



2017

Social Responsibility

Commercial Bank of Kuwait



Al-Tijari



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



Skeikha / Nouf Salem Al Ali Al Sabah

Head of Advertising and Public Relations Department

Corporate Social Responsibility ... A Proven Record of Social Initiatives Across Various Fronts

I have the pleasure to present the Corporate Social Responsibility Booklet for 2017 which casts light on the Bank's achievements and activities towards society servicing.

With the support and assistance offered by the Board of Directors, Advertising and Public Relations Department continued its activities and programs and partnership with the civil society institutions to enhance sustainable development through the numerous innovative programs which aimed to underpin social responsibility and create the aspired equilibrium among the three components of development namely the economic, social and sustainability dimensions.

Commercial Bank of Kuwait always proves its leadership in societal related activities as a prestigious financial institution that contributes to the consolidated efforts exerted for sustainable development through proactive sponsorship of the diverse societal activities in a way that serves all society segments.

As corporate social responsibility is an integral part of its activities, the Bank continued emphasizing this message by expanding its support to all social and philanthropic activities and events.

The Bank endeavored to underline its role as a caring bank for the physically challenged segment, through its continuous support of the events and activities that aim to back up this category to proactively interact with the community. Furthermore, the Bank has not compromised its prominent role and efforts in preserving the marine and wildlife environment in Kuwait by arranging and sponsoring several activities and events related to environment conservation.

As regarding the Bank's efforts towards revival of the old Kuwaiti heritage and which became a landmark that distinguishes the Bank among its peers, the Bank continued its endeavors and efforts in 2017 through innovative programs and activities designated for this purpose.

In conclusion, and through the consolidated efforts of the Board of Directors and all staff members in cooperation with Advertising and Public Relations Department, the Bank will continue its drive for serving Kuwaiti society and its civil organizations by arranging and sponsoring innovative programs and activities and events specially tailored to support the efforts exerted for the ongoing development of our beloved Country, Kuwait.

Skeikha / Nouf Salem Al Ali Al Sabah

Head of Advertising and Public Relations Department

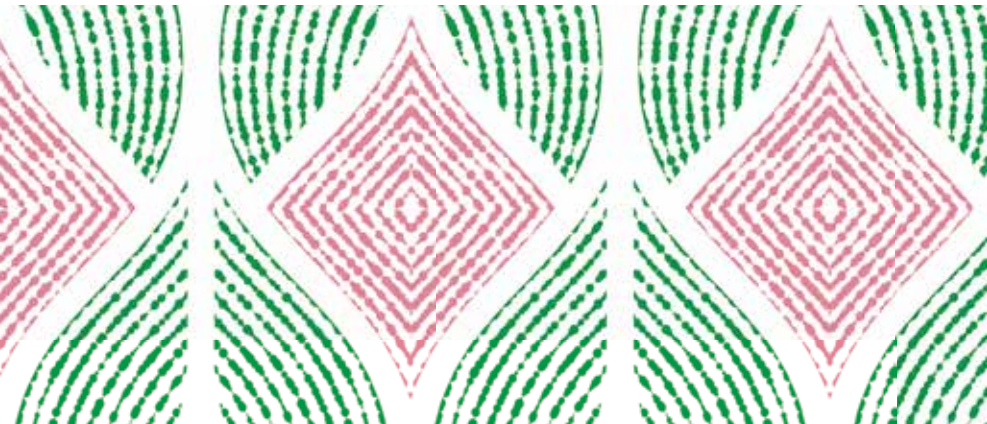


Commercial Bank of Kuwait - Focused and Ongoing Efforts Towards Society Servicing

Over the past decades, the Bank endeavored to firmly accentuate its leading role towards society servicing and to properly assume such role. Since its inception, the Bank is a social responsible Bank that not only contributes to the social initiatives but also identifies and addresses the social contribution fronts by supporting and sponsoring all societal activities so that the Bank would lead by example in social responsibility initiatives. In addition, the Bank has a pivotal role towards conservation of environment.

The Bank, through its social responsibility initiatives, endeavors to significantly and positively influence the society in which it operates over the long term by offering support and sponsorship to all society segments. This reflects the Bank's firm belief in the importance of voluntary social work and its role in achieving the sustainable development.

Impressive Social Role

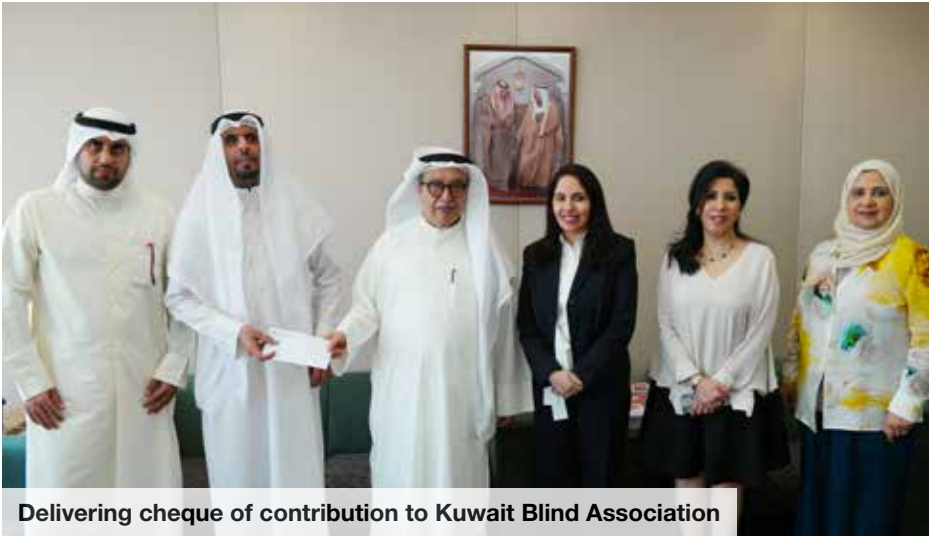


- Celebrating Auspicious Occasions with the Physically Challenged Segment, the Patients in Hospitals and Care Homes' Residents
- Kuwait National and Liberation Days - Happy Occasion Reflecting Solid National Unity
- Supporting Civil Society's Activities
- "Hawwen Alaihom" Campaign
- Social Solidarity (Blood Donation Campaign)
- Offering Support and Sponsorship to Kuwait Governorates' Social Activities and Events
- Environment Protection

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

The Bank endeavors to continuously support and patronize 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 including various philanthropic and humanitarian





Delivering cheque of contribution to Kuwait Blind Association

initiatives which best match the Holy Month of Ramadan 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.

Within the humanitarian and philanthropic activities arranged during the Holy Month of Ramadan, Advertising and PR Department sponsored a number of philanthropic and humanitarian activities that aimed at supporting all society related initiatives and accentuating the concept of comprehensive social responsibility. In this context, the Bank launched, in cooperation with Kuwait Blind Association, a campaign under the caption, "Contribute in Printing a Copy of the Qur'an for Each Blind". Donations for this campaign were made by deducting an amount for each transaction processed through the Bank's ATMs, then the final proceeds were donated for printing copies of the Qur'an in Braille for the Blind.

Further, the Bank arranged a visit to the patients hospitalized in Mubarak Al Kabeer Hospital to share them the advent of the Holy Month of Ramadan and the joy of this blessed Month. In the same context, The Bank rejoiced "Gergeaan" with the kids residing in Amiri Hospital to bring happiness to their hearts and draw smile on their faces in celebration of such Kuwaiti traditional occasion which is precious to all Kuwaitis. The Bank also contributed in the distribution of "Gergeaan" gifts to the patients of the Infectious Disease Hospital and Kuwait Center for Mental Health as a gesture reflecting the spirit of sympathy and cooperation in the Holy Month of Ramadan.

In celebration of Eid Al Fitr and Eid Al Adha, Advertising and PR Department arranged visits to the kids hospitalized in Ibn Sina Hospital and children ward in Al Razi hospital to share them the joy of both occasions and bring happiness to their hearts by distributing giveaways to them. In the same context, the Bank arranged a visit to Coast Guard Officers - Ministry of Interior - Sabah Al Ahmad Al Sabah, the Coast Guard Base Fintas to celebrate Eid Al Adha with them in recognition of their efforts in protecting Kuwait costs at all times and during public holidays. This visit came within the Bank's communication with all the society segments and in recognition of the efforts exerted by all security departments at Ministry of Interior for maintaining security and safety in Kuwait.

Within its philanthropic and humanitarian initiatives which aim at underpinning the concept of solidarity and voluntary social work, the Bank sponsored "Qur'an Purified my Life" competition organized by Kuwait Educational Academy for the people with special needs.

Moreover, the Bank organized an entertainment Day for the children residing in the Children's Dar - Family Nursery Department in cooperation and coordination with supervisors and administrative team of the Children's Dar. The organization of this day came within the Bank's endeavors to communicate with children and draw smile on their faces and bring happiness to their hearts.



Kuwait National and Liberation Days - Happy Occasion Reflecting Solid National Unity

On the occasion of the National Day and the Liberation Day of Kuwait, the buildings throughout country are habitually decorated and illuminated with lights and the national flag reflecting happiness and the spirit of loyalty and belonging to Kuwait. Drawing on this, the Bank illuminated and decorated its Head Office and branches in celebration of both occasions. The Bank also welcomed the male and female students of Al Takamul School who shared the Bank's staff members their celebration of Kuwait national days.

Furthermore, the Bank sponsored the celebrations organized by both the Palliative Care Center and Special Education Schools Department on occasion of Kuwait National and Liberation Days. Through such humanitarian initiatives, the Bank renews its commitment by rejoicing Kuwait national days and happy occasions with the patients hospitalized in medical centers and hospitals.



Rejoicing Kuwait National Day with children



Visiting Palliative Care Center's residents



Celebrating Kuwait National Days with the Physically Challenged Children

Supporting Civil Society's Activities

The Bank always endeavors to proactively contribute in all social activities that aim at supporting and developing the society in which it operates through coordination with civil society institutions in Kuwait. From this standpoint, the Bank offered financial contribution for supporting the social, philanthropic, cultural, educational and sporting activities organized by Sabah Al Salem Co-Op Society for the benefit of the nationals residing there.



Within its endeavors to strengthen its cooperation with the diverse civil society institutions, the Bank offered platinum sponsorship to the social and sporting activities and 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.

However, and as a yearly practice, the Bank patronized the annual art drawing competition organized by Radisson Blu Hotel. The competition brought together a great number of the private schools' students in Kuwait. This year, the competition theme was "Reduce, Reuse, and Recycle" where participants can show their artistic talents on any disposable materials and discarded items available at home. The competition was meant to raise awareness of the importance of protecting and preserving the environment and reducing

waste and debris. My First Account's customers also participated and competed with the private schools' students and the physically challenged children within this competition aiming to encourage them to develop their artistic talents and creativity.

Furthermore, and in cooperation with "Artspace" and "Applied Behavior Center of Kuwait", the Bank organized an event for coloring the longest painting in the world with 11.5 kilometer length. The event lasted for two days at the Bank Head Office and its premises in Hawalli where staff members participated in coloring this painting titled "Let's Paint for Autism". This painting will be judged by the Guinness Book of Records. The Bank's organization of this event reflects its social responsibility towards all society segments and the children with special needs and children with autism disorder in particular.



Coloring the largest painting in the world



Delivering cheque of contribution to the Public Authority for Industry

“Hawwen Alaihom” Campaign

The activities of “Hawwen Alaihom” Campaign continued for the sixth year in row. Public Relations Team arranged visits to the road cleaners and construction workers in their work locations and distributed winter clothes, jackets, hats and gloves that may help them avoid cold weather and health problems in winter in addition to hand sanitizers and dust protection face masks and other gifts which were distributed to this segment in summer. With the Advent of the Holy Month of Ramadan and for the second consecutive year, the Bank launched its campaign “Your Pre-Dawn Meal from the Bank / Suhoorkom Alina” by distributing pre-dawn meals “suhoor” to road cleaners and construction workers in 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.



Distributing Ramadan gifts



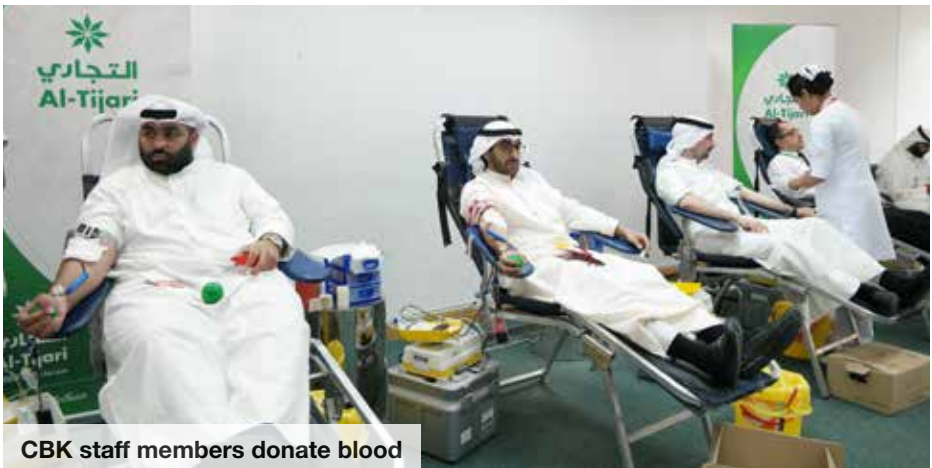
Distributing Eid clothes to workers



Distributing pre-dawn meals "Suhoor" to workers

Social Solidarity - Blood Donation Campaign

Within the humanitarian activities that truly reflect the voluntary social work, the Bank organized a blood donation campaign in cooperation with the Central Blood Bank. The blood donation campaign saw remarkable and active participation by all staff members. The organization of the blood donation campaign 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.



CBK staff members donate blood

Offering Support and Sponsorship to Kuwait Governorates' Social Activities and Events

Within the Bank's efforts in accentuating the comprehensive social responsibility, and within its social program launched for the second year in row, the Bank offered support and sponsorship to the social activities organized by the six Governorates of Kuwait (Capital, Hawalli, Farwaniya, Mubarak Al-Kabeer, Ahmadi and Jahraa). The Bank offered financial contribution for each Governorate to support all social, cultural, educational and sporting activities organized by Kuwait Governorates.

Capital Governorate

The Bank sponsored Ramadan cultural contest organized by the Capital Governorate during the Holy Month of Ramadan. This sponsorship came within the important role assumed by the Bank to support the social activities targeting all society segments. The Bank also offered support for the activities organized by the Capital Governorate



Sponsoring blood donation campaign



Sponsoring the ceremony organized by the Capital Governorate

by sponsoring the closing ceremony for the activities and programs of the Technical Guidance of the Brownies and Girl Guides - Capital Educational Department. This sponsorship came within the Bank's social responsibility program which aims at supporting all educational, social and youth activities organized by Kuwait governorates.

Moreover, the Bank participated in the celebration arranged for honoring the Capital Municipality Emergency Team and which was organized by the Capital Governorate to extend its thanks to emergency teams in the Capital Governorate in recognition of their important role in enhancing and ensuring health and food security where they seized and disposed of 21.7 tons of expired foodstuffs.



Honoring the Capital Municipality Emergency Team

Out of its belief in the importance of supporting and patronizing the health and awareness campaigns and activities organized by civil society institutions, the Bank sponsored the Blood Donation Campaign organized by Kuwait BMW Motorcycle Club in collaboration with Kuwait Central Blood Bank in the Capital Governorate Building - “Naif Palace” under the patronage of the Capital Governor. The Campaign saw the participation of 12 motorcycle clubs with their members exceeding 250 motorcyclists. The Bank’s sponsorship of this Campaign came to truly reflect its social responsibility for supporting sporting, health and awareness activities and other important societal events and activities.



Visiting Farah Specialized Center for Geriatric care and Rehabilitation

Hawalli Governorate

Within its social program which aims at providing all aspects of support and assistance for all society segments, the Bank supported the activities and events organized by Hawalli Governorate by arranging visit to both Children's Dar - Family Nursery Department and Farah Specialized Center for Geriatric Care and Rehabilitation supervised by the Ministry of Social Affairs and Labor to distribute gifts to children and the elderly and bring happiness to their hearts. Further, the Bank patronized an awareness program entitled "Safe Fasting" which was organized by Hawalli Governorate in collaboration with the voluntary team "Prevention is an Objective".

Farwaniya Governorate

In consistency with its social mission and within its endeavors to take part in the society celebrations of happy occasions, particularly Kuwait national days, the Bank sponsored the decoration of carnival cart designated by Farwaniya Governorate in celebration of Kuwait National Day and Liberation Day where multitudes of people lined up the Arabian Gulf Street to watch this carnival cart.

In celebration of Gergeaan, the Bank patronized Gergeaan ceremony which was organized by Farwaniya Governorate and in the presence of Farwaniya Governor Sheikh/ Faisl Al Hamood Al Malek Al Sabah.

At another front and simultaneous with the celebration of Eid Al Adha, the Bank, in cooperation with the Farwaniya Governorate's officials, arranged visits to the staff working in Farwaniya Governorate's various sectors. The Bank's Public Relations team participated in such visits by congratulating them on the advent of Eid Al Adha and distributing fruit baskets to the patients hospitalized in hospitals and the firefighting and police officers. The Bank also supported a campaign organized by Farwaniya Governorate in cooperation with Kuwait's Farwaniya Municipality to distribute the winter blankets to the Municipality workers and some of the modest and needy families.



Patronizing Gergeaan Ceremony organized by Farwaniya Governorate

Mubarak Al Kabeer Governorate

The Bank continued its cooperation with Mubarak Al-Kabeer Governorate by patronizing and supporting the social activities and events organized by the Governorate. The Bank sponsored the scout activities closing ceremony for Mubarak Al-Kabeer Educational Department which was held at the theater of Khaled Al Zaid Secondary School for Boys. In celebration of Gergeaan, the Bank patronized Gergeaan ceremony organized by Mubarak Al Kabeer Governorate under patronage of retired Lieutenant General Ahmad Al Rujaib, Mubarak Al Kabeer's Governor. The ceremony saw various fun contests, games and songs inspired from the old Kuwaiti heritage and it was also attended by the physically challenged children.



Sponsoring Scout Activities Ceremony for Mubarak Al-Kabeer Governorate

Al Ahmadi Governorate

For the second year, the Bank sponsored the celebrations of Kuwait National Day and Liberation Day organized by Al-Ahmadi Governorate under patronage and in the presence of the Governor of Al-Ahmadi. This sponsorship came 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.

Furthermore, and within its cooperation with Al-Ahmadi Governorate, the Bank offered support to the 2nd Co-Op Indoor Football Championship organized by the Governorate in addition to its support and sponsorship of the various social activities organized by Al Ahmadi Governorate to serve all society segments.



Sponsoring the celebrations organized by Al-Ahmadi Governorate

In addition, the Bank sponsored the 2nd Entertainment Awareness Forum organized by Al-Ahmadi Governorate with participation of 25 private, public and voluntary organizations. The Bank also contributed in supporting “Prevention is Objective” Campaign organized for Al-Ahmadi Educational Department.

Jahra Governorate

Within the arrangements initiated in cooperation with Jahra Governorate, the Bank patronized both the honoring party of the outperforming teachers and the international Children Day ceremony organized by Jahra Governorate. The Bank’s sponsorship of both events came in line with its social responsibility efforts and its endeavors to interact with the society segments.

Moreover, the Bank sponsored the honoring party of police officers and the male and female staff working in the Ministry of Interior various departments as well as the Ambulance Center’s veteran emergency medical technicians in Jahra Governorate. This sponsorship came within the Bank’s social responsibility and its ongoing endeavors to support the civil society institutions’ efforts for honoring the police officers who endeavor to ensure security of the country and the personnel who save people’s lives.



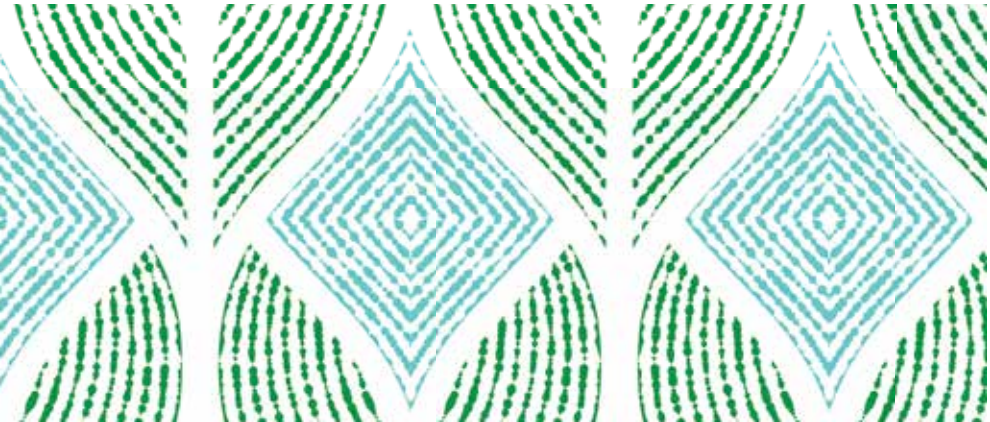
The International Children Day ceremony in Jahra Governorate

Environment Protection

As a new gesture and within its initiatives to preserve the environment, the Bank, in cooperation with the Kuwait Society for the Protection of Animals and their Habitat, patronized “Desert Cleanup and Replanting” campaign under the caption “Let Us Be Heroes”. The campaign aimed to raise awareness of the importance of replanting and keeping the desert clean. This initiative came in completion to the Beaches Cleanup campaign the Bank has previously launched in 2016 under marine environment protection and wildlife conservation programs and activities.



Cultural and Heritage Revival Activities



- Revival of Kuwaiti Heritage
- “Ya Zeen Turathna” Campaign for the Sixth Consecutive Year

Revival of Kuwaiti Heritage

The Bank has continuously endeavored, long years back, to issue 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 2017 with its 12 paintings was issued to mirror and depict some neighborhoods, yards and popular markets that demonstrated memories and stories from the old Kuwaiti life of the ancestors. 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.



Painting of Sekka



Painting of Naq'ah



Visiting Ezda Bent Al-Hareth School - Girls

“Ya Zeen Turathna” Campaign for the Sixth Consecutive Year

Within its continued efforts to revive the old Kuwaiti heritage, the Bank launched “Ya Zeen Turathna” campaign for the sixth year in row. It is known that this campaign is closely correlated to Commercial Bank of Kuwait and aims to get the present and future generations familiarized and reminded of the simple life and handicrafts of the Kuwaiti ancestors in the past. This campaign came to further emphasize the Bank’s endeavors to revive Kuwaiti heritage and the old popular customs and traditions within its innovative social responsibility programs. Within the activities of this campaign, the Bank set up its booth at Grand Avenues using paintings and images from the Bank’s calendars which habitually focus on the revival of the old Kuwaiti heritage. Further, the visitors of Grand Avenues were invited to participate in the best selfie shot at the Bank’s booth. In same context, the Bank inaugurated a booth in Al Murooj Complex for two days within the activities of this campaign. In addition, the Bank announced and presented “Ya Zeen Turathna” campaign via “Andena Samra” program aired on the Radio Channel “Nabd Al Kuwait” FM88.8 to give the listeners information on the Kuwaiti heritage. Moreover, the Bank arranged visits to Abdulkarim Abdullatif Al-Said Elementary School - Boys and Ezda Bent Al Hareth Prep School - Girls and Al Takamul School to get students familiarized with this campaign.



Visiting Al-Takamul School

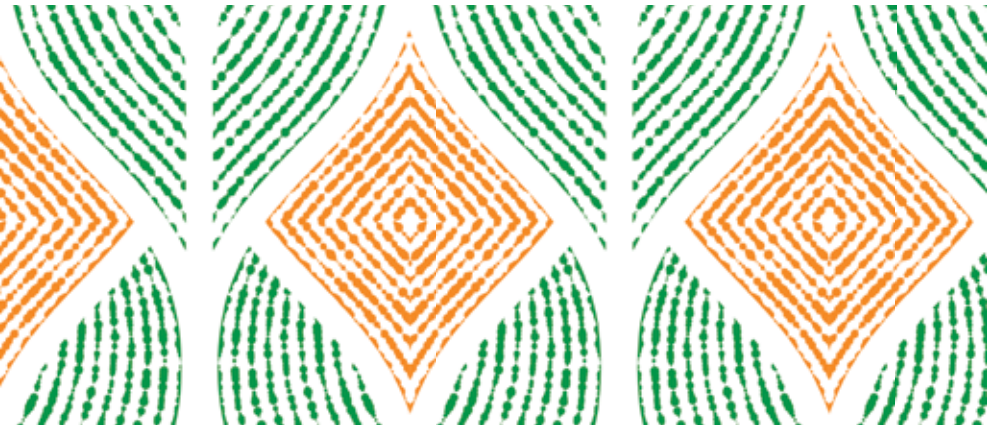


Visiting Abdulkarim Abdullatif School



**A part of the Campaign's Activities
at Grand Avenues**

Sporting Activities



- Supporting Society Activities
- Backing Sporting Activities for Staff Members

Supporting Society 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, the Bank sponsored the Bowling Championship organized by the Civil Aviation Employees Syndicate's PR and the Media Office. This sponsorship came within the Bank's continued efforts towards society servicing and as part of its participation and support for the diverse social activities organized by civil society institutions.

At another front, the Bank sponsored the Fourth International Basketball Tournament organized by the British Academy of Sports in collaboration with the Embassy of Romania in Kuwait. The event was held at the British School of Kuwait (BSK).

Furthermore, the Bank participated in the party held by the Public Authority for Industry to honor its football and bowling teams for their achievements made in the government institutions league and cup tournament.

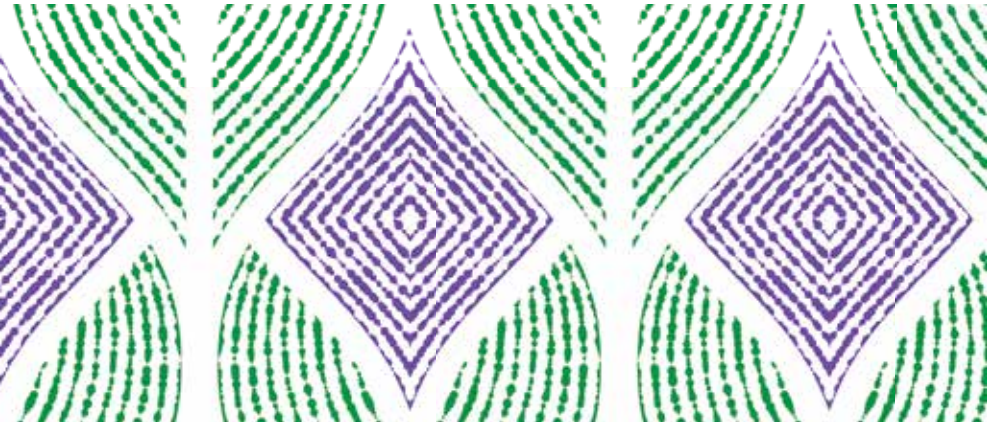


Backing Sporting Activities for Staff Members

The Bank provided support to its football team which was ranked second in the final match of Kuwait Banks Cup Football Tournament for the year 2017 that was held in the presence of the Bank's Chairman Mr. Ali Al Mousa and the Chairman of Kuwait Banking Association and a large number of the employees. Further, the Bank's cricket team came in the second place in Kuwait Banks League Cricket Tournament organized by Kuwait Banks Club.



Supporting Educational Activities



- Providing Support to Career Fairs
- Training Sessions and Programs for the Bank Staff Members
- Scholarships Program for the Kuwaiti Graduates

Providing Support to Career Fairs

Within its continued efforts in supporting education activities in Kuwait, the Bank participated in the Annual Career Fair organized by Arab Open University in Kuwait. The Bank's participation in this Fair came out of its social responsibility as a leading financial institution which endeavors to support the young Kuwaitis seeking distinct employment opportunities in the banking sector. Moreover, and within its social responsibility initiatives towards the young Kuwaiti graduates and its endeavors to emphasize its social role and support for educational activities and events, the Bank offered gold sponsorship to the 19th Job Opportunities Fair organized by Gulf University for Science and Technology.



The Bank also participated in the 22nd “Economy Maker and Employment Opportunities” Exhibition organized by the College of Business Administration - Kuwait University. The Bank's participation in such educational events came to further confirm its endeavors to support the young Kuwaitis seeking job opportunities in banking sector and to reflect its belief in the importance of enhancing the capabilities of youth for creativity and success by supporting this significant segment and communicating with them.

At another front, the Bank celebrated the graduation of a group of student enrolled in Loyac Summer Training Program which aims at exploring appropriate training opportunities for youth aged from 16-27 with a view to enhance their personal capabilities and skills. In this context the Bank received a group of student and offered them on-the job training at CBK branches. The organization of this training program comes to reflect the Bank's corporate social responsibility and its endeavors that aim at providing students with training opportunities during their summer vacation and enable them to get the basic knowledge on the banking business and dealing with customers.

Furthermore, and within the Bank's cooperation and coordination with the State's diverse institutions and out of Al-Tijari social responsibility endeavors towards the youth and particularly the fresh graduates, the Bank participated in the training program designated for fresh jurist graduate trainees which was organized by the Public Institution for social security in collaboration with some Kuwaiti entities and agencies. The Bank's participation in this program came to reflect the importance of investing in the human elements and young Kuwaiti cadres by enhancing their skills and talents so that they have a positive role in serving the country and in achieving sustainable development.

Training Sessions and Programs for the Bank Staff Members

The Bank celebrated the graduation of a new group of its employees who successfully passed the professional programs accredited by Institute of Financial Studies, Britain in conjunction with Institute of Banking Studies, Kuwait where the Bank's employees obtained certificates in a number of professional programs, namely accredited certificates on Certified Credit Management (CCM), Advanced Certificate in Credit Management (ACCM), Certified Bank Branch Manager (CBBM) and Certified Assistant Bank Branch Manager (CABBM). The graduation party was held in presence of a team from the Bank Executive Management and a number of the Bankers from banking sector. Moreover, the Bank participated for the first time in the KFAS Innovation Challenge 2017 program with the contribution of 5 team members from various divisions. The Innovation Challenge is an executive educational program customized to encourage the Kuwaiti private sector to embrace innovation through a partnership with the Executive Education for Business at the Royal College of Art (RCA) which is recognized as the leading postgraduate university for design in the world known for designing transformative senior level innovation programs for business and private sectors.



Graduation of a New Group of the Bank's Employees From Institute of Financial Studies

Within its efforts to promote learning culture at the level of the Bank's diverse department and provide its employees with an opportunity to develop their professional skills, the Human Resources Department in collaboration with Iquad Learning Solutions - an international vendor - launched the e-learning portal "THABER" which aims to provide the staff members with access to an online library of selected topics that develop their professional skills and knowledge. In this context, the Bank organized a contest for all the e-learning portal users who attained the highest rate of access to the topics and information available on this portal.



The Bank also celebrated the graduation of a new group of its staff members after they have successfully completed their training in "Al Tijari Academy" in Virtual Banking and Call Center techniques. It is known that the Bank places high importance on training its employees, providing them the opportunity to learn the required skills that support their career path, developing their knowledge, reinforcing their experience and getting them familiarized with the latest technology and the best industry practices that ensure providing the highest level of customer service.

In addition, the Bank organized its summer training program designated to children and relatives of the Bank's staff members. The program aimed at offering training opportunity for students and providing them with the basic information on the banking sector's work environment and dealing with banks' customers. Participants in the program got the chance to be familiarized with the business mechanism of the Bank's departments, branches and banking business techniques through on-the-job training in the Bank's branches.

Furthermore, the Bank organized a training program at Gulf University for Science and Technology for premier banking service staff members. The 2 month training program was attended by 20 staff members who obtained a designated training course and benefited from trainers possessing expertise on customer service enhancement

coaching and training skills. The organization of this training program came within the ongoing cooperation between Gulf University for Sciences and Technology and CBK to get the Bank staff members trained and acquainted with the required skills and information that will help them better achieve the Bank's objectives and cater for its customers' needs.

At another front, Retail Banking Division honored a group of the staff members who work in departments within the Division. This honoring came as a new initiative aiming to honor the top-performing staff members in recognition of their efforts during each quarter by awarding them certificates of appreciation. 13 staff members from different departments reporting to RBD were honored for their outstanding performance.

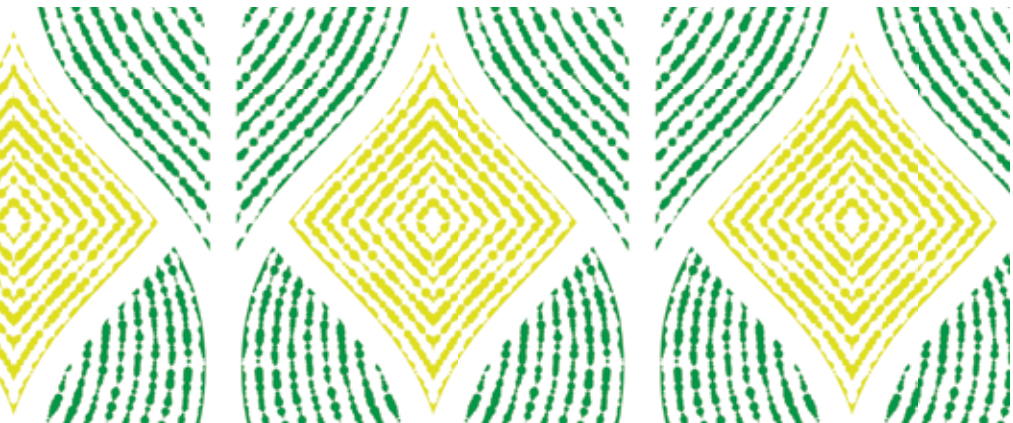


Training Program at Gulf Univesity

Scholarships Program for the Kuwaiti Graduates

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 preparing 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 participated in the Central Bank's 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.

Offering Support and Sponsorship to Conferences and Exhibitions



Supporting Conferences and Exhibitions

Within its endeavors to support the economic activities, forums, conferences and exhibitions and other events, the Bank participated in the First Kuwaiti Conference for Medical Inventions and Innovations which was organized by the Kuwaiti Association for Surgeons under patronage of the Minister of Health. The Bank's sponsorship and participation in this conference came to emphasize its endeavors to provide all means of care and support for medical conferences, forums and seminars which aim to motivate Kuwaiti surgeons for training and developing and reinforcing their skills and experience and keeping them abreast of the latest technology and scientific and practical developments in the field of surgery and medical issues in general.

In line with its continued efforts in sponsoring and supporting the diverse societal activities and events, the Bank offered support to the Kuwait League Against Rheumatism's ceremony which was held in Al Shaheed Park. The event was meant to give the attendants information on rheumatic diseases, their symptoms, methods of diagnosis and the latest treatments and get the rheumatic patients familiarized with the services the Ministry of Health provides to them with regard to rheumatic diseases and the methods of treatment and prevention.

At another front, the Bank participated in the 7th "How Do I Plan My Future" Forum which was held in Kuwait International Fairground under patronage of H.E. the Minister of Education and Higher Education of Kuwait. The forum 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.

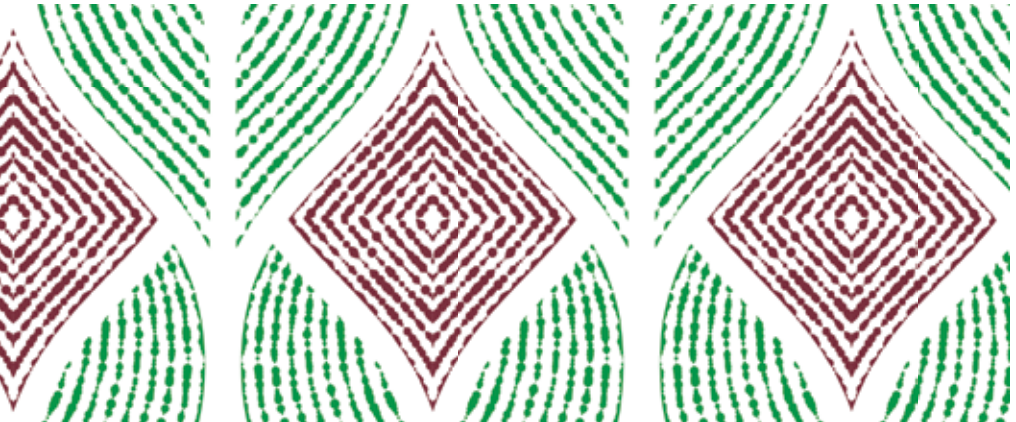


"How Do I Plan My Future" Forum



**Sponsoring the First Kuwaiti Conference
for Medical Inventions & Innovations**

Social Communication



- Communicating with Staff as One Family
- Communication via Social Media Networks

Communicating with Staff as One Family

Within its endeavors to provide its staff members with all means of healthcare and its constant support of the diverse awareness programs, the Bank, in cooperation with Diet Care center specialized in healthy nutrition, organized a health day for the Bank's staff members. The Health Day meant to offer staff members free medical examination, weight measurement and useful medical advice to follow the appropriate dieting system and respond to all their inquiries on the healthy nutrition and treatment of obesity and overweight.

At another front, the Bank received "Ebtisama Clinic" for oral and dental services at the Head Office to conduct necessary examination for the Bank's staff members, give medical advice, respond to all dental and oral health inquiries and how to keep their teeth healthy. The event reflected the Bank's endeavors to communicate with its employees and provide them with all means of health care under its comprehensive social responsibility programs.



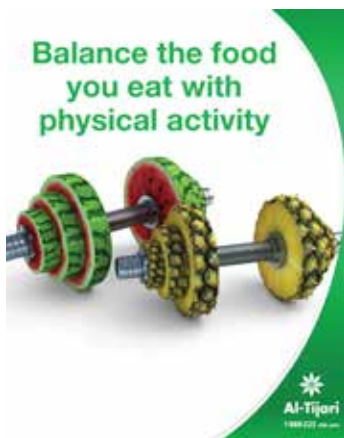
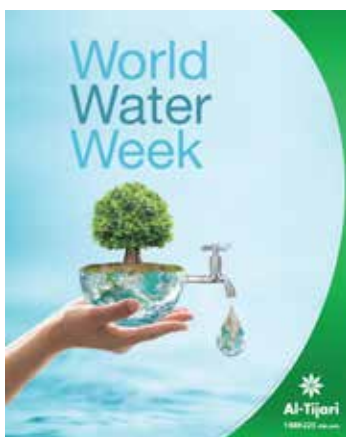
Organizing Health Day in cooperation with "Diet Care"



Organizing Health Day in cooperation with "Ebtisama Clinic"

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 such social media networks, the Bank launches health awareness tips along with information about other humanitarian and social events in addition to the contests organized for the Bank social sites' followers. 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.





Al-Tijari



Al-Tijari... My Choice



Commercial Bank of Kuwait



AltijariCBK



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