



**Commercial Bank of Kuwait
a leading Company in the
Corporate Social Responsibility**



Al-Tijari

Corporate Social Responsibility 2016



His Highness Sheikh

Sabah Al-Ahmad Al-Jaber Al-Sabah

Amir of the State of Kuwait



His Highness Sheikh

Nawaf Al-Ahmad Al-Jaber Al-Sabah

Crown Prince



Sheikha / Nouf Salem Al Ali Al Sabah

Head of Advertising & Public Relations Department

Commercial Bank of Kuwait

Corporate Social Responsibility ... Significant Footprint Underpinned by Innovative Social Responsibility Programs and Activities

I have the pleasure to present the Corporate Social Responsibility Booklet for 2016 which shed light on the important achievements and initiatives the Bank has taken during the year and which illustrate its leading role in corporate social responsibility.

The year 2016 was an eventful year for the Bank at the level of corporate social responsibility where the Bank received the prestigious GCC-CSR Award which stands as a clear manifestation of the leading role of the Bank in supporting social activities. Throughout year 2016, the Bank continued its efforts for supporting social, philanthropic and humanitarian activities with a view to achieve sustainable development for Kuwait. This was proven through the Bank's cooperation with the six governorates of Kuwait by providing all support and sponsorship to philanthropic, social, sporting and educational activities and events organized by civil society organizations and non-profit institutions. This cooperation comes as a new gesture that would be added to the Bank's rich record of the social initiatives which accentuate and highlight the concept of comprehensive social responsibility.

Within its social responsibility activities which aim at achieving sustainable development for the society and enhancing communication with all society segments, the Bank continued its diverse activities to provide support and assistance to the different segments of the society, particularly the patients and the physically challenged segment. The Bank, further, continued its activities targeting the environment conservation through cooperation with the civil society organizations and non-profit institutions with a view to keep Kuwait wildlife and marine environment clean.

Recognizing the effective role of the modern technology and social media in enhancing communication and interaction among all society segments on all activities and events launched by the Bank, Al-Tijari continued its efforts in this area by posting its diverse activities on the Bank's social media networks which attracted the attention of a large number of the followers and users.

In conclusion, and through the consolidated efforts exerted by the Board of Directors and Advertising and Public Relations Department as well as all staff members, the Bank will continue its drive for serving all segments of Kuwaiti society and its civil institutions through innovative social programs and activities that enhance and underline corporate social responsibility.

Sheikha / Nouf Salem Al Ali Al Sabah
Head of Advertising & Public Relations Department



Al-Tijari Receives the 2016 GCC-CSR Award For Private Sector Corporations

The year 2016 was another year of great success for Commercial Bank of Kuwait's Social Responsibility initiatives and programs. Prior to year-end, the Bank received prestigious GCC-CSR Award where the Bank was awarded a certificate of recognition on occasion of the 8th honoring ceremony for the pioneering CSR projects implemented by private and public sector corporations.

This honoring came at the sideline of the 33rd session of the Council of Ministers of Labor and Council of Social Affairs of Gulf Cooperation Council (GCC) for Arab States which was held in Riyadh. The Bank's "Hawwen Alihom" campaign launched 5 years back has been selected and named as the 2016 pioneering CSR project.



Honoring the bank in the presence of her excellency Mrs. Hind Al Subaih



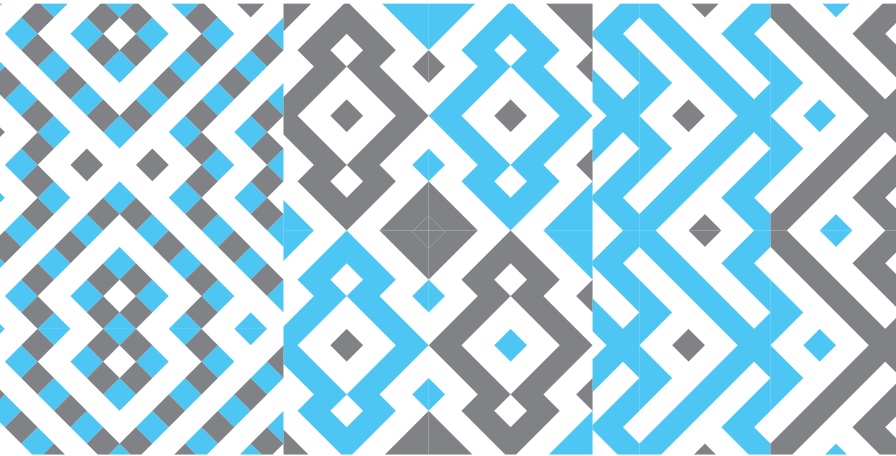
Honoring ceremony

On this occasion, both H.E. Dr. Mufrej Bin Saad Al Haqbani, Minister of Labor & Social Development in Saudi Arabia and Chairperson of the 33rd session of the Council of Ministers of Labor & Council of Social Affairs of Gulf Cooperation Council (GCC) for Arab States and Dr. Amer Bin Mohammed Al Hajri, General Manager – Executive Office / the Council of Ministers of Labor & Council of Social Affairs of Gulf Cooperation Council (GCC) for Arab States awarded a certificate of recognition and honorary shield to Ms. Amani Al Waraa Assistant GM, Advertising & Public Relations Department at the Bank in the presence of Her Excellency Mrs. Hind Al Subaih, Minister of Social Affairs & Labor at the State of Kuwait.

The importance of this award is derived from the fact that the Bank has crossed with it the internal level and its social responsibility related activities and programs became highly recognized at the level of GCC states. This award also came to emphasize the Bank's ongoing efforts in social responsibility activities and accentuate its successful and innovative social responsibility campaigns and programs.

The GCC-CSR Award the Bank received in recognition of its campaign "Hawwen Alaihom" confirms the importance of this innovative campaign which cares for the road cleaners and construction workers.

A Truly Social Responsible Bank



- “Hawwen Alaihom” Campaign
- Lending Support to the disabled segment, patients and the elderly
- Supporting Civil Society’s Activities
- Arranging Humanitarian Activities
- Strong Cooperation with Kuwait’s Governorate

“Hawwen Alaihom” Campaign – The Pioneering CSR Project at the Level of GCC States

The activities of “Hawwen Alaihom” Campaign continued for the fifth year in row. Public Relations Team arranged visits to the road cleaners and construction workers in their work locations and distributed winter clothes, hats and gloves that may help them avoid cold weather health problems.

The distribution of winter and summer clothes along with other requirements to this category become a yearly common practice through which the Bank endeavors to provide the required care for road cleaners and construction workers.



Distribution of Ramadan gifts



Suhoorkom Alina Campaign



Distributing gifts to workers

Within its unrivalled Ramadan Social Program and its social and humanitarian initiatives during that Month, the Bank has launched its new campaign “Suhoorkom Alina, Your Pre-Dawn Meal From CBK” to distribute pre-dawn meals to road cleaners and construction workers at their work locations.

The Bank also distributed Ramadan gift with items including Copy of the Holy Quraan, perfume, prayer mat and Islamic prayer beads to the people seeking mosques for Friday prayer.

The Bank also celebrated Eid Al-Fitr and Eid Al-Adha with the road cleaners and construction workers by distributing gifts that suit their needs on these happy occasions.

The Bank’s continued efforts for organizing this remarkable campaign come out of its belief in the important role of this segment in preserving and conserving the environment and keeping it clean at all times.

Commercial Bank of Kuwait – Accentuating and Highlighting CSR Principles

Since its inception, the Bank prioritized Corporate Social Responsibility as it firmly believes that social responsibility is constant community servicing initiatives that primarily focus on understanding the requirements and needs of society segments by sponsoring and supporting all societal activities so that the Bank stand among its peers as a truly social responsible Bank.

Drawing on this, the philanthropic and humanitarian voluntary initiatives launched by the Bank have attracted the attention and admiration of social networks users who highly commended and hailed such initiatives. Such positive interaction and reaction via social networks was another success that the Bank prides itself with.

Celebrating Auspicious Occasions with the Physically Challenged Segment, the Patients in Hospitals and Care Homes' Residents

The Bank endeavors to emphasize its social role by continuously supporting and patronizing social and humanitarian activities which serve all society segments, particularly the physically challenged segment.

From this standpoint, the Bank, represented in Advertising and PR Department, organized social program which included various philanthropic and humanitarian initiatives tailored for the Holy Month of Ramadan and its spiritual surroundings and demonstrate the Bank's corporate social responsibility towards all society segments with the objective of enhancing the cooperation and sympathy among all society segments during this Holy Month.

On the other hand, the Bank patronized the ceremony organized by Kuwait Cancer Control Center in celebration of Kuwait National Day and Liberation Day where the Bank shared the joy of such happy occasions with the residents of this Center.



Wishing happy Eid for the elderly



Gergean

This sponsorship came out of the Bank's belief that its social responsibility activities should be expandable to cover all society segments and also reflected its endeavors to share them their celebrations of such happy occasions.

In the same context, The Bank rejoiced "Gergeaan" with the kids residing in Ibn Sina Hospital, the cancer patients of Palliative Care Center and also the kids of Kuwait Down Syndrome Society to bring happiness to their hearts and draw smile on their faces in celebration of such Kuwaiti traditional occasion which demonstrate old kuwaiti traditions.

In celebration of Eid Al-Fitr, Advertising & PR Team visited the residents of the elderly care home supervised by Ministry of Social Affairs & Labor to share them the happiness of Eid Al-Fitr by distributing gifts matching such auspicious occasion.

This visit came within the comprehensive social responsibility program the Bank prepared for the Holy Month of Ramadan and Eid Al-Fitr to effectively communicate with all society segments.

Within its philanthropic and humanitarian initiatives which aim to underpin the concept of voluntary social work towards all society segments and provide assistance to the civil society institutions & other entities which endeavor to serve the society, the Bank contributed in patronizing the Carnival of the Fun Day for the disabled segment which was organized by Signature Company at Kuwait Society for Guardians of the Disabled.



Sharing kids residing in Ibn Sina Hospital the Gergeaan Joy

Supporting Civil Society's Activities

The Bank always endeavors to contribute in all social related activities that aim at developing the society in which it operates through coordination with other social institutions in Kuwait. Drawing on this, the Bank offered financial contribution for supporting the social, philanthropic, humanitarian, cultural, educational and sporting activities organized by both Sabah Al Salem and Al Rumaithiya Cooperative Societies for the benefit of the inhabitants of such districts. Similarly, the Bank offered a financial contribution to Civil Aviation Labors Union for supporting its social activities.

This contribution reflects the Bank's ongoing efforts towards community service and its participation in all social activities and events that benefit the diverse society segments.

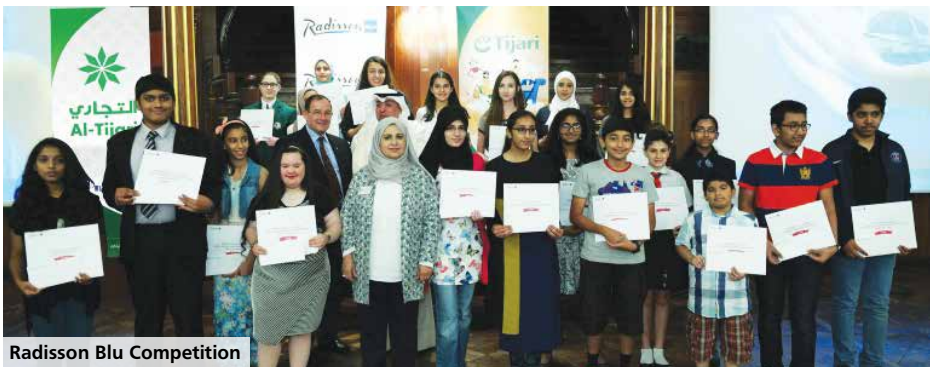


Giving sponsorship cheque for Sabah Al Salem Co-op



Giving sponsorship cheque for Al Rumaithiya Co-op

Furthermore, and as an ongoing practice every year, the Bank sponsored Radisson Blu's 21st Annual Art Competition which saw participation by male and female students aged 10 to 18 years old from different schools in Kuwait. This year, the competition theme was "World is my Home". My First Account's customers also participated and competed with the private schools' students and the physically challenged children. This competition aimed at encouraging students from different schools in Kuwait to develop their artistic talents and creativity.



Radisson Blu Competition

Commercial Bank of Kuwait in the heart of social activities

Within its strategy which aims at supporting the different humanitarian & social activities, the Bank offered financial contribution to Kuwaiti Society for Fighting Smoking and Cancer to help cancer patients to perform Umra rituals in the Holy Lands.

Within the humanitarian activities that truly reflect the voluntary social work, the bank organized a blood donation drive in cooperation with the Central Blood Bank. The blood donation drive saw impressive participation from all staff members. The organization of the blood donation drive came out of the bank's belief in the importance of increasing the strategic blood inventory with the Blood Bank along with ensuring that medical institutions in Kuwait are replenished with the required blood quantities to save patient lives given the critical need of hospitals for blood.



Blood Donation campaign



Within the Bank's initiatives and its focus and attention given to the awareness activities on health related issues and healthy dieting habits, the Bank welcomed a high-level delegation from International Diabetes Federation on the occasion of their visit to Kuwait to participate in the 4th Diabetes Conference organized by Amiri Hospital. The delegation encompassed Dr. Shaukat Sadiqot, the president of the International Diabetes Federation, Dr. Munirah Al Arouj, Dr. Abdullah Bin Nakhi and Dr. Abdul Razq Al Madani from United Arab States. This visit came to strengthen cooperation between the International Diabetes Federation and the government hospitals in Kuwait and also came within the joint cooperation to raise awareness of diabetes and prevention advices.



Hosting International Diabetes Federation

Further, the Bank sponsored the annual honoring party arranged by the Public Authority for Industry for its pensioners and veteran employees. This sponsorship came out of the Bank's belief in the importance of supporting industrial institutions which contribute in developing local industry in Kuwait and also reflects the pivotal role assumed by the Bank in social responsibility initiatives and its ongoing endeavors to support civil society institutions in pursuit of sustainable development in Kuwait.



A sponsorship cheque to PAI

Offering Support and Sponsorship to Kuwait Governorates' Social Related Activities

The Bank assumed a prominent role during the year 2016 by supporting and patronizing the social & other activities organized by the six Governorates of Kuwait (Capital, Hawalli, Farwaniya, Ahmadi, Mubarak Al- Kabeer and Jahraa). The Bank offered financial contribution for each Governorate to support all social, cultural, educational and sporting activities organized by Kuwait Governorates.



Capital Governor Honoring the Bank for sponsoring Ramadan contest



Capital Governor Honoring the Bank for sponsoring the "Beaches Cleanup" campaign



Renew your Energy campaign

Lending Support to the Capital Governorate's Social Activities

The Bank sponsored Ramadan cultural contest organized by the Capital Governorate during the Holy Month of Ramadan where more than 850 competitors participated in this contest. This sponsorship came within the important role assumed by the Bank to support the social activities targeting all society segments.

The Bank has taken a new initiative to enhance its participation in the diverse sporting activities by sponsoring the Biking Day under the caption "Renew your Energy" which was organized by the Capital Governorate. This sponsorship came in consistency with the Bank's innovative social responsibility program by offering support to all sporting, social, humanitarian and cultural activities organized by the Capital Governorate.

Furthermore, and within its ongoing efforts to support the Capital Governorate's activities, the Bank patronized the four-month campaign of "Beaches Cleanup" for keeping beaches of Sulaibikhat, Doha and Asheraj districts clean. This campaign was organized by the Capital Governorate in

cooperation with the Environmental Police Administration and a number of private & voluntary entities with the aim of preserving the environment. The Bank's sponsorship of such campaign came as a clear manifestation of its efforts towards environment conservation initiatives.

Supporting Hawalli Governorate's Social Activities

Within its endeavors to support the educational activities organized by Kuwait governorates, the Bank, in cooperation with Hawalli Governorate's officials, distributed some gifts and school stationery to 500 students of the primary schools located in Hawalli Governorate.

At another front, the Bank supported the nationwide campaign organized by Hawalli Governorate for rationalizing electricity and water consumption in the mosques located in Hawalli Governorate "Al Zahra District". This support came out of the Bank's endeavors and belief in the importance of supporting civil society institutions and their role and campaigns designated to get the public aware of the importance of preserving the natural resources in Kuwait.

Moreover, the Bank, in cooperation with Hawalli Governorate, visited Special Education Schools Department and a number of schools for students with special needs to distribute school stationery to the students. This initiative came within the Bank's continued efforts to support the educational activities and provide assistance and support to all society segments, particularly the physically challenged people.



Distributing gifts on students of Hawalli Governorate



Offering Support to Al Ahmadi Governorate's social Activities

The Bank sponsored celebrations of Kuwait National Day and Liberation Day organized by Al Ahmadi Governorate under patronage of Sheikh / Fawaz Al-Hamad Al-Sabah, Governor of Al Ahmadi. This sponsorship comes in consistency with the Bank's social responsibility efforts and its endeavors to share the various segments of Kuwaiti society their celebrations of such national occasions.

Emphasizing its corporate social responsibility which constitutes a main pillar of its comprehensive strategy to underpin the concept of social responsibility, the Bank supported the First Rationalization Campaign organized by Al Ahmadi Governorate at a number of primary and preparatory schools located in Al Ahmadi Governorate with a view to get the students aware of the importance of rationalizing water and electricity consumption.

The Bank also offered support to the Breast Cancer Awareness Campaign entitled "Women Deserve Care and Attention" which was organized by Al Ahmadi Governorate in cooperation with Cancer Awareness National Campaign "CAN". This support came within the arrangements taken by the Bank to contribute in and patronize a number of social, health and awareness activities and events organized by Kuwait governorates for the benefit of all society segments.

Furthermore, the Bank offered support to the 1st Entertainment Awareness Forum organized by Al Ahmadi Governorate in Kuwait Magic Mall with participation of 15 private and public sector institutions specialized in with health, safety and environment issues. This support came within the social responsibility program organized by the Bank in cooperation with Kuwait governorates to serve Kuwaitis in the different governorates and all segments of society in general.

Offering Support to Jahra Governorate's social Activities

The Bank patronized the honoring party of the top-performing male and female students in Jahra Governorate which was organized under patronage and in presence of the Retired Lieutenant General / Fahad Al-Ameer, Jahra Governor. The Bank's sponsorship of this honoring party came out of its belief in the importance of supporting and sponsoring the educational activities and events which help in preparing a generation able to contribute in the Country's success and progress.

The Bank also offered sponsorship for the sporting festival "the First Marathon (Running Race)" which was organized by Jahra Governorate in cooperation with Sabah Al Nasser Al Sabah High School and Patients Helping Fund Society under the slogan "No to Smoking - No to Drugs".

Emphasizing its social responsibility towards the institutions which serve all society segments, and its support and participation in the activities and events organized by civil society institutions, the Bank sponsored the honoring party of veteran firemen which was organized by Jahra Governorate in Al Qasr Al Ahmar Diwan. This sponsorship came in recognition of the significant role assumed by firemen and reflects cooperation between Jahra Governorate and Commercial Bank of Kuwait. Within its social program which aims to provide assistance and support to all society segments, particularly the physically challenged segment, the Bank contributed in sponsoring the 3rd ceremony of Jahra Governorate's prize for the ideal families tolerating the physically challenged children and the 2nd exhibition of the physically challenged segment which were organized by Jahra Governorate on occasion of the international day of the people with disability.

Furthermore, the Bank patronized the contest organized by Al-Jahra Governorate, in cooperation with the Patients Helping Fund Society, for the diabetes patient with the best level of regular check-up at the diabetes clinics in Al-Jahra health District's Primary Health Care. Patronizing such event by the Bank came to demonstrate its endeavors to enhance its social role and its support to the health related issues in general and its cooperation with Jahra Governorate in relation to all activities covering the health awareness campaigns and diabetes prevention to raise awareness on the risks of this ailment.



Jahra Governor Honoring Al-Tijari



Honoring the diabetes patient with the best level of check up



Farwaniya Governor welcoming Amani Al Wara'a



Farwaniya Governor Visiting Patients

Supporting Farwaniya Governorate's Social Activities

The Bank sponsored celebrations of Kuwait National Day and Liberation Day organized by Farwaniya Governorate under patronage of Farwaniya governor Sheikh/ Faisal Al Hamood Al Malek Al Sabah. This sponsorship came in consistency with the Bank's social responsibility endeavors to share the various segments of Kuwaiti society their celebrations of such national occasions.

In keeping up with its commitment to share society segments the celebrations of happy occasions, the Bank, in cooperation and presence of Farwaniya governor Sheikh/ Faisal Al Hamood Al Malek Al Sabah, visited ministry of health hospitals, clinics and staff working in Farwaniya Governorate's various sectors such as police stations and firefighting officers and emergency departments to congratulate them on the advent of Eid Al Adha.

At another front, the Bank supported a campaign organized by Farwaniya Governorate in cooperation with Kuwait's Farwaniya Municipality to distribute the winter clothes to the Municipality workers and the needy segment.

Offering Support to Mubarak Al Kabeer Governorate's social Activities

Within its social responsibility and its support of the diverse sporting events, the Bank sponsored Sheikh Mubarak Al Kabeer 1st Football Tournament under the caption "No to Violence". The tournament was organized by Mubarak Al Kabeer Governorate. The Bank's sponsorship of this event came within the Bank's strategy targeting support of the different sporting activities organized by the Country's institutions for the benefit of all the society segments. In celebration of Gergeaan, the Bank patronized Gergeaan party organized by Mubarak Al Kabeer Governorate under patronage of retired Lieutenant General Ahmad Al Rujaib, Mubarak Al Kabeer's Governor. The party saw various fun contests, games and songs inspired from the old Kuwaiti heritage and it was also attended by the physically challenged children.

Within its continuous efforts towards society servicing and its endeavors to support the social activities and events the Bank, in cooperation with Mubarak Al Kabeer Governorate, distributed purchase coupons to the modest and needy families with a view to enable them to purchase the necessary school stationery and requirements for their children given the tough living conditions and financial burdens they are suffering from. At another front, The Bank sponsored "Children's Rights Forum" organized by Mubarak Al Kabeer Governorate in the presence of retired Lieutenant General Ahmad Al Rujaib, the Governor of Mubarak Al Kabeer and which was held at Rawdat Al Hanan Theater on the occasion of the Universal Children's Day. The Children's Rights Forum saw participation of key speakers from different entities that care for children and their affairs. The Forum was also attended by families residing in Mubarak Al Kabeer Governorate to get them aware of the best means for effective communication with children.



Distributing purchase coupons to the modest & needy families



Children's rights Forum



Gergeaan party

Cultural & Heritage Activities



- Revival of Kuwaiti Heritage and Old Kuwaiti Traditions
- “Ya Zeen Turathna” Campaign

Revival of Kuwaiti Heritage and Old Kuwaiti Traditions – Focused and Ongoing Efforts

Over the past years, the Bank continued issuing its annual calendar which usually contains pieces of art that authenticate and convey meanings from the old Kuwaiti heritage and reflect vivid scenes thereof. Al-Tijari Calendar for 2016 highlighted and demonstrated some simple and primitive tools the grandfathers used in the past as well as the old customs and traditions of the ancestors and forefathers in Kuwait which illustrate the extent to which our forefathers and ancestors were in harmony and satisfaction with their simple and tough lives. The importance of Al-Tijari Calendar lies in its role as a point of connection between the past and the present generation. The 2016 calendar was marked by eye-catching paintings that came in line with the modern art.

The Bank continues its efforts targeting the revival of the old Kuwaiti heritage through its distinct annual calendars which serve as a limitless historical reference of high importance for all generations and continue to reflect and depicts the essence of the old life to remain memorable in minds.



From Al-Tijari Calendar



From Al-Tijari Calendar

“Ya Zeen Turathna” Campaign for the Fifth Consecutive Year – Remarkable Activities and Events for Reviving the Old Kuwaiti Heritage

In view of the great success of the “Ya Zeen Turathna” Campaign over the past year and the participation by the public in the activities of the campaign, the Bank launched “Ya Zeen Turathna” Campaign for the fifth year in row.

It is known that the name of “Ya Zeen Turathna” Campaign is closely correlated with the Bank and it aims at reviving the Kuwaiti heritage and old popular traditions and getting the future generation reminded of the simple life and the handicrafts of the ancestors in the past and this, in turn, contributes positively in making all generations take pride of the old Kuwaiti heritage with a view to preserve it to remain remembered in minds.

Within the activities of this Campaign, the Bank inaugurated small Exhibition “Freej Al-Tijari” in Grand Avenues and Al Murooj Complex to familiarize the visitors and the public of important information on Kuwaiti old heritage through “Freej” booths which presented features of the old popular tradition and in addition to the daily puppets show and the daily narration of stories from the old Kuwaiti heritage by a character called “Al Hazzawi” as well as the other stories that aimed to ingrain good value and morality in the kids.



Apart from this, and within the Campaign’s activities, the Bank was hosted by “Al Qaila” program broadcasted via the Arab Song Channel “FM 103.7” to familiarize the program’s listeners with information on the old Kuwaiti heritage.

Moreover, the Bank arranged visits to Hussein Al Asousy Primary School and Amama Bint Abi Al Aas Prep School to familiarize schools’ students with the activities of the Campaign, most important of which was the educational film the Bank presented to educate and familiarize students with the features and essence of life in the past and morality and popular traditions and customs of the forefathers and ancestors. These visits also saw various contests on the Kuwaiti heritage where the Bank distributed gifts to all students.



The Bank concluded the Campaign's activities in Al Shaheed Park which saw a true simulation and vivid scenes of the manual crafts of the Kuwaiti ancestors and forefathers such as wooden boxes, prayer beads, Al Boom (Kuwaiti ships) and other crafts which were exhibited in such a way that simulates the old life.

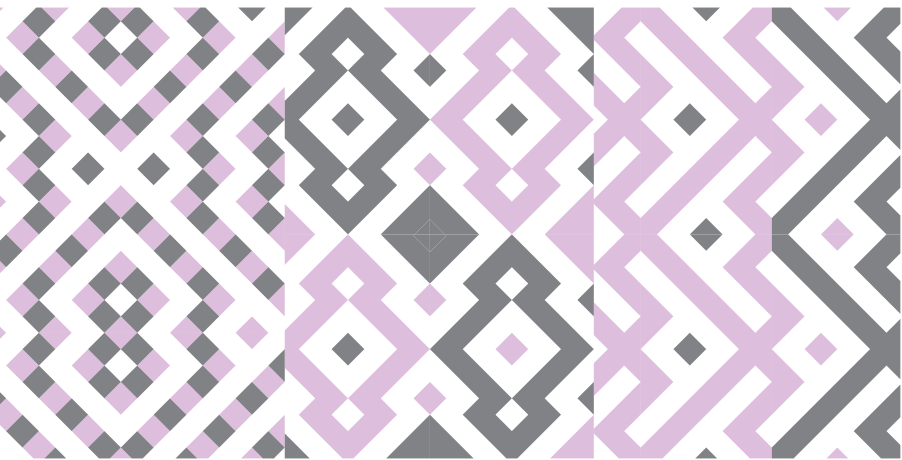
The Bank also organized a gala evening in Al Shaheed Park which included various fun and cultural activities where attendees enjoyed the essence of the old Kuwaiti heritage.

The campaign of "Ya Zeen Turathna" has achieved great success translated by the effective communication and impressive participation of the public in the campaign's activities via the Bank' social media networks (Facebook, Instagram, Twitter and Snapchat).



Ya Zeen Turathna in Al Shaheed Park

Supporting Sporting Activities



Offering support to Diverse Sporting Activities

In consistency with the Bank's strategy targeting support and sponsorship of the activities arranged by the civil society institutions and the diverse entities in Kuwait, and within its constant communication with all society segments, the Bank provided support and sponsorship for Atom Academy's activities related to indoor football training during the summer vacation and which were directed to the children aged from 6 to 15 years old. This sponsorship came to reflect the Bank's commitment to support sporting activities which help the young people to spend their leisure time in useful activities. Furthermore, the Bank patronized the football tournament of the Deceased Jassim Al Sharhan that was organized during the Holy Month of Ramadan.



Girls Club



Supporting sport teams in AUK

Within its social responsibility program which aims at supporting the youth activities and encouraging the young people to spend their leisure time in distinct and useful sporting and entertainment, the Bank sponsored the activities of "Motorbash" for the youth and which was organized by a number of Kuwaiti ambitious young females. This sponsorship was meant to support the distinct entertainment and sporting activities which benefit the youth, enhance their capabilities and help them to optimally use their time in useful activities that boost their self-confidence and capability to take responsibility. Furthermore, the Bank continued its support to the sporting teams at AUK for the second season of year 2015-2016. The offered support included the soccer team, indoor football team, basketball team, volley ball team, tennis team and table tennis team. This support came within the Bank's endeavor to support the sports activities of university students. At another front, the Bank sponsored the sports day organized by Al-Fatat Sports Club's Administration. This sponsorship came within the Bank's ongoing endeavors to participate in the different sporting activities and events which benefit all society segments.



Supporting Jassim Al Sharhan Tournament



Sponsoring Atom Academy

Social Communication



- Social Communication with Staff member
- Communication through Social Media Networks

Communicating with Staff as One Family

On the occasion of the 55th Independence Day and the 25th Liberation Day of Kuwait, the Bank celebrated both occasions by decorating and illuminating its Head Office with pieces of art selected from its annual calendar with Kuwait flag vividly towering up the Head Office Branch. On the other hand, the Bank's Chairman Mr. Ali Al Mousa and Executive Management Team shared the Bank's staff members their celebration of such occasion by launching Kuwait flag flying kites and balloons that reflected the overwhelming feelings of joy and happiness Kuwait see in February each year.

Within its endeavors to provide its staff members with all means of healthcare, and in keeping up its constant support of the diverse awareness programs, the Bank in cooperation with Cancer Awareness National Campaign "CAN" organized thyroid cancer awareness lecture entitled "Prevention is our Goal" to get the Bank's staff members aware of the ways of early detecting, diagnosing and determining symptoms of this ailment and its treatment methods in addition to providing advice and medical guidelines to the employees for healthier life. Moreover, the Bank received the medical team of New Mowast Hospital to offer the medical and health services to staff members at the Head Office and Hawalli Building along with enabling them to make the required necessary checkups so as to be able to know the level of blood sugar / Diabetes and blood pressure. Moreover, New Mowasat medical team responded to all queries raised by staff members and gave them the required health advices about the optimum weight and levels of blood pressure, diabetes and overall health condition.



National holiday celebrations



Receiving New Mowasat Team



Decorating the Head Office


The Bank also welcomed the team members of Prime Bites (the leading provider of customized diet solutions) to make checkups, calculate BMI (Body Mass Index) and test blood sugar for the Bank's staff members, give healthy tips and solutions on nutrition facts and adopting healthy diet and respond to the employees' queries on healthy nutrition and the ways of treating obesity and overweight. The Bank organized this day to encourage its employees to adopt healthy lifestyle.


The Advertising and PR Department also announced several discounts to the Bank's staff members and their families that were offered by medical centers, restaurants and a number of stores and other entities.



Communication via Social Media Networks

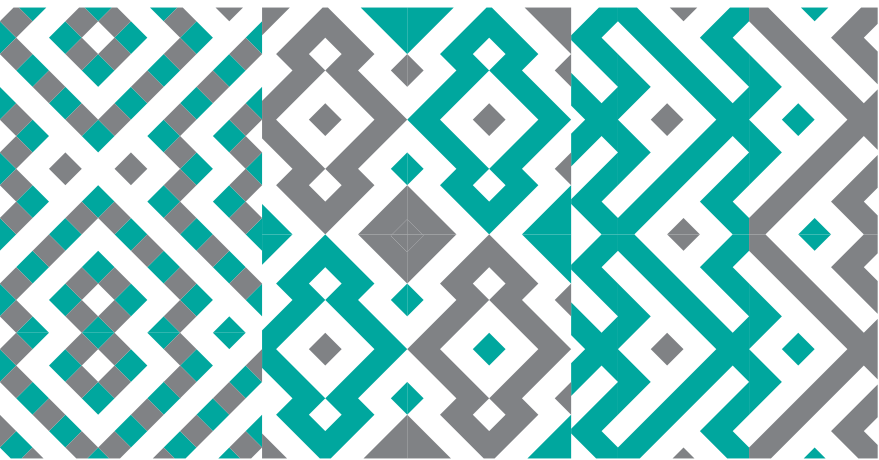
Commercial Bank of Kuwait constantly endeavors to activate all means of communication with its employees, customers and the public via social media networks (Instagram, Facebook, Twitter and Snapchat) which became of high importance to the public in general and the youth segment in particular. However, and through the various social media networks, the Bank launches health awareness tips along with information about other humanitarian and philanthropic events such as (Thyroid cancer awareness, breast cancer awareness, World Diabetes Day and International Day of Persons with Disabilities). Recognizing the importance of modern social media in receiving and responding to the queries of customers and the public and posting their opinions, the Bank activated Al-Tijari WhatsApp Service by assigning number for this service. Moreover, and through its social media networks, the Bank continued to post all its activities, products and services which were highly commended and hailed by the followers.

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Educational Activities



- Supporting Educational and Learning Activities

Training Programs for the Bank's Staff Members and Providing Support and Sponsorship to Job Opportunities Fairs

The Bank firmly believes in the importance of investing in the highly skilled and qualified employees as they are considered the Bank's main assets and contribute largely to its success. Drawing on this, the Bank inaugurated its academy in Faiha Branch with a view to get the new recruits and staff members trained and qualified for their jobs through adopting the latest techniques and advanced methods in learning and development. A large area in Faiha Branch was allocated as premises of Al-Tijari Academy. Further, the Bank celebrated the graduation of groups of the trainees in retail banking after they have successfully completed their training in Al-Tijari Academy – Faiha Branch. Moreover, the Bank launched its summer training program designated for university and institute students and the Bank employees' children and relatives aged from 15 – 20 years old and which was organized in the Al-Tijari Academy. This training program was meant to provide the students with training opportunities, enable them to get the basic knowledge on the banking business and dealing with customers and it was also a good chance for trainees to make use of their leisure time during summer.

It is known that the Bank has always endeavored to organize this program during summer to encourage the students during their summer vacation on training and to help them get information on banking business. Further, the Bank's ongoing efforts to organize this program come within its commitment towards the young people to support and help them undertake an effective role in the future. The Bank also arranged an intensified Sign Language training course for branch staff members in Al-Tijari Academy – Faiha branch. The training course was arranged to enable branch staff members to interact with the deaf customer segments. This entails the importance of communication with all customer segments regardless of the disability



Inauguration of Al-Tijari Academy

that prevent them from the same. In a new gesture which highlights the Bank's endeavors to develop the intellectual potentials and skills of its staff members, the Bank, in cooperation with Al Nowair (a movement and initiative driven to spread positive attitude in Kuwait), organized training course in Al Tijari Academy on the importance of having positive attitude to get employees aware of positivity and the importance of maintaining positive attitude on their practical and personal life. Furthermore, under patronage of the Central Bank of Kuwait and the management of the Institute of Banking Studies, and in presence of a team from the Bank's Executive Management and a group of bankers, the Bank celebrated the graduation of group of its employees who have successfully and outstandingly passed the Program for Employment and development of Kuwaiti Fresh Graduates to Join the Banking Sector.

The Bank places high importance for research activities and the latest developments related to financial and banking business and other similar areas. This was clearly manifested in the Bank's annual contribution to support the similar activities of Kuwait Foundation for Advancement of Science in recognition of its efforts in enhancing and promoting research activities & education in Kuwait.

Emphasizing its commitment to support education in Kuwait, the Bank participated in the 18th Job Opportunities Fair organized by Gulf University for Science and Technology and the 21st Economy Makers and Employment Opportunities Exhibition organized by the Office of Students



Training and Alumni - College of Business Administration. The Bank's participation in such fairs came out of its belief in the importance of enhancing the capabilities of youth and their creativity and their ability to achieve success when support, care and communication channels are made available for this vital segment of the society. Moreover, the Bank participated in Job Opportunities Fair organized by American University of the Middle East as well as the Job Opportunities Fair organized by Arab Open University with a view to attract the fresh graduates seeking job opportunities in banking sector. Furthermore, the Bank always endeavors to cooperate with the Central Bank of Kuwait to invest in the Kuwaiti young talents under its social responsibility program with the objective of grooming highly skilled and qualified young people who are able to contribute in enhancing and driving the growth cycle in Kuwait. From this standpoint, the Bank launched an initiative represented in scholarships program for the Kuwaiti graduates for studying abroad and obtaining Master degree in finance, economy, accounting and business administration from the best and world-class universities according to academic ranking of world universities in these fields.



Conferences & Exhibitions



- Offering Support to Economic Seminars and Conferences
- Supporting Ambitious Kuwaiti Youth

Supporting Conferences & Exhibitions

Within its endeavors to support the economic activities, forums, conferences and exhibitions and other events, the Bank offered sponsorship to the 8th Kuwaiti Economists Conference with its sessions addressing the solutions and directives that help in diversifying the economic base and the State's income streams across different sectors. At another front, the Bank participated in the Early Warning Framework Conference organized by Kuwait Banking Association in the presence of elite of the executive managers and officials from the Central Bank of Kuwait, local and foreign banks, public and private sector institutions and financial institutions.

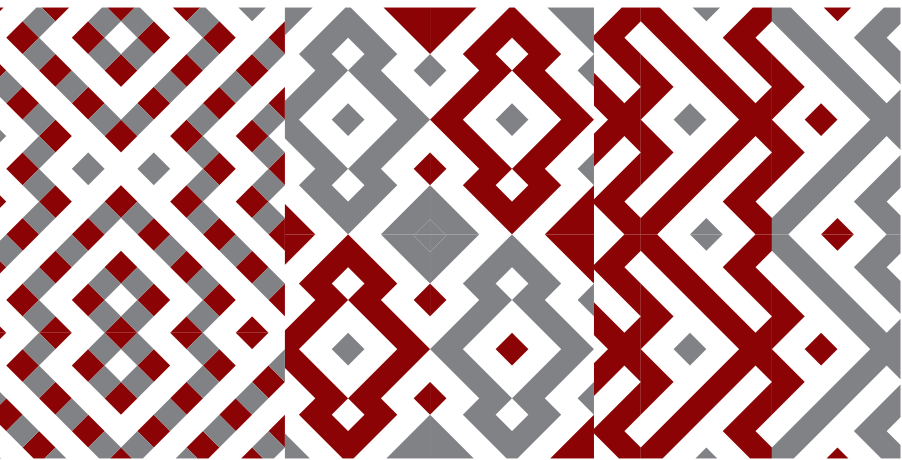
The Bank also offered silver sponsorship to the Global Informatics Forum organized by the Informatics Corporation of His Excellency Sheikh Salem Al Ali Al Sabah under the caption "Digital Transformation Towards Knowledge Economy". On the other hand, the Bank participated in Kuwait Yacht Show 2016. The Bank's participation in this Show came within its endeavors to



be present in promotional events which attract a large segment of customers interested in yachts and marine equipment and supplies. On the occasion of the Universal Children's Day, the Bank participated in the Kids Festival held under the patronage of Sheikh Mohammad Abdullah Al Mubarak Al Sabah, the Minister of State for the Cabinet Affairs. In this context, the Bank participated in the 5th Childhood Festival which was organized under the caption "Our Children is our Investment". The event was held at Abdulaziz Hussain cultural Center under the patronage of Sheikh / Salman Sabah Al Salem Al Homud Al Sabah, the Minister of Information and the State Minister for Youth Affairs.

Moreover, the Bank participated in the 7th "How Do I Plan My Future" Forum. The event was meant to provide students of government and private schools with useful information and necessary steps to be taken in preparation for their academic future and to present to them the academic majors and studying options in Kuwait and abroad with a view to help them plan their academic future and career path to keep up with the development seen in scientific, professional and economic fields in such a way that will match their capabilities and potentials after completing their secondary education.

Environment Conservation



Environment Conservation

Within its environment protection activities and in cooperation with the Kuwait Society for the Protection of Animals and their Habitat, the Bank organized a day long beaches cleanup event by collecting waste and debris for the objective of protecting the environment and sea front in Kuwait and environmental reserves of the migratory birds. This initiative was targeting cleanup of Al Amal Beach at Sulaibikhat District and saw participation of a number of the Bank's employees and their families, male and female students from the Universal American School and the New English School and the voluntary group "Make them Smile". The participants managed to collect more than 600 kg of trash and debris from Sulaibikhat District's Al Amal Beach which is the refuge and natural habitat of the migratory Flamingo birds.

The Bank's endeavors to support and care for the road cleaners and construction workers under the diverse activities of "Hawwen Alihom" campaign reflect its continued efforts to provide assistance to this segment in recognition of its important role in preserving and conserving the environment and keeping it clean at all times.

Further, the Bank's cooperation with the six governorates of Kuwait and its sponsorship of Kuwait governorates' activities targeting conservation of the wild life and marine environment come also within its efforts and endeavors to support the activities that aim at preserving the environment in Kuwait.



Beaches Clean up Campaign



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