



Al-Tijari



Social Responsibility
Commercial Bank Of Kuwait

2014



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

Rich Record of Social Responsibility

We firmly believe at Commercial Bank of Kuwait that social responsibility requires continuous efforts for understanding the requirements and needs of the society in which we operate along with sponsoring & supporting all societal activities so that the Bank becomes distinguished among its peers in corporate social responsibility programs. Drawing on this, 2014 was a remarkable year for Commercial Bank of Kuwait as the Bank took the lead by offering sponsorship to several social activities. The Bank's contributions to such activities come out of its commitment towards the social responsibility program for enhancing and boosting the value of cooperation with the diverse charitable and non profit making organizations.

The Bank's impressive contribution and significant role in social responsibility has been always proven and manifested through the initiatives it launched and which effectively contribute in achieving development in Kuwait and benefit all the society segments particularly the physically challenged segment. This was clearly reflected by the Bank's focus on social, philanthropic and humanitarian activities to further confirm that it is in the heart of the the society in which it operates. The philanthropic and humanitarian voluntary initiatives launched by the Bank have captured attention and admiration of a great number of social networks users who highly commended such initiatives and this is a great honor for the Bank and another success to be added to its rich record of social responsibility.

In conclusion and through the support offered by the Board of Directors and the consolidated efforts exerted by Advertising & Public Relations Department as well as all staff members, the Bank will continue its drive for serving Kuwaiti society and its civil institutions through innovative social programs, activities and events especially tailored to support the efforts exerted for sustainable development in our beloved Home Country.

Skeikha / Nouf Salem Al Ali Al Sabah
Head of Advertising & Public Relations Dept.

Commercial Bank of Kuwait

Remarkable Breakthrough for Social Responsibility

Emphasizing its social responsibility towards the society segments, Commercial Bank of Kuwait endeavors to participate constantly in the social and humanitarian activities serving all members of the community. Drawing on this, Advertising and Public Relations Department staff members organized a special visit to the children of Kuwait Down Syndrome Society supervised by Ministry of Social Affairs and Labor to extend its congratulations and share their joy on the occasion of Eid Al Fitr by providing the required facilities suitable for the Down Syndrome children. The visit took place within the



Kuwaiti Down Syndrome Society

comprehensive social responsibility programs designated by the Bank for the Holy Month of Ramadan and Eid Al Fitr to interact with all society segments. The Bank has also celebrated Eid Al Adha with the students of Al Wafa Down Syndrome School for Girls supervised by the Special Education Schools Department. This visit came within philanthropic and humanitarian programs the Bank endeavors to organize in such occasions.



Al Wafa Down Syndrome School

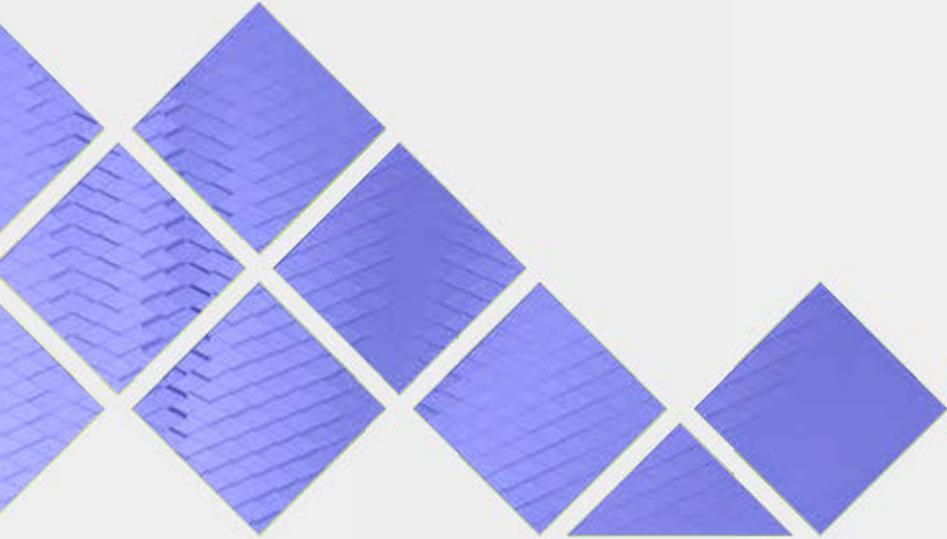
Within its annual humanitarian activities during the Holy Month of Ramadan, the Bank shared cancer patients and their families Gergeaan party organized by Nabd Al-Hayat Office for Social and Psychological Service at the Palliative Care Center. The Bank has also celebrated the Holy Month of Ramadan with the Pediatric Department patients of Al Fahed Center. Such humanitarian initiatives are considered as a commitment made by the Bank during the Holy Month of Ramadan to share the joy of Gergeaan with the children residing in care homes and hospitalized in hospitals, in order to draw a smile on their faces and bring joy and happiness to their hearts on this auspicious occasion.



Al Fahad Center



Palliative Care Center



Supporting Civil Society's Activities

- Backing up the various community activities.
- "Hawwen Alaihom" Campaign.



Honoring the Chairman

Commercial Bank of Kuwait lays high importance on the civil society and non-profit organizations which provide services to the society segments of different ages. In this respect, the Bank has sponsored the graduation ceremony of the College of Dentistry students which was organized by Kuwait Dental Association. This sponsorship came out of the Bank's constant endeavors and attention to share the graduation joy with students. The Bank has also patronized, for the second consecutive year, the summer program organized by "LOYAC" and which comprised numerous activities designated for the youth and children alike.



Graduation Ceremony of the College of Dentistry Students

Within the Bank's philanthropic and social initiatives aiming to support and assist all society segments, the Bank offered financial contribution to Social Care Home's Charity Fund supervised by the Ministry of Social Affairs and Labor, for the purpose of providing assistance to all segments of the society, particularly such segments which benefit from the Charity Fund's activities. This support comes in recognition of the several activities of the "Charity Fund" including but not limited to meeting the requirements & needs of orphans, the physically challenged and people with psychological problems, arrangement for visits by patient service teams to the elderly and organization of technical & training sessions for promoting the potentials of physically challenged people, add to this the Charity Fund supports and helps orphans to proactively interact with the community by contributing to certain living costs incurred by their families. Undoubtedly, all these activities represent noble objectives which the Bank endeavors to achieve under its social responsibility programs.



Charity Fund Support



Summer Program LOYAC

Within the Bank's strategy and its endeavors to participate in diverse humanitarian and social events and activities, the Bank offered a financial contribution to Rumaithiya Cooperative Society for supporting the social activities organized by the Co-op for its shareholders and the inhabitants of Rumaithiya. It has also contributed in the chalets trip organized by the Co-op and offered financial contribution to Al Ahli Fund. The Bank has also participated in the Fund's celebration of the 53rd anniversary of National Day and 23rd anniversary of Liberation Day.



Financial Contribution For Public Authority For Industry



Rumaithiya CO-OP

“Hawwen Alaihom” Campaign

For the third consecutive year, the Bank continued its “Hawwen Alaihom” Campaign, where Advertising & Public Relations Team and a number of the Bank voluntary staff distributed jackets to road cleaners and construction workers to keep them warm in winter, in addition to dust masks, hand sanitizers and water, and this comes within this innovative campaign launched by the Bank in summer and winter. The Campaign concurred with celebrations with national days, where a number of the Bank’s voluntary staff rejoiced the joy of such occasion with the road cleaners by distributing Kuwait flags to them. Furthermore and under the activities of this campaign, the Bank distributed “Eid Al Fitr Gift” to the road cleaners and construction workers at the locations in which they work to celebrate this occasion.



Hawwen Alaihom Winter Campaign



Hawwen Alaihom Summer Campaign



Celebrating the National Holidays with Construction Workers



Culture and Heritage Revival Activities

- Reviving the Old Kuwaiti Heritage and Traditions.
- The Bank Launches “Ya Zeen Turathna” Campaign for the Third Year

Reviving the Old Kuwaiti Heritage and Traditions

Over long years, Commercial Bank of Kuwait continued to issue its annual calendar, which habitually contains pieces of art that authenticate & depict scenes from the old Kuwaiti heritage and reflect vivid images thereof. With approaching of new Gregorian year, the Bank's customers and non-customers are eagerly awaiting the issuance of the Bank's annual calendar. The 2015 calendar comprised a number of paintings of the ancient places, popular markets, yards and historical gates of Kuwait in the past to serve as a connection between the past and the present.



The Bank Launches “Ya Zeen Turathna” Campaign for the Third Year

For the third year in row, Advertising and PR Department launched “Ya Zeen Turathna” Campaign targeting revival of the old Kuwaiti heritage and popular traditions.



Ya zeen Turathna Opening Ceremony



A Group Photo at The Opening Ceremony

The campaign has achieved outstanding success over the past two years and it has been highly commended by the public due to the events and visits conducted by a group of the Bank's employees within the Campaign related activities and programs.

An atmosphere featuring the old Kuwaiti heritage, the Bank inaugurated "Ya Zeen Turathna" Campaign for the third year at the Modern Art Museum in the presence of the Chairman Mr. Ali Al Mousa, Head of Advertising and PR Department Sheikha Nouf Salem Al Ali Al –Sabah and Members of the Executive Management Team headed by Ms. Elham Mahfouz Acting CEO as well as a number of public figures and painters who participated, over past years, in producing the paintings contained in the Bank's printing materials in addition to the presence of a number of the social media bloggers.

The celebration reflected the features of the old heritage where it was held in the open courtyard of the Modern Art Museum, and the Bank's staff participating in this event were wearing the traditional Kuwaiti dress and welcomed the invited people. The attendants listened to the melodies of Al Mas Popular Band headed by Suliman Al Omari and enjoyed the marvelous atmosphere of Kuwaiti hospitality



Campaign Activities in 360



Group Photo



Ya Zeen Turathna Events Opening Campaign



Speech Opening Campaign

& generosity that simulated the pleasant past time of the old Kuwaiti heritage. Within the activities of this Campaign, the Bank inaugurated small Exhibition "Freej Al-Tijari" in Mall 360 to familiarize the visitors and the public with important information about Kuwaiti heritage through "Freej" booths which included true simulation of certain popular games and Diwaniyat Al-Tijari. In addition, a folklore band was present in that event and introduced some old popular songs. "Freej Al-Tiairi" was moved from Mall 360 to Al Hamrah Tower and Kout Complex and its related activities continued for 3 days in both complexes. Within the Campaign's activities and in order to document the old Kuwaiti heritage, the Bank produced an educational film to get the public and students familiarized with the pleasant memories of the old life in Kuwait where the film highlighted good morals and noble traditions of forefathers and ancestors over the past years. Moreover, the Campaign encompassed various events and visits to different entities where the Bank, throughout the activities of this Campaign, visited a number of schools in different educational stages and in various Educational Departments. During these visits, the Bank presented the educational film especially produced for this Campaign. These visits were meant to enhance communication with students and provide them with useful and valuable information about Kuwaiti heritage & the old traditions and life style of forefathers and ancestors in the past.



Distribute Flyers of The Campaign to the Kids



Visit Schools



Health Awareness Campaigns

- Blood Donation Campaign
- “CAN” Campaign for Prostate Cancer

Blood Donation Campaign

Emphasizing its Corporate Social Responsibility, Commercial Bank of Kuwait in collaboration with Kuwait Central Blood Bank organized Blood Donation Campaign for its staff members where the campaign lasted for five days. This Campaign comes to reflect the Bank's endeavors to enhance humanitarian values and confirms its commitment to humanitarian duty the Bank always performs towards society. The campaign proved to be extremely successful where a large number of staff and top executives donated their blood to express the spirit solidarity with the society. The Bank also launched advertising campaign in daily newspapers in coincidence with the Blood Donation Campaign to urge all society members to donate their blood.



Blood Donation Campaign



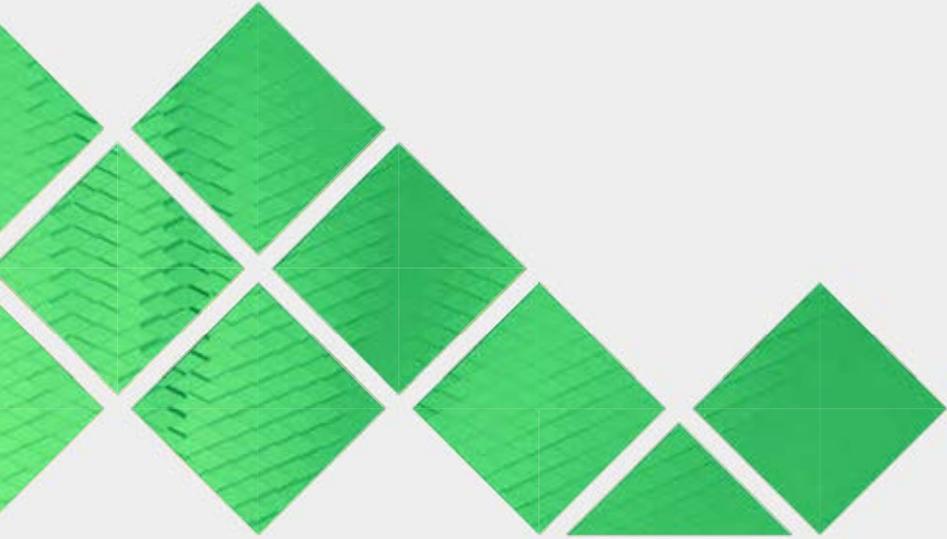
Chairman with one of the donor

“CAN” Campaign for Prostate Cancer

The Bank sponsored the awareness campaign for prostate cancer early detection which was organized by Cancer Awareness National Campaign “CAN” in solidarity with prostate cancer patients and in the fight of this ailment and to highlight the importance of awareness for early detection of prostate cancer. This initiative by the Bank came within its efforts and endeavors to participate in health awareness programs arranged for the community particularly men regarding risks of prostate cancer and means of prevention of this ailment. The Bank organized a lecture for its employees to get them aware of prostate cancer symptoms and the importance of early detection of prostate cancer and the possibility for curing this ailment. Further, CAN campaign included a number of awareness lectures held in sporting centers and non-profit making organizations and associations in addition to a number of posters and flyers that were distributed at commercial complexes for awareness of this ailment through a site assigned to CAN campaign inside complexes throughout the Campaign activities.



Employees Attending CAN lecture



Support of Sporting Activities

Support of Sporting Activities

In consistency with the Bank's strategy aiming at supporting and sponsoring sporting activities organized by the civil society institutions and diverse entities in Kuwait and within its permanent communication with all society segments, Commercial Bank of Kuwait patronized the football tournament of the Late Jassim Al Sharhan organized during the coming Holy Month of Ramadan. Further, the Bank contributed in sponsoring Al-Amal Soccer Championship for the Deaf organized by Al-Amal School for the Deaf – Boys supervised by Special Education Schools Department. The Bank also patronized Ramadan Futsal (hall football) Tournament for Union of Ministry of Finance's staff.



Receiving the late Jassem Al Sharhan tournament shield

Additionally, the Bank continued sponsoring the sporting activities organized by the Public Authority for Industry and this sponsorship reflected the Bank's recognition of the significance of supporting and assisting the entities and institutions which focus on development of the society through the various activities. The Bank, further, sponsored the football championship for Australian College in Kuwait for two months where 16 teams of the College's students participated in this championship. At the end of the championship, prizes were distributed to the teams ranked first and second in addition to other prizes awarded to the best player and the best goal keeper and the player with the highest number of goals scored in this championship. Moreover, the Bank sponsored Golf championship organized by Sahara Resort and which saw strong competition and enthusiasm among the players. This sponsorship reflects the Bank's belief in its responsibility towards the community, particularly the youth and its patronage of sporting activities in which several segments of society participate.



Golf Tournament at Sahara Resort



Al Amal Soccer Championship



Social Communication

- Social Communication with Staff as One Family
- Communication Via social media Networks

Social Communication with Staff as One Family

The Bank has always endeavored to boost social communication among its staff through a number of activities especially designated in this respect. Drawing on this and out of its endeavors to support the artistic talents of its staff, the Bank organized its annual "Al Tijari 11th hobbyist" exhibition, which is considered as a special event in which the Bank staff meet away from the work environment, and this further underlines the Bank's social responsibility towards its staff members.



Opening of Al-Tijari Hobbyist Exhibition



Bank Management in Al-Tijari Hobbyist Exhibition



Honoring The Employees Who Won The Shooting Tournament

In celebration of the National and Liberation Days of Kuwait and in a true manifestation of the joy & happiness with such occasion, the Bank's Chairman shared the Bank staff members celebration of this occasion by launching Kuwait flag flying kites and balloons with slogans that reflected overwhelming feelings of joy and happiness seen in Kuwait in February every year. The Bank honored both staff members Ms. Asrar Ali Fadel and Mr. Suliman Al Qassar who ranked first in the 7th Shooting Tournament organized by Kuwait Banks Club for all banks' personnel.

Furthermore, the Bank celebrated the graduation of a new group of its employees who successfully passed with excellence the professional programs accredited by Institute of Financial Studies, Britain in cooperation with Institute of Banking Studies Kuwait whereby they achieved advanced ranks in the credit management certificate, investment management certificate, branch manager certificate and branch assistant manager certificate. Furthermore, in the presence of the Bank's executive management and a number of executive bankers from the banking sectors, the Bank celebrated the graduation of six of its employees who successfully and outstandingly passed the Program for Employment and development of Kuwaiti Fresh Graduates to Join the Banking Sector where the Bank's employees ranked first among



Bank Employees Celebrate National and Liberation Day

all Banks' employees participating in this program. The said program was under the auspices of the Central Bank of Kuwait and was supervised by the Institute of Banking Studies.

In the same context the Bank , organized orientation seminars about the Bank's strategy from the upcoming three years. The purpose of these awareness seminars was to get the Bank's staff members involved in the strategic direction and initiatives the bank is planning to pursue in the coming three years. The seminars were a good opportunity for staff members to positively interact with the senior management, raise queries and receive answers and clarifications on the Bank's strategy and future business plans.



Employees Graduation

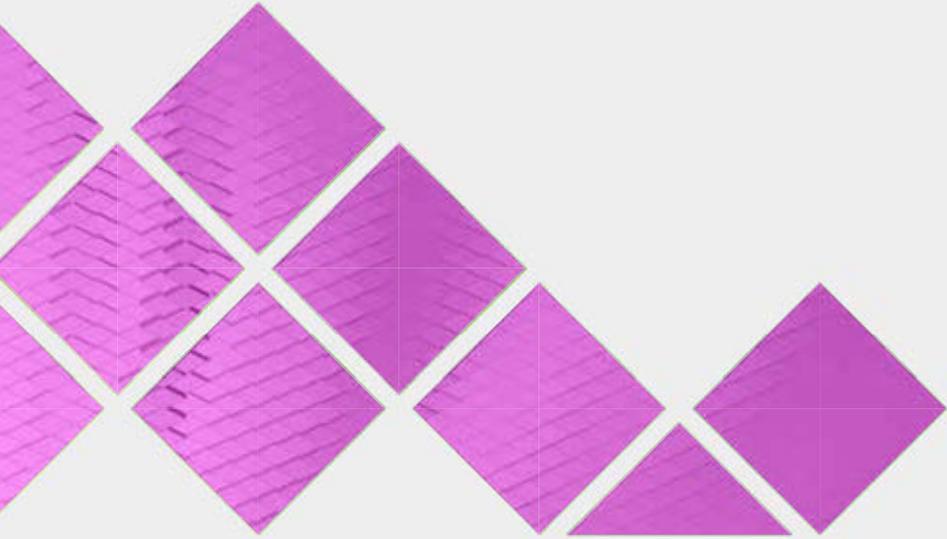


Employees Graduation

Communication Via Social Media Networks

The Bank constantly endeavors to activate all means of communication with its employees, customers and the public via social media networks (Instagram, Facebook, Twitter) which became of high interest to the youth. Drawing on this, the Bank, via its webpage on the social media network "Instagram", launched its heritage competition during the Holy Month of Ramadan. The competition was in a form of questions on one of Al-Tijari Calendar paintings related to popular games of the old Kuwaiti heritage and participants and competitors were required to identify such game. This competition came out of the Bank's endeavors to enhance communication with the public and customers in all diverse means. Additionally, and through the various social media networks, the Bank launched health awareness campaigns to its employees and on other events such as (Breast Cancer Awareness, World Diabetes Day and World Disabled Day).





Educational Activities

- Providing Support & Sponsorship to Educational Activities

Providing Support & Sponsorship to Educational Activities

The Bank places high importance on the educational process in Kuwait through its annual contribution for supporting activities of Kuwait Foundation for the Advancement of Science. Emphasizing its commitment to support the educational efforts in Kuwait, the Bank participated in the 14th, 15th, and 16th job opportunities fairs organized by the Gulf University for Science and Technology to get male and female students familiarized with the job opportunities available at the Bank, the successive developments in Kuwait's labor market, and the privileges of working in the banking and financial sector and in the private sector in general. This participation by the Bank reflects its endeavors and efforts to support and qualify Kuwaiti talents to work in the banking sector. On this occasion, the Bank welcomed LOYAC students who participated in the summer training program the Bank especially designated for them. The Bank Management divided these students into groups to visit the Bank's branches to familiarize them with nature and mechanisms of banking business and basics of communication with others.



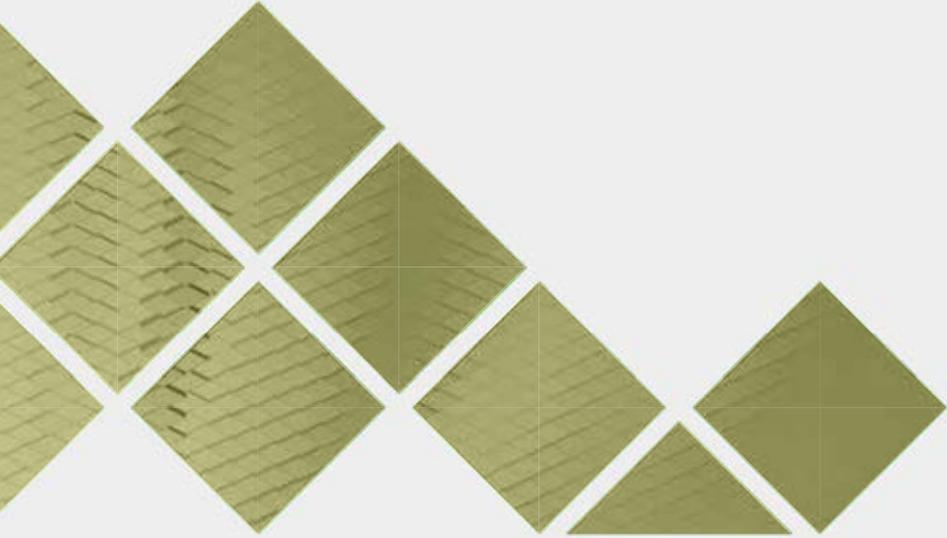
Intellectual Rehabilitation School



Students of Loyac Program

Within the significant social role the Bank endeavors to proactively assume in all diverse areas which serve different segments in Kuwait, particularly the physically challenged people, the Bank contributed in renovating two classes in Al Noor School for the physically challenged female students and equipping a classroom in Al-Taaheel School for Intellectual Education – Girls supervised by Special Education Schools Department with the objective of providing all the required facilities which enable the physically challenged students to learn in easier manner and to proactively communicate with the society. This support came within the Bank's comprehensive social responsibility programs which enhance all philanthropic, development and social efforts.

In another step that emphasizes its constant support for Al Ahli Fund for Applied Education & Training's activities, the Bank offered financial contribution to Al Ahli Fund for Applied Education & Training to contribute in supporting "Al-Nuwayer Project."



Conferences and Exhibitions

- Supporting Diverse Conferences and Exhibitions

Supporting Diverse Conferences and Exhibitions



Al Tijari Participate in Euro Money 2014 Conference

The Bank offered sponsorship to “Kuwait Travel Market” Exhibition organized by Kuwait International Fairgrounds Company. The Bank’s sponsorship of this Exhibition comes within its endeavors to support events and activities related to travelling and tourism.

The Bank also participated in EuroMoney Conference under the caption “Modern Financing and Investment Dynamics”. The Bank’s participation in this conference reflected its endeavors to proactively



Kuwait Projects Conference Organized by MEED



Job Opportunities Fair Organized by GUST

share in the process of enhancing the economic development drive by supporting & promoting the activities related to banking, economic and investment activities and extending the required financing for such projects. Further, the Bank offered the silver sponsorship to the 9th Kuwait projects conference organized by MEED. Meanwhile, the Bank continued offering sponsorship to the annual conference of National Union of Kuwaiti Students – USA . The Bank’s sponsorship of this event comes out of its significant role in supporting young Kuwaitis inside and outside Kuwait , particularly the educational activities, providing assistance to the youth in Kuwait, and sponsoring the activities and events they organize.

The Bank also participated in sponsorship of “Road Accidents & Prevention” Forum organized by Al-Rawda Secondary School – Girls with the aim of getting students and drivers whether nationals or residents aware of the importance of respecting and adhering to traffic rules. Further, the Bank participated in Kuwait Small & Medium Enterprises Forum organized by Kuwait Banking Association in collaboration with the Arab Planning Institute under auspices and in the presence of His Highness Mr. Anas Al Saleh Minister of Finance and in the presence of Mr. Hamad Abdul Mohsen Al Marzouq



Kuwait Small & Medium Enterprises Forum

Chairman/ Kuwait Banking Association and the Bank's Chairman Mr. Ali Mousa Al Mousa and an elite of officials and top-executives in Kuwaiti banks. The Bank's participation in this forum comes within its efforts and endeavors to support and assist small and medium enterprises sector and to enhance the development role of this important sector. The Forum was highly attended by an elite of senior officials and top-executives from banking and economic sectors.



Sponsor "Road Accidents & Prevention" Campaign



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