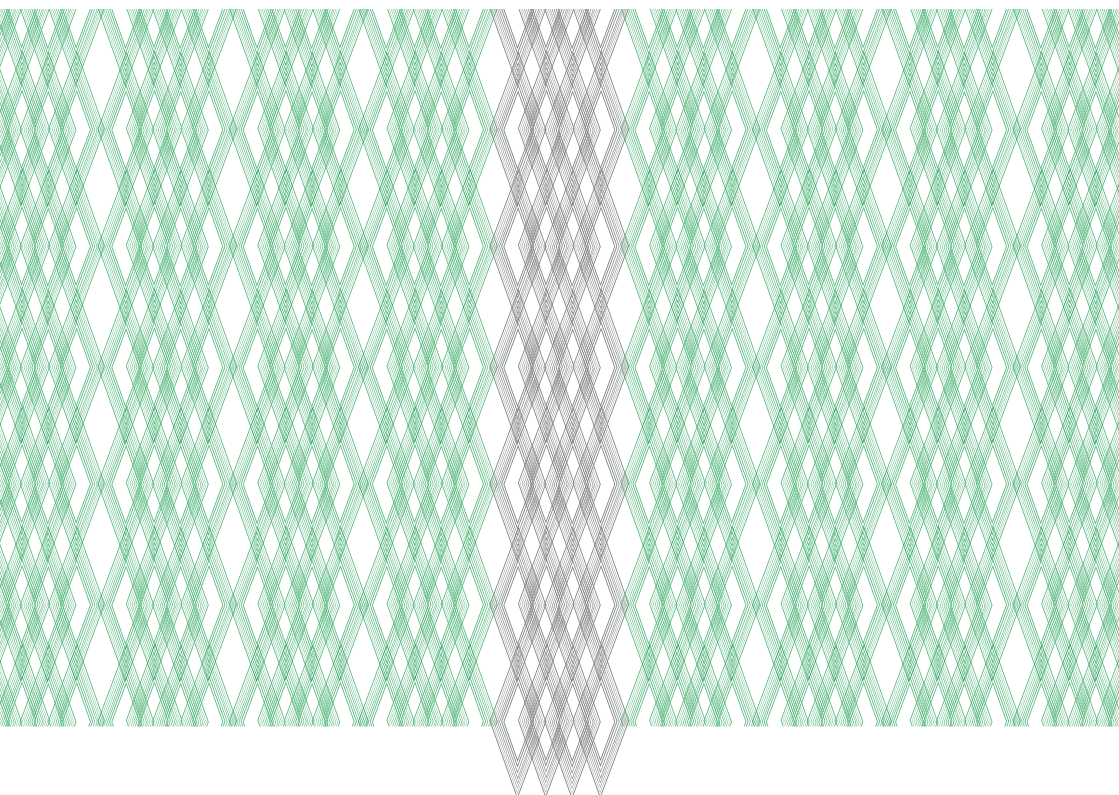


التجاري  
Al-Tijari



# 2020

Social Responsibility

Commercial Bank of Kuwait





His Highness  
**Sheikh Nawaf Al-Ahmad  
Al-Jaber Al-Sabah**  
The Amir of The State  
of Kuwait



His Highness  
**Sheikh Meshal Al-Ahmad  
Al-Jaber Al-Sabah**  
The Crown Prince of The State  
of Kuwait



**Sheikha/ Nouf Salem Al Ali Al Sabah**  
General Manager  
Corporate Communications Division



## Corporate Social Responsibility ... A Steady Approach to Social Contribution

It gives me great pleasure to present the Corporate Social Responsibility Booklet for the Year 2020, which casts light on the Banks' social responsibility initiatives & achievements and sustainability programs.

2020 was an unprecedented year that witnessed the outbreak of the Novel Corona Virus Pandemic (Covid-19). All business sectors, due to the pandemic, have been adversely impacted and badly suffered. However, Commercial Bank of Kuwait saved no efforts towards supporting the State's civil society endeavors in facing the implications posed by the Pandemic.

The Bank, backed by the coordinated efforts of all divisions and departments, has initiated a proficient process for dealing with the pandemic. It raised employees' awareness about health requirements that should be followed in the Banks' branches and head office, distributing sanitizers and ensuring the safety of both customers and employees particularly those working in the front lines.

The Bank persistently sent awareness tips to the Public through all available Communications and social media networks, with the objective of familiarizing society segments about the precautionary measures that should be taken to prevent the spread of the Coronavirus Pandemic and ways for preventing infection.

Stressing Al-Tijari leading role in backing philanthropic & humanitarian activities targeting social sustainable development, the Bank launched the "Double Your Reward with Al-Tijari" Campaign with view to boost social solidarity through the Banks' donation of an amount equal to one donated by any customer in favor of charitable societies & organizations participating in the Campaign through their accounts at the Bank.

As usual, the environment conservation and protection endeavors constitute a key pillar of the Banks' Corporate Social Responsibility Program. As such, the Bank has participated in the largest cleaning up campaign named "Kuwait is Clean with the Arms of its People" which aimed at raising awareness of all society segments about the importance of land and marine environment conservation.

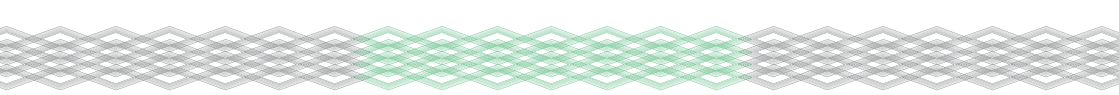
In this context, the Bank proceeded the activities of its "Hawwen Alaiham" Campaign targeting road cleaners and construction workers in recognition of their efforts towards Keeping Kuwait environment safe and clean. The Corporate Communications Division (CCD) arranged visits on several occasions to the work locations of road cleaners and construction workers for sharing with them the joy and happiness of Kuwait national days and other celebrations.

Since Al-Tijari gives utmost care and support to the physically challenged segment that has always been a priority in the Banks' CSR agenda, the Bank continued to stress its role towards this segment by sponsoring the diverse activities and events that collectively aim at engaging this segment in the Kuwaiti society.

In conclusion, through the coordinated efforts of all staff members and Corporate Communications Division, the Bank will continue pursuing its aspirations towards consolidating its corporate image and footprint as a socially responsible Bank through its innovative societal programs & events.

**Sheikha/ Nouf Salem Al Ali Al Sabah**

General Manager - Corporate Communications Division





## Corporate Social Responsibility Activities for 2020

### Introduction

Commercial Bank of Kuwait believes that social responsibility is a corporate commitment and an integral part of the Banks' efforts towards promoting citizenship and sustainable development. Building on this, Al-Tijari has taken the lead since the sixties of the last century by integrating various social responsibility programs, events and activities within the Banks' strategic plans. The social responsibility and sustainability programs have been among the Banks' priorities over the years. The Year 2020 marked the 60<sup>th</sup> Anniversary of Al-Tijari incorporation, the second oldest established Kuwaiti bank. On this occasion, and due to the lockdown resulting from the outbreak of the Corona Virus Pandemic, the Bank presented through its various social media platforms, the key milestones throughout its history. It showcased the banking services and products that were new to the market and were firstly launched by the Bank, in addition to the prizes and rewards it has won in various fields, including, of course, social responsibility.

Kuwait and the entire World have been experiencing tough circumstances due to the outbreak of the Novel Corona Virus Pandemic (Covid-19). However, such circumstances have not been a barrier in the Bank way towards enhancing its footprint as a socially responsible Bank. On the contrary, the Bank continued to sponsor and participate in the various social, humanitarian and charitable events and activities. These activities have in fact contributed in demonstrating the Banks' sustainability programs in 2020 as well as the Banks' corporate social responsibility endeavors towards the society where it operates.

The Bank, with coordinated efforts of all divisions and departments, communicated awareness tips on the pandemic. It has been advising employees about the health requirements to be applied at the Banks' head office and branches, placing guidance posters, distributing sanitizers, ensuring the safety of employees working in the front lines and following all health precautionary instructions and Social distancing for the safety of employees and customers alike.



## The Banks' Social Role

- Contribution to the State Efforts in Confronting (Covid-19)
- “Double Your Reward with Al-Tijari” Campaign
- Visiting People under Quarantine
- Caring for the Physically Challenged Segment is a Priority for the Bank
- Al-Tijari Received the Award of “Human Construction System for Humanitarian Contributions”
- Celebrating National and Liberation Days
- “Hawwen Alaiham” Campaign – the Banks' Care & Consideration for Road Cleaners and Construction Workers
- Supporting Governorates Activities

### Contribution to the State Efforts in Confronting (Covid-19)

The Bank has contributed to the National Fund set by Kuwait Banking Association in response to the initiative launched by the Central Bank of Kuwait for setting a fund by Kuwaiti banks for raising an amount of KD 10 Million. The aim of the Fund has been to support Kuwait Government's urgent needs for confronting the Novel Corona Virus. This contribution has been in light of the coordination undertaken by Kuwait Banking Association in this regard. The said Fund has been placed at the disposal of the Council of Ministers to deal with the Coronavirus implications.

The Banks' contribution to this Fund reflected its belief in the importance of solving the crises that may face the country, and in line with the Banks' corporate social responsibility for assisting the State efforts in implementing precautionary and preventive measures to suppress the spread of (Covid-19).

### "Double Your Reward with Al-Tijari" Campaign



Within the framework of enhancing its corporate social responsibility and in response to the circumstances Kuwait undergoes that require consolidating all efforts, the Bank launched the "Double Your Reward with Al-Tijari" Campaign approved by the Ministry of Social Affairs and Labor. This Campaign was meant to boost social solidarity through the Banks' donation of an amount equal to the one donated by any customer in favor of charitable societies & organizations participating in the Campaign through their accounts at the Bank.

## Visiting People under Quarantine

Within the framework of the Banks' endeavors to relieve the implications of the (Covid-19) Pandemic, and realizing the significance of providing sanitizers to people under quarantine, the Bank distributed sanitizers and gifts to people under Quarantine during (Covid-19) crisis in cooperation with the Red Crescent Society.



Distribution of Sanitizers & Gifts to People under Quarantine



Al-Tijari & Kuwait's Red Crescent Society

## Caring for the Physically Challenged Segment is a Priority for the Bank

The Bank always endeavors to participate in the diverse events & activities in favor of all society, particularly the physically challenged segment. As such, the Corporate Communications Division welcomed Al- Nibras Ideal School's students with special needs to share with them the celebrations of Kuwait National and Liberation Days. Corporate Communications Division also familiarized students with the nature of its activities and briefed them about the Bank various services to its customers. The Bank also welcomed students with special needs at "Dasman Bilingual School" and gave them simple information about the nature of the Banks' business. The visit to the Physically challenged students spotlighted the Banks' belief in the significance of consolidating this segment into society.



Celebrating Kuwait National & Liberation Days with "Al-Nibras Ideal School"



"Dasman Bilingual School" visit to the Bank

## Al-Tijari Received the Award of “Human Construction System for Humanitarian Contributions”

In recognition of its deeply established role in the corporate social responsibility, Al-Tijari has received the award for “Human Construction System for Humanitarian Contributions”. This honor came alongside the launching ceremony of “Their Lives are Precious” Campaign - the National Initiative for Supporting the Psychological Health Teams caring for the Disabled where Awards were given to entities and leaders supporting this Initiative.



Al-Tijari receiving the award for participating in “Their Lives are Precious” Campaign



Celebrating National & Liberation Days with AL-Razi Hospital Staff

## Celebrating National and Liberation Days

Al-Tijari always cares for sharing the joy of the national days with all society segments. Thus, CCD organized a special visit, on the occasion of celebrating National and Liberation Days, to policemen at Al-Nuwiseeb Security & Custom Border Gate. CCD also visited physicians and staff at the Emergency Medical Services Department - Ministry of Health and Al-Razi Hospital to share with them the joy of the National Days and gave them some presents in recognition of their continuous efforts in treating and caring for patients around the clock.



Celebrating National & Liberation Days with Al-Nuwiseeb Security and Custom Border Gate Staff



Al-Tijari visit to Emergency Medical Services at Al-Razi Hospital

## **“Hawwen Alaihom” Campaign – the Banks’ Care & Consideration for Road Cleaners and Construction Workers**

The Bank continued its humanitarian activities “Hawwen Alaihom” Campaign targeting road cleaners and construction workers that the Bank has launched over 8 years back. This Campaign won the GCC-CSR leading Project Award. The Bank arranged visits on several occasions to the work locations of road cleaners and construction workers distributing gifts, presents and clothes to them in recognition of their efforts towards keeping Kuwait environment safe and clean.



**Celebrating National and Liberation Days with Road Cleaners & Construction workers**



**Distributing Gifts, Presents & Clothes to workers**

## Supporting Governorates Activities

The Banks' support during 2020 to the Civil Society Institutions and in particular Kuwait Six Governorates underlined its corporate social responsibility and care for the activities & events they usually organize. This activity constitutes a key pillar of the Banks' social strategic initiatives that aim to establish a new concept of corporate social responsibility. The Banks' contributions have been in the form of financial donation to each Governorate to be spent on the various social, cultural, educational, sports and environmental activities organized by Kuwait Governorates. These endeavors came on the back of the Banks' strong belief that its success is nevertheless an integral part of the overall success of the Kuwaiti society.

The Bank sponsored "Umm Al-Khair" Festival and supported the Health Awareness Campaign for Controlling (Covid-19) Pandemic, under the caption "Your Health Day by Day" organized by Al-Ahmadi Governorate. The activities under this Campaign included presentation of awareness and guidance posters & tips on (Covid-19) Pandemic and the health measures to be observed for containing Coronavirus infection. All health tips were posted for one month on Al-Ahmadi Governorate's social media accounts. Further, the Bank participated in honoring Al-Ahmadi Governorate Volunteering Team for their prominent efforts in the awareness campaign for mitigating the spread of (Covid-19).



Al-Tijari at Umm Al-Khair Festival - Al-Ahmadi Governorate



"Kuwait Market" During National Days  
organized by Al-Farwaniya Governorate

In another context, the Bank participated in the celebration of Kuwait National Days "Kuwait Market" organized by Farwaniya Governorate at Omariya Park. The Banks' contribution & support to these events came in line with its corporate social responsibility efforts and national mission that constitute a key pillar of the Banks' general strategy, which aims at enhancing a new concept of social responsibility and sharing the society the happiness of the national celebrations.

In addition, the Bank sponsored “Jahra First Festival” held in Jahra Governorate and encompassing several entertainment activities. The Banks’ participation and support of these activities and events have been in line with the Banks’ social mission and care for interaction and participation with the society in the happy occasions, particularly the celebrations of the National Days which embody the spirit of belonging and loyalty to Kuwait.



Providing Laptops to the disadvantaged Families’ Students



Sponsoring “Jahra First Festival” - Jahra Governorate

Within the framework of the prior arrangements for the new school year with Mubarak Al-Kabeer Governorate, the Bank donated laptops for distribution to poor families’ students across the Governorate regions. This step came as part of the Banks’ continuous efforts for serving society and giving hand to the educational process.



## **Environment Protection – Activities & Events**

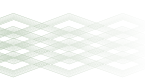
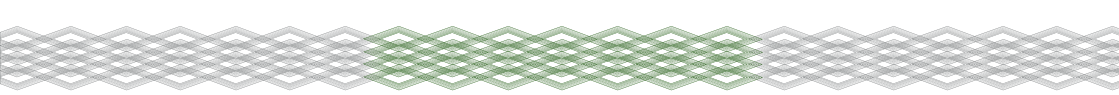
- Participation in the Awareness Campaigns For Environment Conservation and Protection

## Participation in the Awareness Campaigns For Environment Conservation and Protection

Under the auspices of the Board of Directors Chairman Sheikh/Ahmad Duaij Al-Sabah and for Al-Tijari strong belief that environment conservation is a key pillar of its Corporate Social Responsibility Program, the Bank participated in the largest cleaning up campaign titled “Kuwait is Clean with the Arms of its People”. The campaign aimed at raising awareness on the importance of land and marine environment conservation. In consistency, the campaign organized by “Kuwaiti Al Nowair” and sponsored by Al-Tijari coincided with the “World Cleanup Day”.



“Kuwait is Clean with Arms of it is People”, the largest Cleaning Campaign



## **Social Communications with Staff**

- Social Communications with Staff
- Supporting Health Awareness Programs

## Social Communications with Staff

Under the exceptional circumstances, and in line with the applicable health guidance, the Bank launched “Al-Tijari News” Magazine for the first time in a digital form. “Al-Tijari News” is a quarterly publication aiming at effective Communications with the Banks’ employees.

On the other hand, CCD continued its efforts to provide Al-Tijari employees with the best discounts at several entertainment venues and for shopping at many stores. CCD continued to digitally inform employees of the exclusive offers presented to them by many stores and outlets.

As part of its care and recognition of women’s role in society, the Bank, in cooperation with Lush Kuwait General Trading Company, celebrated the International Women’s Day by distributing gifts to its staff members at the Banks’ Head Office and branches. This gesture emphasized the Banks’ endeavors to proactively communicate with its female staff and reflected the Banks’ firm belief in its corporate social responsibility role in fostering the “One Team Spirit” among all staff members.



Celebrating International Women’s Day with the Bank Staff members

## Supporting Health Awareness Programs

Under its ongoing efforts in raising awareness for fighting cancer and maintaining public health and coinciding with the “Breast Cancer Awareness Month” event held in November every year, CCD distributed the slogan of the campaigns to the Banks’ staff at the Banks’ entrance and in open areas to avoid visiting & distributing slogans to employees at their offices. This step reflected the Banks’ commitment to strictly apply health measures at its head office and branches to protect against (Covid-19) infection and to ensure staff safety and well-being.



Movember Awareness Programs



Breast Cancer Awareness Month Programs



## Support to Sporting Activities

- Supporting Sports Activities within the Bank

## Supporting Sport Activities within the Bank

As part of the Banks' care and corporate social responsibility towards its employees, the Chairman of the Board of Directors and members of the Executive Management received the Banks' Cricket Team to congratulate them on their accomplishment of winning the Banks' Champion Cup.



Honoring Al-Tijari Cricket Team for winning the Banks' Champion Cup.



Honoring Al-Tijari Cricket Team for winning the Banks' Champion Cup



## Supporting Educational Activities

- Staff Training Courses and Sessions
- Employees Enrollment in Professional Programs at the Institute of Banking Studies
- Launching the E-Learning Application
- Job Fairs Support

## Staff Training Courses and Sessions

For the Banks' diligent efforts to boost high performance and enhance the spirit of giving amongst its employees, Ms. Elham Mahfouz, the Chief Executive Officer, honored high performers who had been selected by their line managers across the Banks' Departments / Divisions during the Year under the "Employees Reward" Program for best performers on quarterly basis.



Honoring top performers across the Banks' Departments / Divisions

## Employees Enrollment in Professional Programs at the Institute of Banking Studies

In presence of a number of Al-Tijari Executive Management members and a crowd of bankers, the Bank celebrated the graduation of a new group of its employees who successfully excelled in professional programs held in cooperation with the Institute of Banking Studies and accredited by the Institute of Financial Studies in Britain. The Programs usually cover diverse areas such as Credit Management, Advanced Credit Management, Branch Manager, Assistant Branch Manager, Risk Management, Investment Fundamentals, Professional Selling Skills, Strategic Performance Management System and Learning Needs Assessment.



Celebrating the graduation of a group of the Bank employees from the Institute of Banking Studies

## Launching the E-Learning Application

In a step towards enhancing remote learning and training to observe health requirements and to protect the health and well-being of employees, the Bank launched an e-learning application on smartphones, “THABER Mobile Application”. It helps Al-Tijari employees to easily register in the e-learning programs specially designed for staff and to complete the mandatory courses such as Anti-Money Laundering, Customer Protection, Information Security Awareness, in addition to courses recommended by the Bank and other training agencies for example; Customer Service, Data Analysis etc...



The First Career Fair, held by Kuwait International Law School (KILAW)

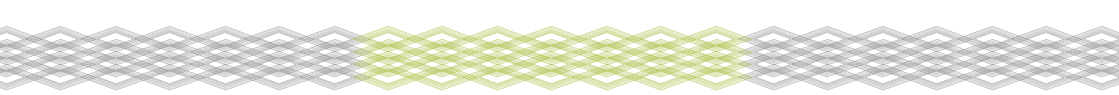
## Job Fairs Support

Within its corporate social responsibility towards fresh graduates and ongoing endeavors to accentuate its social role and support to the educational process, Al-Tijari participated in the job fair organized by Manpower & Government Restructuring Program (MGRP) under the caption “Because you Deserve 3”. The Bank has also participated in ‘The First Career Fair,’ held by Kuwait International Law School (KILAW). The Banks’ contribution as a usual participant in job fairs and career forums comes out as a socially responsible bank

that aims at providing job opportunities for Kuwaiti youth pursuing jobs in the banking sector. The Bank encouraged students to join the labor market, attract fresh graduates for building up their career paths and enhancing their skills and competencies. As such, the Bank contributes in job nationalization and eradicating unemployment.



The Banks’ Participation in “Because you Deserve 3” Job Fair



## Cultural & Heritage Activities

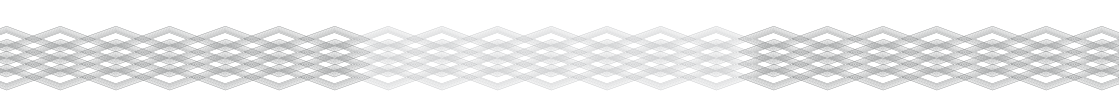
- Banks' Annual Calendar

## Banks' Annual Calendar

The Bank was keen on publishing its annual calendar for 2020 with paintings that mirrored a period of the past century that witnessed several key milestones marking Kuwait transition and development from one phase to another throughout its prominent history. That period witnessed, inter alia, the building of the Kuwaiti army and development of education in Kuwait. The Calendar with its paintings, like Al-Tijari other publications associated with the revival of heritage, historically document key areas of Kuwait development. As such, Al-Tijari Calendar has become a reference not associated with the relevant year.



Paintings from Al-Tijari Calendar



**Ongoing Communications  
via Social Media Networks**



- **Website** [www.cbk.com](http://www.cbk.com)
- **Facebook** Commercial Bank of Kuwait
- **LinkedIn** Commercial Bank of Kuwait
- **Youtube** AltijariCBK
- **Twitter** AltijariCBK
- **Instagram** AltijariCBK
- **Snapchat** AltijariCBK
- **WhatsApp** 50888225
- **Instagram Employees Account** CBKSQ



## Ongoing Communications across Social Media Networks

The Bank, through CCD, has activated all means of Communications with the Banks' customers and the public via social media networks (Instagram, Facebook, Twitter, Snapchat, LinkedIn and YouTube) during (Covid-19) Pandemic. Through social media networks, the Bank initiated health awareness tips for protection and fighting against (Covid-19) in addition to launching a media campaign marking the Banks' celebrations of its 60<sup>th</sup> Anniversary. The Bank also organized competitions for the followers of the its social media accounts.

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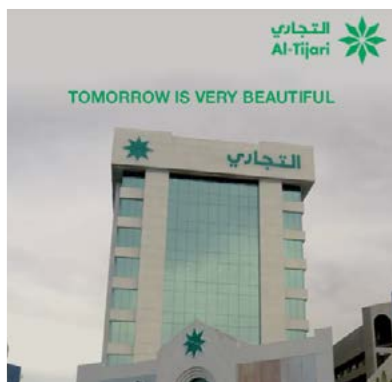
*Al-Tijari... My Choice*

### Social Media Networks.



### Distancing is our choice at this time

Day after day, Al-Tijari affirms its leadership in corporate social work being a reputable financial institution that strives to establish successful partnerships with various sectors for serving the country, the citizen, social work agencies and civil society institutions. All these efforts stem from the Banks' firm belief in the importance of concerted endeavors to achieve sustainable development by consolidating corporate social responsibility concept in a way that serves all society segments.



Motivational Social Networks Posts



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