



Al-Tijari

SOCIAL
RESPONSIBILITY
2013



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



Corporate Social Responsibility ... Rich Record of Social Responsibility Underpinned by Philanthropic and Voluntary Initiatives |

It gives me great pleasure to present to you the Corporate Social Responsibility Booklet for 2013 which highlights the important achievements and initiatives the Bank has taken in the area of Corporate Social Responsibility. The year 2013 was full of philanthropic and humanitarian voluntary activities arranged by the bank which emphasize its leading role in enhancing the concept of comprehensive social responsibility by taking the lead for providing a wide variety of support and sponsorship packages to numerous societal activities and events.

During 2013, the Bank continued its efforts and endeavors towards social and philanthropic activities with a view to achieve sustainable development in Kuwait by paying special attention to the diverse social & humanitarian activities in such way that always confirms that the Bank is a part of the society in which it operates.

The Bank's contributions were illustrated over years with the Bank's offering sponsorship and care to the physically challenged segment underpinning thereby its role in humanitarian initiatives by supporting the disables who should receive all support & sponsorship. Emphasizing this approach, the Bank, during the year 2013 and throughout the Holy Month of Ramadan, provided financial & moral support to the visually impaired segment.

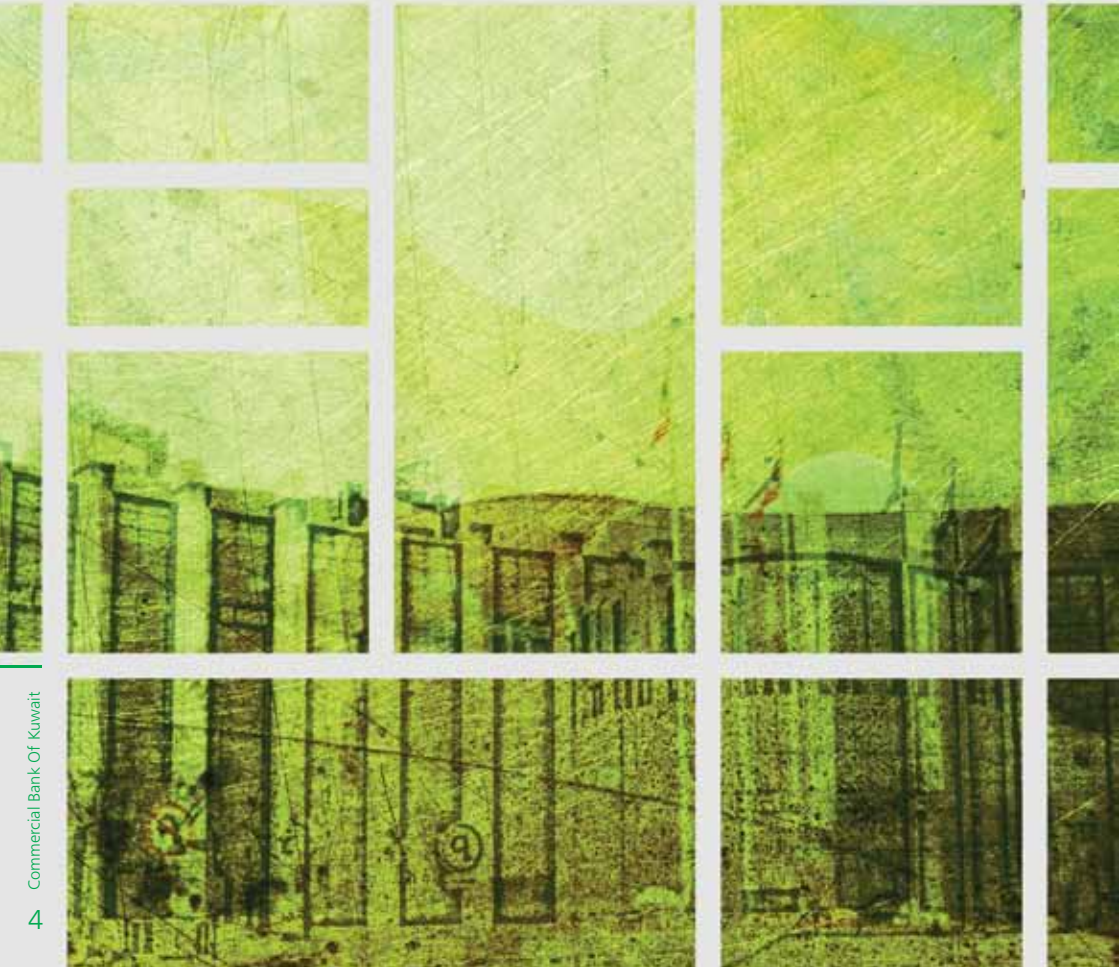
At another front and within its continued efforts over past decades in reviving Kuwait's old heritage and traditions, the Bank organized events specially tailored for revival of the old Kuwaiti heritage and continued its endeavors through innovative programs and activities designated for this purpose.

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

Sheikha Nouf Salem Al Ali Al Sabah

Head of Advertising & Public Relations Department





Commercial Bank of Kuwait

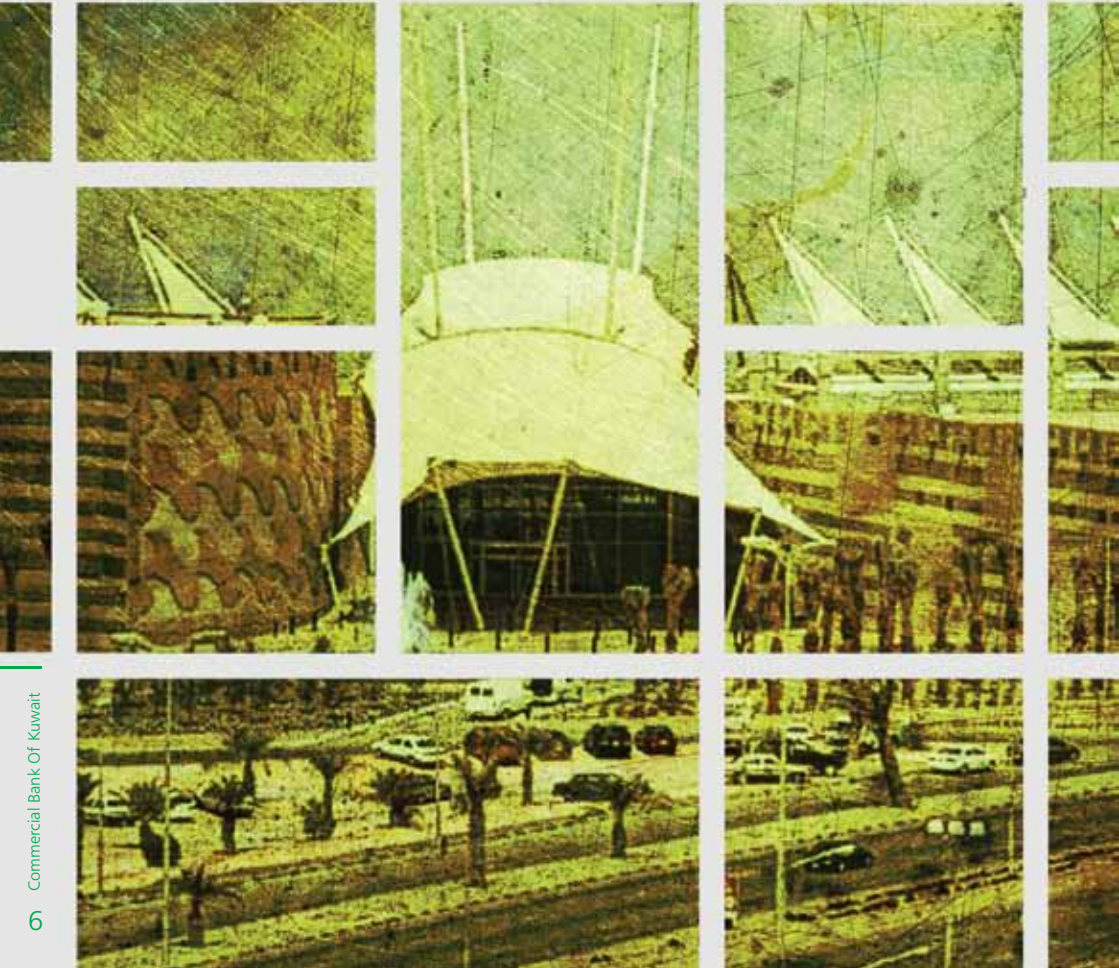
Rich Record of Social Care Underpinned by Philanthropic and Voluntary Initiatives |

Commercial Bank of Kuwait recognizes the importance of social partnership to achieve the aspired cooperation between the State and the private sector institutions.

Drawing on this, the Bank's comprehensive social care concepts were illustrated on the level of all societal activities and events. Over the past decades, the Bank endeavored to firmly establish ground-breaking concepts of social outreaches taking the lead in launching humanitarian initiatives, offering contributions and sponsoring social, sporting, educational and cultural events.

Supporting Community Activities |

- Offering all support & care to society segments
- Supporting the activities of civil society
- Interaction with all social activities
- “Hawwen Alaihom” Campaign



Tailored-Made Social Programs Emphasizing the Bank's Support & Sponsorship of all Society Segments |

The year 2013 saw the Bank's organizing and patronizing diverse social activities where the Bank has celebrated "Gergeaan" with the children hospitalized in Kuwait Cancer Control Center for children and Ibn Sina Hospital. The Bank also offered financial contribution to Social Work Society of Kuwait to organize "Gergeaan" party for female prisoners and also rejoiced the joy of the blessed Eid Al-Adha with the cancer patients residing in Palliative Care Center.



Gergeaan for Hussain Maki Juma

Supporting Civil Society's Activities |



Sponsorship of Loyac Summer Camp

During 2013, the Bank continued its social responsibility initiatives directed to all diverse institutions caring and serving all society segments whether young or old. The Bank patronized the summer program organized by LOYAC, one of Bayt Lothan's activities that support the youth and provide them with distinct opportunities that contribute in building their personalities, discovering their creative potentials and enhancing their capabilities as well as their professional skills.

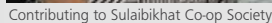
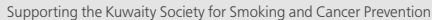
As in previous years, the Bank sponsored Radisson Blu's 18th Annual Art Competition. Children from many schools in Kuwait ageing 12 to 18 years old participated in the Competition and the theme for year 2013 competition was "Think Nature". My First Account customers have also

participated and competed with the private schools and physically challenged children.

Within its endeavors to strengthen cooperation with the diverse civil society institutions, the Bank sponsored the 7th annual honoring party for the pensioners and veteran employees of the Public Authority for Industry in addition to its sponsorship of all sporting and cultural activities organized for the Public Authority for Industry's employees.



Sponsorship of Public Authority for Industry's Annual Party



In celebration of the advent of the Holy Month of Ramadan, in which humanitarian and charitable activities are recommended commended, 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" with the objective of printing the Holy Qur'an in Braille method of reading for visually impaired segment. 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 Kuwait Blind Association without any additional charges incurred by customers. This campaign achieved remarkable success as a supplementary move of the Bank's efforts aiming at doing good deeds in the Holy Month of Ramadan.



Campaign of "Contribute in Printing a Copy of the Qur'an for Each Blind"



Financial Contribution to Kuwaiti Blind Association

“Hawwen Alaihom” Campaign |

For the second year in row, the Bank continued its campaign targeting road cleaners and construction workers which came under the caption “Hawwen Alaihom” or “Be a Source of Relief for them”, where Advertising & Public Relations Team and a number of the Bank’s voluntary staff distributed water coolers, dust protection face masks, hand sanitizers and water to road cleaners and construction workers. These efforts by the Bank Adv. & PR staff and the Bank’s voluntary staff members came within the remarkable Campaign launched by the Bank last year in Summer & Winter.



Eid Clothes



Hawwien Alaihum for the winter season



Hawwien Alaihum

The Campaign continued with the Bank's distributing "Eid New Clothes" to road cleaners & construction workers by the end of the Holy Month of Ramadan. Furthermore and within the "Campaign" activities, the Bank celebrated the advent of Eid Al Adha by distributing bags containing some useful gifts to road cleaners and construction workers in their locations throughout Kuwait.

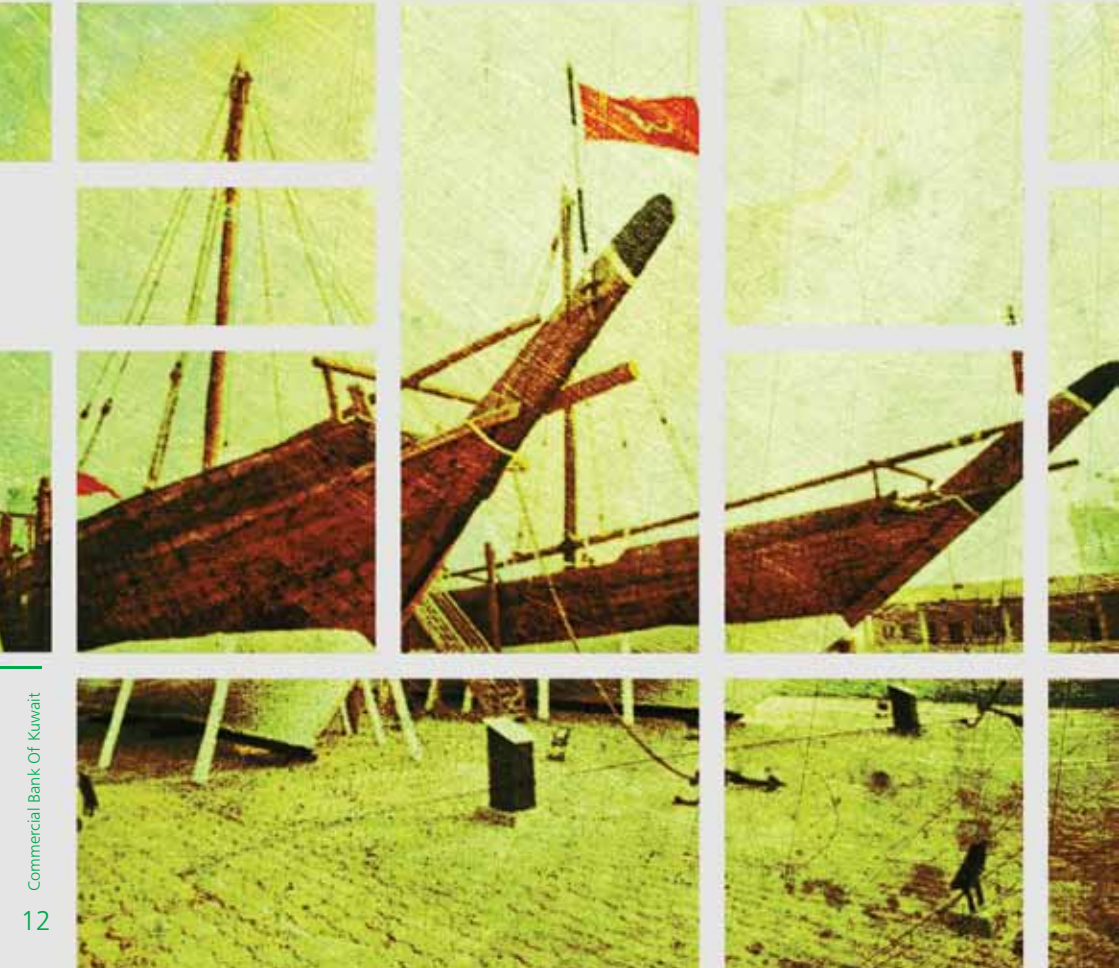


Celebrating with workers Eid Al Adha



Cultural and heritage Activities |

- Cultural and heritage activities
- Revival of the Kuwaiti heritage and old Traditions
- Heritage Campaign “Ya Zeen Turathna”





Earth-breaking Endeavors in CSR |

In a bid to firmly establish its constant social responsibility programs, Commercial Bank of Kuwait launched TV commercial under the caption "We Continue with Our Social Responsibility". This was parallel with a social program full of philanthropic and humanitarian activities and events during the Holy Month of Ramadan. This audio-video TV commercial highlighted cooperation between the Bank and all society

segments and its participation and sponsorship of all events within its steadfast social responsibility for previous decades and that will continue in the future.

Revival of The Kuwaiti Heritage and Old Traditions |

Over long years, the Bank continued issuing its annual calendar which habitually contains pieces of art that authenticate and convey meanings from the old Kuwaiti heritage and reflect vivid scenes thereof. Al-Tijari Calendar for 2014 came to highlight the means of transportation the ancestors and forefathers have used in the past when travelling and moving from one place to another along with other paintings and pictures that demonstrate the old Kuwaiti traditions which must remain in the minds of present and future generations.



“Ya Zeen Turathna” Campaign’s Activities I

For the second year in row, the Bank continued its Campaign targeting revival of the Kuwaiti heritage and old popular traditions under the caption “Ya Zeen Turathna” to get the present and future generations reminded of the simple life and the manual crafts of forefathers in the past. The Bank continued launching this Campaign for the second consecutive year to emphasize its endeavors to revive the old Kuwaiti heritage within its innovative social responsibility programs on the one hand and to accentuate its belief that Kuwaiti heritage is rich with worth-highlighting traditions that should remain in the minds of all generations. In 2013, the Campaign included sponsorship of three serials of “Al Qaila” program broadcasted via the Arab Song Channel 103.7 for two hours where the heritage historian Mr. Abdullah Al Faleeh and the announcer Mr. Mekki Al Qallaf and the heritage researcher Mr. Hani Al Asousi were invited to participate in the program and a number of prizes were given to the program’s spectators in each serial. In addition, the Bank set up a small booth in Mall 360 for three consecutive days where it exhibited a true simulation of old Kuwaiti crafts of the forefathers in Kuwait to reflect vivid scenes of the old Kuwaiti heritage, in addition to presenting some paintings contained in the Bank’s calendar for previous years that signified the old Kuwaiti heritage.



Sponsoring “Al Qaila” program



The Bank, further, sponsored College of Law’s celebration with national days which was organized by Public Relations Office under the slogan “National & Heritage Week” to share the College of Law’s students, professors and administrative staff their celebration with the national days that are precious to hearts of all residents and Kuwaitis.



Sponsoring College of Law’s celebration of the National Day

On the other hand, the Campaign also included some visits to schools and establishment of small booths for old Kuwaiti crafts to familiarize students with information on Kuwaiti heritage, popular games, crafts and proverbs that were common among forefathers and ancestors in the past. Moreover, and within the activities of this Campaign, the Bank patronized celebration with national days in the elderly house where a folklore band was invited to present old Kuwaiti art shows to bring happiness and draw smile to the elderly and rejoice the glee of this occasion with them.

It is worthwhile to note that over twenty-five years, the Bank continued its endeavors to revive the old Kuwaiti heritage through its significant & leading role in reviving the old Kuwaiti heritage. These endeavors come within the Bank's extensive and innovative social responsibility programs that contributed in establishing new concepts for social responsibility through campaigns and programs that reflect the Bank's communication with all the society segments.



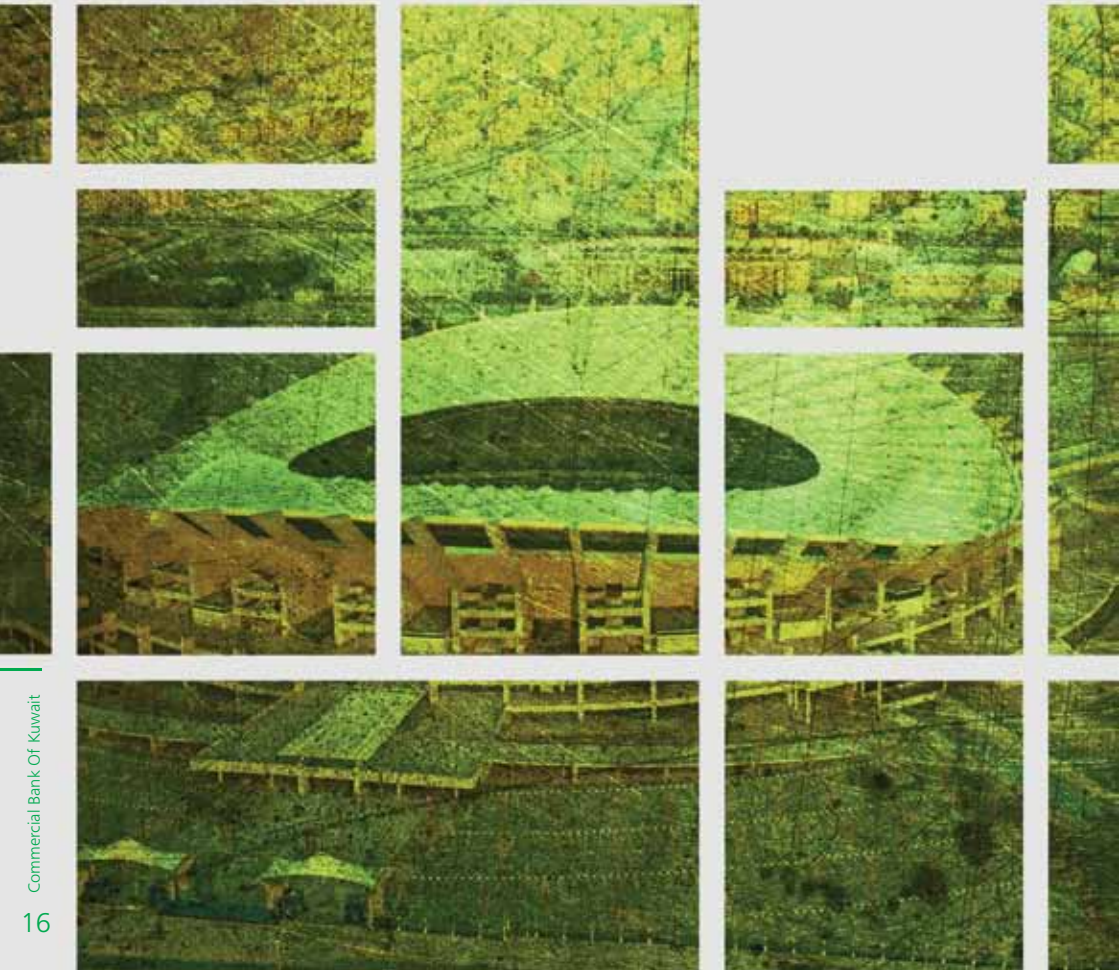
Celebration National Days & Liberation Days with the Elderly House



Universal American School

Backing Sporting Activities |

- Backing Sporting Activities





Backing Sporting Activities

Backing Sporting Activities |

In consistency with its strategy which aims to provide support and sponsorship for sporting activities organized by civil society institutions and the different entities in Kuwait, and within its continued communication with all the society segments, The Bank patronized Kuwait women's national football team as well as the activities of the first Women's Games in athletics, table-tennis and basketball

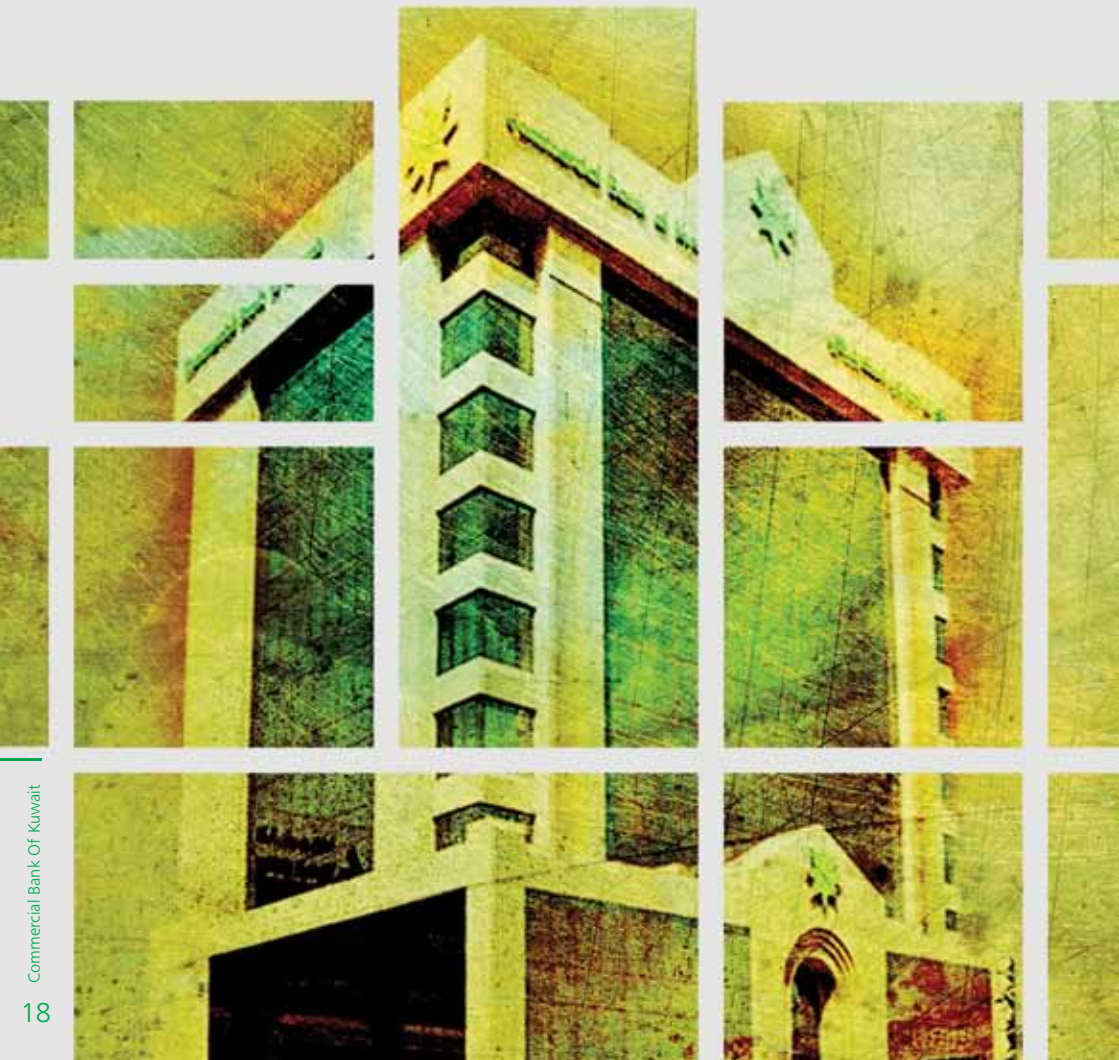
organized by Kuwait Women Sport Federation with participation of a number of young women of different ages and under the auspices of Sheikha Naeema Al-Ahmad Al-Jaber Al-Sabah. Furthermore, the Bank sponsored the Public Authority for Industry's football team where the Public Authority for Industry organized honoring party, in the presence of the Chairman Mr. Ali Al-Mousa and a number of the Bank's executives, for its football team as it held the second and the first positions in both Cup and League Tournaments of Ministries.



Honoring Party for Puplic Authority for Industry's football team

Communicating with Staff as One Family |

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



Communicating with Staff as One Family |

The Bank enhanced its role towards its employees for supporting their art talents by organizing the annual “Al-Tijari Hobbyist” Exhibition which is a distinctive occasion where all the Bank staff meet away from work environment to display their art talents and this further emphasizes the Bank’s concept of corporate social responsibility towards all segments of society and its employees.



Opening of Al-Tijari Hobbyist Exhibition



Photography of Participants in Al-Tijari Hobbyist Exhibition



Activities of Al-Tijari Hobbyist Exhibition



Activities of Al-Tijari Hobbyist Exhibition

Within its social responsibility towards its staff members, the Bank honored the staff member Abrar Al Fahd who held the first position in Taikondow competition for women within the GCC Games held in the Kingdom of Bahrain.

Furthermore, the Bank celebrated a number of its employees who held advanced positions among other banks in the "Certified Branch Manager" program organized by Institute of Banking Studies.



Chairman honors champion Abrar Al Fahad

Within its efforts exerted to enhance potentials and skills of its executives and staff members in all areas pertaining to banking business and given the significant role of the prudent Corporate Governance in enhancing and strengthening sound practices at banks' areas and out of its endeavors to implement the Central Bank of Kuwait's instructions in this regard, Commercial Bank of Kuwait organized a series of training & awareness programs and workshops on prudent Corporate Governance at banks. These programs come out of the Bank's endeavors to provide such programs to all management levels including the Board Members taking into account the significant role and increased duties & responsibilities that will be assigned to banks' Board of Directors as per the Central Bank of Kuwait's instructions.



Communication Through 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) which became of high interest to the youth. Drawing on this, the Bank launched a competition under the name of "Share the Joy of Your Success and Win" via its page on the social media network "Instagram". This competition came out of the Bank's endeavors to enhance communication with the public and customers in all diverse means and allow them to express their happiness of success they have achieved.

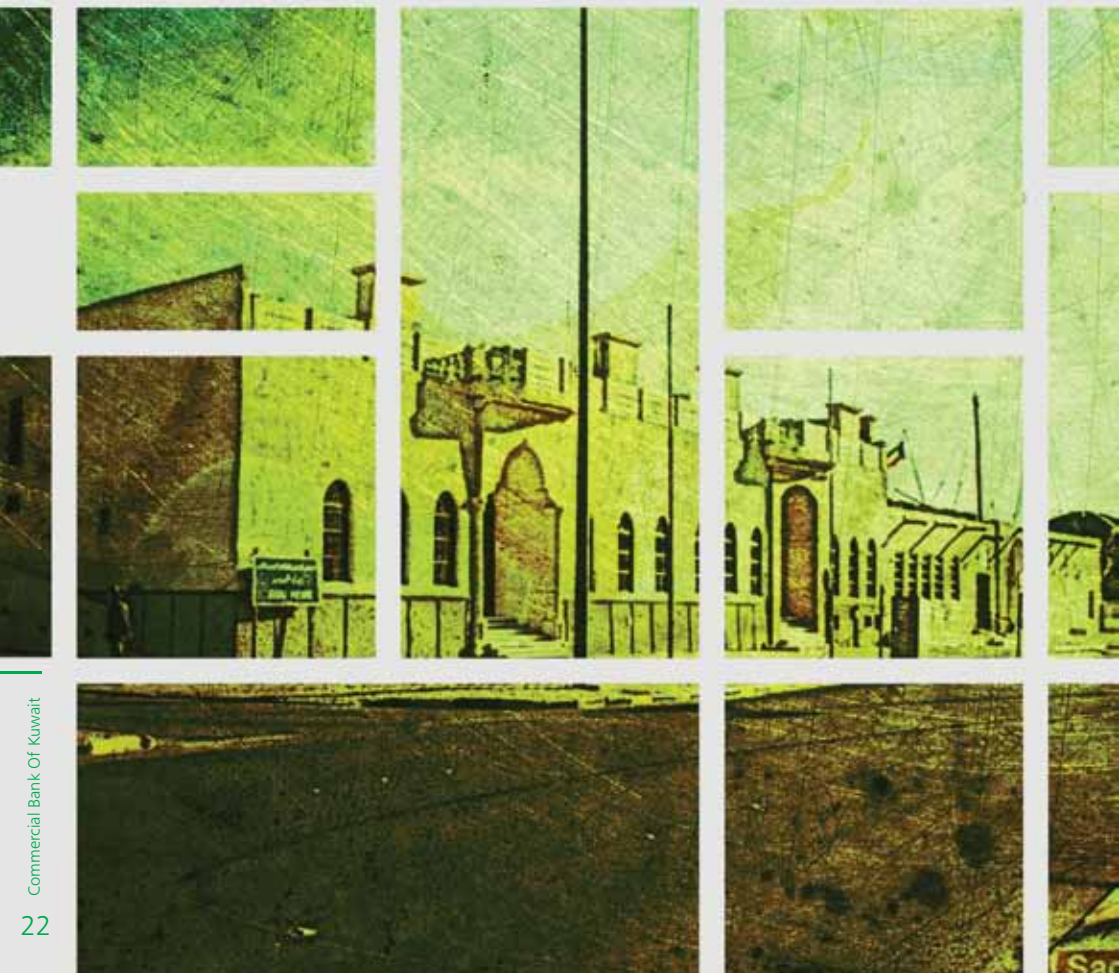
Additionally, and through the various social media sites, the Bank launches health awareness campaigns to its employees and on other events such as (Breast Cancer Awareness, World Diabetes Day and World Disabled Day).



The two winners in 'Share the joy of your success and win' competition via the Bank's page in the social media network "Instagram"

Conferences and Exhibitions |

- Supporting conferences and exhibitions



Supporting Conferences & Exhibitions |

Within its initiatives aiming to support educational events and the institutions organizing such events for keeping up with the accelerating developments of IT programs & software applications and its positive impact on students and society in general, the Bank patronized the 2nd Regional Conference for E-Learning". The Bank's sponsorship of this Conference held under the slogan "E-Learning the Future & the Present" came to further emphasize its endeavors to support the diverse educational and technology events, specifically the e-learning, where the Conference addressed a number of positive issues to be achieved for all the educational institutions participating in this Conference.

The Bank also took the initiative to sponsor "The 1st Awareness Conference for Technology Usage in Providing Better and Independent Life for the Physically Challenged People and the Elderly" organized by Al Majd Educational Company



The Bank honors the National Union for Kuwaiti Students U.S.A Branch

The Bank continued its support for the youth related activities and events by providing sponsorship to the 2nd Y Gen Exhibition organized by a number of Kuwaiti ambitious young women with the aim to support small projects for Kuwaiti young men and women who seek to be self employed.

Moreover, the Bank patronized the 30th Annual Conference of the National Union for Kuwaiti Students – U.S.A Branch. This sponsorship came out of the Bank's significant role in supporting young Kuwaitis in all fields, specifically educational activities and backing the Kuwaiti youth by sponsoring the events they organize in and outside Kuwait.



Sponsoring "E learning the future & the present"



Sponsoring the first "Awareness Conference for Technology Usage"

Educational Activities |

- Supporting Educational Activities



Supporting Educational Activities |

Within its endeavors to sponsor honoring parties for students, Commercial Bank of Kuwait patronized the honoring celebration for outstanding female students which was organized by Fahaheel National School in the presence of the School teachers, administrative staff and a large number of students and families. The Bank also patronized the 2013 graduation party for Ahmad Al Adwani Secondary School for Boys which was attended by more than 600 students and their families who shared them the happiness of their graduation to begin a new educational phase. Further, the Bank welcomed a number of students of American Baccalaureate School and American Creativity Academy to attend a specially designated presentation by the Bank under the caption "My First Banking Knowledge".



Welcoming female students from American Baccalaureate School



Welcoming students from American Baccalaureate School

This presentation was made in a very simple way to get students familiarized with importance and benefits of saving money as well as other topics related to banking business. Furthermore and within its social and educational efforts, the Bank sponsored Universal American School's Carnival with the objective of supporting the diverse educational and cultural activities organized by different educational institutions, believing that such participation will reflect positively on the process of building up potentials of youth.

As the Bank believes that if people and communities are to thrive, nothing is more important than education and job opportunities, the Bank offered its annual contribution to support Kuwait Foundation for the Advancement of Sciences' educational and research activities. The Bank focuses on national cadres and strive to develop Kuwaiti youth, as such, the Bank participated in the 8th Job Opportunities Fair organized by Vision Media Group. This came to emphasize the Bank's endeavors and efforts in supporting and qualifying Kuwaiti talents to work in banking sector.

Emphasizing this fact, the Bank participated in the 13th Job Opportunities Fair organized by Gulf University for Science and Technology. This participation was meant to familiarize male and female students with the job opportunities the Bank offers to Kuwaiti graduates, the successive developments in Kuwait's labor market and the privileges of working in banking and financial sector and in private sector in general.



The Bank's participation in the 13th Job Opportunities Fair

By the end of year 2013, the Bank supported the Public Authority for Applied Education & Training's activities by offering financial support to the PAAET for manufacturing hybrid-electric car for PAAET's students to use in the hybrid-electric cars race competition organized in Abu Dhabi, the United Arab Emirates.



Sponsoring Economy Makers & Job Opportunities Fair



Welcoming a group of American Baccalaureate School's students



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