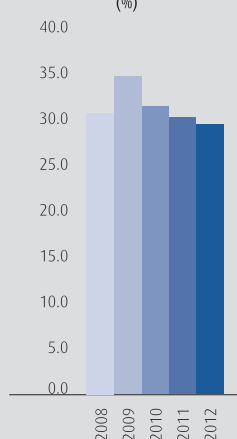
Net Profits

(US\$ million)



Cost / Income ratio

(%)



Return on Equity

(%)



Return on Average Assets

(%)

