

التجاري
Al-Tijari



Social Responsibility 2019



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



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



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

Innovative Social Responsibility Programs & Activities During 2019

It gives me pleasure to present the Bank's Corporate Social Responsibility Booklet for 2019 which casts light on the Bank's initiatives & achievements towards Corporate Social Responsibility.

The year 2019 was an eventful year for the Bank at the level of social activities. Corporate Communications Division endeavored to demonstrate & accentuate the Bank's consolidated efforts towards social responsibility through sponsorship & support and participation in diverse social activities and the different humanitarian & philanthropic events that illustrate the Bank's focus on underpinning the comprehensive concept of social responsibility and its contribution in sustainable development that is positively reflected on all society segments through social activities & events organized and patronized by the Bank.

Commercial Bank of Kuwait always proves its leadership in societal related activities as a prestigious financial institution that endeavors to build successful partnerships with all civil society institutions and social work organizations. This comes out of the Bank's belief in the importance of the consolidated efforts exerted for sustainable development through proactive sponsorship of the diverse societal activities in a way that serves all society segments.

Drawing on this, Corporate Communications Division continued its efforts to patronize & support a number of sporting, cultural, educational and awareness activities and other events organized by social society institutions and which aim to strengthen cooperation between the Bank and society in which it operates apart from the Bank's sponsorship of the activities targeting the physically challenged segment.

Furthermore, the Bank's Corporate Communications Divisions has had a pivotal role in demonstrating numerous services and products offered by the Bank to customers through coordination and follow-up to communicate such services & products to the Bank's customers and non-customers via print and audio-visual media as well as the different social media sites.

Moreover, Corporate Communications Division endeavored to assume its usual role towards the Bank's staff members by arranging awareness, health and marketing activities and events aiming to solidify social ties among all staff members as one family.

In conclusion, and through the consolidated efforts of the Corporate Communications Division, the Bank will continue its drive for serving all segments of Kuwaiti society and its civil institutions by arranging & sponsoring programs and activities & events specially designated to support the efforts exerted for sustainable development in Kuwait.

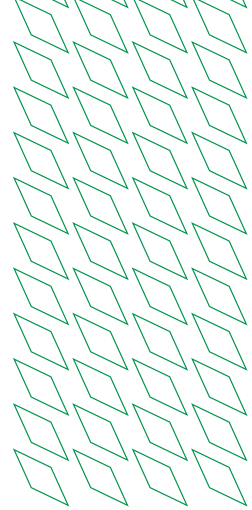
Sheikha / Nouf Salem Al Ali Al Sabah
General Manager - Corporate Communications Division



Al-Tijari

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Commercial Bank of Kuwait ... Corporate Social Responsibility - Significant Footprint & Proven Record of Social Activities

Over the past decades, the Bank endeavored to strengthen its cooperation with the society in which it operates by consistently underpinning groundbreaking concepts of social responsibility activities. Drawing on this, the Bank has always had a pioneering role in launching initiatives aiming to accentuate social work through the efforts exerted for sponsoring & supporting social, sporting, educational and cultural activities organized by civil society institutions.

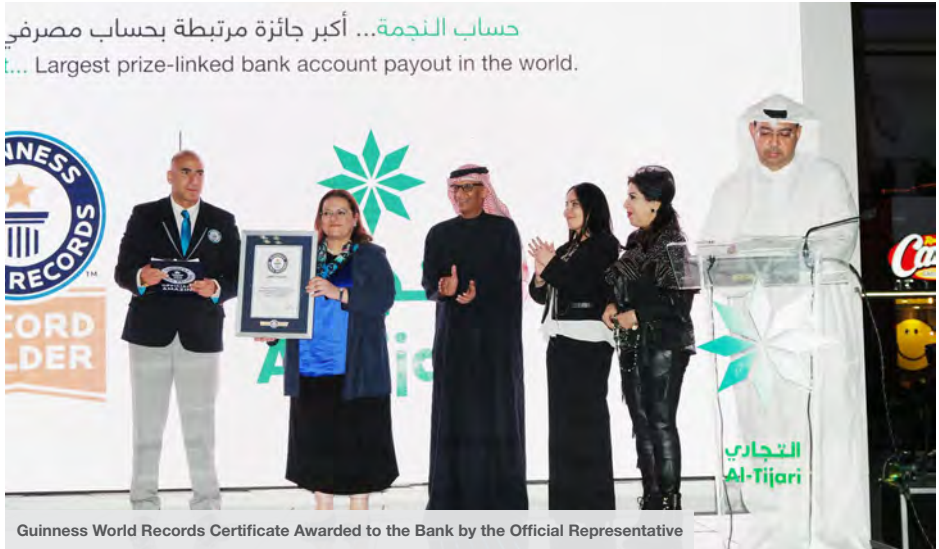


The Bank's Social Role

- Al-Tijari Sets Guinness World Records
- Physically Challenged Segment Constant Support & Care
- Remarkable Activities & Events on all Occasions
- Celebrations of Kuwait National Days
- Innovative Social Activities targeting all Society Segments
- Supporting Civil Society's Activities
- Offering Support & Sponsorship to Kuwait Governorates' Activities & Events

Al-Tijari Sets Guinness World Records

The Bank has set Guinness World Records by offering the biggest cash prize related to a banking account over the globe. The Bank received Guinness World Records Certificate during the Draw Festival on the Grand Prize of 1 Million and Half Kuwaiti Dinar of Al-Najma Account. The event was held at the Avenues Mall in joyful & festive atmosphere and saw impressive attendance by the public in the presence the Official Representative of Guinness World Records.



Physically Challenged Segment Constant Support & Care

Within its endeavors to share society the diverse occasions & activities which benefit all society segments, particularly the physically challenged segment, the Bank, represented in Corporate Communications Division, offered support to Marathon "I CAN" which was organized by the Technical Guidance for Brownies & Girl Guides - the Public Administration for Private Education. This support came within the Bank's endeavors to support the comprehensive social responsibility programs & activities and out of its belief in the importance of communicating proactively with all society segments, particularly the physically challenged segment. At another front, the Bank welcomed Dasman Bilingual School's students with special needs to get them familiarized with simple information on banking aspects as the Bank always stresses the importance of providing all support & care for this segment to help them proactively interact with the society.



Dasman Bilingual School's visit to the Bank



Sponsoring "I CAN" Marathon

Remarkable Activities & Events on all Occasions

Within the humanitarian & philanthropic activities arranged during the Holy Month of Ramadan, Corporate Communications Division arranged a visit to the patients hospitalized in Al-Razi Hospital to congratulate them on the advent of the Holy Month of Ramadan and share them the joy of this blessed Month. Moreover, Corporate Communications Division visited Children Ward at Physical Medicine & Rehabilitation Hospital to rejoice “Gergean” with the children residing therein and the children visiting it for medication purposes. Corporate Communications Division also contributed in offering “Gergean” gifts to the children residing in Al-Fahd Center and the patients of the Infectious Diseases Hospital and Kuwait Center for Mental Health. This comes as a clear manifestation of the Bank’s efforts to celebrate this occasion with children who had to stay in hospitals due to their health problems in order to receive care and medication from physicians and nurses.



Organizing Iftar “Banquet” for Officers of the Public Department of Central Operations

In another gesture, the Bank organized Iftar “Banquet” for both the officers of the Public Department of Central Operations – Receive Notifications Room 112 and Kuwait Police Helicopter Wing officers at Sheikh / Nawaf Al-Ahmad Air Base – Ministry of Interior. This gesture came in recognition of their consolidated efforts for ensuring security of nationals & residents at all times particularly during the peak hours in the Holy Month of Ramadan. During the last ten days of Ramadan, the Bank distributed “Ramadan Gift” to the people seeking mosques for prayers. In addition, the Bank, in cooperation with Kuwait Food Bank, distributed pre-dawn light meals (snacks) “suhoor” to the prayers seeking the Grand Mosque for praying on the 27th night of Ramadan. As for the activities & events arranged at the end of the Holy Month of Ramadan and with the advent of Eid Al Fitr, the Bank’s Corporate Communications Division Team, in cooperation with Mubarak Hospital, arranged visit to Children Ward to share them the joy of Eid Al Fitr and bring happiness to their hearts by distributing giveaways to them. The Bank, through this visit, renewed commitment it made to itself by sharing residents of all care homes and the patients hospitalized in hospitals the happiness of such auspicious occasions.



Celebrating Ramadan with Al-Razi Hospital’s Patients



Rejoicing with Children’s ward at physical medicine rehabilitation hospital for “Gergean”

In another context, the Bank honored the Green Hands Environmental Voluntary Team for its participation and cooperation with the Corporate Communications Team in distributing pre-dawn meals “sohour” to construction workers & road cleaners during the Holy Month of Ramadan. This honoring came out of the Bank’s belief in the importance of the humanitarian voluntary work as one of the important streams in the Bank’s comprehensive social responsibility programs. Voluntary contributions were clearly manifested in the Bank’s social program for the Holy Month of Ramadan 2019 which saw diverse voluntary & societal activities and events.



Honoring The Green Hands Environmental Voluntary Team



Organizing Iftar “Banquet” for Kuwait Police Helicopter Wing Officers

Celebrations of Kuwait National Days

Celebrating Kuwait's National Day & Liberation Day, the Bank decorated & illuminated its Head Office and branches in celebration of both occasions. Further, the Bank patronized Kuwait flag hoisting ceremony organized by Special Education Schools Department in celebration of Kuwait National Days with a view to share the students such happy occasion. Moreover, Corporate Communications Division hosted the students of Al Amal School for Boys supervised by Special Education Schools Department to share the Bank's employees the celebrations of Kuwait National Days in the presence of the Chairman and the Executive Management Team. Emphasizing the concept of social solidarity and in cooperation with Sheikh / Salem Al Ali Audiology & Speech Center, the Bank arranged a visit to the children visiting the Center for medication purposes with a view to rejoice with them Kuwait National Days, distribute gifts to them on such auspicious occasion and bring happiness to their hearts. Furthermore, and in cooperation with "Art Space", the Bank organized a fun day to Kuwait Center for Autism's kids who drew and colored Kuwait flag during the activities of this day. This move came to reflect the Bank's endeavors to communicate with the children with special needs during Kuwait National Days, draw smile on their faces, and share them such happy occasion.



Welcoming Students of Al Amal School for boys to celebrate the Kuwait National days



Distributing gifts to Children Visiting Shaikh / Salem Al Ali Audiology and Speech Center for Medication Purposes



Celebrating Kuwait National Days with Children in Kuwait Center for Autism's Kids

The Bank also visited the police and traffic officers who work to streamline traffic flow in the Arabian Gulf Street and distributed gifts to them in recognition of their commendable efforts for ensuring the safety and security of nationals & residents during their celebrations of Kuwait National Days. This visit came within the Bank's communication with all the society segments and its recognition & appreciation of the efforts exerted by all security departments at the Ministry of Interior. Apart from the above, and for the second year, the Bank was present at Kuwait International Airport (Arrivals) to welcome Kuwait's visitors during the National Days by distributing flower bouquets and commemorative gifts to them. This gesture was highly commended by Kuwait's visitors who happened to arrive to Kuwait within its celebrations of the National Days.



Distributing flower bouquets and gifts to Kuwait's Visitors at Kuwait International Airport



Patronizing Kuwait Flag Hoisting Ceremony Organized by Special Education Schools Department

Innovative Social Activities targeting all Society Segments

“Hawwen Alaihom” Campaign

For the eighth year in row, the Bank continued the activities of “Hawwen Alaihom” Campaign targeting road cleaners and construction workers. In this context, the Bank continued to arrange visits on different occasions to the road cleaners and construction workers in their work locations in recognition of the important role of this segment in preserving and conserving the Kuwaiti environment and keeping it clean. With the Advent of the Holy Month of Ramadan and for the fourth 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 celebrated the Eid Al-Fitr with road cleaners and construction workers by distributing some giveaways to this segment that deserves all care and support.

On Eid Al-Adha, the Bank arranged a visit to the female cleaners in Amiri Hospital to congratulate and share them the joy of Eid Al-Adha and distribute giveaways to them on this happy occasion.



Celebrating National Days with Road Cleaners



Suhoor Meals for Construction Workers and Road Cleaners



Distributing Giveaways for Road Cleaners on Occasion of Eid Al-Fitr

Blood Donation Campaign - Social Solidarity

Within the humanitarian activities that truly reflect voluntary social work, the Bank organized a Blood Donation Drive for its staff members. The Blood Donation Drive saw impressive participation from all staff members who opted to participate in such humanitarian activity. The Blood Donation Drive was organized in cooperation with the Blood Bank to reflect Commercial Bank of Kuwait'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.



Organizing the Blood Donation Drive



Blood Donation Drive



CBK Staff Participation in Blood Donation Drive

Cooperation with Civil Society Institutions

Supporting Civil Society's Activities

Within its endeavors to strengthen its cooperation with the diverse civil community institutions, the Bank sponsored the 13th annual honoring party for the pensioners and veteran employees of the Public Authority for Industry. This sponsorship came out of the Bank's belief in the importance of supporting civil society institutions, particularly the industrial institutions which contribute in developing local industry in Kuwait and the important role of such events in society for enhancing & fostering dedication spirit at work as a mainstay of success of institutions and progress of society.



Offering Support & Sponsorship to Kuwait Governorates' Activities & Events

Accentuating its significant role in supporting civil society & non- for profit making institutions which endeavor to serve Kuwaiti nationals, the Bank offered support and sponsorship for the activities organized by the six Governorates of Kuwait in 2019. Stemming from the Bank's belief that its success and community development go hand in hand, the Bank offered financial contribution for each Governorate to support all social, cultural, educational, sporting and environmental activities organized by Kuwait Governorates.

Al-Ahmadi Governorate

The Bank participated in sponsoring the Gergean Party "Loyalty Day" organized by Al-Ahmadi Governorate for the physically challenged segment under auspices and in the presence of Al-Ahmadi Governor Sheikh / Fawaz Al-Khaled. Further, the Bank participated in patronizing the 1st Indoor Football Tournament organized by Al-Ahmadi Governorate in Al Sahel Sporting Club. The Bank also supported the 3rd Rationalization Campaign for Power & Water sustainability 2019 which was organized by Al-Ahmadi Governorate in Abdul Rahman Al Douaij Middle School for Boys in Sabahiya District in cooperation with the Ministry of Electricity & Water and the Ministry of Education. In addition, the Bank participated in sponsoring the second Summer Entertainment Festival: "Marvelous Summer in Al-Ahmadi" which was organized by Al-Ahmadi Governorate under the patronage and in the presence of Al-Ahmadi Governor and with participation of a number of public, private and voluntary entities.

In another context, the Bank sponsored the awareness campaign for the fight against prostate cancer that was organized by Al-Ahmadi Governorate in cooperation with Cancer Awareness National Campaign “CAN” throughout the month of November 2019. The Campaign was launched under the caption “Awareness is Prevention” in a number of Diwaniyas and co-ops. The Bank’s participation and support of this campaign came within its arrangements with Al-Ahmadi Governorate for the benefit of all society segments.



Hawalli Governorate

With the advent of the Holy Month of Ramadan, the Bank, in cooperation with Hawalli Governorate, distributed Iftar (fast break) meals to the needy people throughout this blessed Month. At another front and in cooperation with Hawalli Governorate, the Bank arranged visit to the residents of elderly care home supervised by Ministry of Social Affairs & Labor to congratulate and share them the happiness of Eid Al-Adha and distribute giveaways to them on this happy occasion.

In another context, Corporate Communications Division in cooperation with Hawalli Governorate arranged a visit to Special Education Schools Department to provide some educational devices and school stationery for the physically challenged students. This gesture came within the Bank's continued efforts towards society servicing and its ongoing support of educational activities.



Visit to Special Education Schools Department in Hawalli Governorate



Sharing the Joy of Eid Al-Adha with the Residents of the Elderly Care Home

Mubarak Al-Kabeer Governorate

The Bank, in cooperation with Mubarak Al-Kabeer, sponsored the Gergean party organized by Mubarak Al-Kabeer Governorate in Murouj Complex. The Bank also offered contribution for Duaij Al-Salman Al-Sabah High School's garden located in Mubarak Al-Kabeer Governorate.



Sponsoring the Gergean Party organized by Mubarak Al-Kabeer Governorate

Capital Governorate

The Bank sponsored the closing ceremony for the activities & programs of the Technical Guidance of the Brownies & Girl Guides - Capital Educational Department. This sponsorship came within the Bank's pioneering social responsibility program which aims at supporting all educational, social and youth activities organized by Kuwait governorates. The Bank also patronized Ramadan Cultural Contest which was organized by the Capital Governorate throughout the Holy Month of Ramadan.



Honoring the Winners in the Ramadan Cultural contest organised by Capital Governante

Farwaniya Governorate

With the advent of the Holy Month of Ramadan, the Bank in cooperation with Farwaniya Governorate's Officials arranged visit to the staff working in the Governorate's diverse sectors including visit to the firefighters in their work locations and a number of other sectors congratulating them on the advent of the Holy Month of Ramadan.



Bank's visit to the firefighters in Farwaniya Governorate

Jahra Governorate

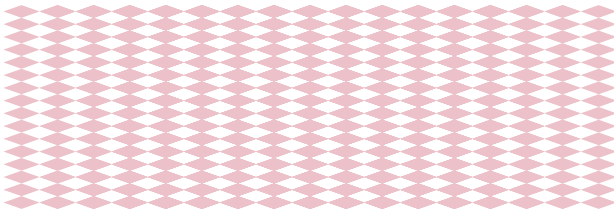
With the beginning of the Holy Month of Ramadan, the Bank participated in patronizing the 1st Ramadan Football Tournament which was organized by Jahra Governorate in Al Jahra Sport Club. Furthermore and with the beginning of new the school year, the Bank distributed school stationary and educational devices to the physically challenged students at special education schools.



Distributing School stationary to students in Jahra Governorate

Environment Protection – Activities & Events

- “Beaches Cleanup” Campaign



“Beaches Cleanup” Campaign

Recognizing the importance of environment conservation and raising awareness for environment protection activities as a main pillar of the aspired sustainable development, the Bank endeavored to organize environmental awareness campaign for keeping beaches clean under slogan of “Beaches Cleanup” in cooperation with the Green Hands Environmental Team. This Campaign was meant to keep Kuwait’s beaches clean and free of waste & debris and protect them against any harmful acts or negative behavior with a view to safeguard Kuwait environment and the various animal species.



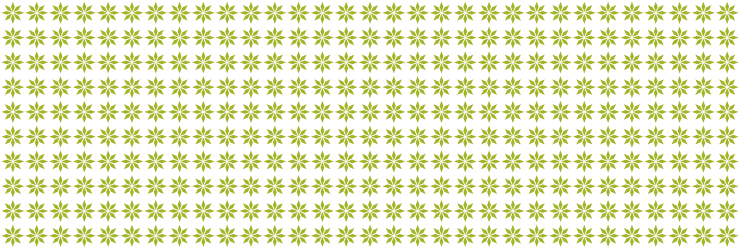
“Beaches Clean Up” Campaign



CBK Staff and Green Hands Environmental Team

Cultural & Heritage Activities

- “Ya Zeen Turathna” Campaign
- Offering Support and Sponsorship to Conferences & Exhibitions



“Ya Zeen Turathna” Campaign

Within its continued efforts to revive the old Kuwaiti heritage, the Bank launched “Ya Zeen Turathna” campaign for the eighth year in row. The campaign, as firstly initiated by the bank, 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 & traditions within its innovative social responsibility programs. Within the activities of this campaign, the Bank inaugurated its two-day heritage booth at Grand Avenues using paintings and images from the Bank’s calendars which habitually focus on the revival of the old Kuwaiti heritage. The booth included true simulation of the old Kuwaiti crafts which were the source of livelihood for Kuwaiti ancestors & forefathers. In addition, a group of boys and girls introduced a true simulation of certain popular games where the attendants enjoyed such shows and the melodies of the old popular songs. Furthermore, the Radio Station “Q8 Pluse” FM88.8 hosted the Bank to give the listeners information on the Kuwaiti heritage hosted the Bank. Moreover, the Bank arranged visits to the male & female students of Asrar Al Qabandi, Al-Bayan International School, Al-Rajaa School for Girls supervised by Special Schools Department and the English School for Girls to get them familiarized with this campaign. The Campaign was accompanied by a contest organized on Kuwaiti heritage where the Bank allocated a number of cash prizes for the winners in this contest.



Al-Tijari Annual Calendar

The Bank has continuously endeavored to issue its annual calendar. Al-Tijari Calendar for 2019 came to depict and reflect in most of its paintings the Seventies of the last century, an era that is regarded as one of the most prosperous periods in the history of Kuwait where this era stood as a testimony of the emerging & development of culture, art, economy and educational activities in Kuwait. In this context, the Bank's Corporate Communications Division honored the Kuwaiti Astronomer Dr. Saleh Al Ojairi in recognition of his significant contributions and his commendable efforts while issuing the Bank's annual calendar.

Dr. Saleh Al Ojairi has made considerable contributions and efforts in providing the dates of the State's official holidays as incorporated in the Bank's annual calendar.



Honoring Dr. Saleh Al Ojairi by the Bank

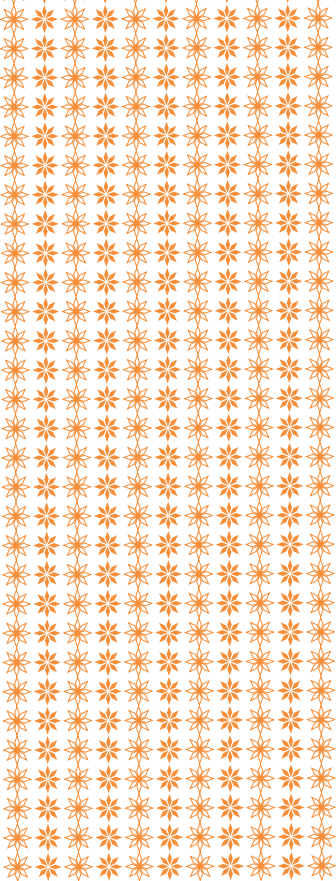


Paintings from 2019 Calendar



Paintings from 2019 Calendar

**Offering Support and Sponsorship
to Conferences & Exhibitions**



Offering Support and Sponsorship to Conferences & Exhibitions

Within its endeavors to support the economic events & forums, conferences & exhibitions and other events, the Bank sponsored Feed Market which included events & activities that focused on healthy lifestyle with the participation of farmers, healthy restaurants and sporting centers which serve & benefit family and children. This event was meant to encourage the visitors to lead a healthy lifestyle by practicing sport and following diet to reduce the risk of some health problems such as obesity, high blood pressure and diabetes. The Bank's participation & sponsorship of Feed Market came out of its belief in the importance of this event with its main objective & prime focus on healthy eating & fitness that contribute in maintaining a healthy lifestyle.



In another context, the Bank participated in the International Banking Conference “Shaping the Future” organized by the Central Bank of Kuwait in the presence of Acting Prime Minister and the Minister of Defense Sheikh / Nasser Sabah Al-Ahmad Al-Sabah and Dr. Mohammed Yousef Al-Hashel Governor of the Central Bank of Kuwait. The event also saw the participation of a number of local & GCC and international banks. The Conference was accompanied by a Fintech Exhibition, which served as an opportunity for emerging & leading financial technology companies to communicate with policy makers, senior government officials and high-level executives in financial services sector.

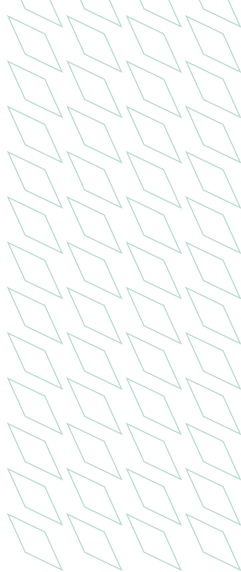
The Bank also participated in the activities of the 2nd International Financial Cooperation Forum held in Shanghai, China where Kuwait was the Forum's Guest of Honor. The Forum was held under the title of “Openness & Creativity for Mutually Beneficial Cooperation”. The Forum was held at the sidelines of the 2nd “China International Import Expo” with participation of official delegations, financial experts and representatives of over 500 international companies.

Moreover, the Bank participated in Food Buzz Exhibition which was held in the outside courtyard of Al-Raya Complex. Food Buzz Exhibition was organized by a number of ambitious young Kuwaitis and small business owners. The Bank's participation in this event came within its consolidated efforts to support the young Kuwaiti talents and contribute in preparing a new generation of young creative talents in the private sector on one hand, and to support the initiatives of the ambitious Kuwaiti youth in the diverse fields related to small enterprises and food & beverage sector on the other hand.



At another front, the Bank participated in the Open Day for Local Banks which was organized by Kuwait Gulf Oil Company at its premises. The sales team presented and explained to the Company's employees the types of accounts such as premier banking account and the services the Bank offers to its customers.





Lending Support to Sporting Activities

- Offering Support to Sporting Activities related to Staff Members

Lending Support to Sporting Activities

In continuation of its efforts to support the diverse sporting activities, the Bank sponsored Golf championship organized by Sahara Resort and which saw intense competition and enthusiasm among the players. The Bank also sponsored Kuwait Riders Carnival which was organized by Kuwait Riders Dragon Team for Bikes. Furthermore, the Bank offered financial contribution to the Public Authority for Industry to support its football team that participated in the Ministries Football League Championship. This contribution & support by the Bank came to reflect its social responsibility towards the community and its patronage of sporting activities in which several segments of society participate.



In another context, the Bank sponsored the 2nd Night Run organized by Kuwait Banking Association in Murouj Complex. This sponsorship came as a part of the Bank's social responsibility & its support and participation in all sporting & youth related activities which encourage the youth to be athletic oriented individuals along with urging them to discover their potential to achieve positive change in their life and to provide banks' employees & their families the opportunity to participate in sporting events.

Furthermore, the Bank offered support to the Ministry of Commerce & Industry's football team. This support came out of the Bank's ongoing endeavors to back up the sporting activities & events organized by civil society institutions in Kuwait. This support also came to reflect that the Bank's role is not confined to providing banking & financial services to its customers but it extends to cover its commitment towards the society by supporting & sponsoring the diverse activities organized by institutions in Kuwait.

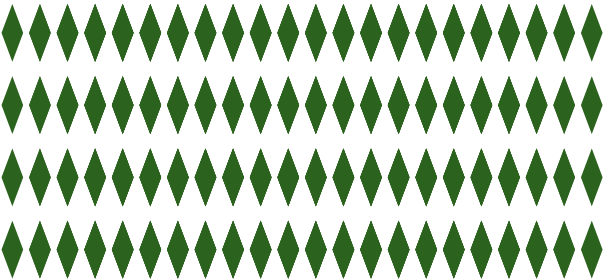


Offering Support to Sporting Activities related to Staff Members

Emphasizing its social responsibility towards its employees, the Bank honored the staff member Mr. Sulaiman Al Qassar as he was ranked first and won the 9th Shooting Championship Cup organized by Kuwait Banks Club. This gesture came within the Bank's social responsibility efforts to honor and celebrate its staff members for their achievements. Furthermore, the Bank's Chairman and a number of the Executive Management Team Members received the cricket team members who won Kuwait Cricket Banks T20 Trophy 2019 to congratulate them on the brilliant victory and winning the Trophy at the finals which were organized by Kuwait Cricket.



Social Communication with Staff



Social Communication with Staff

In recognition of the consolidated efforts of Contact Center's staff members and their dedication at work throughout the year particularly during the Holy Month of Ramadan and at Iftar "fast breaking" time, the Executive Management's endeavors to share Ramadan Iftar banquet with Contact Center's staff members. This gesture came to reflect the Executive Management's efforts to support the Contact Center's staff members who actively endeavor to serve customer at all times. This gesture also aimed at strengthening the family spirit which distinguishes the Bank, and served as a token of appreciation of the commendable efforts of the Bank's staff members.



In celebration of the Mother's Day, Corporate Communications Division Team distributed flowers and some giveaways related to Kuwaiti heritage to all female staff members at the Bank's Head Office and branches. This kind gesture came as a token of appreciation of the significant & vital role of mother in building the community. In another context, and within its endeavors to raise health awareness of its employees, the Bank received New Mowasat Hospital Medical Team at the Bank's Head Office during the official working hours. The Team offered quick checkup, blood sugar & blood pressure tests to the Bank's staff members and provided them with medical advices. This visit came to further accentuate the Bank's social responsibility towards its staff members. In the same context, the Bank received "Al Hasawi Clinic" Medical Tests Team to give medical advices to the Bank's staff members and respond to all their inquiries related to dental health and dermatology. This visit reflected the Bank's endeavors to raise health awareness of its employees. The Bank also received Dasman Diabetes Institute's medical team to give medical advices to the Bank's staff members on diabetes prevention & the importance of early detection of this disease and respond to all their inquiries on diabetes.

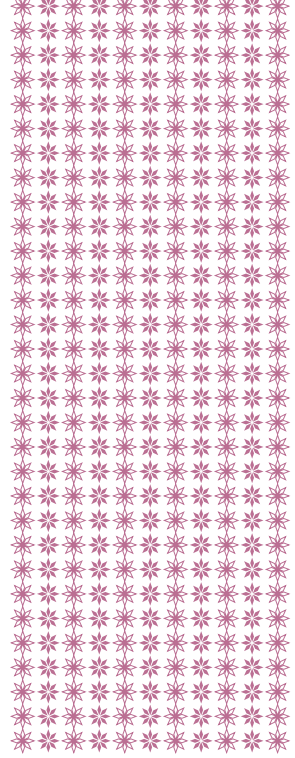
In another context, the Bank welcomed Zain Telecommunications' Sales Team at the Bank's Head Office and its premises in Hawalli over the course of two days. The Sales Team presented some of Zain distinctive offers to the Bank's staff members and also responded to all their queries about prepaid & postpaid plans and smart phones & internet packages.



Celebrating Mother's Day with Bank's staff



Welcoming Zain Telecommunications Team at the Bank



Supporting Educational Activities

- Providing Support to Career Fairs
- Training Sessions & Programs for the Bank Staff Members
- Honoring the Top-performing Employees
- Scholarships Program for the Kuwaiti Graduates
- Ongoing Communication via Social Media Networks

Providing Support to Career Fairs

Within its social responsibility towards fresh graduates and ongoing endeavors to accentuate its social role and support educational activities & events, the Bank participated in “Because You Deserve” recruitment event organized by Manpower & Government Restructuring Program (MGRP). Furthermore, the Bank participated in the 24th “Economy Maker & Employment Opportunities” Exhibition organized by College of Business Administration – Kuwait University and also sponsored the 21st “Career Fair” organized by Gulf University for Science and Technology.



The Bank also offered gold sponsorship to both the annual Career Opportunities Exhibition organized by the American University of Middle East as well as the annual Career Fair organized by the Australian College of Kuwait. In addition, the Bank offered silver sponsorship to the 15th annual Career Opportunities Exhibition held in the American University of Kuwait. Furthermore and out of its endeavors to accentuate its social role as a banking institution that provides suitable career opportunities to the ambitious Kuwaiti fresh graduates, the Bank offered silver sponsorship to the 3rd Career & Educational Opportunities Exhibition organized by the Public Authority for Applied Education & Training.

At another front, the Bank participated in the 1st Employment Forum for the Physically Challenged Segment who joined Customer Service Course and which was organized by the Public Authority of the Disabled under “Partners in their Employment” Campaign where the Bank arranged a visit to the training center at the Vocational Rehabilitation Department – the Public Authority of the Disabled. This participation came within the Bank’s social responsibility towards the physically challenged people to help them proactively communicate and interact with the community as persons having the ability to effectively contribute in the State development plan.



Bank’s Participation in the 1st Employment forum for the Physically Challenged Segment

Within its efforts to support social and educational activities, the Bank sponsored the Universal American School’s annual carnival held in UAS campus. The carnival brought together a large number of students & their parents to participate in this carnival which featured some entertainment activities, various contests and other activities that lasted all day where the Bank allocated a number of prizes for the same by opening “My First Account” for the students who participated in the contests organized by the School’s Administration during this event.

The Bank’s participation in such events came to further confirm its endeavors to support the Kuwaiti young people seeking distinct job opportunities in banking sector. It is known that the Bank places high importance for enhancing the capabilities of youth for creativity and success by supporting this significant segment and communicating with them.



Honoring the Fresh Recruits

Training Sessions & Programs for the Bank Staff Members

The Bank celebrated the graduation of a new group of its employees who successfully completed the Institute of Banking Studies' professional programs accredited by Institute of Financial Studies, Britain. 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), Certified Assistant Bank Branch Manager (CABBM), Risk Management Certificate, CFA Investment Foundations, Professional Selling Skills Certificate, Strategic Management Performance System (SMPS) Certificate and Learning Needs Assessment Certificate. The graduation ceremony was held in presence of the Bank's Executive Management Team and a number of the Bankers from banking sector.



In another context, the Bank organized Advanced Public Speaking Program. This came out of the Bank's recognition that public speaking & presentation became one of the main skills that the Bank's senior professionals & managers should learn and practice to successfully share their vision and gain support for their ideas as the ability to influence others requires skills to effectively express thoughts and ideas. Furthermore, the Bank organized a training program entitled "Project & Infrastructure Finance and PPP" for the Bank's staff members at Corporate Banking Division and International Banking Division. This program was arranged and delivered by Euromoney Learning, UK in cooperation with the Bank to enhance and foster the employees' skills for determining & assessing the projects related to oil, gas, power, transport and infrastructure.

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 aspects of banking business through on-the-job training in the Bank's branches.

Honoring the Top-performing Employees

Within the Bank's consolidated efforts to motivate its staff members, Ms. Elham Mahfouz the Bank's CEO has honored the top-performing employees on the level of the Bank's departments/ divisions after they were nominated by their managers under the "Award Program" known as "Star of the Quarter".

Emphasizing the important role of executive assistants and secretaries in facilitating and maintaining the workflow of Divisions / Departments at the Bank, the Bank honored all executive assistants and secretaries in recognition of their sincere efforts in performing their duties in a professional and efficient manner.



Honoring the Executive Assistants



Honoring the Top-performing Employees

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 continued its support of the 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.



Ongoing Communication via Social Media Networks

Ongoing Communication via Social Media Networks

Commercial Bank of Kuwait always endeavors to activate all means of communication with its employees, customers and the public via social media networks (Instagram, Facebook, Twitter, Snapchat and WhatsApp) which became a window through which the Bank initiates health & environment awareness tips along with information about other humanitarian & social events in addition to the contests organized for the Bank social sites' followers. The Bank also continued to present all its activities, products and services via its social sites and which were highly commended by the followers.



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