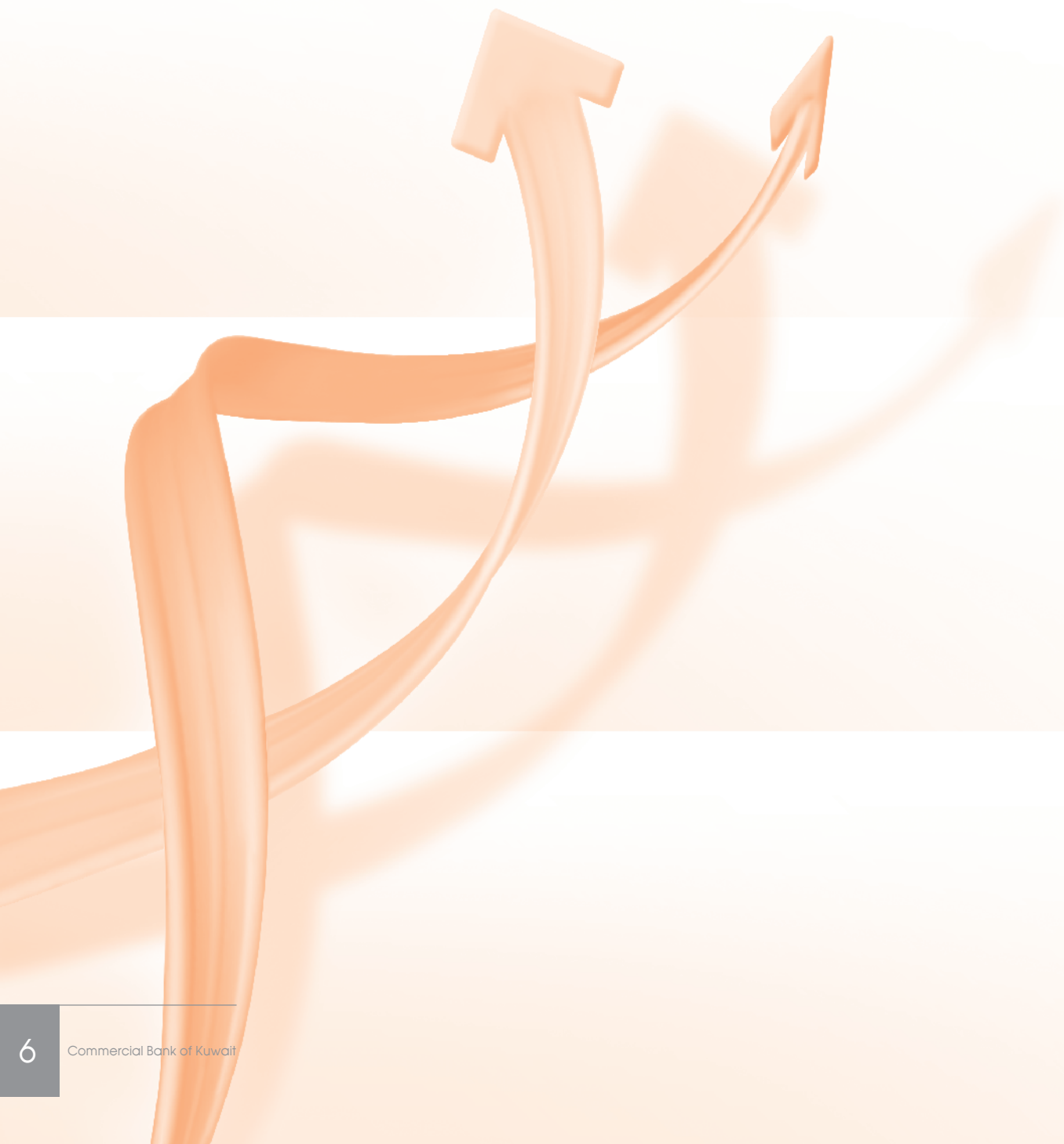


## Introduction





## Al-Tijari... My Choice

Fallout from the global economic crisis and the strains of switching to a new core banking computer system made 2009 an especially challenging year for the Commercial Bank of Kuwait. However, its dedicated staff and management succeeded in maintaining the Bank's ranking as the second most highly rated in the country, its excellent operating efficiency and its strong capital base.