Al-Tijari التجاري

Reference	CCG/035/2026	CCG/035/2026	رقم الإشارة
Annex (10)	**Disclosure of Material Information Form**	**نموذج الافصاح عن المعلومات الجوهرية**	**ملحق رقم (10)**
Date	5 August 2026	5 أغسطس 2026	**التاريخ**
Name of the listed company	Commercial Bank of Kuwait (K.P.S.C)	البنك التجاري الكويتي (ش.م.ك.ع)	**اسم الشركة المدرجة**
Material information	According to the provisions of Chapter one of the Twelfth Module "Listing Rules" of the Executive Bylaws of the CMA Law with regards to the “Sustainability report regulations for listed Companies”. Attached is our Bank Sustainability report for the year 2025.	وفقاً لأحكام الفصل الأول من الكتاب الثاني عشر "قواعد الإدراج" من اللائحة التنفيذية لقانون هيئة أسواق المال بشأن "القواعد التنظيمية الخاصة بتقرير الاستدامة للشركات المدرجة". نرفق لكم تقرير الاستدامة الخاص بمصرفنا لعام 2025.	**المعلومة الجوهرية**
Significant effect of the material information on the financial position of the company	-	-	**أثر المعلومة الجوهرية على المركز المالي للشركة**

Significant effect on the financial position shall be mentioned if the material information can measure that effect, excluding the financial effect resulting from tenders or similar contracts.
يتم ذكر الأثر على المركز المالي في حال كانت المعلومة الجوهرية قابلة لقياس ذلك الأثر، ويستثنى الأثر المالي الناتج عن المناقصات والممارسات وما يشبهها من عقود.

If a listed company, which is a member of a group, disclosed some material information related to it and has significant effect on other listed companies' which are members of the same group, the other companies' disclosure obligations are limited to disclosing the information and the financial effect occurring to that company itself.
إذا قامت شركة مدرجة من ضمن مجموعة بالإفصاح عن معلومة جوهرية تخصها ولها انعكاس مؤثر على باقي الشركات المدرجة من ضمن المجموعة، فإن واجب الإفصاح على باقي الشركات المدرجة ذات العلاقة يقتصر على ذكر المعلومة والأثر المالي المترتب على تلك الشركة بعينها.

The issuer of this disclosure bears full responsibility for the soundness, accuracy, and completeness of the information contained therein. The issuer acknowledges that it has assumed Care of a Prudent Person to avoid any misleading, false, or incomplete information. The Capital Markets Authority and Boursa Kuwait Securities Exchange shall have no liability whatsoever for the contents of this disclosure. This disclaimer applies to any damages incurred by any Person as a result of the publication of this disclosure, permitting its dissemination through their electronic systems or websites, or its use in any other manner.	يتحمل من أصدر هذا الإفصاح كامل المسؤولية عن صحة المعلومات الواردة فيه ودقتها واكتمالها، ويقر بأنه بذل عناية الشخص الحريص في تجنب أية معلومات مضللة أو خاطئة أو ناقصة، وذلك دون أدنى مسؤولية على كل من هيئة أسواق المال وبورصة الكويت للأوراق المالية بشأن محتويات هذا الإفصاح، وبما ينفي عنهما المسؤولية عن أية أضرار قد تلحق بأي شخص جراء نشر هذا الإفصاح أو السماح بنشره عن طريق أنظمتهما الالكترونية أو موقعهما الالكتروني، أو نتيجة استخدام هذا الإفصاح بأي طريقة أخرى.

البنك التجاري الكويتي ش.م.ك.ع.
The Commercial Bank of Kuwait SAK

صندوق بريد: 2861 الصفاة، 13029 الكويت • تلفون 2299 0000 (50) خط • فاكس 2243 1276 • البريد الالكتروني cbkinq@cbk.com
P.O.Box: 2861 Safat 13029, Kuwait • Tel.: 2299 0000 (50 lines) • Fax: 2243 1276 • e.mail: cbkinq@cbk.com
www.cbk.com
رأس المال المصرح به 250,000,000 د.ك – رأس المال المصدر والمدفوع 219,126,208.900 د.ك
سجل تجاري رقم
C.R. No. 7706
Authorized capital KD 250,000,000 - Issued and paid-up capital KD 219,126,208.900

Building on Our Past... Sustaining Our Future

التجاري
Al-Tijari

SUSTAINABILITY REPORT 2025

“In the name of God, the most gracious, the most merciful”

His Highness Sheikh
Mishal Al-Ahmad Al-Jaber Al-Sabah
Amir of the State of Kuwait

His Highness Sheikh
Sabah Khaled Al-Mubarak Al-Sabah
Crown Prince of the State of Kuwait

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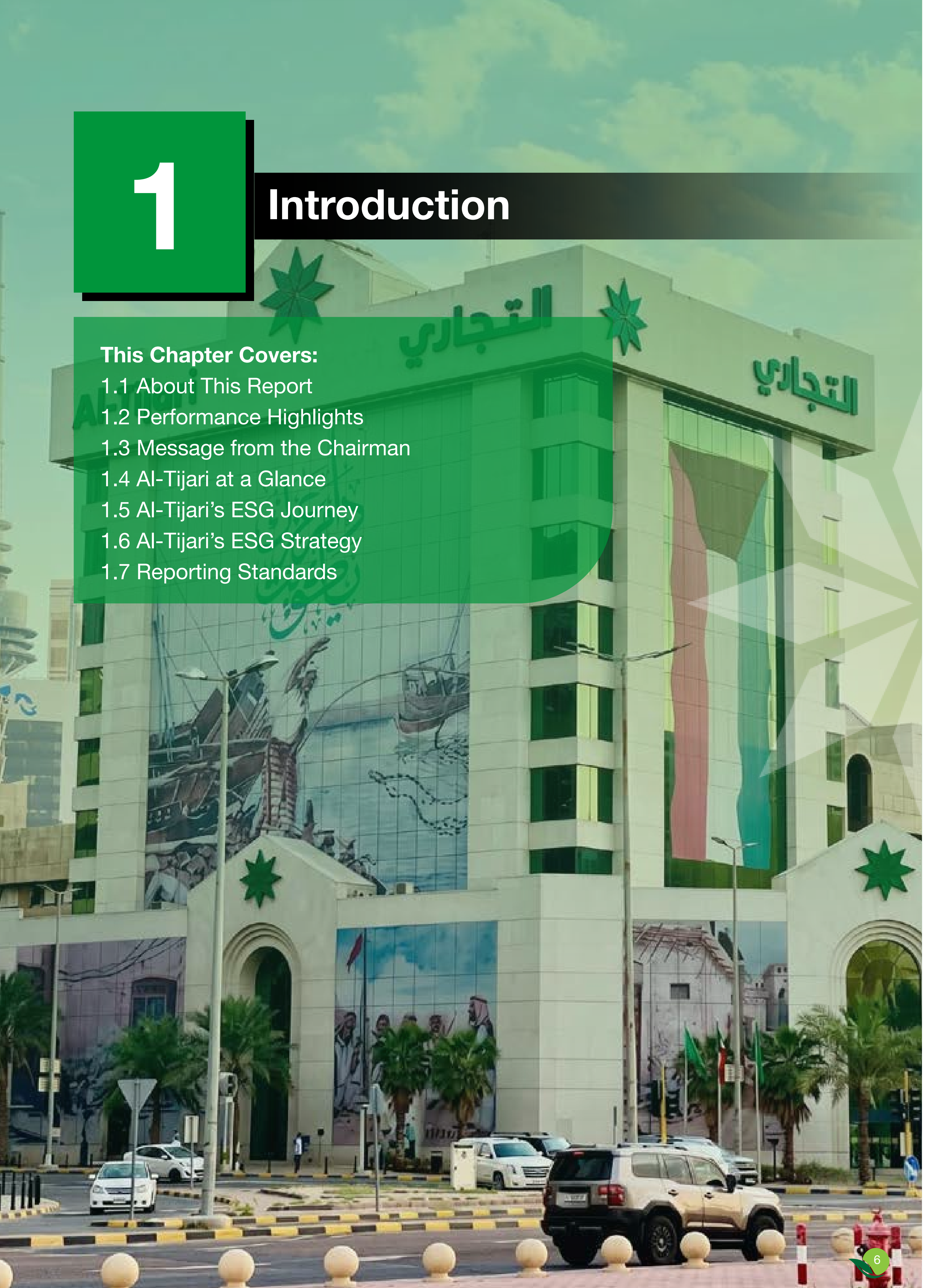


1 Introduction

This Chapter Covers:

1.1 About This Report

التجاري
Al-Tijari

Welcome to Al-Tijari's 2025 Annual Sustainability Report

This report discloses Al-Tijari's ongoing efforts in sustainability and environmental, social, and governance (ESG) related impacts and performance. It covers the Bank's activities for the period from January 1, 2025, to December 31, 2025.

Reporting Framework Alignment and Transparency

This report outlines Al-Tijari approach to sustainability and ESG integration, highlighting how environmental, social, and governance considerations are embedded across the Bank's strategic priorities and day to day operations.

Aligned with leading national and international frameworks, including the **Global Reporting Initiative (GRI 2021) and the United Nations Sustainable Development Goals (UN SDGs)**, the report provides a structured and transparent account of Al-Tijari ESG performance during the reporting period. It presents the Bank's governance framework, regulatory compliance practices, and strong ethical standards.

The report also details Al-Tijari environmental footprint through a comprehensive analysis of greenhouse gas emissions across Scopes 1, 2, and 3, along with initiatives to manage environmental impact and advance the transition towards more sustainable operations.

From a social perspective, the report highlights the Bank's workforce practices, including talent development, employee wellbeing, diversity and inclusion initiatives, and engagement programs that support the Bank's people centered culture. Customer focus remains a key pillar, as demonstrated by numerous initiatives that enhance customer experience, promote financial well-being, and simplify customer journeys. The report also showcases the Bank's detailed approach to stakeholder engagement, which ensures that all viewpoints are considered in strategic decision-making.

Recognizing the role of digital innovation in driving resilience and efficiency, the report further explores Al-Tijari investments in digital transformation, operational excellence, and customer facing technologies. It also outlines measures implemented to safeguard customer data, strengthen cybersecurity, and ensure compliance with data protection and privacy regulations.

Terms of Reference

This sustainability report is prepared by Al-Tijari Bank, which operates in Kuwait. Throughout the report, "Al-Tijari" or "Bank" refers to the Commercial Bank of Kuwait K.S.C.P.

Feedback and Contact

We welcome your feedback. For any questions or inquiries regarding this report, please contact Al-Tijari's team at esginfo@cbk.com

1.2 Performance Highlights

Al-Tijari Sustainability Highlights (2025)

64.9%
Increase in value of Green Bond Portfolio

7.6%
Corporate ESG facilities share of total corporate lending portfolio

57.5%
Geographic distribution of ESG loans and facilities in Kuwait

16.4%
Reduction in total GHG emissions

33.3%
Eco friendly vehicles in the Bank's total owned fleet

82.6 tCO2e
GHG emissions avoided (through solar power)

80.1%
ESG spend allocated to Community Empowerment and Social Initiatives

85.9%
Procurement spend directed towards local suppliers

42.1%
Female representation in workforce

28.5%
Female representation in senior management

70.0%
Nationalization in top management

76.7%
Kuwaiti nationals (full time workforce)

37,736
Total training hours delivered

79.6%
Share of Digital customer

21
Smart Self-Service Stations

304.2%
Growth in digital transactions through Mobile Banking

Awards and Recognition

1 The Bank earned the Bronze Award in the 2025 Brandon Hall Group HCM Excellence Awards™ for “Best Unique or Innovative Learning Program” for CREATE Initiative.

2 Al-Tijari was honoured by Al-Asimah Governorate for sponsoring initiatives of the Governorate such as “Water for Tomorrow” and “Capital of Opportunities”.

3 Al-Tijari’s General Manager of the Legal Division was featured in Legal 500’s GC Powerlist: Kuwait 2025, a prestigious publication that highlights the most influential general counsels across regions globally.

التجاري
Al-Tijari

1.3 Message from the Chairman

Sheikh Ahmad Duaij Jaber Al-Sabah

Chairman of the Board

Dear Valued Shareholders,
Peace and blessings of Allah be upon you.

It is my privilege to present Al-Tijari's Sustainability Report for 2025. The report reflects the Bank's continued efforts in embedding environmental, social, and governance (ESG) principles into its strategy, operations, and long-term vision.

In an evolving global landscape, sustainability is no longer a complementary agenda - it is an essential driver of resilience, innovation, and growth. At Al-Tijari, this perspective continues to guide our approach as we strengthen our commitment to delivering value that extends beyond financial performance and encompasses environmental stewardship, social impact, and robust governance practices.

Throughout 2025, the Bank remained aligned with key national and international frameworks, including the Central Bank of Kuwait's Sustainable Finance Principles, New Kuwait Vision 2035, United Nations Sustainable Development Goals (SDGs) and Global Reporting Initiative (GRI 2021). These benchmarks serve as a foundation for our actions, ensuring that our sustainability efforts are impactful, while addressing the expectations of regulators, stakeholders, and the broader community.

In 2025, we continued to optimize our operating model in response to technological advancement and shifting market dynamics. Our focus has been on enhancing organizational efficiency while strengthening employee capabilities, fostering a more agile, digitally enabled, and future-ready workforce. Through targeted learning and development programs, leadership initiatives such as She Leads, and investments in upskilling, we have reinforced our commitment to employee growth, inclusivity, and long-term engagement.

Social responsibility continues to be a cornerstone of our sustainability journey. During the year, we maintained strong collaboration with community partners, delivering initiatives that support financial literacy, social inclusion, and national development priorities. Our programs were designed to create meaningful and lasting impact, with particular focus on empowering youth, supporting women in leadership, enabling small and medium enterprises (SMEs) and fostering inclusive participation across society.

From an environmental standpoint, Al-Tijari continues to strengthen its commitment to sustainability by actively reducing its operational footprint and promoting responsible resource use. The Bank has been advancing initiatives such as increasing the adoption of solar panels, inclusion of electric vehicles within its fleet, and enhanced recycling and waste reduction practices. Efforts to lower emissions and improve energy efficiency across operations remain a priority, alongside exploring sustainable financing opportunities that support environmental protection and climate-conscious development.

Digital Transformation and Innovation remain central to Al-Tijari's progress. By leveraging advanced technologies and data-driven insights, the Bank continues to enhance service delivery, improve operational efficiency, and develop sustainable, customer-centric solutions. Our continued transition toward digital banking channels and smart systems is not only enriching customer experience, expanding accessibility, and strengthening operational resilience, but also enabling smarter decision-making and more efficient resource management.

In parallel, we have continued to strengthen our governance frameworks to ensure transparency, accountability, and ethical conduct across all levels of the organization. Enhancements to internal policies, coupled with ongoing compliance and ethics training, have reinforced a culture of integrity and disciplined risk management. These efforts are integral to maintaining stakeholder trust and ensuring the Bank's long-term growth.

As we reflect on our achievements in 2025, we recognize that sustainability is a continuous journey that requires adaptability, collaboration, and long-term commitment. Al-Tijari remains dedicated to advancing its ESG agenda, with a clear focus on creating sustainable value for its stakeholders while contributing positively to the economy, society, and environment.

Looking ahead, we will continue to build on our progress by embracing innovation, strengthening our governance practices, and deepening our positive social and environmental impact. With a clear vision and commitment to responsible growth, we are confident in our ability to contribute to a more sustainable and inclusive future.

Thank you for your continued trust and support.

Sheikh Ahmad Duaij Jaber Al-Sabah
Chairman of the Board

1.4 Al-Tijari at a Glance

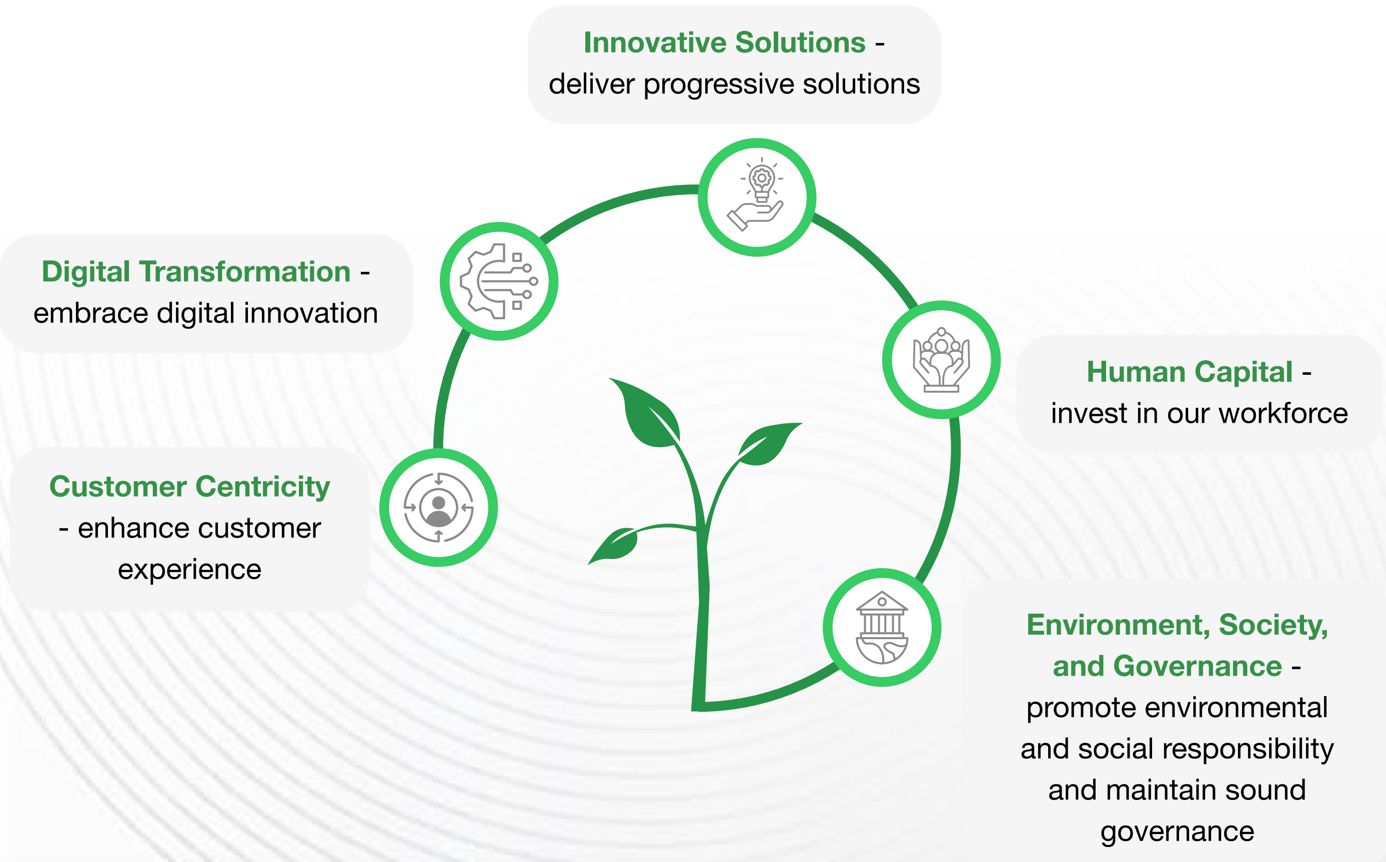
Who We Are and What We Stand For

Founded on June 19, 1960, Al-Tijari is one of Kuwait's foremost financial institutions, serving customers through a comprehensive range of banking and financial services while advancing innovation and sustainable growth. Al-Tijari is the nation's second-oldest bank and is deeply rooted in Kuwait's profound heritage, reflecting a longstanding tradition of banking excellence. Our slogan - "Al-Tijari… My Choice" - reinforces our dedication to providing customers with a wide array of tailored products and services designed to support their unique needs and ambitions.

Over the decades, we have demonstrated immense agility, adapting to evolving market dynamics and incorporating technological advancements and ESG principles into our products, services, and operations to deliver groundbreaking financial solutions that foster growth and prosperity for our clients and the communities we serve. With unwavering integrity and a dedication to exceptional customer service, Al-Tijari is committed to remaining the trusted bank of choice for individuals, businesses, and communities seeking innovative and reliable financial solutions to achieve their goals.

Al-Tijari's 2022-2026 "Shaping the Future" Strategy

Our five-year strategy was established in 2022, in alignment with the Central Bank of Kuwait's (CBK) "Shaping the Future" guidelines, arising from the Kuwait Vision 2035 "New Kuwait" National Development Plan. Al-Tijari's strategy is guided by five distinctive strategic key drivers as follows:



Al-Tijari's 2025 ESG Highlights and Initiatives

In 2025, Al-Tijari continued to advance its ESG agenda by strengthening governance structures, expanding social and economic contributions, and accelerating environmental initiatives.

Al-Tijari ESG Highlights (2025)

Advancing Gender Diversity and Inclusion

The Bank launched "SHE Leads" in 2025, its flagship women's empowerment initiative, focused on leadership development, career acceleration, and peer support, reinforcing Al-Tijari's commitment to gender diversity and inclusive talent development.

Progress in Environmental Transition

As part of its broader environmental sustainability efforts, Al-Tijari transitioned its corporate logistics toward sustainable mobility, with 33.3% of the Bank's owned vehicle fleet converted to electric vehicles by the first quarter of 2025.

Formalizing Financial Inclusion Commitment

In 2025, the Bank introduced its Financial Inclusion Policy, establishing a structured framework to expand access to fair and transparent financial services, promote digital banking adoption, enhance financial literacy, protect customer rights, and support underserved segments of society.

Supporting SMEs and National Economic Development

Through initiatives such as the "From Idea to Implementation" digital workshop and sponsorship of the "Capital of Opportunities" national initiative, Al-Tijari supported entrepreneurship and SME growth in collaboration with national stakeholders in 2025.

Strengthened ESG Data Governance

Al-Tijari enhanced sustainability reporting by embedding ESG and sustainability indicators into periodic, bank-wide KPIs. This structured approach streamlined data collection across divisions, reduced reporting timelines, and strengthened ESG data governance.

Vision:

Al-Tijari aspires to become "The digitized Bank of choice, with innovative banking solutions engineered around customers' lifestyles, that is friendly to the environment and society".

Mission:

Al-Tijari will meet stakeholders' expectations through:

1. Greater understanding of our customers' requirements
2. Commitment to the digital transformation initiative
3. Creative ideas towards innovation in banking services

To deliver value-added innovative solutions while abiding by the organizational core values.

Al-Tijari Core Values - CREATE

Commitment
Dedicated to our goals, our colleagues, and our mission, we show up every day ready to give our best and make a meaningful impact. Our decisions are grounded in our dedication to our shared objectives.

Resourcefulness
We are problem-solvers and innovators, always finding creative ways to overcome challenges and turn ideas into action. Our decisions are driven by innovation and a forward-thinking approach.

Empowerment
We foster a culture where everyone feels trusted, supported, and ready to take bold steps forward. We make decisions that empower individuals and teams to take initiative and make meaningful contributions.

Accountability
We take ownership of our actions and outcomes, standing by our words and learning from our experiences to grow stronger together. Our decisions are guided by integrity and a commitment to accountability.

Teamwork
We value collaboration, respect each other's contributions, and achieve more as one team. We make decisions that prioritize collective success and strengthen our collaboration.

Excellence
We constantly push ourselves to excel and deliver outstanding results. Our decisions reflect our commitment to the highest standards of quality and performance.

Al-Tijari ESG Ratings

Moody's Investors Service: MOODY'S

- ESG Credit Impact Score (CIS) - Neutral-to-Low - CIS-2
- ESG Issuer Profile Scores (IPS)

Environmental	Social	Governance
Highly Negative - E-4	Moderately Negative - S-3	Neutral-to-Low - G-2

Al-Tijari Credit Ratings

FitchRatings	MOODY'S	CAPITAL Intelligence
Outlook:Stable	Outlook: Stable	Outlook: Stable
Long Term: A	Long Term: A2	Long Term: A+
Short Term: F1	Short Term: P-1	Short Term: A1

1.5 Al-Tijari's ESG Journey

Al-Tijari's ESG journey over the years

2021

- Developed a comprehensive wellbeing initiative "PULSE", offering employees a variety of resources and activities that promote a culture of wellbeing.
- Solar Photovoltaic Rooftop System was installed in Al-Tijari 6th Ring Road building rooftop, embracing renewable energy and supporting New Kuwait Vision 2035.

2022

- Launched the "2022-2026 Shaping the Future" strategy, with ESG as one of the key strategic drivers.
- Transitioned from Social Responsibility booklets to Sustainability Reporting, marking the formal start of ESG reporting journey.

2023

- Published Al-Tijari's first Sustainability Report for FY2022.
- Created the ESG and Sustainability Unit within the Strategic Planning and Follow-up Division.
- Launched the ESG and sustainability initiatives tracking mechanism to provide basis for target setting and implementation of KPIs.
- Began detailed reporting of Scope 1, 2, and 3 GHG emissions.

2024

- Introduced Al-Tijari's Climate and ESG Risk Framework.
- Launched the Bank's Values Initiative "CREATE" to strengthen its organizational culture and inspire employees.
- Launched Smart Self-Service Stations initiative, after a successful pilot program in 2023.
- Launched a landscape restoration initiative, to support Kuwait's Green Urban Development Initiative (GUDI), through the rehabilitation of key public spaces and restoring prominent landmarks such as Derwazat Al-Abdulrazzaq and the Blissful Bird Monument.

2025

- Introduced "SHE Leads", Al-Tijari's flagship initiative to advance women's empowerment by cultivating leadership capabilities, accelerating career growth and building a strong community of support.
- Strategic Planning and Follow-up Division incorporated ESG and sustainability-related data into periodic bank-wide KPIs, significantly improving ESG data management.
- Integrated electric vehicles into Al-Tijari's fleet, transitioning corporate logistics towards a more sustainable model.

65 Years of Al-Tijari: Celebrating Our Legacy Through Sustainable Growth

In 2025, Al-Tijari marked 65 years of operation, emphasizing its long-standing role as Kuwait's second-oldest established bank and a key contributor to the nation's economic and social development.

The milestone celebrations, held at The Avenues Mall in September 2025, strengthened engagement with customers and the wider community and reflected on the Bank's long-term contributions. The event incorporated customer interaction, awareness activities, and educational engagement, alongside recreational experiences suitable for all age groups.

Over more than six decades, Al-Tijari has supported national development by delivering inclusive banking services, financing major infrastructure and economic projects, and adapting to technological advancement through digital banking solutions. Sustainability and community engagement have remained integral to the Bank's strategy.

The event provided an opportunity to reaffirm the Bank's long term commitment to sustainable growth, grounded in customer trust, employee engagement, and responsible contribution to national development, while setting the direction for continued progress in the years ahead.

1.6 Al-Tijari's ESG Strategy

At Al-Tijari, Environmental, Social, and Governance (ESG) is one of the strategic key drivers of the Bank's 2022-2026 "Shaping the Future" Strategy.

Environmental

The Bank's Environmental initiatives are a part of its "GO Green" pillar within its ESG strategic key driver, which is delivered through three key aspects:

Go Green Organization

To create a "culture of conservation" and natural resource stewardship within our community. This pillar also incorporates the ESG risk-management perspective into the Bank's operations.

Go Green Business

To pursue financing and investment activities to support "green" businesses that use sustainable materials to make their products with as little water, energy, and raw materials as possible, while cutting carbon emissions, or one that finds ways to utilize these materials in renewable and eco-friendly ways.

Go Green Advocacy

To support, defend, or argue for sustainability at a national level, such as advocacy to change policies, laws, or rules that impact ESG dimensions.

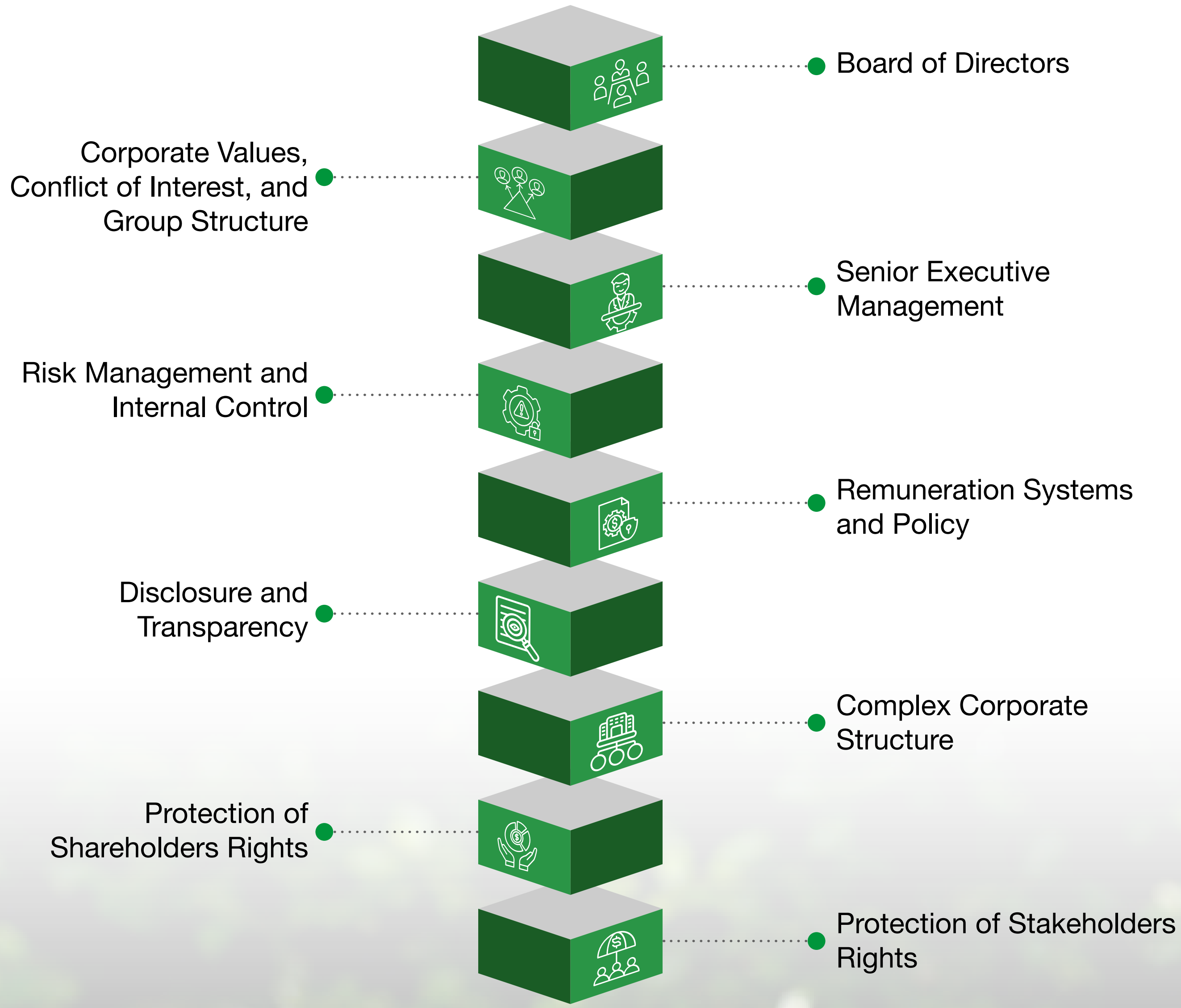
Social

The Human Capital pillar of the Bank's "Shaping the Future" Strategy focuses on Nationalization, Gender Equality, Workforce Development, and Youth Empowerment. The Bank takes the utmost care to uphold corporate social responsibility principles by implementing effective social responsibility programs that account for societal conditions and challenges. The Bank's ESG expenditure is directed towards a diverse range of social initiatives, including categories such as humanitarian efforts, Kuwaiti heritage preservation, and social responsibility.

Governance

The Board of Directors is responsible for reviewing the effectiveness of the governance practices annually and make any necessary improvements, while the Bank's Compliance and Corporate Governance Division is responsible for ensuring adherence to relevant regulations and Corporate Governance principles. Al-Tijari follows the instructions issued by the Central Bank of Kuwait, the international standards issued by the Basel Committee on Banking Supervision, the regulations set forth by Kuwait's Capital Markets Authority (CMA) where applicable, and other relevant regulators. The Bank also applies a set of bylaws, policies, and practices to enhance and promote Corporate Governance across divisions.

Al-Tijari's Nine Pillars of Corporate Governance



To view Al-Tijari's Corporate Governance Manual, please visit our website.

1.7 Reporting Standards

Al-Tijari's ESG reporting aligns with various national and global reporting standards such as Global Reporting Initiative (GRI) and United Nations Sustainable Development Goals (UN SDGs). Being a listed company on Boursa Kuwait, Al-Tijari also abides by Boursa Kuwait's ESG Reporting Guide and the unified ESG disclosure metrics of GCC Exchanges Committee.

Al-Tijari's ESG Reporting Standards Alignment

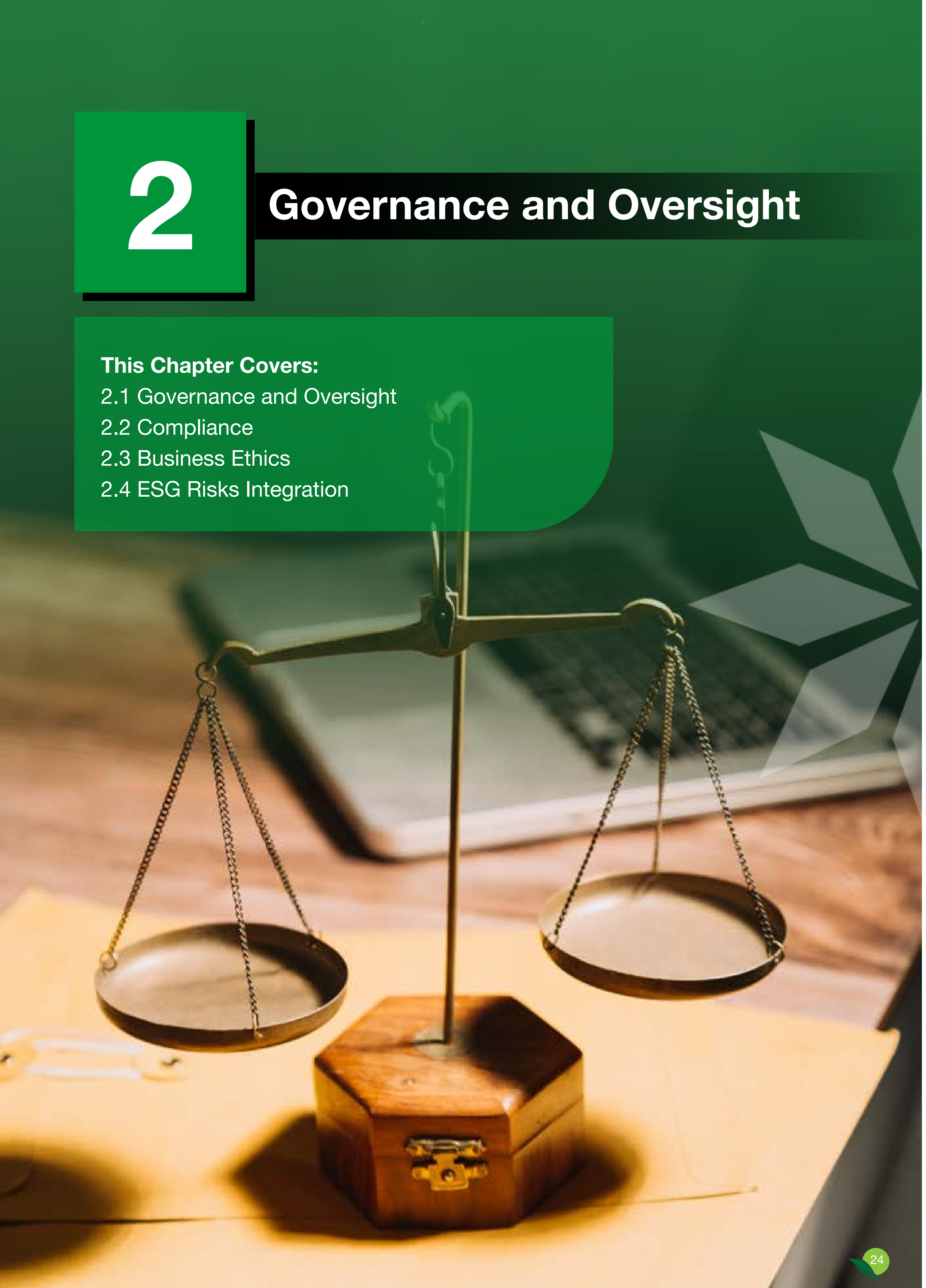
Global Reporting Initiative (GRI)

Boursa Kuwait ESG Reporting Guide

United Nations Sustainable Development Goals (UN SDGs)

GCC Stock Exchange – Unified ESG Disclosure

Commercial Bank of Kuwait (K.S.C.P)
Sustainability Report 2025



2 Governance and Oversight

This Chapter Covers:

2.1 Governance and Oversight

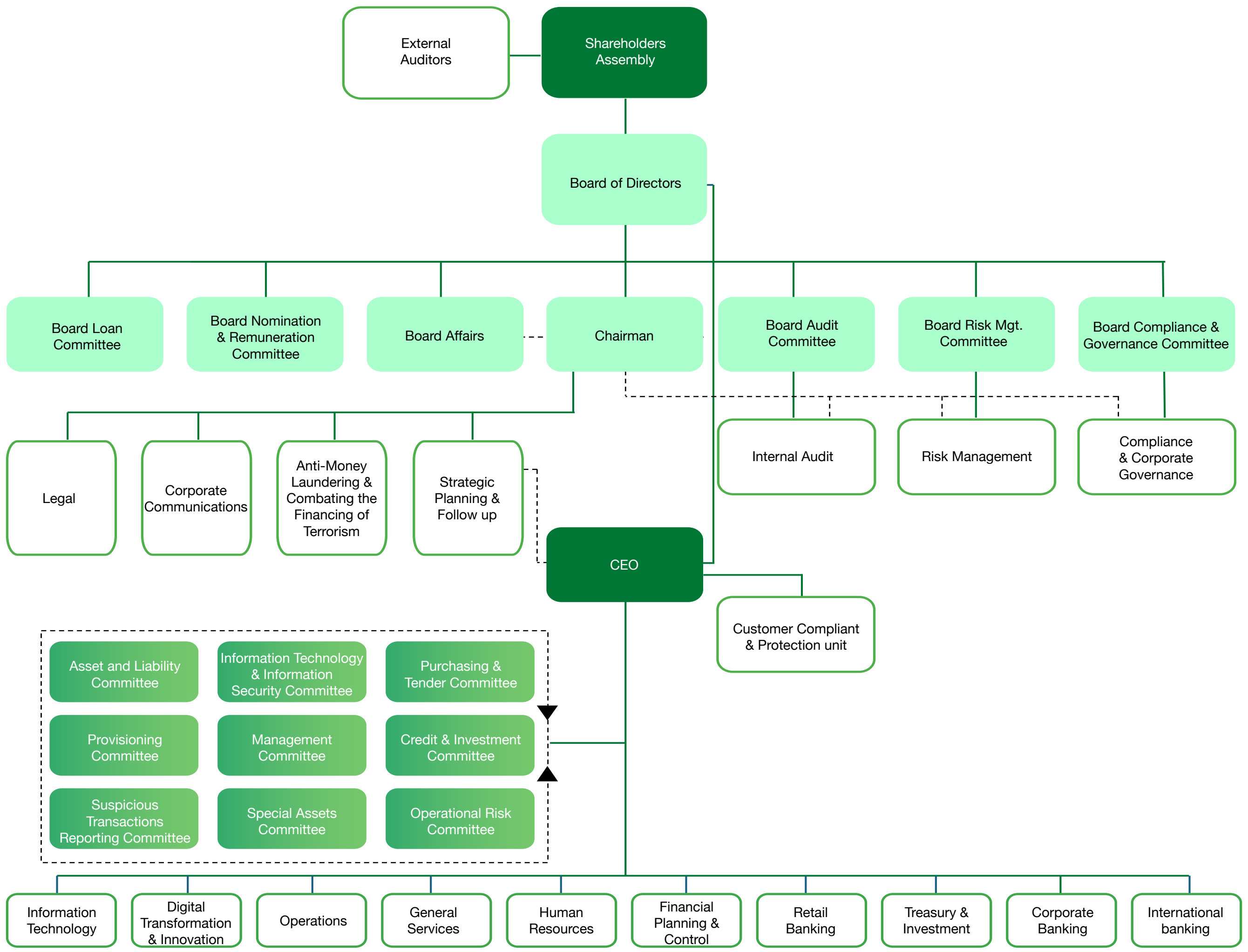
Adhering to established corporate governance principles, Al-Tijari ensures governance is strictly carried out through appropriate mechanisms by applying a set of bylaws, policies, procedures, and oversight frameworks. This section outlines our governance structure, including the roles and responsibilities of the Board of Directors (BOD) and Executive Management (EM), nomination criteria, delegation of responsibilities, sustainability reporting, conflict-of-interest management, BOD training programs, and evaluation procedures.

Governance Structure

Al-Tijari's governance structure ensures effective oversight of the Bank and its subsidiaries, taking into account the nature of each division's activities and the different risks the group is exposed to. The governance structure of the bank is assessed periodically to ensure adherence to regulatory guidelines, effectively provide banking services to our customers, and deliver value to all our stakeholders.

To support these objectives, we have developed and approved an organizational chart that clearly defines the key responsibilities and authorities of the BOD, Executive Management, and those responsible for the control functions. It also highlights the separation of duties between the Chairman and the Chief Executive Officer (CEO).

Organizational Chart



Al-Tijari's Board of Directors

As of December 31, 2025, the BOD of Al-Tijari comprised of 11 members, all of whom were male. In terms of independence status, Al-Tijari's BOD comprises 36.4% independent and 63.6% non-independent members.

Board member selection is driven by shareholders at the general assembly meeting. In 2024, shareholders elected the BOD for the 2024-2026 term.

Sheikh Ahmad Al Sabah

- Sheikh Ahmad is the Chairman of Al-Tijari's BOD. He holds board memberships in various industry bodies, including the Kuwait Banking Association and the Institute of Banking Studies. As an experienced banker and investment professional, he has deep expertise across banking, investment, and financial markets.
- Independence Status: Non-Independent
- Tenure: From April 2012 up to present

Abdulrahman Al Ali

- Mr. Abdulrahman is the Vice Chairman of Al-Tijari's BOD. A veteran in investment and project finance, he has held multiple board positions in industrial and financial companies.
- Independence Status: Non-Independent
- Tenure: From April 2012 up to present

Sheikh Talal Al Sabah

- Sheikh Talal is currently working as a financial advisor at Securities Group, with prior board experience in various industrial and manufacturing companies.
- Independence Status: Non-Independent
- Tenure: From March 2018 up to present

Manaf Al Muhanna

- Mr. Manaf has served as CEO and Chairman in contracting and infrastructure companies, with extensive public-sector and private-sector leadership experience.
- Independence Status: Non-Independent
- Tenure: From March 2018 up to present

Mohammed Al Kandari

- Mr. Al-Kandari serves as Deputy Chief Executive Officer (Direct Investment) at Securities Group. He has extensive board experience across pharmaceuticals, energy, investment, and real estate sectors.
- Independence Status: Non-Independent
- Tenure: From January 2020 to present

Yousef Al Awadhi

- Mr. Yousef serves as Deputy Chief Executive Officer (Investment Funds and Client Portfolios) at Securities Group and has held board membership across numerous education, insurance, and real estate companies.
- Independence Status: Non-Independent
- Tenure: From November 2020 up to present

Dhari Al Mudhaf

- Mr. Dhari is the Chairman and CEO of Al Jazeera Al Arabiya Insurance Brokerage Company. He has practical experience across various sectors like healthcare, information security, facility security, and accounting.
- Independence Status: Non-Independent
- Tenure: From March 2021 up to present

Fahad Al Bader

- Mr. Fahad is a seasoned investment professional. He has held several senior roles in hedge funds, asset management, and sovereign investment institutions.
- Independence Status: Independent
- Tenure: From March 2021 up to present

Ahmad Wahedi

- Mr. Ahmad is the CEO (Investment Division) at National Real Estate Company, with strong board leadership across companies in real estate, maritime, and investment sectors.
- Independence Status: Independent
- Tenure: From June 2022 up to present

Husam Al Bassam

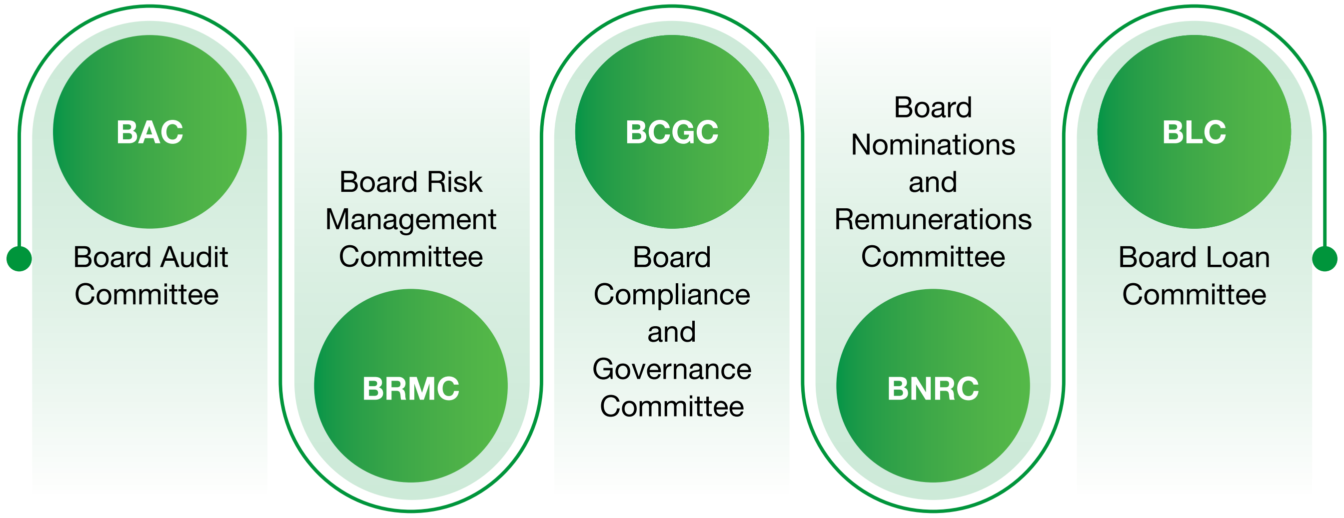
- Mr. Husam has extensive governance, regulatory, and capital markets experience. He is a former board member of Boursa Kuwait and has served as chairman of several economic and investment institutions.
- Independence Status: Independent
- Tenure: From August 2023 to present

Tareq Al Jassim

- Mr. Tareq has extensive experience in investment management and wealth management. He has held senior leadership positions across various divisions at KFIC Group.
- Independence Status: Independent
- Tenure: From April 2024 to present

Al-Tijari's BOD Committees

The Bank's governance standards extend to its BOD committees, ensuring effective oversight and risk management. As of 2025, Al-Tijari operates five BOD committees, namely



The allocation of ownership is based on the BOD members' independence status. While BAC, BRMC, BNRC, and BCGC are chaired by independent BOD members, BLC is chaired by a non-independent BOD member.

Board Audit Committee (BAC)

- The purpose of forming BAC is to increase the effectiveness of the BOD oversight over the adequacy and effectiveness of internal and external audit and internal control systems in the Bank, covering financial, operational, and risk management activities as well as compliance with the requirements of the Central Bank of Kuwait and other regulators.
- Chairperson of BAC: Mr. Ahmad Wahedi – Independent member
- Members of BAC:
  - Mr. Mohammed Al Kandari - Non-Independent member
  - Mr. Yousef Al Awadhi - Non-Independent member
  - Mr. Husam Al Bassam – Independent member

Board Risk Management Committee (BRMC)

- The purpose of forming BRMC is to increase the effectiveness of the BOD oversight over the Bank's risk management and risk governance framework, taking into account the positions of the Bank's subsidiaries where applicable.
- Chairperson of BRMC: Mr. Fahad Al Bader – Independent member
- Members of BRMC:
  - Mr. Abdulrahman Al Ali - Non-Independent member
  - Mr. Mohammed Al Kandari - Non-Independent member
  - Mr. Tareq Al Jassim – Independent member

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Board Compliance and Governance Committee (BCGC)

- The purpose of forming BCGC is to increase the effectiveness of the BOD oversight over the integrity of the Bank's Group Corporate Governance (CG) standards and practices. The committee is also responsible for oversight of compliance and business ethics.
- Chairperson of BCGC: Mr. Tareq Al Jassim – Independent member
- Members of BCGC:
  - Mr. Yousef Al Awadhi - Non-Independent member
  - Mr. Dhari Al Mudhaf - Non-Independent member
  - Mr. Ahmad Wahedi – Independent member

Board Nominations and Remunerations Committee (BNRC)

- The purpose of forming BNRC is to increase the effectiveness of the BOD oversight over matters related to nominations, remunerations, and its governance.
- Chairperson of BNRC: Mr. Husam Al Bassam – Independent member
- Members of BNRC:
  - Sheikh Talal Al Sabah - Non-Independent member
  - Mr. Manaf Al Muhanna - Non-Independent member
  - Mr. Fahad Al Bader - Independent member

Board Loan Committee (BLC)

- The purpose of forming the BLC is to implement and exercise the powers given by the BOD in relation to the review and approval of the requests for extending and renewing loans and credit facilities and rescheduling credit facilities, in addition to the investment proposals presented to the BLC, which are beyond the authority of other committees in the Bank.
- Chairperson of BLC: Sheikh Ahmad Al Sabah – Non-Independent member
- Members of BLC:
  - Mr. Abdulrahman Al Ali - Non-Independent member
  - Sheikh Talal Al Sabah - Non-Independent member
  - Mr. Dhari Al Mudhaf - Non-Independent member
  - Mr. Manaf Al Muhanna - Non-Independent member

Meetings of the Board of Directors and its Subsidiary Committees and Attendance

The following table shows the number of meetings of the Board of Directors and its committees during 2025 with the participation of members in attending those meetings.

Total number of meetings held in 2025

Board Meetings	Board Compliance and Governance Committee	Board Risk Management Committee	Board Audit Committee	Board Nomination and Remuneration Committee	Board Loans Committee	Total Meetings
11	4	7	7	5	50	84

Number of meetings attended by Board members in 2025

Board Members	Board Meetings	Board Compliance & Governance Committee	Board Risk Management Committee	Board Audit Committee	Board Nomination & Remuneration Committee	Board Loans Committee	Total Meetings Attended	Attendance Rate
Sheikh Ahmad Al Sabah	11					41	52	85.2%
Mr. Abdulrahman Al Ali	9		5			42	56	82.4%
Sheikh Talal Al Sabah	9				4	38	51	77.3%
Mr. Mohammed Al Kandari	11		7	7			25	100.0%
Mr. Yousef Al Awadhi	9	3		7			19	86.4%
Mr. Dhari Al Mudhaf	7	3				40	50	76.9%
Mr. Manaf Al Muhanna	10				4	45	59	89.4%
Mr. Fahad Al Bader	10		7		5	1*	23	95.7%
Mr. Ahmad Wahedi	11	4		7			22	100.0%
Mr. Husam Al Bassam	11			7	5		23	100.0%
Mr. Tareq Al Jassim	11	4	7				22	100.0%

Note: *Mr. Fahad Al-Bader was summoned as a temporary alternate member to attend the Board Loan Committee Meeting No. 5/2025 on 4/2/2025 to complete the quorum.

Board Oversight

Al-Tijari's Board of Directors (BOD) serves as the Bank's highest governing authority, overseeing and evaluating the effectiveness of due diligence processes and other mechanisms to identify and manage the Bank's economic, environmental, and social impacts. In 2025, the Board ensured that it exercised its duties in line with regulatory and governance requirements issued by the Central Bank of Kuwait and relevant authorities.

The BOD is responsible for approving strategies and policies, ensuring regulatory compliance, and overseeing risk management. Information security and cybersecurity fall under the Bank's Risk Management function, which reports directly to the Board Risk Management Committee (BRMC). The BOD annually reviews the adequacy and effectiveness of the Bank's internal control systems to safeguard assets, maintain financial stability, and support operational efficiency, ensuring that outcomes are monitored and impacts are appropriately managed.

The Board also approves key policies related to Corporate Governance (CG), compliance, sustainability, and financial inclusion; supervises the implementation of the Remuneration Policy; reviews related party transactions; registers and conducts an annual performance evaluation of the Chief Executive Officer (CEO).

The BOD periodically reviews various reports, such as financial statements, information security reports, governance reports, risk reports, investment reports, strategy progress reports, the Bank's annual sustainability report and Central Bank of Kuwait inspection reports, among others.

Stakeholder engagement is central to the BOD's governance approach, particularly in supporting due diligence efforts. This includes enforcing the Disclosure and Transparency Policy and monitoring ethics and anti-corruption practices as mandated by the Code of Conduct. In 2025, the Disclosure and Transparency policy was amended to comply with new CMA resolutions and to introduce more details on Disclosure Mechanisms. The BOD regularly reviews reports on legal compliance and non-compliance risk management to ensure that policies remain aligned with regulatory requirements and business needs.

BOD Nomination and Selection Process

The nomination process for a Board member at Al-Tijari begins with the BOD approving the nomination window, which must be at least a month after the advertisement is published. The Board Affairs Department will coordinate with the relevant divisions of the bank to publish the advertisement in newspapers and the necessary disclosures on Boursa Kuwait. Interested candidates, including independent or non-independent members, can collect the Central Bank of Kuwait's forms from the Board Affairs Department.

The Board Nominations and Remunerations Committee (BNRC) will review the list of candidates, experience, education, and other relevant data, and present the recommendation to the Board. The BOD must determine the qualifications and expertise required to fill relevant positions, ensure that candidates possess the necessary expertise, knowledge, integrity, and personal abilities, and consider the Central Bank of Kuwait's instructions regarding the required expertise for board members. The completed nomination files are forwarded to the Central Bank of Kuwait for review and approval.

The Central Bank of Kuwait's feedback is reviewed, and candidates who receive approval from the Central Bank of Kuwait will be nominated by shareholders at the Annual General Meeting (AGM), either electronically or in person. Notably, Al-Tijari became the first bank in Kuwait in 2022 to adopt a cumulative voting system.

After the AGM, the Board of Directors will meet to elect a Chairman of the Board of Directors and a Vice Chairman and form the board committees. The Board Affairs Department finalizes all necessary documentation and ensures that board members complete the required CG forms.

Criteria for Nomination and Selection of Board Members

The criteria for nominating Board members are strictly based on the Central Bank of Kuwait's instructions for independent and non-independent members. The Central Bank of Kuwait will review and approve the list of candidates for the Board of Directors. These criteria are based on the "Rules and Regulations for the Experience Required for Members of the Board of Directors and Executive Staff," pursuant to Article 68 of Law No. 32 of 1968 and the Central Bank of Kuwait's Corporate Governance framework for Kuwaiti banks.

Delegation of Responsibility by the BOD

The BOD delegates key responsibilities for managing the Bank's economic, environmental, and social impacts by defining the roles and authority of the Chairman, BOD members and CEO in accordance with relevant laws and regulations. It ensures that both the BOD members and CEO possess the required integrity, experience, and competence. The Chairman and CEO roles are formally separated, with distinct responsibilities approved by the BOD. CEO performance is evaluated annually, particularly in terms of achieving strategic goals.

The BOD distributes work among its members based on the nature of the Bank's business and the BOD sub-committees. The BOD can also form additional committees to enhance its oversight of the Bank's key operations. Each of Al-Tijari's BOD sub-committees has its own set of bylaws, which is reviewed periodically. Specific duties may also be assigned to individual members or committees, provided they meet the Bank's standards and regulatory requirements.

The BOD supervises the Executive Management to verify that they are performing their roles and to ensure that the Bank's activities are consistent with the Bank's strategy, objectives, risk strategy and appetite, and the policies approved by the BOD.

Board's Role in Sustainability Reporting

The BOD plays a central role in guiding Al-Tijari's sustainability journey. The BOD has reviewed the Central Bank of Kuwait's instructions on ESG and Sustainability requirements and has ensured that Al-Tijari's ESG strategic key driver is aligned with them. The Board encourages the implementation of sustainable initiatives and ensures the inclusion of ESG factors within the Bank's overall risk management framework.

BOD has the responsibility to review the sustainability report that demonstrates the Bank's activities in respect of environmental, social, governance, and economic factors, reflecting the bank's commitment to transparency and accountability.

BOD Training

In 2025, BOD members went through training for the five Mandatory topics -

1. Anti-Money Laundering
2. Internal Audit
3. Corporate Governance
4. Risk Management
5. Sustainable Finance

Additionally, some BOD members attended four elective trainings –

- Cybersecurity
- Fraud - Strong Board Strong Bank
- Leading with Artificial Intelligence
- ESG for Board Members

Conflict of Interest and Related Party Transactions

Al-Tijari's Conflict of Interest Policy and Related Party Transactions Policy are periodically reviewed by the Board of Directors (BOD) to ensure compliance with regulatory standards. These policies define the procedures, documentation, and disclosure mechanisms for identifying and addressing conflicts of interest involving both Executive Management (EM) and BOD members.

In the event of a conflict of interest, the affected member is responsible for identifying and specifying cases that may lead to or result in a conflict of interest with the Bank, avoiding such cases, and taking all necessary actions to safeguard the Bank from any damage.

The BOD enforces safeguards to prevent and mitigate conflicts of interest, such as restricting members and their immediate relatives from entering into contracts or transactions with the Bank without prior approval from the General Assembly and imposing strict rules on the confidentiality of sensitive information.

Moreover, the BOD appoints sub-committee members transparently. The Chairman of the Board follows up on the committee's work to ensure ethical conduct and effective functioning of their assigned duties.

Communication and management of critical concerns by the Board

Critical concerns are escalated to the BOD through structured reporting and formal communication channels. These include periodic management reports, committee recommendations, and ad hoc escalation of urgent matters. Such concerns are reviewed, discussed, and addressed to ensure timely oversight, informed decision-making, and effective risk management.

Evaluation of the Board of Directors

The evaluation of Board members is conducted annually for both independent and non-independent members through a structured process to measure their effectiveness in fulfilling governance responsibilities and assess their expertise and knowledge. The evaluation is conducted through peer review, in which each BOD member evaluates all their peers and the board's collective performance.
These evaluations help enhance governance practices and support the achievement of the Bank's long-term objectives.

Al-Tijari's Executive Management Members

At the end of 2025, Al-Tijari's Executive Management (EM) consisted of 20 members, including the Chief Executive Officer. The team reflects a diverse blend of educational backgrounds and professional experience. Female executives held six positions (30.0%), while male executives held fourteen (70.0%). The composition of Executive Management remains unchanged from 2024.

Elham Yousry Mahfouz

Chief Executive Officer

Sheikha Nouf Salem Al Ali Al Sabah

General Manager - Corporate Communications Division

Hussain Ali Al Aryan

General Manager - Treasury and Investment Division

Bader Mohammed Musleh Qamhieh

General Manager - Information Technology Division

Masud Ul Hassan Khalid

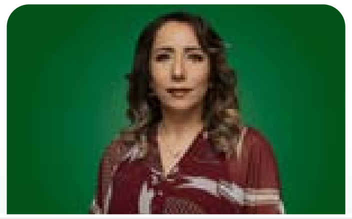
Chief Financial Officer - Financial Planning and Control Division

Amr Mohamed El Kasaby

Chief Internal Auditor - Internal Audit Division

Ahmad Khaled Al Khudhur

General Manager - Operations Division



Ebtissam Baqer Al Haddad

General Manager – Strategic Planning and Follow-up Division

Tan Tat Thong

Chief Risk Officer – Risk Management Division

Kunal Singh

General Manager - International Banking Division

Sadeq Jaafar Al Abdullah

General Manager – Human Resources Division

Ahmad Hammed Bu Abbas

Acting General Manager - Corporate Banking Division

Tamim Khaled Al Meaan

General Manager – Compliance and Corporate Governance Division

Abdulaziz Saleh Al-Zaabi

General Manager – Retail Banking Division

Sarah Mohamed Mansour

General Manager – Legal Division

Talal Reyadh Al Nassar

Head - General Services Division

Abdulaziz Mustafa Ali

Head of Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) Department

Mohammad Bader Al Haid

Chief Digital Officer – Digital Transformation and Innovation Division

Mona Al-Abdulrazzaq

Secretary to the Board

Kholoud Al Mousa

Head of Customer Complaints & Protection

Executive Committees

Executive Management convenes periodically through dedicated Executive Committees, each structured around a specific area of specialization, enhancing coordination across functions within the Bank.

Assets and Liability Committee (ALCO)

The ALCO supervises the Bank's assets and liabilities with the objective of optimizing earnings.

Committee Chairperson: CEO
Members:

- Chief Risk Officer (CRO)
- Chief Financial Officer (CFO)
- GM-Treasury and Investment Division
- Acting GM-Corporate Banking Division
- GM-International Banking Division
- GM-Retail Banking Division

Credit and Investment Committee (CIC)

The CIC approves and dispenses credit and investment proposals related to the Bank's activities, in line with Al-Tijari's internal credit and investment policies and regulations of the Central Bank of Kuwait and other regulators.

Committee Chairperson: CEO
Members:

- Acting GM-Corporate Banking Division
- GM-Treasury and Investment Division
- GM-International Banking Division
- GM-Retail Banking Division
- Chief Risk Officer (CRO)
- Chief Financial Officer (CFO)
- Deputy Chief Risk Officer
- Assistant General Manager (AGM) Credit Risk Management
- Head or Relationship or Investment Manager/Officer in the Division/Department submitting the proposal under discussion.

Provisioning Committee (PC)

The PC is responsible for allocating adequate provisions against credit facilities and other applicable financial assets and contingencies.

Committee Chairperson: CEO
Members:

- Chief Financial Officer (CFO)-Deputy Chairperson
- Chief Risk Officer (CRO)
- GM-Compliance and Corporate Governance Division
- Acting GM-Corporate Banking Division
- GM-International Banking Division
- GM-Treasury and Investment Division
- GM-Retail Banking Division
- GM- Legal Division

Special Assets Committee (SAC)

The SAC is responsible for reviewing and taking decisions on uncollected credit facilities, as well as facilities that carry heightened credit risk and may adversely impact the Bank's debt recovery process. The SAC safeguards the interests of the Bank and its shareholders and seeks input and expert opinions from relevant Bank officials to ensure well informed management and resolution of such exposures.

Committee Chairperson: CEO
Members:

- Acting GM-Corporate Banking Division
- GM-International Banking Division
- GM-Legal Division
- GM-Treasury and Investment Division
- Chief Financial Officer (CFO)
- Chief Risk Officer (CRO)
- GM-Compliance and Corporate Governance Division
- Head of Remedial and Workout Department
- Any other staff may be invited to attend SAC meetings on a temporary basis, after obtaining the approval of SAC Chairperson

Operational Risk Committee (ORC)

The ORC oversees the Bank's operational risk profile through regular review and deliberation, ensuring that key risk exposures are clearly identified and assessed. It determines appropriate corrective actions for any residual operational risk and provides strategic direction and governance for the implementation, monitoring, and continuous enhancement of the Bank's Business Continuity Management framework.

Committee Chairperson: CEO

Members:

- Chief Risk Officer (CRO)
- Chief Financial Officer (CFO)
- GM-Operations Division
- GM-Information Technology Division
- GM-Human Resources Division
- GM-Treasury and Investment Division
- GM-International Banking Division
- Acting GM-Corporate Banking Division
- GM-Retail Banking Division
- Head of General Services Department

Information Technology and Information Security Committee (ITIS)

The ITIS establishes the Bank's Information Technology and Information Security strategies and ensures its alignment with the Bank's business strategy. The committee also oversees and reviews the progress of Information Technology and Information Security projects within the Bank.

Committee Chairperson: CEO

Members:

- Chief Risk Officer (CRO)
- Chief Financial Officer (CFO)
- GM-Operations Division
- GM-Information Technology Division
- Chief Digital Officer (CDO)
- Chief Internal Auditor (CIA) (as observer)

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Purchases and Tender Committee (PTC)

The PTC reviews all purchases and tenders (contracts or quotations) equal to or exceeding the predetermined limit, before they are approved by the relevant approving authority as per the Bank's approval matrix.

Committee Chairperson: Head of GSD

Members:

- Chief Risk Officer (CRO)
- Chief Financial Officer (CFO)
- GM-Human Resources Division
- GM-Retail Banking Division
- Head of Division/Department requesting purchases
- Chief Internal Audit (Observer for opening tenders)

Suspicious Transactions Reporting Committee (STRC)

The STRC oversees the reporting of Suspicious Transaction Reports (STRs) to the Kuwait Financial Intelligence Unit (KFIU).

Committee Chairperson: CEO

Members:

- Head of Legal Division
- Head of AML Department

Management Committee (MC)

The MC ensures coordination among all the Bank's divisions and departments to achieve the objectives set forth in the Bank's strategy by the Board of Directors.

Committee Chairperson: CEO

Members:

- Heads of Divisions/Departments reporting to the CEO

2.2 Compliance

Al-Tijari's Compliance Practices

At Al-Tijari, we ensure appropriate controls are in place through balanced oversight by the BOD and Executive Management and direct supervision across the bank's different business verticals. Independent risk management, compliance, corporate governance, audit and strategic planning and follow up functions are also in place to ensure adherence to all relevant regulations.

We ensure that written policies and procedures cover all the Bank's functions. The policies are regularly reviewed and approved by the BOD to reflect new regulatory requirements, best practices, and ethical standards. We proactively communicate any amendments to all our stakeholders. Policies are communicated to our staff through formal internal channels and systematically implemented, as applicable, across divisions and departments.

Al-Tijari has made significant strides in strengthening its compliance framework by setting up various internal policies. Compliance remains a central pillar of our organizational structure, aimed at promoting transparency, ethical conduct, and accountability.

For further insights into our policy commitments, please refer to the Kuwait Labor Law. The Bank also adheres to several other regulations such as Companies Law, Commercial Law, CMA regulations and Civil Law, among others.

Al-Tijari's Compliance and Corporate Governance Division (CCGD)

In 2025, CCGD ensured that a review of the Bank's policies, bylaws and procedures was conducted in line with stakeholders' requirements, aligning with applicable laws and regulations. CCGD ensures that all Al-Tijari's policies and procedures are designed to facilitate practical implementation without conflicting with pertinent regulatory guidelines and to reflect industry best practices. All the reviewed policies and bylaws are approved by the BOD.

CCGD reports to the Board Compliance and Governance Committee (BCGC) derived of the BOD, which meets periodically to increase the effectiveness of the BOD oversight over the integrity of the Bank's Corporate Governance (CG) standards and practices. In 2025, BCGC reviewed the Annual Regulatory Compliance, Corporate Governance and Disclosure Practices Report and the Corporate Governance Report.

Al-Tijari has in place an approved regulatory compliance policy and an approved governance of regulatory compliance and disclosure testing plan. During the year, CCGD conducted its regulatory compliance review in accordance with the approved policy and plan.

The process starts with CCGD sending questionnaires to relevant division/department Head, which include a brief set of instructions related to their work, and, occasionally, relevant samples are also requested for submission. After reviewing the submission, CCGD will discuss any areas of concern with the division/department Head if needed. Through this process, CCGD mitigates the Bank's compliance risks and ensures strict adherence to regulators' instructions.

The compliance risk assessment report and test results performed by CCGD, along with any concerns and corrective actions taken, are submitted annually to the BCGC and BOD.

Following the conclusion of the regulatory compliance review, CCGD conducts follow-up reviews with the concerned divisions to ensure that corrective measures are undertaken in accordance with the Central Bank of Kuwait observations and within the stipulated deadlines.

Code of Conduct

Al-Tijari's Code of Conduct policy includes the Bank's key business ethics and values. The policy outlines the definitions of anti-bribery, conflict of interest, related party transactions, insider information handling, consumer protection and confidentiality, which employees are required to sign off and acknowledge upon joining the bank. Employees also agree to comply with any internally announced or circulated amendments or changes to the Code of Conduct.

Key focus areas of the Bank's Code of Conduct include establishing strong whistleblowing practices that protect individuals who report concerns, ensuring proper reporting of fraud, bribery, and any suspicious activities, and managing conflicts of interest and related-party transactions with transparency. The policy also addresses insider trading risks and confidentiality requirements, while emphasizing the importance of safeguarding both client assets and the Bank's resources.

During the induction training conducted by the Human Resources Division (HRD) for all new joiners of the Bank, CCGD delivers a general presentation on the Bank's Code of Conduct, ensuring all new employees are fully aware of the Bank's policies and procedures.

Additionally, a mandatory training has been uploaded to the Bank E-Learning portal THABER on Corporate Governance, Disclosures and Regulatory Compliance, among other vital topics. A mandatory training on Al-Tijari's Code of Conduct is also given to all employees upon joining.

To view Al-Tijari's detailed Code of Conduct policy, please visit our website.

Anti-Corruption

Al-Tijari enforces a zero-tolerance approach to all forms of bribery, fraud, and corruption. The Code of Conduct reinforces this position by outlining clear behavioural expectations and consequences for violations. Anti-corruption measures are embedded across our internal governance documents, including the AML/CFT Policy and the Code of Conduct.

All the bank's services are monitored and subject to periodic assessment for corruption-related risks. Bribery, insider trading, conflict of interest, and internal fraud are identified and assessed through the ongoing Risk and Control Self-Assessment (RCSA) process.

Regular training is delivered to staff, emphasizing the identification and reporting of suspicious behaviour, insider trading, and potential conflicts of interest. These efforts are a part of the Bank's broader commitment to maintain integrity and trust in all business dealings.

AML and CFT (Anti-Money Laundering and Combating the Financing of Terrorism)

Al-Tijari ensures strict adherence to AML/CFT regulatory requirements, including Law No. 106 of 2013, the Central Bank of Kuwait Instructions 2/BS/IBS/507/2023, and the implementation of relevant UN resolutions. Aligned with FATF, BCBS, and Wolfsberg Group principles, the policy includes Know Your Customer (KYC) procedures, risk-based screening, and continuous transaction monitoring.

Al-Tijari's AML, CFT and KYC policies apply to all customers, products, services, and transactions. The policy covers customer due diligence (CDD), enhanced due diligence (EDD) for higher-risk customers, beneficial ownership identification, sanctions, politically exposed persons (PEP), adverse media screening, ongoing monitoring of customer activity, and periodic review of customer profiles. It also includes controls to detect and prevent proliferation financing risks, including screening against applicable sanctions lists and monitoring for relevant red flags. The policy further includes procedures for identifying and reporting suspicious activities and record keeping, ensuring compliance with applicable AML/CFT/CPF regulatory requirements.

Additionally, the anti-money laundering program, mandated by the Central Bank of Kuwait has been developed as an E-learning program, in both Arabic and English, and is offered through THABER (Al-Tijari's e-learning portal). This feature allows employees to access the information anytime and anywhere and for as many times as they require, allowing the Bank to achieve 100% completion rate for the program in 2025.

Enhancing Al-Tijari's Compliance Systems

In 2025, Al-Tijari implemented a new transaction monitoring system to enhance the effectiveness of detecting unusual and suspicious activities. We also updated the Bank's AML/CFT/CPF policy to ensure full alignment with local regulatory requirements and guidance. In addition, we enhanced and updated the procedures related to combating the financing of weapons of mass destruction (WMD), including strengthening the relevant controls and escalation processes.

Insider Trading Policy

Insider Trading Policy addresses the risks arising from dealing in securities based on insider information, which may result in an unfair advantage over the investing public and distort the proper functions of capital markets. The policy establishes internal controls over the flow of information and sets out the rules and guidelines governing dealing in securities by the Bank's insiders, in line with the CMA Law and other applicable regulatory instructions. The policy was reviewed in 2025 and updated to ensure regulatory compliance and effective monitoring of insider dealings.

Whistleblowing Mechanisms

Al-Tijari is committed to fostering a culture of transparency, ethical behaviour, and accountability by maintaining clear and accessible whistleblowing mechanism. In 2025, the Bank continued to implement its Whistleblowing Policy as part of its corporate governance framework, ensuring all employees and stakeholders are empowered to report any suspected misconduct or violations of laws, regulations, or internal policies.

A whistleblower has the right to communicate their concerns about potential violations or infringements, such as fraud, corruption, conflicts of interest, or breaches of internal controls, through clearly defined, confidential channels. These include direct communication with the Chairman or designated officials, as well as formal reporting mechanisms outlined in internal policies.

Any staff member in the Bank can submit their whistleblowing-related issues to the Chairman by visiting his office, calling him, or using the specified link on the Bank's website. Any other individual can submit whistleblowing-related queries to the Chairman through the specified link on the Bank's website. If a whistleblowing query is received by any staff member or official in the Bank, it shall be referred immediately to the Chairman for appropriate action in accordance with the policy.

The Corporate Governance Manual reinforces this commitment by recognizing whistleblowing as a vital tool to protect the Bank's integrity and safeguard stakeholder interests. The policy explicitly allows individuals to submit concerns anonymously, without fear of retaliation or discrimination, and guarantees the protection of whistleblowers' identities throughout the investigation process.

Al-Tijari ensures that all whistleblowing cases are investigated independently and confidentially, with the appropriate level of urgency and diligence. The outcomes of such investigations are reviewed by the appropriate governance bodies to ensure fair handling and corrective action when necessary. The Bank also continuously updates its internal awareness programs to educate staff on recognizing and reporting unethical behaviour in accordance with the latest regulatory and governance standards.

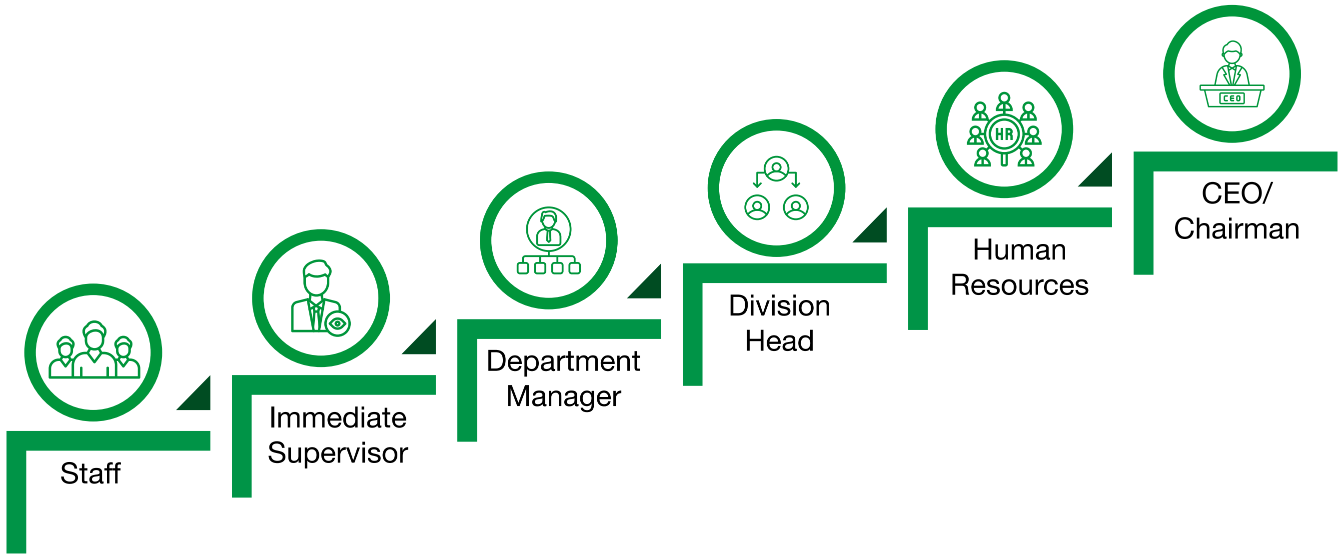
For additional information on Al-Tijari's Whistleblowing Policy, please visit our website.

Formal Grievance Reporting and Escalation Procedure

Al-Tijari ensures that employees can report concerns confidentially and without fear of retaliation. The Bank has dedicated grievance channels that are monitored independently to ensure fair investigation and resolution.

At Al-Tijari, Supervisors encourage prompt discussion of grievances. After discussions, if a staff member does not feel that the problem has been resolved satisfactorily, he/she has the right to request his/her Immediate Supervisor for a meeting with the Senior Manager/Division Head, within three weeks, to discuss the issue further. If the grievance remains unresolved, the employee has the right to have the matter referred to the Chief Executive Officer, who will provide a final decision in consultation with HR, following a formal investigation.

Chain of Command for Grievance Reporting and Escalation



Hazard Identification and Incident Investigation

Al-Tijari has a structured approach towards hazard identification, risk assessment, and incident investigation. When an issue is raised, a risk event is reported to the Risk Management Department (RMD). RMD assesses and identifies the root cause, and subsequently, corrective actions are identified and discussed with relevant stakeholders and management.

Credit Policy and Outstanding Loans Recovery

Al-Tijari's various banking segments, including Retail, Corporate, and International Banking Divisions, have their own credit policies, ensuring proper risk management at the division level. Approval authority for loans varies by loan amount and the security in place. Approvals, according to the approving authority limits matrix, may begin with the Senior Manager and extend all the way to the Board. All lending cases go to the Risk Management Division for review, and any case above KWD 1 million will receive a prefect review.

Al-Tijari's Legal Division supports the Bank with cases to recover outstanding loans. Decisions favouring the Bank include the sale of real estate and shares of defaulting clients, helping the Bank reduce exposure to such loans. Legal Division assisted with major recoveries made in 2025 and the closure of accounts.

Strategic Planning and Follow-up Division Policy

Al-Tijari's Strategic Planning and Follow-up Division policy establishes the general framework for formulating the bank's strategy, taking into consideration guidelines issued by the Central Bank of Kuwait, Kuwaiti banking sector landscape, economic developments, global industry trends, ESG and sustainable finance, digital transformation, and evolving customer expectations. It aims to ensure compliance with the Central Bank of Kuwait's directives by establishing an independent function to facilitate the formulation, monitoring, and follow-up of the bank's strategy, while setting clear guidelines to support effective monitoring and operational efficiency. In 2025, the policy was updated to enrich the ESG and sustainability-related sections and to broaden the incorporation of ESG practices into Al-Tijari's strategic planning.

Business Continuity Management Policy

The Business Continuity Management (BCM) Policy at Al-Tijari is concerned with managing continuity and operational risks to ensure the continued availability of key processes, critical services, resources, and operations of the Bank. The policy defines the responsibilities of all key stakeholders regarding BCM in the event of a business disruption and aims to increase the bank's resilience by improving emergency preparedness, response, and recovery capabilities. It also ensures compliance with statutory and regulatory requirements while safeguarding stakeholder interests, the bank's reputation, and the continuity of critical customer services.

Remuneration Policy

The BOD oversees the implementation of the Remuneration Policy through the quarterly reports submitted by management to the Board Nominations and Remunerations Committee (BNRC). The Remuneration Policy is reviewed at least annually, or as requested by the BOD, or in accordance with legal/regulatory requirements. The BNRC may propose recommendations to the BOD for approval of amendments or updates.

The reviews include an evaluation of the sufficiency and effectiveness of the Remuneration Policy in ensuring the achievement of its objectives, based on relevant information about the remuneration scheme's workflow presented by management to the BNRC.

External Assurance

Al-Tijari may seek external assurance, subject to prior approval by the Board of Directors (BOD). The BOD and/or relevant Executive Committees are responsible for reviewing the terms of such agreements before they are finalized and approved by the BOD. The level of review and approval depends on the nature and scope of the external engagement.

Additionally, certain external assurance assignments may also require regulatory approvals. These mechanisms ensure that any external assurance activity aligns with regulatory standards and the Bank's internal oversight protocols.

In 2025, total audit fees paid to audit companies stood at KWD 189,750, while total non-audit fees paid to audit companies totalled to KWD 39,500.

2.3 Business Ethics

Ethical Conduct and Compliance

Al-Tijari is deeply committed to upholding the highest standards of business ethics, guided by our core values such as integrity, transparency, and ownership. The Bank ensures ethical conduct across all departments by embedding these values into its policies, procedures, and practices.

Al-Tijari has policies in place to define ethical standards, clearly state the roles and responsibilities of all employees, and outline the restrictions and disclosures required of all parties involved. The policies are circulated to all staff members and uploaded to the Bank's intranet to promote ethical behaviour.

AML/CFT Compliance and Vigilant Monitoring

A key aspect of Al-Tijari's ethical commitment is the implementation of robust internal controls to proactively monitor, identify, and prevent unethical or illicit activity.

Al-Tijari maintains a comprehensive Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT/CPF) Policy that aligns with national regulatory requirements, including Law No. 106 of 2013 and its executive regulations, relevant Central Bank of Kuwait instructions, and international standards issued by Financial Action Task Force (FATF), Basel Committee on Banking Supervision (BCBS), and Wolfsberg Group.

Al-Tijari ensures that all transactions are screened in line with AML/CFT/CPF protocols, across all branches and subsidiaries, covering every business line and operational tier, to prevent criminal exploitation of the financial system. Relevant departments are responsible for regularly reviewing and updating their policies and procedures to maintain full compliance.

Know Your Customer (KYC) Practices

The Bank's AML/CFT/CPF efforts are supported by the strict implementation of Know Your Customer (KYC) procedures, based on risk assessment methodology. KYC procedures enable the Bank to accurately identify clients and ultimate beneficial owners while collecting, verifying, and securely storing customer data, in line with the Bank's privacy statement and data policies. KYC processes are integral to Al-Tijari's broader risk management strategy, functioning as a frontline defence against financial crime.

Corporate Communications Division Policy

Al-Tijari's Corporate Communications Division Policy defines a sound and transparent management framework for managing all communication, advertising, publicity, and bank representation activities. The policy aims to protect and enhance the bank's brand, image, and reputation, minimize the risk of brand misuse, and clearly define roles and responsibilities within the Corporate Communications Division. As part of the 2025 amendments, the policy was updated to strengthen approval requirements for content published on the bank's website, regulate the management of interviews across television, radio, and electronic platforms, and strengthen governance basics and principles about advertising and publicity. ESG and sustainability components were also incorporated in the policy in 2025.

2.4 ESG Risks Integration

Climate and ESG Risk Management Framework

Al-Tijari's Climate and ESG Risk Management framework was introduced in 2024, integrating Climate and Environmental, Social, and Governance (ESG) considerations into the Bank's key risk frameworks. The framework is aligned with leading global standards and regulatory expectations and supports the Bank's commitment to sustainable development.

The Risk Management Department (RMD) developed the framework, which was approved by the Board. The main objectives of the framework include:

- Develop and implement a process for identifying, assessing, and monitoring all Climate / ESG risks that could materially impair the Bank's financial performance and position, including capital resources and liquidity position.
- Identify the Climate / ESG-related financial risks and incorporate material risks over relevant time horizons into the Bank's internal capital and liquidity adequacy assessment processes, including the Bank's stress testing programs.
- Incorporate the impact of Climate / ESG-related risk drivers in the Bank's credit risk profiles and ratings and ensure that credit risk management systems and processes consider material Climate / ESG-related financial risks.
- Incorporate the impact of Climate / ESG risks pertaining to -
  - Market risk positions
  - Liquidity risk profile
  - Operational risks
  - Strategic, reputational, and regulatory compliance risk
- Develop the Climate / ESG-related risk parameters as part of the Bank's risk appetite.
- Comply with all Climate / ESG risk-related regulations where applicable.

Governance and Oversight

Climate and ESG risk management are embedded in the Bank's governance structure. Oversight responsibilities are with Al-Tijari's Board of Directors and relevant Board committees. While they ensure that ESG considerations are integrated into the Bank's risk appetite, strategy, and capital planning processes, senior management is accountable for implementing ESG risk controls and for ensuring that ESG factors are incorporated into business decisions, policies, and procedures.

ESG Risk Classification

The framework categorizes ESG risks into three main pillars:

Environmental risks	Risks of any negative financial impact on the institution stemming from the current or prospective impacts of **environmental factors** on its counterparties or invested assets.
Social risks	Risks of any negative financial impact on the institution stemming from the current or prospective impacts of **social factors** on its counterparties or invested assets.
Governance risks	Risks of any negative financial impact on the institution stemming from the current or prospective impacts of **governance factors** on its counterparties or invested assets.

These risk categories could have potential financial and reputational impact on the Bank.

Risk Identification and Materiality Assessment

A structured risk identification process is applied to understand the key drivers of Climate and ESG risks, how these drivers affect prudential risks, and to derive the portfolio sensitivity distribution. This involves assessing ESG factors using both quantitative and qualitative approaches to evaluate risk levels against a pre-established materiality threshold.

The transitional risk of Corporates under Environmental factor is assessed based on the emissions intensity at the sector level and classified based on pre-defined emissions intensity thresholds into the following categories -

Critical – Very High – High – Medium – Low

The physical risk / social risk/governance risk assessments are performed individually using a heatmap, in which several risk events within each category are analysed for probability and impact across the industries to which the Bank is exposed. This involves evaluating industries based on the impact of physical risk-related events and probabilities of such events using four-point scales:

Impact:	Low	Moderate	High	Extreme
Probability:	Unlikely	Possible	Probable	Very Probable

Each industry is assigned a risk score by averaging the results of the physical risk events. The assessment assists in developing an informed sectoral view of at-risk sectors from an ESG perspective, which will be leveraged to steer the Bank's strategic direction.

Integration into Risk Management Processes

The Bank is working on integrating ESG risk considerations into credit lending activities by scoring corporate borrowers. The ESG risk rating template is in place, and corporate borrowers must be rated for ESG risk, prior to the approval of new facilities or renewal/amendment of existing facilities. Further, ESG-related factors are taken into account in the relevant obligor's periodic credit assessment.

The Bank also integrates internal ESG risk reporting mechanisms into provisioning and capital allocation to reflect ESG risk exposures across the portfolio. Capital for Climate and ESG risks are factored into the Bank's Internal Capital Adequacy Assessment Process (ICAAP) and Expected Credit Loss (ECL) Process. Climate and ESG are also considered for Probability of Default (PD) and Loss Given Default (LGD) computations.

Monitoring, Reporting, and Capacity Building

The Bank periodically monitors its ESG risk exposures and updates its approach in line with regulatory developments and industry best practices. Progress is monitored by assessing the allocation of Climate and ESG risk capital, with regular updates provided to the Board. Additionally, training programs are being rolled out across business units to enhance awareness and embed ESG risk thinking across the organization.

Case Study: Enhancing ESG Data Collection through Periodic KPI Integration

Background

As part of strengthening ESG data governance and improving the efficiency of sustainability reporting, Al-Tijari's Strategic Planning and Follow-up Division implemented a structured approach to collecting ESG-related data across the Bank. Previously, ESG data gathering for the annual sustainability report required multiple follow-ups with different divisions, resulting in fragmented information flows and extended timelines.

To address this challenge, the Strategic Planning and Follow-up Division incorporated ESG- and sustainability-related data into periodic, bank-wide KPIs, which are updated by relevant divisions across the organization. These updates are designed to capture key ESG indicators aligned with the Bank's sustainability priorities and reporting requirements.

Objective

The initiative aimed to streamline ESG-related data collection by embedding sustainability metrics into the Bank's periodic performance management and control process. Specifically, the objective was to:

- Improve the accuracy and consistency of ESG information
- Reduce the time required to consolidate sustainability data
- Strengthen accountability amongst divisions for ESG-related performance

By aligning ESG indicators with existing KPI reporting cycles, the Bank sought to ensure that sustainability metrics are monitored continuously.

Outcome

The introduction of a periodic ESG KPI update process has significantly improved the Bank's sustainability data management. Key outcomes include:

- **Improved data efficiency:** ESG information is captured periodically, reducing last-minute data requests during the sustainability reporting cycle.
- **Enhanced data accuracy:** Divisions track their ESG performance consistently throughout the year, enabling real-time validation as needed.
- **Stronger collaboration:** The process encourages active engagement from multiple stakeholders in supporting the Bank's sustainability objectives.
- **Effective reporting:** The Strategic Planning and Follow up Division can consolidate ESG data more efficiently and develop a more comprehensive and data-driven sustainability report.

Overall, this approach has strengthened internal coordination and ensured that ESG considerations are systematically integrated into the Bank's operational and performance monitoring processes.

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3 Sustainability Driven

This Chapter Covers:

3.1 Centering on Stakeholder Engagement
3.2 Prioritizing Al-Tijari’s Top ESG Topics
3.3 Sustainable Finance

3.1 Centering on Stakeholder Engagement

Engagement Approach

At Al-Tijari, effective engagement with stakeholders is central to our business philosophy. We are committed to maintaining transparent, meaningful, and long-term relationships built on open communication and mutual trust. Our approach ensures that stakeholders receive timely, relevant, and clear information through channels tailored to their preferences and needs.

Engaging External Stakeholders

In line with our focus on customer-centricity and service excellence, Al-Tijari employs a multi-channel communication framework to facilitate seamless interaction with customers and other external stakeholders. Customers benefit from convenient digital access through our mobile application, online banking platforms and instant assistance via our WhatsApp Chatbot. Our digital banking team and virtual agents provide tailored assistance for complex requests. Additionally, our contact center provides direct support to ensure prompt resolution of customer concerns.

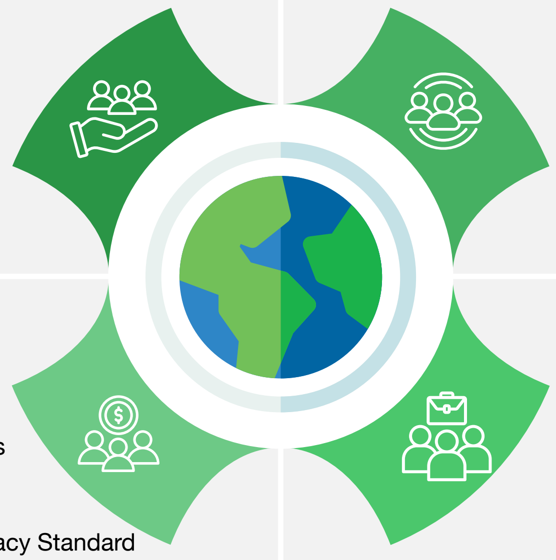
Engaging Internal Stakeholders

We place strong emphasis on transparent communication with our internal stakeholders, particularly employees. Organizational updates, operational developments, and key announcements are shared through a variety of internal channels, including email, dedicated staff platforms, intranet and website updates, staff social media, and regular meetings. This integrated approach encourages employee engagement and supports a well-informed and connected workforce.

Engagement Methods and Channels

Effective stakeholder engagement is essential for enhancing trust and accountability across all stakeholder groups. Al-Tijari engages regularly with customers, employees, investors, and community stakeholders through a mix of daily interactions and structured communication cycles such as quarterly and annual disclosures. By leveraging diverse communication platforms, we aim to enhance transparency, promote dialogue, and ensure alignment with all stakeholder expectations.

Al-Tijari's Select Stakeholder Engagement Methodology and Frequency



Customers

- Social Media Public Platforms
- Mobile Banking Application
- Online Banking
- Branch Banking
- Self-Service Machines
- Al-Tijari Chatbot
- Contact Center
- **Frequency: Daily**

Community

- Social Media Public Platform
- Campaigns
- Events
- Sponsorships
- Career Fairs
- Press Releases
- **Frequency: Daily, quarterly and annually**

Investors

- Annual Reports
- Quarterly Financial Statements
- Credit Rating
- Quarterly Consolidated Public Disclosures on Capital Adequacy Standard
- Quarterly Liquidity Coverage Ratio
- Quarterly Net Stable Funding Ratio
- Other Public Disclosures
- **Frequency: Quarterly and annually**

Employees

- Meetings
- Emails
- Phone Calls
- Social Media Staff Platforms
- Thaber e-learning Platform
- **Frequency: Daily**

3.2 Prioritizing Al-Tijari's Top ESG Topics

Materiality Assessment

In 2025, Al-Tijari continued to report on the 18 material topics identified in previous reporting cycles, in line with GRI Standards, to maintain consistency and enable performance tracking over time. The material topics were initially identified through a comprehensive process that included stakeholder engagements, peer benchmarking, regulatory guidance, sustainability frameworks, ESG criteria, and alignment with Al-Tijari's strategic priorities.

A structured materiality assessment survey was developed and distributed to both internal and external stakeholders to evaluate the relevance and importance of identified topics. Simultaneously, the Financial Planning and Control Division played a dedicated role in assessing financial impacts, ensuring adherence to the double-materiality approach.

Overall, this methodology considers the impact on society and environment (impact materiality) and the financial impact (financial materiality). By integrating both the "inside-out" and "outside-in" perspectives, the assessment provides a comprehensive view of stakeholder expectations and business relevance.

The identified material topics were further aligned with key international and national sustainability frameworks and regulatory requirements, including the United Nations Sustainable Development Goals (UN SDGs), New Kuwait Vision 2035, GRI 2021 Standards, Sustainability Accounting Standards Board (SASB), as well as requirements and guidance from Boursa Kuwait, the Central Bank of Kuwait (CBK), and the Capital Markets Authority (CMA), among other relevant regulations.

Materiality Matrix

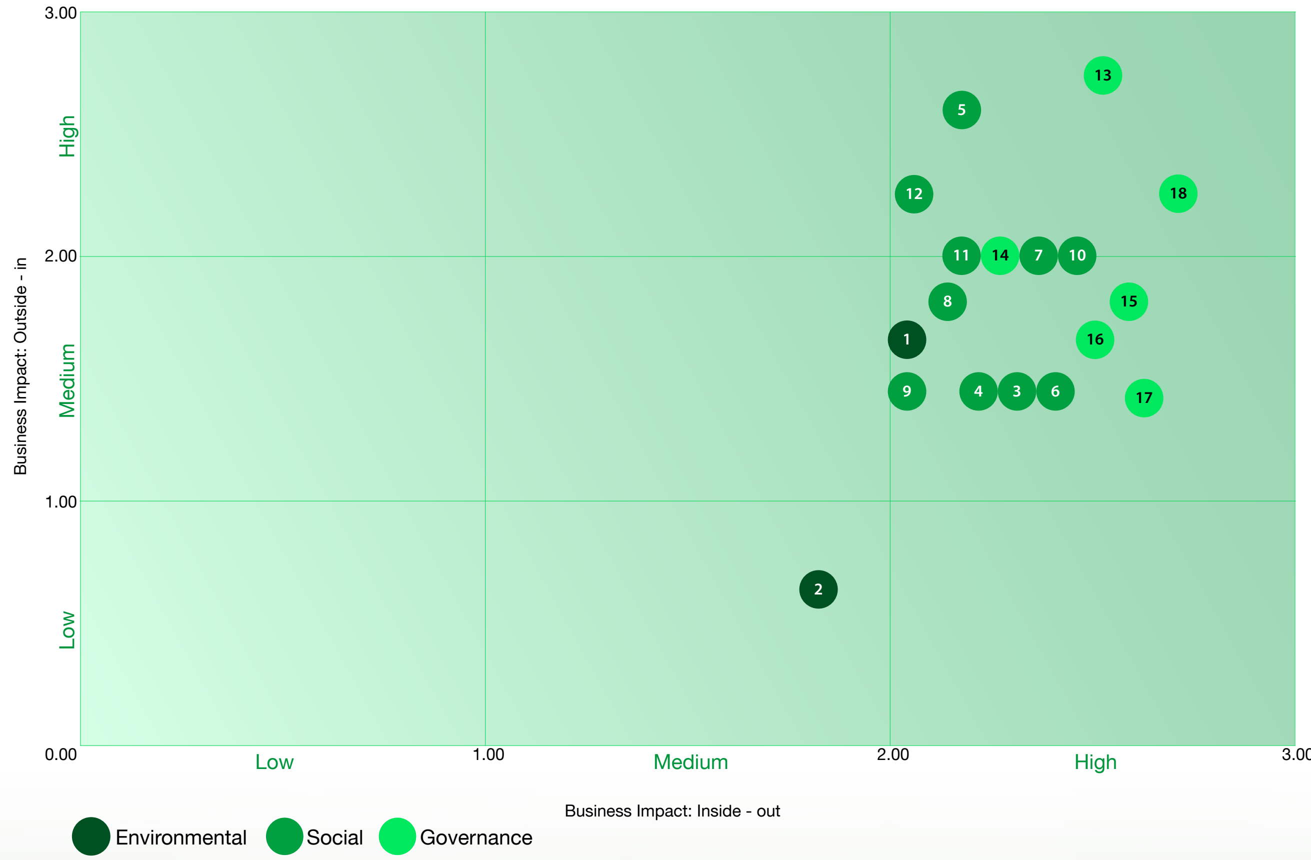
The outcomes of the materiality assessment were consolidated and mapped into a double-materiality matrix, reflecting the relative importance of each topic. Topics such as Sustainable Finance, Capacity Building, Employee Health, Wellbeing, and Safety, Employee Retention, Small and Medium-sized Enterprises (SMEs), Digital Transformation and Innovation, ESG Risk Integration and Privacy and Data Security ranked high in terms of both impact materiality (inside out) and financial materiality (outside in).

Materiality Topics and Levels

ESG Alignment	Materiality Topics	Materiality Rating (Inside out - Outside in)
Environment	1. Waste, Energy, and Utilities Management	High-Medium
	2. Carbon Footprint	Medium-Low
Social	3. Customer Centricity	High-Medium
	4. Stakeholder Awareness, Literacy, and Accessibility	High-Medium
	5. Sustainable Finance	High-High
	6. Equality, Diversity, and Inclusion	High-Medium
	7. Capacity Building	High-High
	8. Community Outreach	High-Medium
	9. Procurement Practices	High-Medium
	10. Employee Health, Wellbeing, and Safety	High-High
	11. Employee Retention	High-High
	12. Small and Medium-sized Enterprises (SMEs)	High-High
Governance	13. Digital Transformation and Innovation	High-High
	14. ESG Risk Integration	High-High
	15. Compliance	High-Medium
	16. Governance and Oversight	High-Medium
	17. Business Ethics	High-Medium
	18. Privacy and Data Security	High-High

The horizontal axis of the Materiality Matrix represents the significance of each topic to internal and external stakeholders – the “inside-out” perspective, while the vertical axis reflects the potential financial impact on Al-Tijari’s financials – the “outside-in” perspective, as assessed by the Financial Planning and Control Division.

Materiality Matrix



Note: In cases where a topic lies exactly between two levels, an over-estimation approach is assumed.

SUSTAINABLE DEVELOPMENT GOALS

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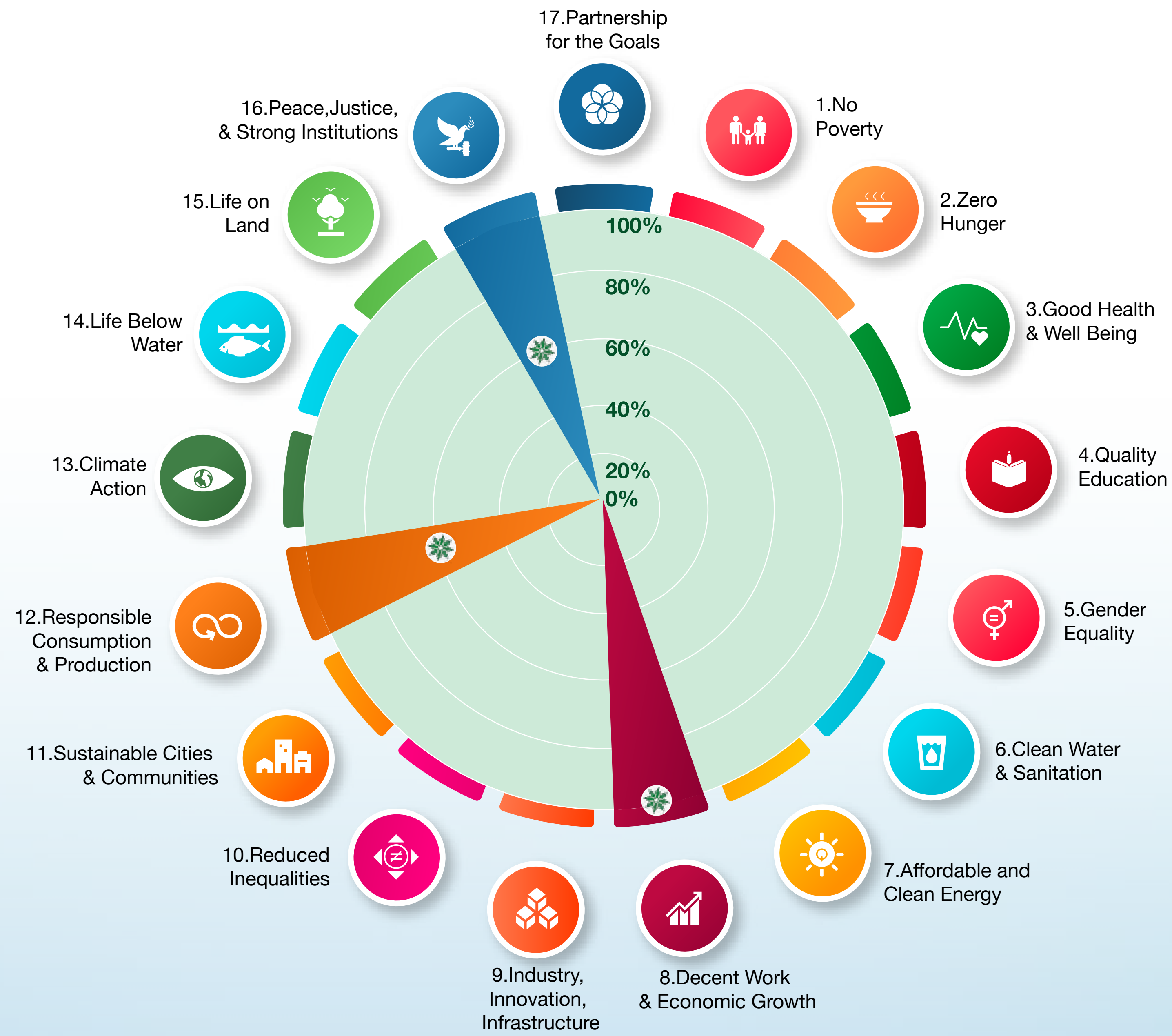
To emphasize our commitment to global sustainability goals and Kuwait's national development programs, we have mapped our material topics to the United Nations Sustainable Development Goals (UN SDGs) and the pillars of New Kuwait Vision 2035, based on their overall relevance to each goal and pillar.

SDG and New Kuwait Vision 2035 Pillars Mapping per Material Topic

Theme	Material Topics	Aligned SDGs	Aligned Kuwait Vision 2035 Pillars
Environment	Carbon Footprint	07 Affordable and Clean Energy; 09 Industry, Innovation and Infrastructure; 11 Sustainable Cities and Communities; 12 Responsible Consumption and Production; 13 Climate Action	Living Environment
	Waste, Energy, and Utilities Management	07 Affordable and Clean Energy; 09 Industry, Innovation and Infrastructure; 11 Sustainable Cities and Communities; 12 Responsible Consumption and Production; 13 Climate Action	Living Environment
Social	Customer Centricity	08 Decent Work and Economic Growth	
	Stakeholder Awareness, Literacy, and Accessibility	08 Decent Work and Economic Growth; 12 Responsible Consumption and Production; 16 Peace, Justice and Strong Institutions	
	Sustainable Finance	08 Decent Work and Economic Growth; 11 Sustainable Cities and Communities	Living Environment
	Equality, Diversity, and Inclusion	05 Gender Equality; 08 Decent Work and Economic Growth	Human Capital; Economy
	Capacity Building	08 Decent Work and Economic Growth; 17 Partnerships for the Goals	
	Community Outreach	10 Reduced Inequalities; 11 Sustainable Cities and Communities	

	Procurement Practices	08 Decent Work and Economic Growth; 12 Responsible Consumption and Production; 16 Peace, Justice and Strong Institutions	
	Employee Health, Wellbeing, and Safety	03 Good Health and Well-Being; 05 Gender Equality; 08 Decent Work and Economic Growth	
	Employee Retention	05 Gender Equality; 08 Decent Work and Economic Growth	Human Capital; Economy
	Small and Medium-sized Enterprises (SMEs)	08 Decent Work and Economic Growth	
Governance	Digital Transformation and Innovation	08 Decent Work and Economic Growth; 12 Responsible Consumption and Production; 16 Peace, Justice and Strong Institutions	
	ESG Risk Integration	11 Sustainable Cities and Communities; 13 Climate Action	Living Environment
	Compliance	08 Decent Work and Economic Growth; 12 Responsible Consumption and Production; 16 Peace, Justice and Strong Institutions; 17 Partnerships for the Goals	
	Governance and Oversight	16 Peace, Justice and Strong Institutions; 17 Partnerships for the Goals	Public Administration
	Business Ethics	08 Decent Work and Economic Growth; 12 Responsible Consumption and Production; 16 Peace, Justice and Strong Institutions	
	Privacy and Data Security	09 Industry, Innovation and Infrastructure; 16 Peace, Justice and Strong Institutions	

SDG Alignment Frequency



3.3 Sustainable Finance

Al-Tijari's Sustainable Finance Journey

In support of the Central Bank of Kuwait's (CBK) focus on ESG and sustainable finance, and in alignment with the ambitious New Kuwait Vision 2035 Strategy, Al-Tijari has positioned ESG and sustainability as a strategic key driver within its "2022–2026 Shaping the Future" strategy.

Continuing the systematic approach we took in 2024 to establish, refine, and rigorously monitor a comprehensive set of goals and Key Performance Indicators (KPIs) to ensure measurable progress in ESG and sustainable finance, our ESG bond investment has increased in value by 64.9% since 2024.

Al-Tijari's Sustainable Finance Framework is currently under development as we work to incorporate global sustainability standards into our financing policies and practices. In 2025, we enhanced Al-Tijari's Sustainable financing portfolio tracking in view of the bank-wide Sustainable Finance Framework currently in development.

ESG and sustainable finance are not merely initiatives within our operations; they are deeply embedded in the fabric of our corporate culture, as we aspire to embrace globally recognized ESG standards.

ESG Bond Investments

As of 31st December 2025, the Bank's green bond holdings comprised 18 green bonds, representing 20.0% of the total bond portfolio. ESG bond investments positioning throughout the year remained stable, with a deliberate focus on asset quality, issuer strength, and long-term sustainability impact rather than on volume expansion alone.

ESG bond investments continue to form an essential part of the Bank's Go Green Business pillar, supporting portfolio diversification while strengthening long-term balance sheet resilience. The Bank's approach to investments in ESG compliant bonds in 2025 emphasized disciplined selection, alignment with international sustainability standards, and consistency with the Bank's long-term investment objectives.

Al-Tijari's ESG Compliant Bond Investments: **20.0%** of the Total Bonds Portfolio*

Increase in the value of Total Green Bond Portfolio since 2024: **64.9%**

*Excluding Central Bank and Treasury Bonds

Al-Tijari's ESG bond investments are spread across sectors such as climate action, social impact, green infrastructure, natural resources, and environmental impact. Holding bonds in these sectors not only drives significant environmental and societal outcomes but also strengthens the bank's sustainable finance portfolio and enhances long-term value creation for stakeholders.

Al-Tijari's ESG Bond Investments across Sectors

Climate Action and Environment
- Climate Change Adaptation
- Energy Efficiency
- Renewable Energy
- Pollution Prevention and Control
- Waste Management and Resource Efficiency
- Circular Economy
- Food Security
- Sustainable Water and Wastewater Management

Natural Resources
- Biodiversity
- Terrestrial and Aquatic Biodiversity Conservation
- Environmentally Sustainable Management of Living Natural Resources and Land Use
- Natural Resource Management

Green Infrastructure
- Affordable Basic Infrastructure
- Clean Transportation
- Sustainable Marine Transportation
- Green Buildings

Social Impact
- Affordable Housing
- Access to Essential Services
- Employment Generation
- Social Enterprise Financing
- Socioeconomic Advancement and Empowerment

ESG facilities supporting sustainable projects

Al-Tijari's Corporate ESG facilities constituted 7.6% of the Bank's total corporate lending portfolio as of 2025. In line with the "Sustainable living environment" pillar of the New Kuwait Vision 2035 Strategy, which reflects Kuwait's commitment to sustainable development, Al-Tijari has financed several key ESG-related projects in Kuwait aimed at promoting environmental sustainability, advancing infrastructure, and enhancing the nation's renewables sector through projects in clean energy, water treatment, soil remediation, agriculture, and recycling. Al-Tijari is actively quoting for lending on renewable energy projects in Kuwait's pipeline.

ESG Funding Purpose (2025)

Water Treatment
24.4%

Clean Energy/ Refineries
11.4%

Facilities Management / Environmental Services
7.5%

Soil Remediation / Agriculture / Recycling
1.2%

ESG facilities supporting economic diversification efforts

In line with our commitments to sustainable finance, Al-Tijari contributes towards supporting Kuwait's economic diversification efforts, as outlined in the Kuwait Development Plan. We continue to pursue financing opportunities aligned with the seven pillars of Kuwait's Vision 2035 Plan, including the development, healthcare, education, and food sectors.

Al-Tijari actively prioritizes participation in projects that improve people's standard of living and support long-term socio-economic development. Through its financing activities, the Bank contributes to the construction of healthcare facilities, the development of infrastructure for residential cities, and the expansion of road networks. Additionally, Al-Tijari also supports large-scale infrastructure, energy, and disaster-relief projects. These efforts reflect the Bank's commitment to financing initiatives that deliver lasting socio-economic impact and improve living standards across the communities it serves.

ESG Funding Purpose (2025)

Developmental Projects
43.7%

Health Sector
6.9%

Education Sector
4.7%

Geographic Diversification

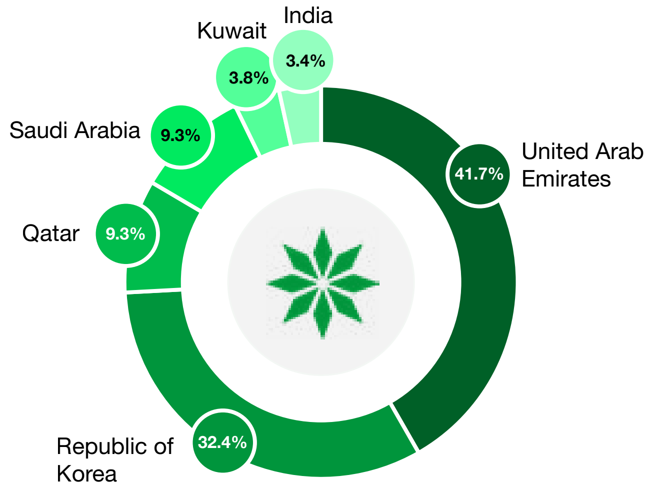
Al-Tijari's sustainable financing efforts are diversified across local and global markets. While 57.5% of the Bank's ESG-related loans and facilities were focused on Kuwait as of 2025, 42.5% were spread across countries such as India and Türkiye. Through strategic funding initiatives, we channel capital into transformative projects that advance environmental stewardship, foster social development, and promote responsible governance.

In 2025, the Bank provided funding to the Disaster Relief Fund of Türkiye, an initiative by the Turkish Government to provide relief and rebuild infrastructure damaged by the 2023 earthquake.

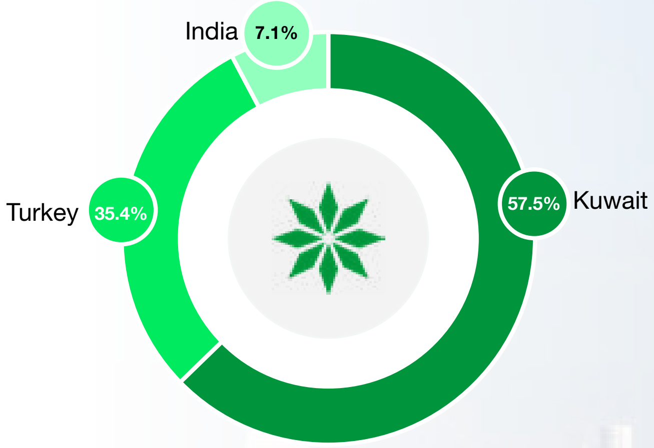
Al-Tijari remains a trusted partner in mobilizing resources where they are needed most, empowering communities, industries, and economies to thrive in alignment with global sustainability objectives. The Bank's ESG-related bond investments support a range of sustainable causes across the GCC region, with nearly 64.1% of the total ESG bond investments held in the UAE, Qatar, Saudi Arabia, and Kuwait.

Figures below illustrate the geographic diversification of both our Green Loans and Facilities Portfolio and our ESG bond investments as of the 31st of December 2025.

Geographic Distribution of Al-Tijari's ESG Bond Investments (2025)



Geographic Distribution of Al-Tijari's ESG-related Loans and Facilities (2025)



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4 Environmental Responsibility

This Chapter Covers:

4.1 Waste, Energy, and Utilities Management

Environmental Performance

At Al-Tijari, we place immense importance on understanding the environmental impact of our operations, demonstrating our commitment to transforming environmental challenges into opportunities for sustainable growth. This section explores how we manage our resources effectively, focusing on waste, water, electricity, and energy use, as we strive to reduce our greenhouse gas emissions and increase our positive impact on the environment.

Waste Management

Al-Tijari is committed to environmental responsibility by strategically integrating environmentally friendly practices into the Bank's operations. Waste management remains a key focus of our sustainability initiatives by reducing overall waste generation and promoting responsible disposal practices across our operations.

The plastic water bottles recycling project, launched in Q4 2023 as part of the Bank's efforts to reduce plastic waste and support global sustainability goals, was fully implemented in 2025, with the support of a licensed recycling company. They collect empty bottles from all Bank locations for recycling and provide the Bank's General Services Division with a monthly report detailing the quantity and weight of recycled bottles to track the Bank's significant progress.

We also continue to promote reducing paper consumption by utilizing digital platforms whenever possible. Our paper consumption, measured in terms of procured quantities, reduced by 4.4% during the reporting period.

Collectively, these initiatives underscore our ongoing commitment to environmental sustainability and our proactive approach to mitigating the impact of waste generated by our operations.

Water Consumption

Al-Tijari recognizes the importance of responsible water usage. The Bank monitors water consumption across its facilities and promotes measures to reduce usage, supporting broader sustainability objectives and responsible environmental stewardship.

Primary areas of water consumption for the Bank include drinking water, irrigation water, and facility water at Al-Tijari's locations. We evaluate our water consumption primarily by monitoring water bills paid to the Kuwait Ministry of Electricity and Water and Renewable Energy (MEWRE). This data is subsequently used to assess and gain insights into our water usage and corresponding greenhouse gas emissions.

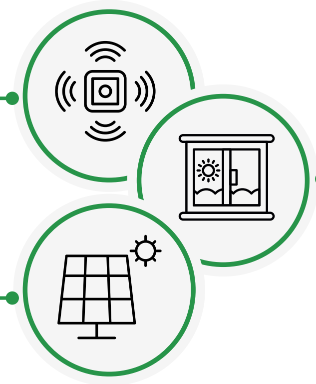
In 2025, Al-Tijari's overall water consumption decreased by 23.3% compared to 2024, supported by the bank's conscious efforts to enhance its positive environmental impact and promote sustainable practices.

Energy Consumption

Managing energy consumption continues to be a key focus of Al-Tijari's environmental efforts. By promoting responsible energy use and increasing the usage of renewable energy, the Bank seeks to reduce its overall energy footprint while supporting cost efficiency and long-term sustainability. This showcases our commitment to the energy transition and to supporting the New Kuwait Vision 2035 Plan's renewable energy targets and Kuwait's net-zero goals.

Al-Tijari is implementing environmentally responsible practices in energy and utilities management, such as:

- Usage of motion sensor-based LED lighting systems to reduce energy consumption.
- Installing solar panels at suitable Al-Tijari branches where infrastructure and operational conditions support renewable energy integration, helping incorporate clean energy into the Bank's operations and reduce electricity consumption throughout the year.



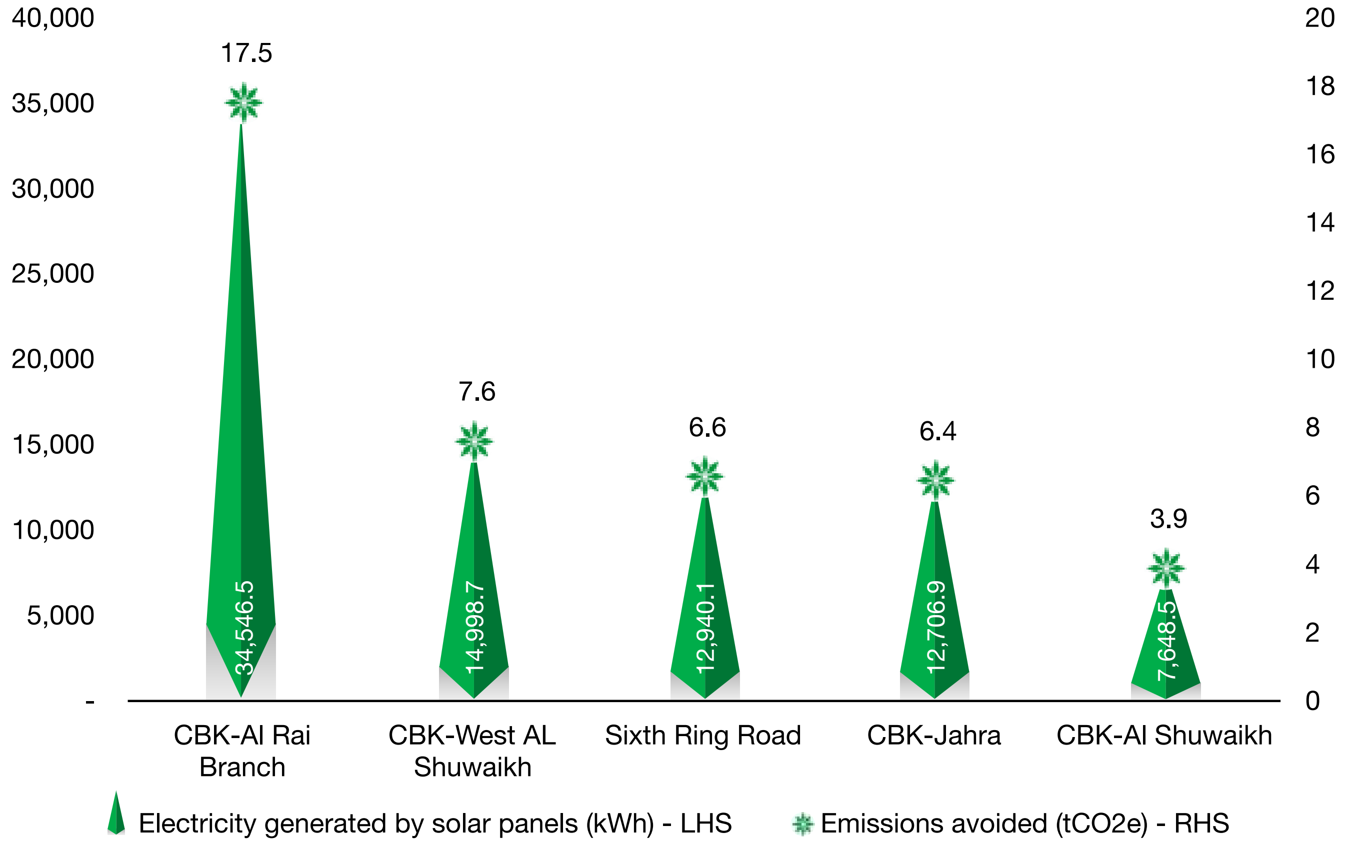
- Installation of thermal window tint to reduce the transmission of heat into our buildings, resulting in lower usage of air conditioning.

Al-Tijari continues to invest in solar power initiatives that support renewable energy adoption. By leveraging solar technology at select facilities, the Bank reduces reliance on conventional electricity sources and helps lower greenhouse gas emissions in line with its sustainability goals.

In 2025, Al-Tijari equipped 25 branches with solar panels, a significant increase from just one operational location in 2024. The expansion reflects a structured and scalable approach to integrating clean energy solutions across the Bank's network, enhancing its ability to generate clean electricity on-site and deliver measurable environmental benefits. This transition to renewable energy has also directly reduced greenhouse gas emissions, supporting the Bank's commitment to minimizing its environmental footprint.

Total electricity generated by solar panels (2025): 162,886.9 kWh
Total Emissions Avoided (2025): 82.6 tCO_2e

Electricity Generated by Solar Panels Across Top 5 Branches (2025)



Case Study: Al-Tijari's "Green" Fleet

Operating under the philosophy that the Bank must lead by example, Al-Tijari believes that meaningful change should start at the top. To reflect this commitment, the Bank took a decisive step in the first quarter of 2025 by transforming its corporate logistics towards an environmentally friendly direction.

Through the purchase of eco-friendly electric cars, 33.3% of the Bank's total owned fleet has now become fully electric. This initiative is a natural extension of the Bank's momentum over the past two years, during which it has actively encouraged sustainable consumer behaviour by offering specialized financing deals and exclusive offers to customers on electric vehicles.

- **Action:** Purchase of 100% electric, eco-friendly vehicles.
- **Scale:** The new acquisition accounts for 33.3% (one-third) of the Bank's total owned vehicle fleet.
- **Goal:** To align Al-Tijari's operations with ESG standards and Kuwait's Vision 2035.

Impact:

The integration of these electric vehicles has a transformative effect on the Bank's operational footprint, leading to an immediate and measurable reduction in annual carbon emissions and reliance on fossil fuels. Beyond the environmental benefits, the integration of an electric fleet optimizes long-term expenditures by significantly lowering fuel costs and reducing the frequency of mechanical maintenance. This strategic investment streamlines the Bank's internal resource management process and aligns the Bank's goals with that of the Kuwait National Development Plan.

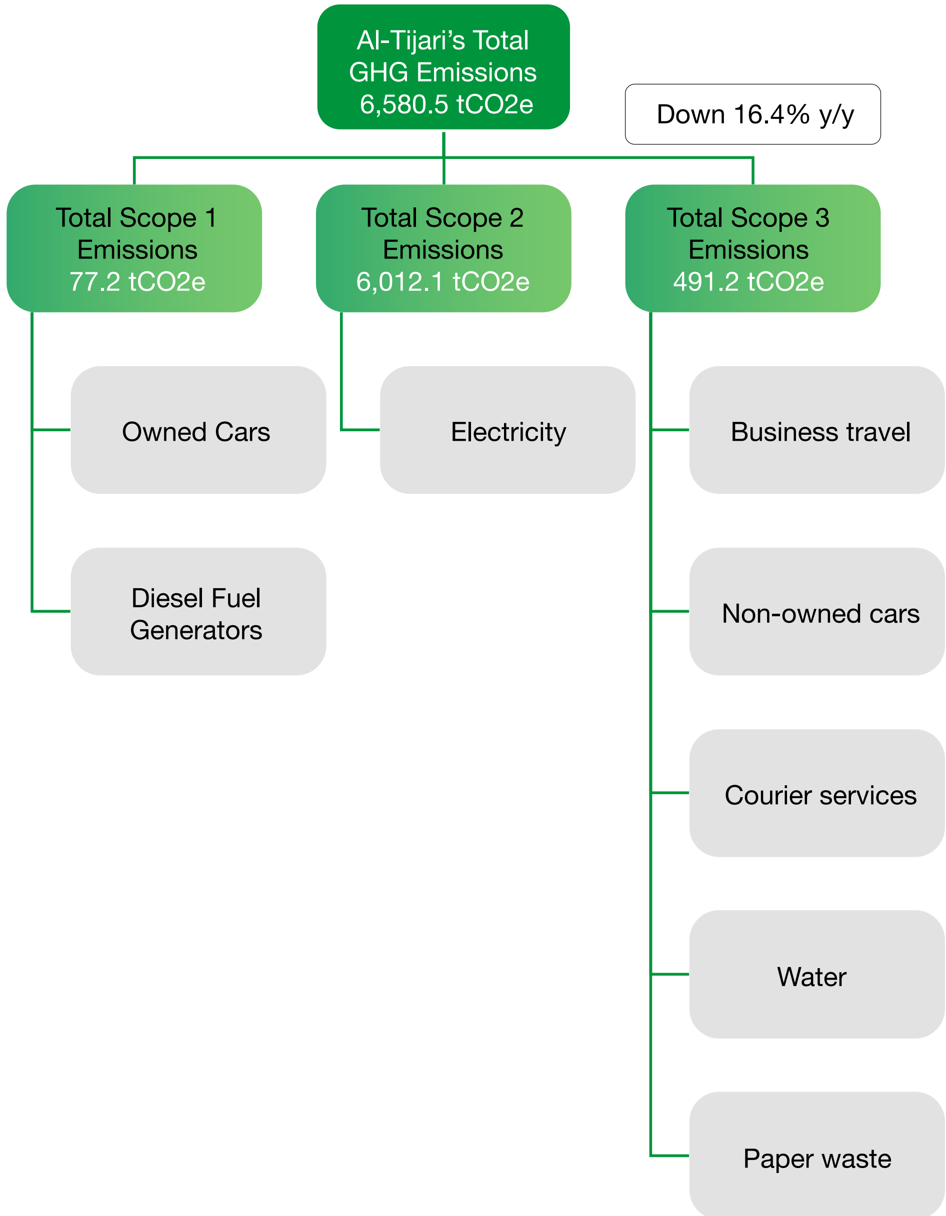
4.2 Carbon Footprint

GHG Emissions and Carbon Footprint

At Al-Tijari, we aim to continuously monitor, optimize, and ultimately reduce our greenhouse gas (GHG) emissions, contributing to Kuwait's goal of achieving net-zero emissions by 2060. We measure and assess our carbon footprint across various activities, including both direct and indirect GHG emissions.

We measure and disclose GHG emissions across Scope 1, 2, and 3. Scope 1 includes direct emissions from our operations, such as those from vehicles and generators. Scope 2 includes indirect emissions from the Bank's electricity consumption. Scope 3 includes indirect emissions generated across the Bank's value chain, which we do not own or control, such as business travel, rented cars, courier services, water consumption, and paper waste. We also disclose GHG intensity, which refers to emissions per Al-Tijari employee during the reporting period.

Summary of Al-Tijari's GHG Emissions in 2025

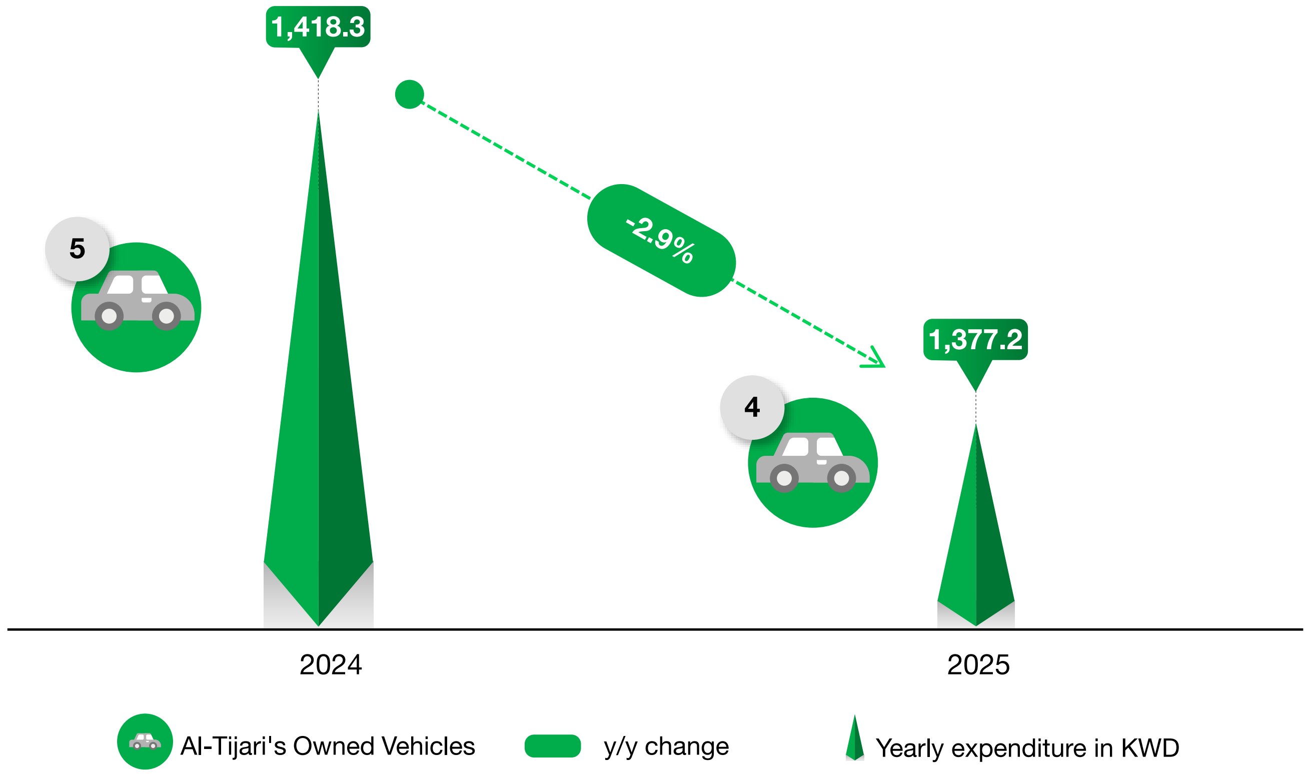


Scope 1 – GHG Emissions from Owned Cars

The number of emission-generating vehicles owned by Al-Tijari decreased from 5 in 2024 to 4 in 2025, resulting in a 2.4% y/y reduction in the Bank's GHG emissions in this category. However, the number of total owned vehicles increased to 6 in 2025, following the purchase of 2 electric vehicles during the year, which are excluded from Scope 1 GHG emissions computations as they do not produce any emissions.

Scope 1 emissions from owned vehicles stood at 36.8 tCO2e in 2025. This reduction aligns with the Bank's transition of one-third of its owned vehicle fleet into electric vehicles during the year.

Al-Tijari's Owned Vehicles and Total Yearly Expenditure



Yearly Fuel Consumption of Owned Vehicles and GHG Emissions

	2024	2025	y/y Change
Yearly Fuel Consumption (in Liters)	16,604.1	16,202.6	-2.4%
Emissions (tCO2e)	37.7	36.8	-2.4%

Scope 1 – GHG Emissions from Diesel Fuel Generators

Emissions from diesel fuel generators, a direct result of our operations, were at 40.4 tCO2e in 2025. Generators are the primary backup power source during outages and are necessary to provide seamless banking services to our customers. GHG Emissions under this category grew by 31.0% y/y in 2025.

Yearly Fuel Consumption of Generators and GHG Emissions

	2024	2025	y/y Change
Yearly Fuel Consumption (in Liters)	11,529.7	15,104.3	+31.0%
Emissions (tCO2e)	30.8	40.4	+31.0%

Scope 1 – Total GHG Emissions

	2024	2025	y/y Change
Emissions (tCO2e)	68.5	77.2	+12.6%

Total Scope 1 GHG emissions of Al-Tijari increased by 12.6% in 2025 to 77.2 tCO2e, due to increased use of diesel fuel generators during the year despite reducing the count of our owned cars. While both the fleet and generators are required for the Bank's smooth conduct of banking operations and for fulfilling our duties towards various stakeholders, the calculation and reporting of Scope 1 GHG emissions are crucial steps in identifying ways to reduce our direct GHG emissions and improve the sustainability of our operations, as we increase the use of renewable energy sources.

Scope 2 – Grid Electricity Emissions

Al-Tijari's Scope 2 emissions include the indirect emissions generated from electricity consumption across various locations, including owned premises, leased land, and privately leased spaces. In 2025, our electricity consumption was spread across 42 locations, with total electricity emission reducing 15% y/y to 6,012.1 tCO2e. In the absence of grid electricity, Al-Tijari maintains operational resilience by deploying generators. Additionally, Al-Tijari also utilizes electricity generated from solar panels installed at suitable branches.

To provide an accurate picture of our indirect environmental impact from electricity use in 2025, we used a normalization approach to address potential data gaps and to appropriately evaluate the Bank's electricity emissions.

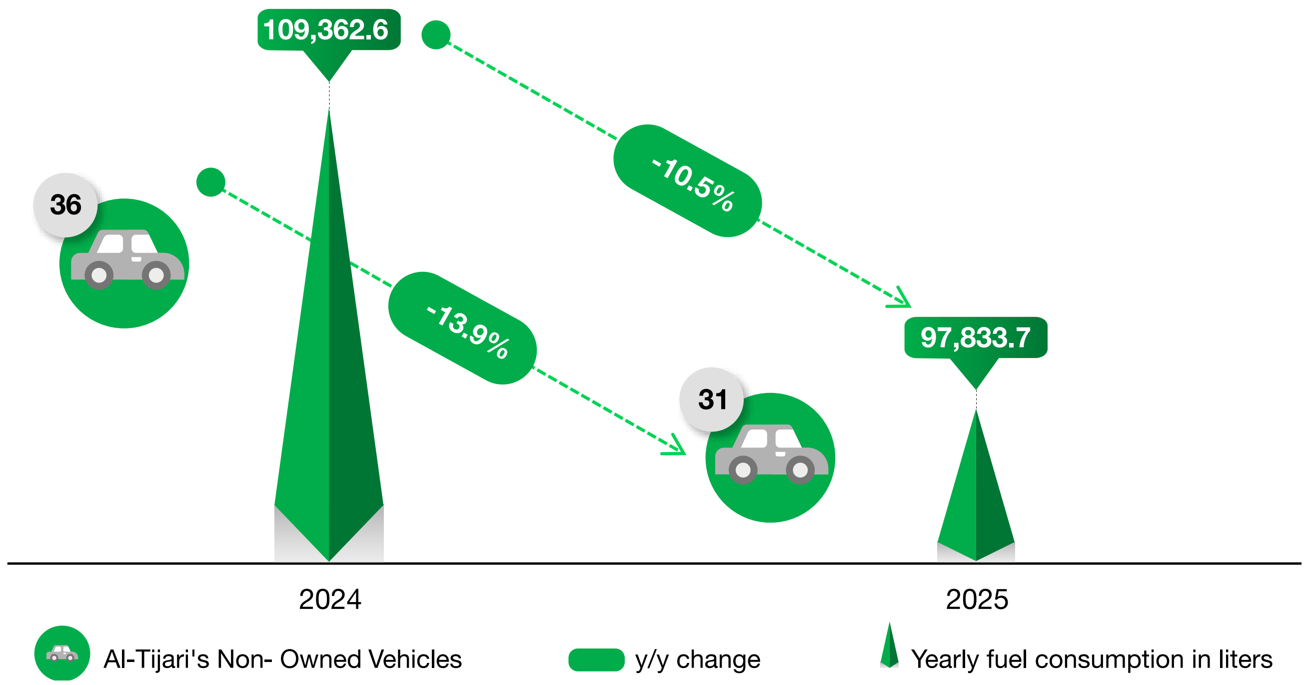
Yearly Consumption of Electricity and GHG Emissions

	2024	2025	y/y Change
Yearly Consumption (in kWh)	13,949,354.5	11,858,173.8	-15.0%
Emissions (tCO2e)	7,072.4	6,012.1	-15.0%

Scope 3 – Rented Cars

Following the same trend as owned cars, the count of rented cars by Al-Tijari also reduced from 36 in 2024 to 31 in 2025. This directly resulted in a 10.5% y/y reduction in fuel consumption by non-owned vehicles and subsequently a 10.5% y/y reduction in GHG emissions under this category in 2025. Rented vehicles generated a total of 222.1 tCO2e emissions during the reporting period.

Yearly Fuel Consumption of Non-Owned Vehicle



Non-Owned Vehicle GHG Emissions

	2024	2025	y/y Change
Emissions (tCO2e)	248.3	222.1	-10.5%

Scope 3 – Water Emissions

Al-Tijari's water consumption reduced nearly one-fifth in 2025, due to promotion of water conservation across the organization. This directly resulted in a 23.3% y/y reduction in GHG emissions from water consumption, from 15.5 tCO2e in 2024 to 11.9 tCO2e in 2025. We used a data normalization approach to alleviate any potential data gaps and provide an accurate picture of Al-Tijari's water consumption-related emissions during the reporting period.

Yearly Consumption of Water and GHG Emissions

	2024	2025	y/y Change
Yearly Consumption (in m³)	31,412.7	24,102.7	-23.3%
Emissions (tCO2e)	15.5	11.9	-23.3%

Scope 3 – Courier Service Emissions

Courier Services utilized by Al-Tijari for delivery are a key part of the Bank's value chain, and hence, emissions generated from transportation through courier services are included as a part of the Bank's Scope 3 GHG emissions calculation. Emissions from Courier Services remained flat at 19.1 tCO2e in 2025, when compared to 2024.

Yearly Consumption of Courier Services and GHG Emissions

	2024	2025	y/y Change
Yearly Fuel Consumption (in Liters)	8,407.2	8,407.2	0.0%
Emissions (tCO2e)	19.1	19.1	0.0%

Scope 3 – Business Travel Emissions

Business travel is a key part of Al-Tijari's indirect carbon footprint. Emissions from business travel vary with travel class, duration, and the distance between the departure and arrival destinations. We continuously monitor and record business travel undertaken by the Bank's executives and employees to assess the indirect emissions associated with these trips.

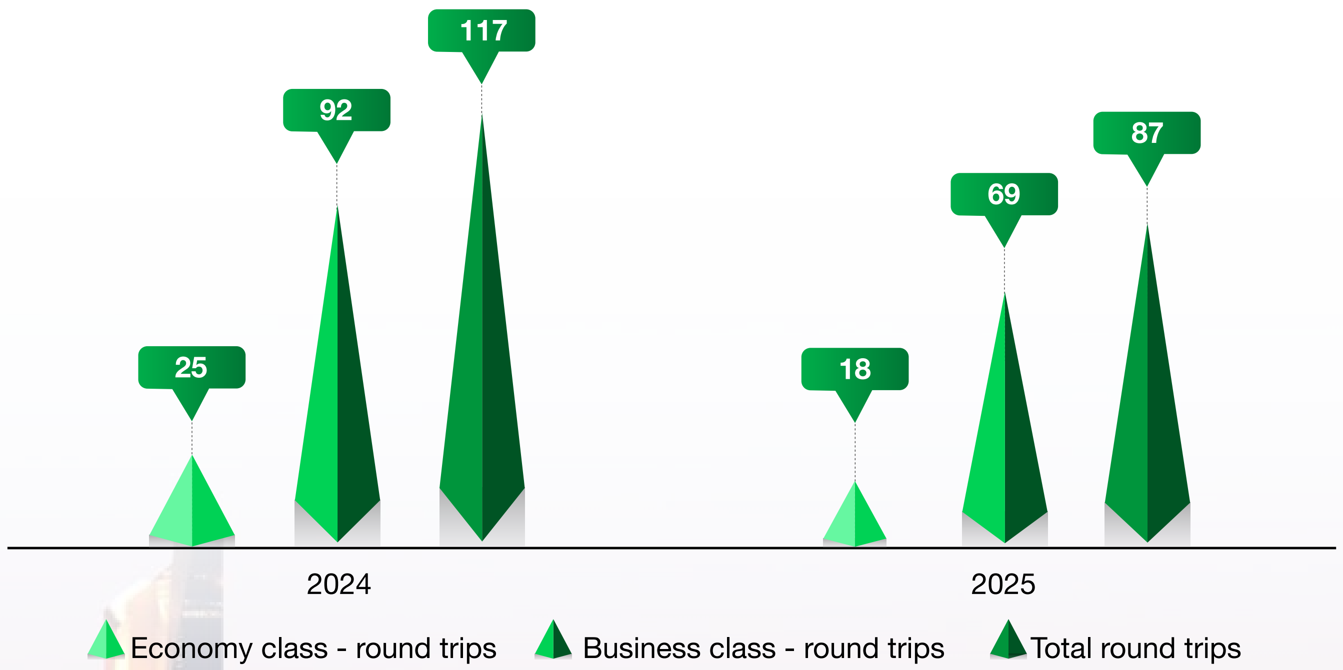
We record travel duration under three categories:

- Less than three hours - short haul
- Three to six hours - medium haul
- More than six hours - long haul

We also record business travel by class of travel under the "Economy" and "Business" categories.

Travel by the Bank's executives and employees is necessary to ensure our business growth and deliver valuable services to our customers and other stakeholders. Al-Tijari makes a conscious effort to reduce GHG emissions from business trips, as evidenced by a 25.6% y/y reduction in the number of business trips in 2025.

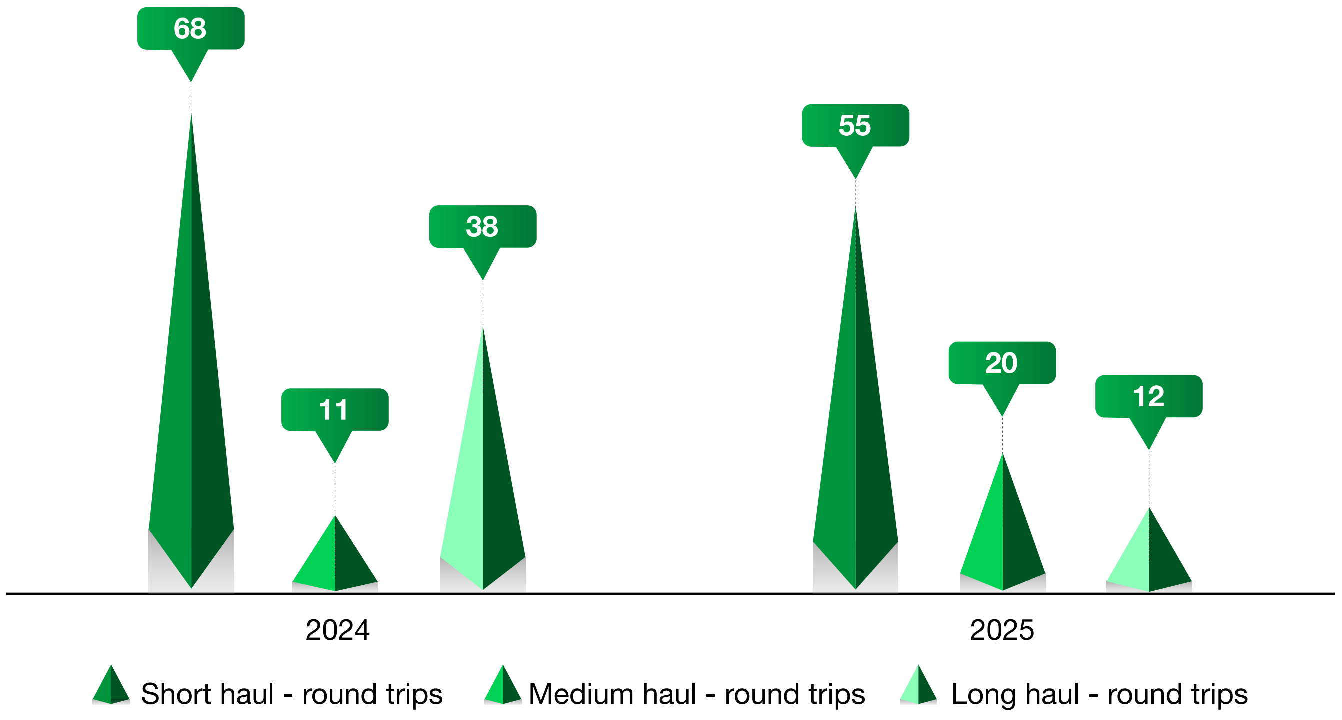
Travels by Class Type per Round Trip



-28.0%	-25.0%	-25.6%
Economy class round trips - y/y change	Business class round trips - y/y change	Total round trips - y/y change

Business trips under both "Economy" and "Business" travel classes were considerably reduced in 2025.

Travels by Flight Log per Round Trip



-19.1%	+81.8%	-68.4%
Short haul round trips - y/y change	Medium haul round trips - y/y change	Long haul round trips - y/y change

Although medium-haul round-trip flights increased significantly in 2025, the reduction in short- and long-haul trips helped offset the GHG emissions from the increase in medium-haul trips.

Business Travel – GHG Emissions

	2024	2025	y/y Change
Emissions (tCO2e)	443.8	237.9	-46.4%

Overall, Al-Tijari's business travel related GHG emissions nearly halved in 2025, when compared to 2024.

Scope 3 – Paper Waste Emissions

To assess Al-Tijari's GHG emissions from paper waste, we measured and recorded our consumption of paper of various types, sizes, and weights. We then evaluated the GHG emissions from paper used within the Bank during the reporting year, which stood at 0.29 tCO2e in 2025, a 4.4% reduction from the previous year. This reduction in paper consumption is due to the Bank's conscious efforts to use digital resources as much as possible and reduce overall paper use.

Yearly Paper Consumption and GHG Emissions

	2024	2025	y/y Change
Yearly Consumption (in kg)	66,215.7	63,270.1	-4.4%
Emissions (tCO2e)	0.31	0.29	-4.4%

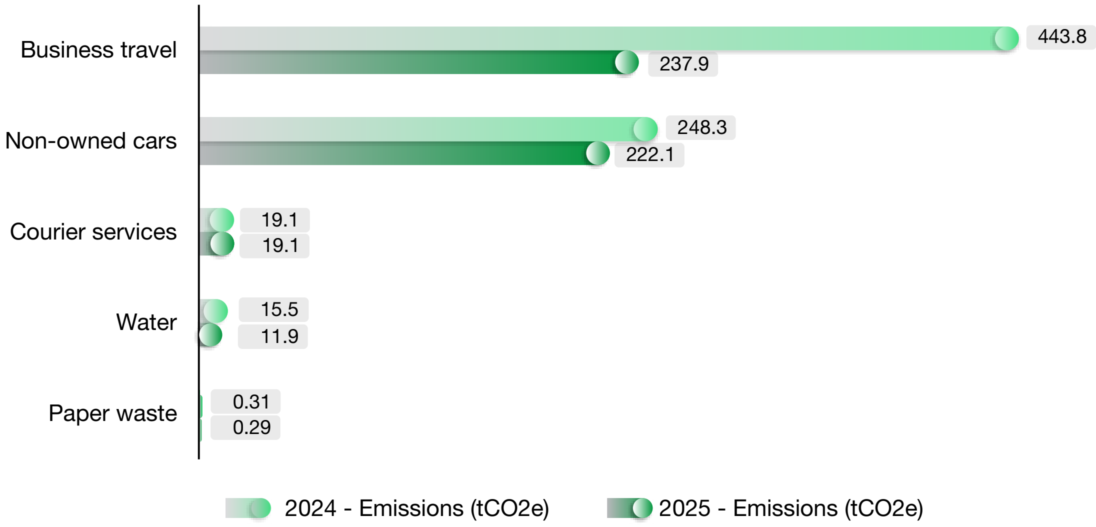
Scope 3 – Total GHG Emissions

	2024	2025	y/y Change
Emissions (tCO2e)	726.9	491.2	-32.4%

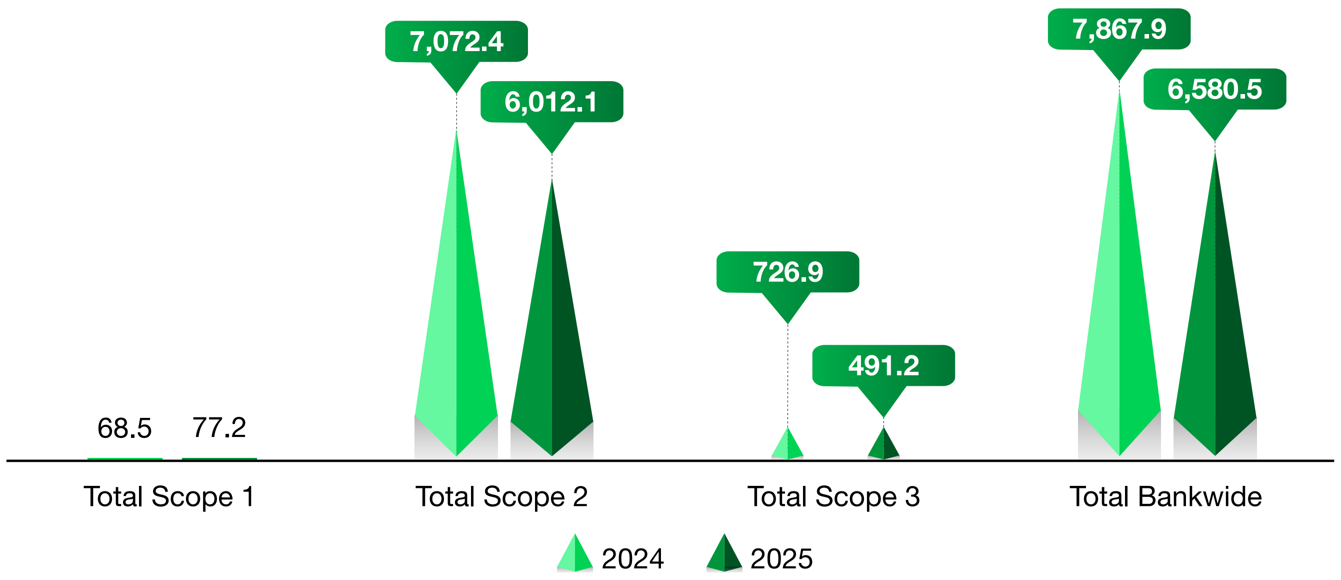
Scope 3 GHG emissions, generated from non-owned vehicles, courier services, business travel, paper waste and water consumption totalled to 491.2 tCO2e in 2025, down 32.4% when compared to 2024.

Majority of emissions were produced by business travel and rented vehicles, contributing nearly 94% of Al-Tijari's Scope 3 emissions in 2025. Further details and breakdowns are listed below.

Scope 3 – Total GHG Emissions Breakdown



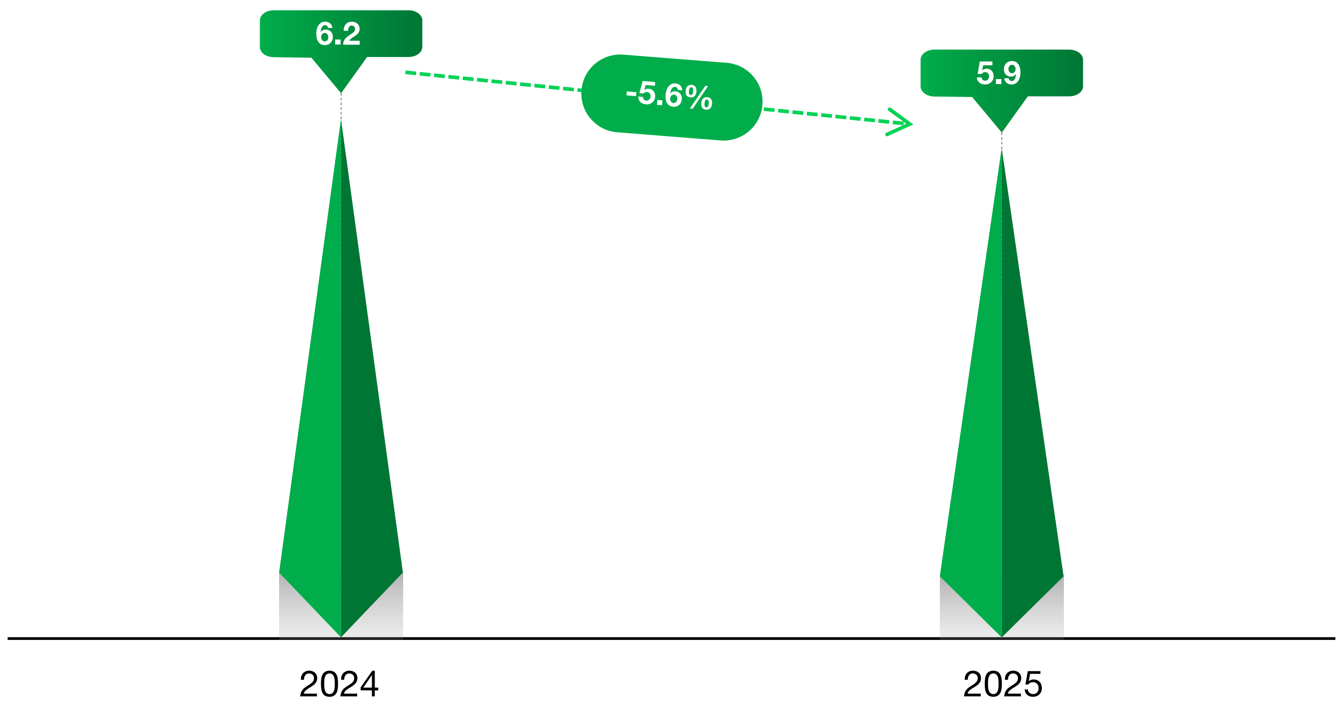
Total GHG Emissions (tCO2e) - Scope 1, Scope 2, and Scope 3



+12.6%	-15.0%	-32.4%	-16.4%
Total Scope 1 - y/y change	Total Scope 2 - y/y change	Total Scope 3 - y/y change	Total Bank wide - y/y change

The total bank-wide GHG emissions of Al-Tijari, including direct and indirect GHG emissions across Scope 1, Scope 2, and Scope 3, decreased by 16.4% y/y in 2025. This considerable reduction is a direct result of various sustainability-related efforts undertaken by the Bank during the year in terms of water conservation, paper recycling and being more cognizant of business travels.

Total GHG Intensity (tCO2e/ Employee) - Scope 1, Scope 2, and Scope 3



Note: GHG Intensity (tCO2e/ Employee) accounts for changes in employee headcount due to outsourcing in 2025, ensuring comparability across reporting periods.

GHG intensity, which measures GHG emissions per employee, decreased by 5.6% y/y in 2025 to 5.9 tCO2e per employee. In line with the reduction in overall GHG emissions, the intensity reflects improved emissions efficiency and the Bank's continued progress in reducing its environmental footprint.

4.3 Green Organization

Al-Tijari's Ongoing Green Organization Initiatives

Al-Tijari has built a strong foundation in environmental sustainability through long-term initiatives that continue to operate and deliver impact in 2025. These programs form the backbone of the Bank's "Go Green Organization" pillar, supporting continuous progress in resource efficiency, renewable energy adoption, and internal sustainability awareness.

Digital Archiving Initiative – Paper Recycling (2019 – Ongoing)
The initiative streamlines document management and reduces paper waste through digitization and structured recycling practices. In 2025, the operations team at Al-Tijari curtailed paper usage by automating manual tasks, adopting a paperless workflow, and making paper recycling standard practice. Additionally, digitizing various operational processes increased the Bank's efficiency, improved data security, and reduced negative environmental impact through regular recycling.

6RR Solar Panel Installation Project (2021 – 2025)
A large-scale transition to renewable energy at Al-Tijari's 6th Ring Road building, reducing electricity consumption and lowering GHG emissions.

ECHO – Environmental Conservation Heroes (2023 – Ongoing)
A Bank-wide sustainability advocacy program that promotes awareness of the UN SDGs and encourages environmentally responsible behaviour among employees.

Plastic Bottle Recycling Initiative (2023 – Ongoing)
Reinforces recycling habits within branches and offices to reduce plastic waste and cultivate a greener workplace culture.

Green Organization Initiatives launched in 2025

Transition to renewable energy

The Bank rolled out a new phase of its transition to renewable energy, with the installation of solar panels across 59.5% of branches as of 2025, further reducing fossil consumption and lowering its carbon footprint.

Sustainable mobility

Al-Tijari took a major step towards sustainable mobility in 2025 by introducing eco-friendly vehicles into its corporate logistics fleet, marking a decisive step toward greener operations. Currently, electric vehicles form 33.3% of the bank's owned fleet.

These 2025 initiatives build on the strong foundation of earlier programs and demonstrate the Bank's commitment to accelerating progress towards a cleaner, more sustainable future.

5 Community Engagement

This Chapter Covers:

5.1 Community Outreach

Engaging With Our Community

Al-Tijari continued its commitment to community outreach through a range of educational, environmental, and social initiatives in 2025. Additionally, Al-Tijari continues to participate in a significant role in the following industry associations and national/international advocacy organizations:

Organization	Description
Central Blood Bank	Al-Tijari participates in and conducts various blood donation drives to support Kuwait's Central Blood Bank.
Dasman Diabetes Institute	Aims to combat the prevalence of diabetes in Kuwait through focused diabetes research, integrated prevention, training, and education.
Sheikh Abdullah Al-Nouri Charity Society	Contributes to the building and development of needy communities.
Patients Helping Fund Society	Supports patient welfare by raising funds and through social initiatives.
Peace Association for Humanitarian and Charitable Work	Dedicated to providing relief, medicine, and support to needy families and victims of disaster.
Elaaf Charity Association	Focused on humanitarian, development, and medical aid of vulnerable communities.
Kuwait Association for Needy Families	Offers services such as sponsorship for needy families, debt relief for Kuwaiti citizens, orphan care, and educational support.
Rahma Global Society	Contributes to alleviating the suffering of Muslims and minorities in particular, achieving community development and empowering individuals.

Al-Tijari's Ongoing Community Engagement Initiatives

Ya Zeen Turathna

The Ya Zeen Turathna campaign, launched in 2011, continues to thrive in 2025 as a key program dedicated to preserving and promoting Kuwait's cultural heritage. In addition to partnerships with heritage institutions to promote Kuwait's culture, Al-Tijari also organizes activities such as photography competitions and cultural booths at malls to raise public awareness and appreciate Kuwaiti heritage. Additionally, Al-Tijari released its 2026 annual calendar portraying aspects of Kuwaiti heritage as part of the campaign.

Haween Alaihom

Introduced in 2013, Haween Alaihom remains an active humanitarian initiative in 2025, focusing on supporting Kuwait's labour community. The Bank continues to collaborate with charitable organizations to provide essential relief, particularly during major occasions such as national celebrations, Ramadan, and Eid, ensuring that vulnerable groups receive consistent care and recognition year after year.

Double Your Rewards Campaign

First launched in 2020, the Double Your Rewards campaign continues into 2025 as a significant effort to amplify community giving. Under this ongoing initiative, the Bank matches customer donations made to partner charities, effectively doubling their social impact. By maintaining strong collaborations with NGOs such as Rahma Global Society, Peace Association for Humanitarian and Charitable Work and Sheikh Abdullah Al Nouri Charity Society, the Bank ensures that these contributions reach underserved groups, supporting causes such as food security, education, and general welfare. Notably, the "Double Your Rewards Campaign" won the "Pioneering Project for Corporate Social Responsibility" award at the GCC level in 2023.

Student and Youth Engagement Programs

In 2025, Al-Tijari continued to invest in building future talent through its annual Internship and Summer Training Programs. A total of 71 students from schools and universities were hosted across various divisions, where they gained hands-on exposure to banking operations. Al-Tijari's Human Resources Division also organizes yearly Summer Training Programs that enable young people to make productive use of their summer break while developing valuable skills.

Kuwait Governorates Program

The program was launched in the spirit of solidarity with the community at large, through ongoing collaboration with the six Governorates in Kuwait, in support of civil society institutions to enhance their societal impact. The Bank provides financial contributions to a wide range of social, cultural, educational, sports and environmental activities organized by the Governorates. These efforts underscore the Bank's dedication to promoting sustainable development and raising the standard of the services and programs provided by the Governorates.

Commercial Bank of Kuwait (K.S.C.P)
Sustainability Report 2025

Diraya Campaign

As a part of Al-Tijari's ongoing support to the Diraya Campaign, a financial and banking awareness campaign launched by the Central Bank of Kuwait (CBK) in collaboration with Kuwait Banking Association (KBA), awareness messages were disseminated to customers in collaboration with all relevant divisions within the Bank.

Community Engagement Initiatives launched in 2025

Youth Empowerment & Talent Development

Supporting National Youth Projects – Rooftop Event Sponsorship: Al-Tijari exclusively sponsored the Rooftop event at Al-Asimah Mall as part of its ongoing support for young Kuwaiti entrepreneurs. The initiative provides a platform for creative youth-led projects, particularly in fields related to food and other small- and medium-sized projects, to showcase their work and gain practical business experience.

Financial Inclusion and Customer Engagement

Retail Banking Exhibition: Throughout 2025, the Retail Banking Division implemented targeted awareness and engagement activities across key customer segments, including premier, youth, juniors, automotive (with a focus on electric vehicle financing), and salary transfer clients. Exhibitions were held in high-traffic locations such as malls, universities, and public spaces, complemented by digital outreach through social media, mall screens, outdoor displays, radio channels and newspapers.

SME Empowerment and Entrepreneurship Support

"From Idea to Implementation" SME Digital Workshop: Al-Tijari collaborated with Kuwait-based software company Nizek to deliver a specialized digital workshop designed to guide entrepreneurs in transforming ideas into viable online ventures. The program provided practical tools and structured guidance, reinforcing the Bank's support for SME growth.

Environmental Sustainability and Public Awareness

- **Environmental Awareness Social Media Campaigns:** In 2025, Al-Tijari launched a series of engaging social media campaigns aimed at promoting responsible environmental practices. These initiatives encouraged sustainable habits within the community and aligned with the Bank's efforts to broaden public environmental awareness.

- **"Water for Tomorrow" Sponsorship:** As part of its ongoing partnership with national institutions, Al-Tijari sponsored the Water for Tomorrow initiative launched by Al-Asimah Governorate. The program focused on educating high school students about responsible water use, supporting the "sustainable living environment" pillar of Kuwait's Vision 2035.

- **Community Beach Cleanup Campaigns:** Reaffirming its commitment to environmental stewardship, Al-Tijari organized beach cleanup activities in the Marina Mall and Sharq areas. The initiative promoted community participation in environmental preservation while contributing to cleaner and safer public coastal spaces.

Thought Leadership and National Development

- **"Future of Sustainability: ESG Insights" Seminar:** In partnership with a leading international risk management consultancy, Al-Tijari successfully hosted the "Future of Sustainability: ESG Insights" seminar. The session highlighted the growing importance of embedding ESG considerations into corporate strategy and emphasized their role in enabling sustainable transformation and long-term business value creation.

- **Participation in the Kuwait Strategic Economic Conference:** Al-Tijari's Chairman took part in the Strategic Roundtable on Accelerating Energy Transformation during the Kuwait Strategic Economic Conference. The discussion focused on Kuwait's aspirations for net zero emissions and underscored the critical role of public-private partnerships in driving national energy transition and attracting sustainable investment.

Economic Development and Investment Promotion

- **"Capital of Opportunities" Initiative Sponsorship:** Al-Tijari sponsored the Capital of Opportunities initiative, aimed at showcasing business, investment, and development potential across Kuwait City. The program featured panel discussions, workshops, and dialogue sessions that convened decision-makers and industry specialists to exchange insights and strengthen investment pathways within Al-Asimah Governorate.

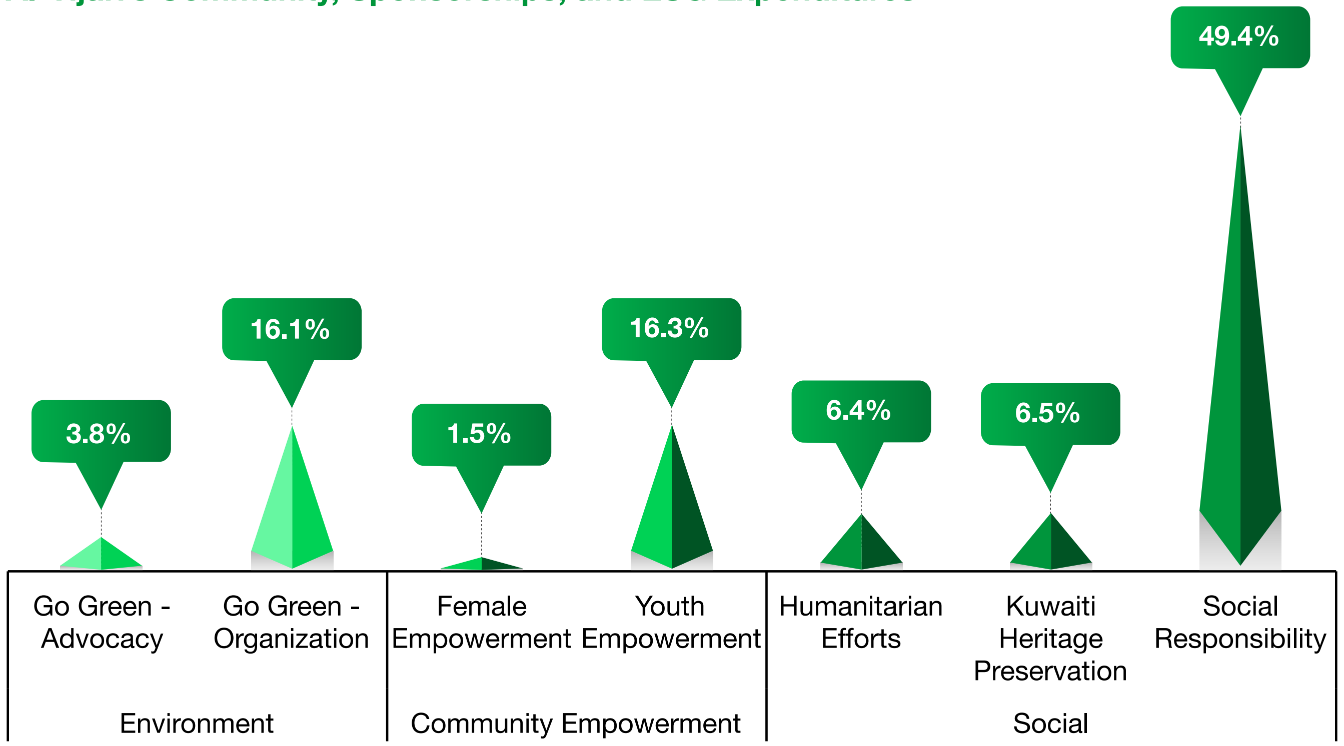
Al-Tijari's Community, Sponsorships, and ESG Expenditures

Al-Tijari integrates social responsibility into its core values and long-term vision by actively investing in initiatives that strengthen communities, preserve heritage, and support inclusive development.

In 2025, the Bank allocated its ESG expenditure across key priority areas to ensure lasting impact. Social initiatives accounted for the largest share at 62.3% of total ESG spending, with a strong focus on social responsibility, humanitarian efforts and Kuwaiti heritage preservation. Community empowerment initiatives represented 17.8% of total ESG spending, with particular emphasis on youth and female empowerment. Environmental initiatives comprised 19.9% of total ESG expenditure, supporting initiatives under the Go Green Advocacy and Go Green Organization aspects of Al-Tijari's "GO Green" pillar of ESG strategic key driver. Additionally, sponsorships formed 17.8% of the bank's ESG expenditure in 2025.

Through this diverse allocation, Al-Tijari ensures its ESG expenditure addresses critical societal and environmental needs while creating long term value for the community it serves.

Al-Tijari's Community, Sponsorships, and ESG Expenditures



5.2 Procurement Practices

Responsible Procurement and Supplier Engagement

In 2025, Al-Tijari reinforced its commitment to responsible procurement by integrating socioeconomic considerations into sourcing and supplier engagement practices. As a result of expanded business activities, the Bank's total procurement expenditure increased by 12.1% y/y in 2025, with procurement decisions reflecting a balance between operational needs, value creation, and support for Kuwait's sustainable economic development.

Commitment to Local Suppliers

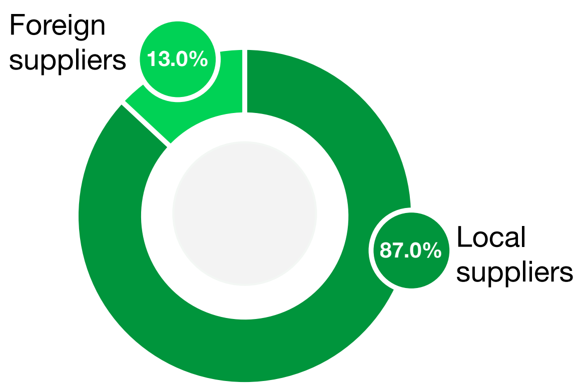
Supporting the national economy remained the cornerstone of Al-Tijari's procurement strategy. In 2025, 85.9% of total procurement spending was directed towards local suppliers, representing a 10.7% y/y growth of KWD 1.1 million. Total expenditure towards local suppliers stood at KWD 11.2 million during the year, reflecting efforts to promote local value creation and contribute to Kuwait's economic resilience. While total procurement spending directed towards foreign suppliers grew at a higher rate in 2025, spending on local suppliers remained significantly higher in absolute terms, reinforcing Al-Tijari's prioritisation of domestic suppliers.

Selective International Procurement Partnerships

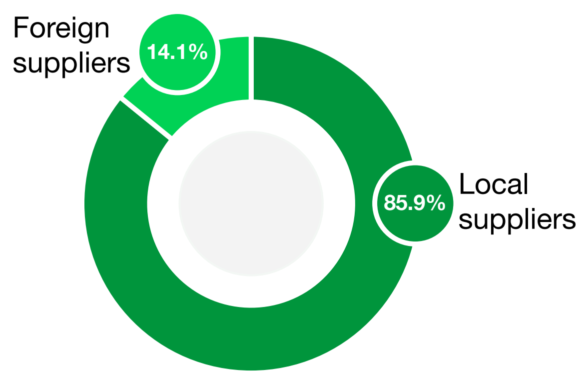
While prioritizing local sourcing, Al-Tijari maintained a strategic approach to international procurement, primarily driven by the need for specialized expertise, niche services, and efficiency enhancements that complement the Bank's local supply base. In 2025, 14.1% of total procurement expenditure was allocated to selected foreign suppliers, representing a 21.4% y/y growth of KWD 0.3 million. Total expenditure towards foreign suppliers stood at KWD 1.8 million during the year, with international partnerships playing a supportive role in complementing the supply of the Bank's requirements by local suppliers.

Al-Tijari's Procurement Expenditure

2024 Expenditure: KWD 11.6 million



2025 Expenditure: KWD 13.0 million



5.3 Small and Medium-sized Enterprises (SMEs)

Empowering SMEs

Small and medium enterprises (SMEs) play a critical role in driving innovation, generating employment, and strengthening economic resilience across economies, including the State of Kuwait. SMEs play a key role in achieving the goals set forth under the New Kuwait Vision 2035 Strategy and the State's economic diversification efforts.

At Al-Tijari, we remain committed to empowering these businesses by offering the necessary tools and support they need to succeed. SMEs are empowered by Al-Tijari Bank through four key pillars.

Strategic SME Empowerment at Al-Tijari

Banking Solutions
Through its Corporate Banking division and Retail Banking Division's Merchant Sales Unit, the Bank provides SMEs with banking services in line with their eligibility, enabling their growth and long-term financial sustainability.

Procurement Practices
The Bank directed 85.9% of its procurement expenditure in 2025 towards local vendors that include SMEs, reinforcing its commitment to supporting the local economy.

Human Capital
The Human Resources division collaborates with various SME local vendors to deliver training programs and initiatives that support SME development.

Events and Sponsorships
The Bank actively sponsors and participates in events dedicated to SME empowerment, fostering engagement and visibility within the sector.

Al-Tijari's Corporate Banking Solutions for SMEs

Al-Tijari offers a range of tailored financing solutions and digital services, which also benefit SME. By applying the same screening process and providing the same level of advisory expertise and banking solutions as we provide to large clients, we ensure that SMEs benefit from our comprehensive, high-quality services. In 2025, the Corporate Banking Division introduced transaction financing to encourage support for SMEs and other customers with specific financing needs, without imposing permanent limits.

Case Study: Initiatives by Al-Tijari to support SMEs in 2025

"From Idea to Implementation" Workshop

Al-Tijari collaborated with Nizek, a software development company based in Kuwait, to conduct a digital workshop, providing customers with the opportunity to transform their business idea into an online venture through providing practical knowledge and tools that enhance entrepreneurial and innovative thinking, within the context of the Bank's initiatives towards the empowerment of SMEs.

Al-Tijari sponsors and participates in Al-Asimah Governorate's National Initiative "Capital of Opportunities"

Al-Tijari sponsored the national initiative "Capital of Opportunities", launched by Al-Asimah Governorate under the patronage of His Excellency the Governor of Al-Asimah, and held at the Martyr's Park. The Bank's participation in this initiative is in line with our ongoing efforts to support national initiatives aimed at strengthening cooperation with governorates to support small and medium-sized enterprises (SMEs) and enhance the investment environment in Kuwait.

6 Workplace Empowerment

This Chapter Covers:
6.1 Equality, Diversity, and Inclusion
6.2 Employee Retention
6.3 Capacity Building
6.4 Health, Well-being, and Safety
6.5 Al-Tijari Employee Engagement

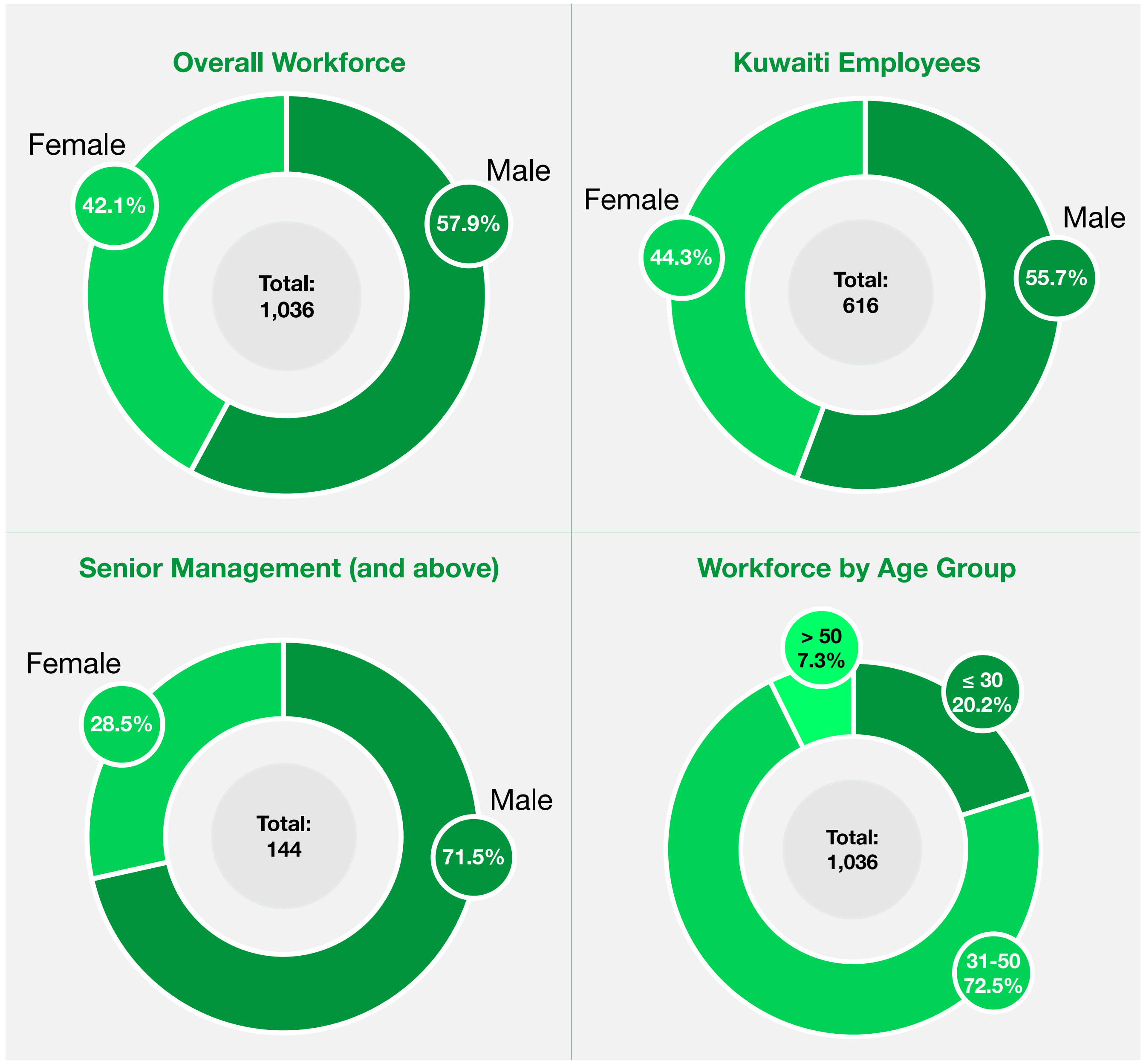
6.1 Equality, Diversity, and Inclusion

Al-Tijari's Overall Workforce 2025

Al-Tijari's total workforce size stood at 1,036 individuals as of December 31, 2025. We deeply value equality, diversity, and inclusion, as evidenced by the broad representation across the Bank's full-time workforce.

"Human Capital" is one of the five key strategic drivers of our 2022-2026 "Shaping the Future" Strategy. Through various initiatives aligned with the strategy, we promote nationalization, gender equality, workforce development, and youth empowerment within our organization.

Al-Tijari's Human Capital in Numbers (2025)



Note: Senior Management (and above) denotes Senior Management and Executive Management members.

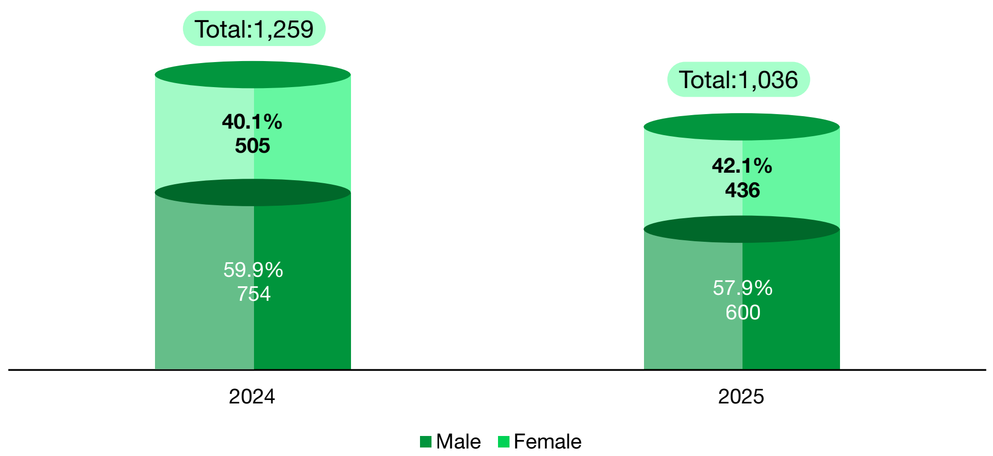
Al-Tijari's full-time employees, including professionals, management, senior management, and executive management, decreased by 17.7% in 2025. This reduction in workforce was primarily influenced by structural changes that enhance the Bank's agility, improve service quality, and align operation more closely with global best practices. Throughout this transition, the Bank remained committed to responsible workforce management by prioritizing transparent communication and upholding our ethical standards. These changes position the organization for sustainable long-term growth while strengthening our ability to focus on strategic priorities.

Gender Equality

At Al-Tijari, gender diversity and the empowerment of women are of utmost importance, as evidenced by the growing share of female employees Bank-wide. The share of female employees in our workforce grew from 40.1% in 2024 to 42.1% in 2025. The composition of female employees is even higher amongst Kuwaiti employees, at 44.3% in 2025.

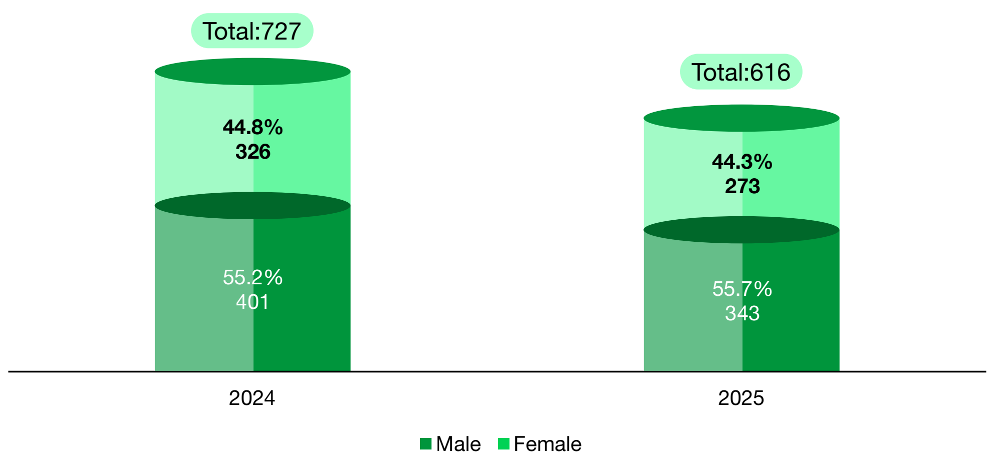
Female representation in roles ranging from Professionals to Management stood at 44.3% in 2025, up from 41.4% in 2024. Additionally, women formed 28.5% of our Senior and Executive Management employees at the end of 2025.

Overall Workforce Gender Diversity



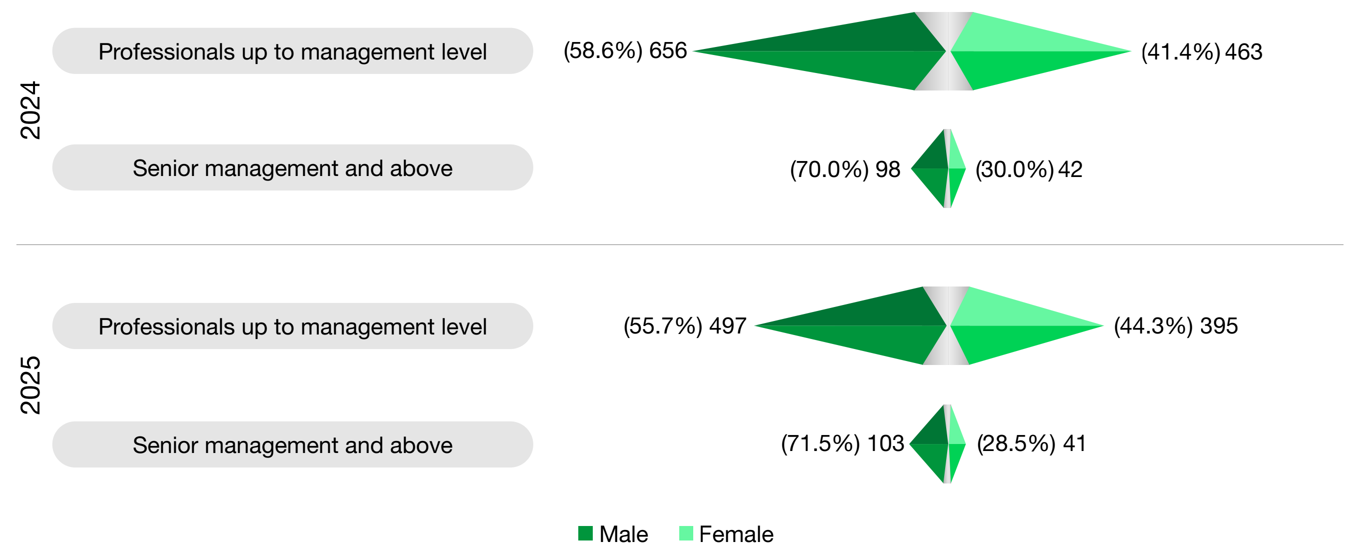
Note: Data Labels show the count and share of the total (in percentage) for each category.

Gender Diversity Breakdown of Al-Tijari's Kuwaiti Employees



Note: Data Labels show the count and share of the total (in percentage) for each category.

Gender Diversity Breakdown by Employment Level



Note: Data Labels show the count and share of the total (in percentage) for each category.

Fresh Graduates Employed

Particulars	2024		2025	
	Number of New Hires	Percentage of total	Number of New Hires	Percentage of total
Male	35	59.3%	5	62.5%
Female	24	40.7%	3	37.5%
Total	59	100%	8	100%

Empowering Women at Al-Tijari

In 2025, Al-Tijari introduced "SHE Leads" as its flagship initiative to advance women's empowerment. With a focus on cultivating leadership capabilities, accelerating career growth, and building a strong community of support, the program equips women with the confidence and skills to thrive both personally and professionally.

Case Study: "SHE Leads" - Empowering Women and Advancing Inclusive Leadership

At the heart of "SHE Leads" is a clear vision: to shape a future where women are not only active participants in the workforce but also influential decision-makers, innovators, and change-makers. Aligned with the UN SDGs and the New Kuwait Vision 2035 ambitions to develop creative human capital, the program focuses on advancing women in leadership by ensuring their voices are heard, their contributions valued, and their impact recognized as a catalyst for stronger communities, dynamic economies, and a more equitable society.

2025 marked the launch of the Bank's "SHE Leads" flagship initiative, which debuted as six sessions, each lasting two hours, tackling topics tailored to the unique needs of the female workforce. The program saw noteworthy participation by 61 female employees across 13 divisions in the Bank, resulting in a total of 166 hours of training. This initiative exemplifies Al-Tijari's strong commitment to nurturing female leadership and empowering women to take on transformative roles across the organization.

The table below illustrates participation by session and the aggregate resulting training hours for each session.

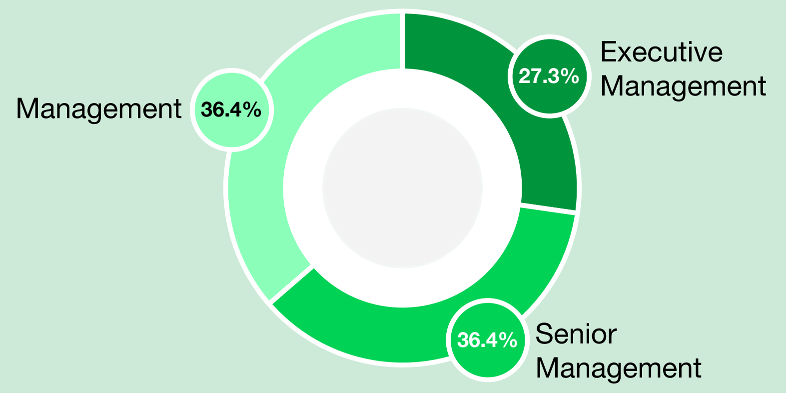
Course Name	No. of Participants	Aggregate Hours
Session 1 - Common Workplace Challenges and How to Overcome Them	18	36
Session 2 - Handling the Unknown: Stress and Anxiety in the Workplace	10	20
Session 3 - Mastering Workplace Communication	17	34
Session 4 - Fill Your Cup First	11	22
Session 5 - Planning for Stress-Free Days	14	28
Session 6 - Strategic Work During Peak Leave Seasons	13	26

Participants Career Progression

As a testament to Al-Tijari's diligence in tracking the impact of its learning and development efforts, in this case as it pertains to female staff career progression, 18.0% of the total participants in the "She Leads" initiative have witnessed career progression. This advancement highlights the tangible benefits of investing in women's development and the program's role in fostering career growth.

The chart below illustrates the distribution of promoted participants across job groups, demonstrating the program's diverse impact across organizational levels, with a significant number of women advancing into higher roles.

Promoted Candidates - Job Groups



Training Distribution by Type of Division

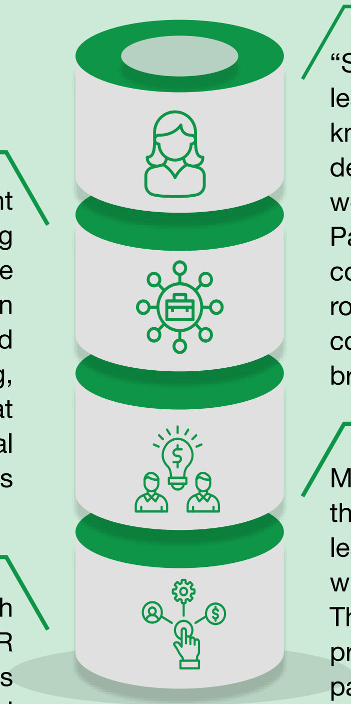
The Bank studies participation trends and program outcomes to optimize its training programs and encourage equal contributions across the board. Female staff members are well represented within Al-Tijari divisions. Examining the participation by division type as it pertains to the "SHE Leads" female empowerment capacity building initiative, the majority of participants were from support divisions (52.5% of total participants), followed by business divisions (27.9% of total participants), and finally, control divisions (19.7% of total participants).

Division Type	No. of Participants	Percentage of Total Participants	Number of Hours
Business	17	27.9%	46
Control	12	19.7%	34
Support	32	52.5%	86

Assessing the program participants as a percentage of the total number of females in each division, the participation from control divisions is the most significant (29.3% of total female staff), followed by the support divisions (18.4% of total female staff) and finally, the business divisions (7.7% of total female staff).

Core Pillars

"SHE Leads" is more than a program - it is a journey of empowerment and leadership. Tapping into the creative leadership of women enables them to take their place at the forefront of impact across our organization and society through four main pillars.



Networking Opportunities

The initiative fosters a prominent community of women leaders, creating opportunities to connect, exchange experiences, and collaborate on shared ambitions. Through structured networking and knowledge sharing, participants build relationships that advance career growth, foster personal development, and spark new ideas that drive collective progress.

Access to Resources

Participants are supported with access to Al-Tijari's THABER e-learning platform, which offers learning resources and professional coaching. This access strengthens critical capabilities, enhances career readiness, and equips women to step confidently into greater responsibilities.

Leadership Development

"SHE Leads" provides a holistic learning journey through mentorship, knowledge-sharing, and experiential development designed to strengthen women's leadership capabilities. Participants gain confidence and competencies to step into leadership roles across their careers, within their communities, and as contributors to broader societal progress.

Mentorship Opportunities

Mentorship is a catalyst for growth, and the program connects aspiring women leaders with experienced mentors who offer guidance and perspective. These relationships foster confidence, provide practical support, and help participants navigate career challenges with greater clarity and resilience.

Gender Neutral Benefits

The Bank ensures gender equality across all aspects of the workplace, including in its benefits packages. Al-Tijari's health insurance policy is free of gender bias, allowing female employees to include their spouses and children without restrictions or discrepancies. Additionally, Al-Tijari recognizes the importance of supporting women during significant life events such as childbirth. The maternity leave and nursing break policies are in alignment with labour laws, providing the Bank's female employees with the necessary time off from work to care for their new-born children and to ensure a supportive and accommodating workplace environment for new mothers transitioning back to work. We also offer marriage leave, allowing employees to take time off to prioritize personal commitments.

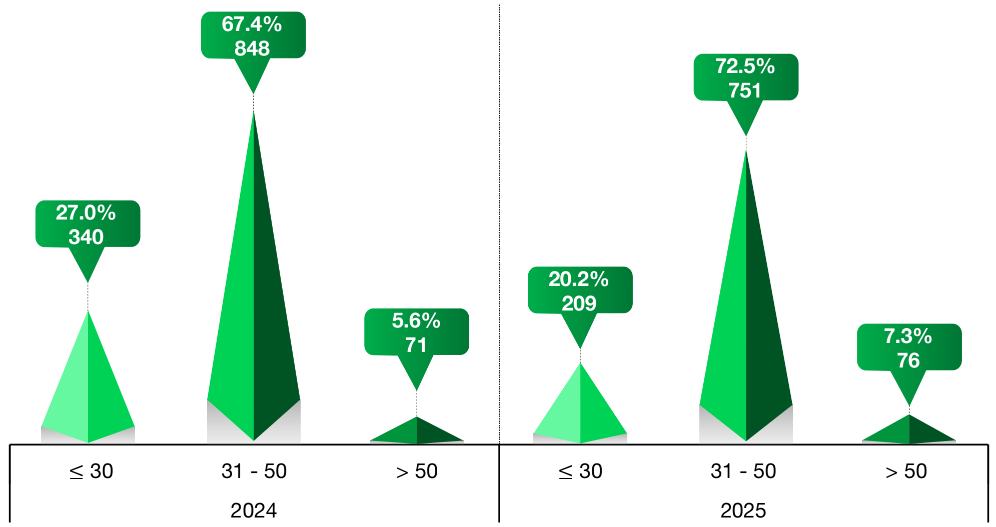
During the reporting period, a total of 17 female employees availed maternity leave. Of the 17 employees, 11 returned to work in 2025 after the conclusion of their maternity leaves, with the rest due to return the following year.

Workforce Age Diversity

Al-Tijari's workforce has a diverse age distribution, as evidenced by the Bank's multi-generational workforce. Our age-diverse workforce fosters a culture of innovation and mentorship by combining the experience of elder employees with the technical agility of younger employees.

The majority of Al-Tijari's workforce falls within the 31-50 age group, accounting for 72.5% of the Bank's workforce at the end of 2025. The Bank's young talent - below the age of 30 years – represents 20.2% of the total workforce.

Workforce by Age Group

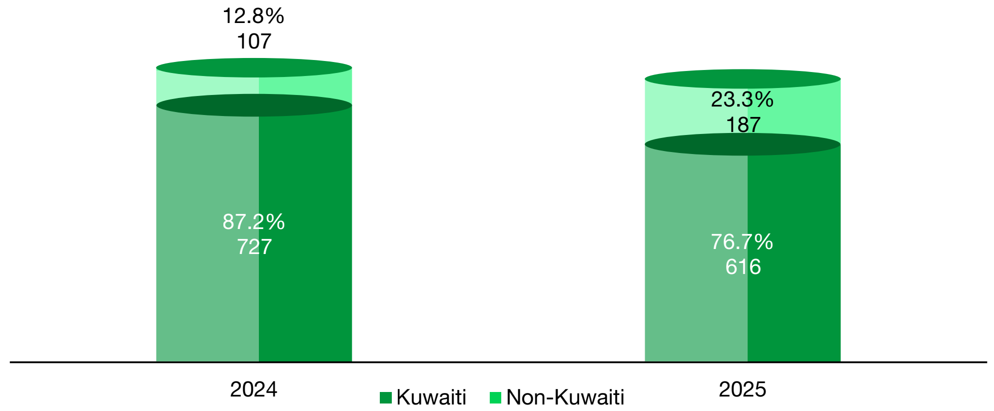


Note: Data Labels show the count and share of the total (in percentage) for each category.

Nationalization at Al-Tijari

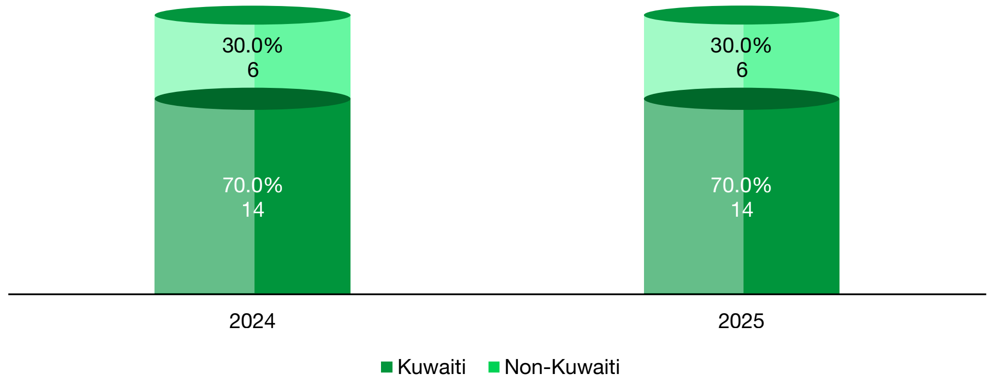
Al-Tijari maintains a diverse workforce comprising both Kuwaiti and non-Kuwaiti employees, with Nationalization being one of the key focus areas of the Bank's five-year strategy. In 2025, the percentage of Kuwaiti nationals in the total full-time workforce, excluding outsourced staff, stood at 76.7%. Additionally, Al-Tijari continues to maintain 70.0% Kuwaitization of top management, a milestone achieved in 2023.

Workforce by Nationality



Note: Data Labels show the count and share of the total (in percentage) for each category.

Top Management by Nationality



Note: Data Labels show the count and share of the total (in percentage) for each category.

6.2 Employee Retention

New Hires and Turnover of Al-Tijari's Workforce

In 2025, Al-Tijari welcomed 46 new employees, of whom 27 individuals were Kuwaiti Nationals. Due to a 44.6% y/y increase in employee turnover in 2025, Al-Tijari's workforce witnessed a net reduction of 223 employees. However, after excluding the structural changes made in 2025, the adjusted turnover for the year reflected a marginal increase of 1.6% compared to 2024. It is important to note that 35.9% of the total headcount reduction percentage during the year is attributable to outsourcing of certain functions, with the remaining change reflecting normal workforce movements. Notably, the turnover of Kuwaiti employees decreased by 6.2% in 2025 compared to 2024.

Workforce New Hires and Turnover

Particulars	2024	2025	% Change
Newly Hired Employees	200	46	-77.0%
Turnover Employees	186	269	44.6%

Note: Turnover represents the count of employees who left the organisation during the year, in addition to staff of outsourced functions.

New Hires and Turnover of Kuwaiti Nationals

Particulars	2024	2025	% Change
Newly Hired Employees	130	27	-79.2%
Turnover Employees	146	137	-6.2%

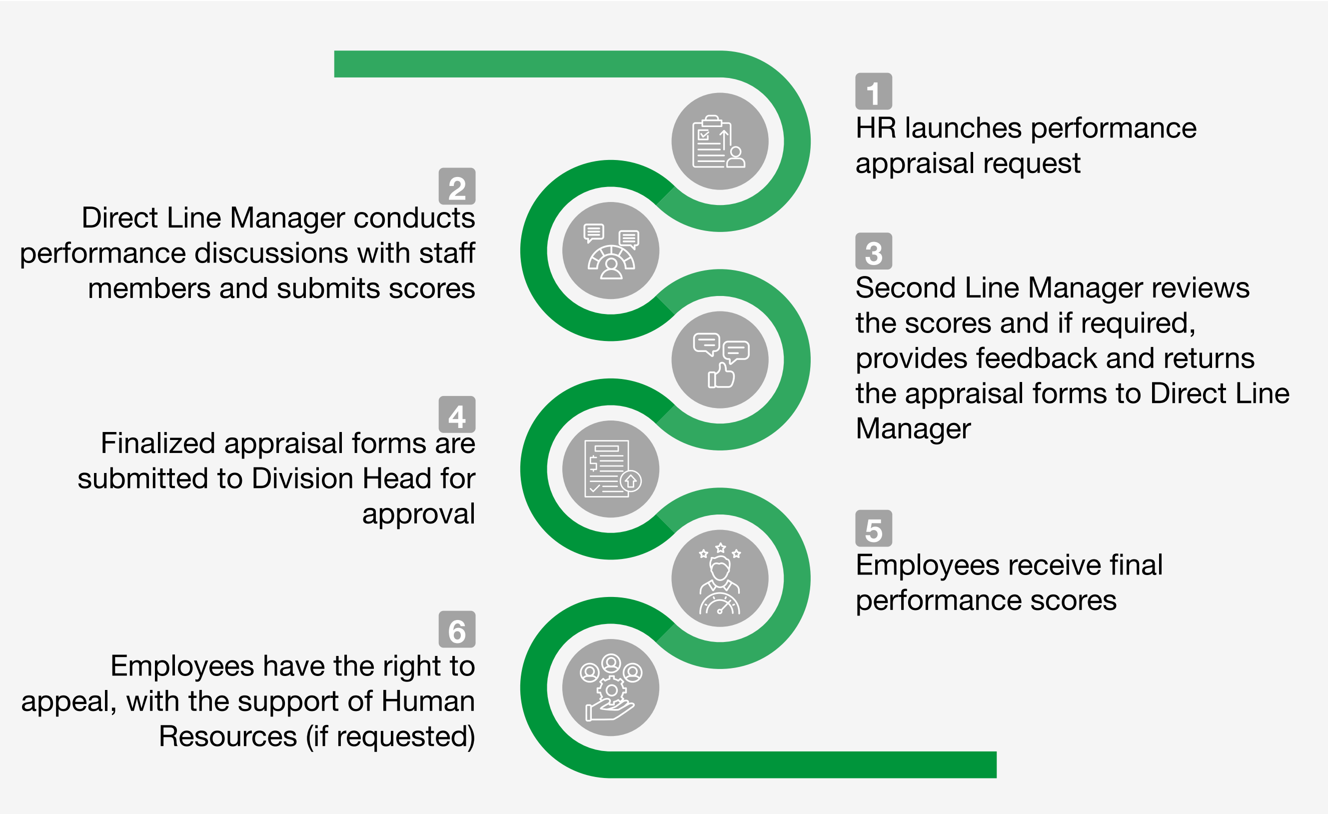
Note: Turnover represents the count of employees who left the organisation during the year, in addition to staff of outsourced functions.

Additionally, the turnover rate, calculated as a percentage of turnover employees relative to headcount at year-end, stood at 14.5% for female employees at the end of 2025. This rate was significantly lower than the Bank's overall workforce turnover rate of 26.0%.

Performance Reviews and Feedback

At Al-Tijari, performance reviews and feedback are governed by a structured and transparent process. The review cycle is implemented through an automated performance management tool within the Bank's HR systems and is carried out in defined phases.

Phases of Performance Review at Al-Tijari



All full-time staff who joined the organization before the 1st of July of the respective year are eligible for a performance appraisal. All staff have KPIs based on their grade, and the process is fully transparent, with employees reviewing their own appraisals and providing a final sign-off, either with an acknowledgment or an appeal. In 2025, all eligible employees received a Performance Appraisal.

Employee Benefits

Al-Tijari offers its employees a comprehensive benefits package to support their health, well-being, professional growth, and financial security.

Al-Tijari's health insurance policy plan extends coverage to our employees' families, including their spouses and children. Additionally, Life and Workmen's Compensation Insurance provides financial protection to all employees in case of unforeseen circumstances.

The Bank places strong emphasis on continuous learning and career development. Employees are supported through an education assistance program that provides financial assistance for further studies, along with access to structured internal learning and development programs covering technical, ESG, digital, and leadership training. These initiatives enable employees to enhance their skills, adapt

to evolving industry requirements, and pursue long term career growth.

To encourage work life balance, Al-Tijari offers flexible working hours and provides air tickets for employees to support travel and leisure. In addition, the Bank offers accessible financing through the staff loan program, along with annual supplementary allowances, further reinforcing its commitment to employee well-being and financial stability.

Remuneration Policies

At Al-Tijari, remuneration for members of the highest governing body and senior executives consists of both fixed and variable components.

Components of Remuneration

Fixed Pay
Basic Salary
Grade Allowance
Manager Transport Allowance

Variable Pay
Performance-based Annual Incentives
Business Travel Allowance
Mobile Allowance
Branch Transport
Point-Based Allowance
Shift Duty Allowance

Annual Compensation

Responsible compensation practices and transparency are at the core of Al-Tijari's principles. The total compensation and remuneration paid to our employees, including salaries, allowances, and other benefits, amounted to KWD 35.9 million in 2025.

Workplace Employment Type

Al-Tijari's full-time employees, consisting of professionals, management, senior management, and executive management, decreased by 17.7% y/y at the end of 2025. Additionally, Al-Tijari also employs outsourced staff when required and offers internship programs to eligible students. Hence, our workforce consists of full-time employees, outsourced staff, and interns.

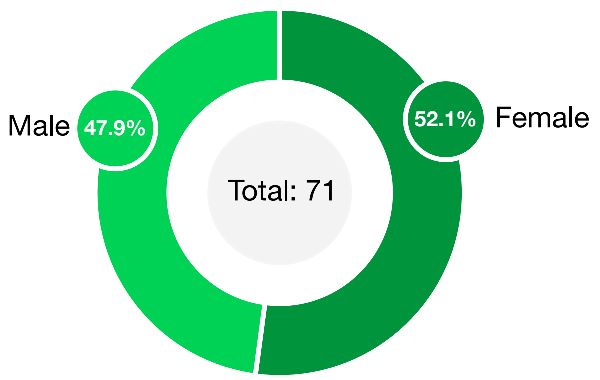
Internships and Summer Training Programs

In 2025, Al-Tijari welcomed 71 interns from several schools and universities, enabling them to gain valuable experience in the financial sector. The interns are assigned to different divisions, where they are given tasks to learn goal-specific skills, understand the technology, and be exposed to people and projects aligned with their career goals.

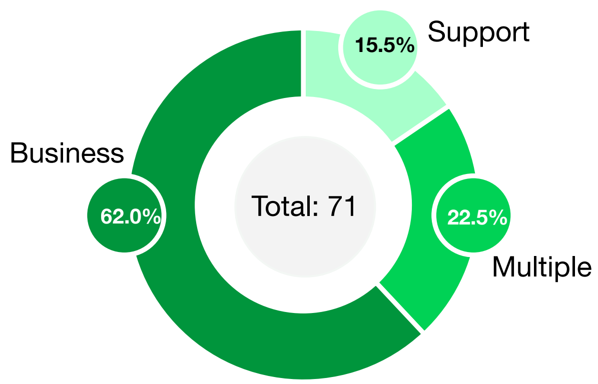
Our commitment to gender diversity extends to our internship programs, where female interns comprised 52% of the 2025 cohort.

Al-Tijari's 2025 Internship Program in Numbers

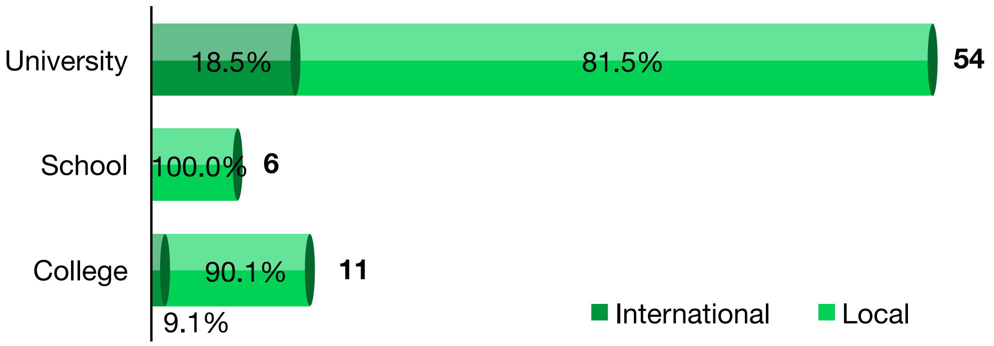
Gender Diversity



Placement Division



Interns by Institute Level and Location



Note: Numbers outside the bars denote the count of interns within the respective category.

Al-Tijari collaborated with a range of national and international schools and universities for the 2025 internship program. The majority of interns came from leading local institutions, including the American University of the Middle East, the American College of the Middle East, the Gulf University for Sciences and Technology, and the Kuwait Technical College.

Local Universities

International Universities

As part of its keenness to encourage youth in making the most of their free time during summer and inspire them to learn and acquire knowledge related to the Banking sector, Al-Tijari's Human Resources Division organizes yearly Summer Training Programs, notable for their diversity as they engage students from various universities and schools in the country.

6.3 Capacity Building

Talent Pipeline Development Strategy

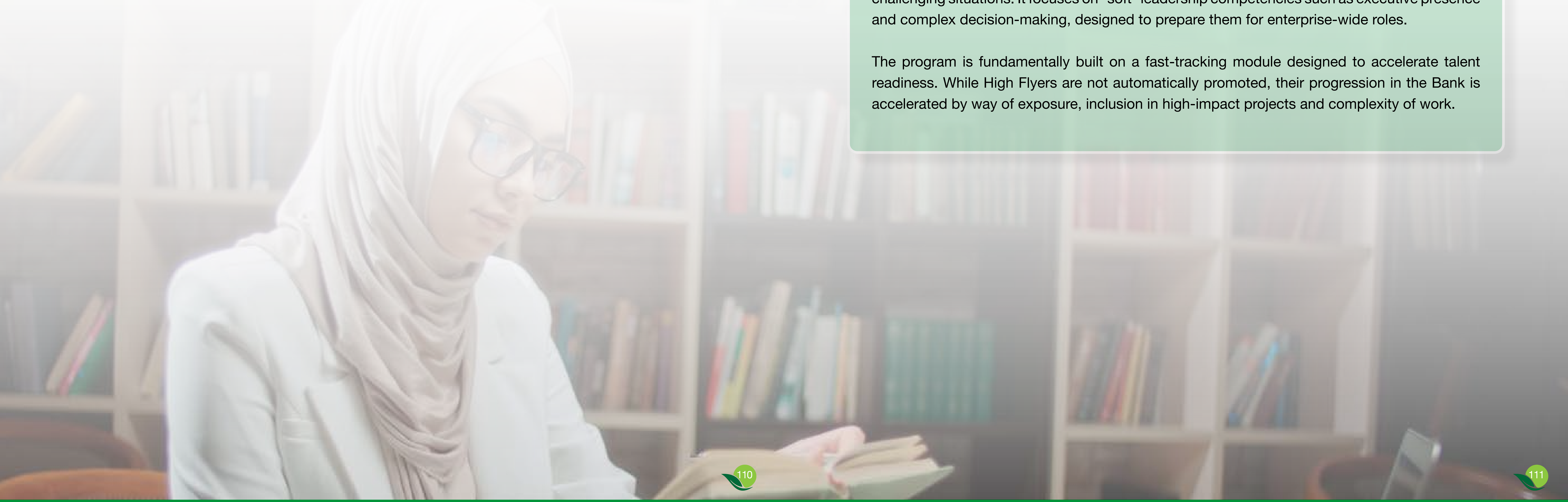
A strong emphasis on effective Talent Management can produce the right supply of qualified talent and develop future leaders of a different calibre:

- Adaptable
- Inspirational
- Technologically Literate

At Al-Tijari, we have developed a "Talent Management" Initiative to identify, develop, and retain talent, unlock their potential, and provide targeted personal development. We use Psychometric Assessments and Customized Training Plans to help our employees reach their full potential.

Psychometric Assessments
allow employees to identify their prominent leadership skills and styles while discussing the findings with their assigned external coach.

Customized Training Plans
will enable employees to participate in customized, high-end training programs geared at enhancing their leadership skills and providing them with the required tools to excel in their role.



Case Study: Al-Tijari's High Flyer Program

Capacity building at Al-Tijari is differentiated by intensity, exposure and strategic intent. The "High Flyer" pool is a curated database of internal employees identified as having the potential to assume future leadership and critical strategic roles.

The Human Resources Division and Senior Management regularly monitor and update the database based on performance reviews and changing market needs, to ensure selected individuals are properly groomed to lead the Bank in the future.

The selection methodology for the "High Flyer" pool is a structured process governed by two primary pillars:

- **Validated Sustained Performance -** Entry into the High Flyer pool is predicated on a verified track record of excellence and consistent high performance.
- **Strategic Pipeline Alignment -** Beyond past output, the selection methodology also assesses future organizational utility.

While performance is the non-negotiable entry requirement, strategic fit also determines a candidate's ultimate inclusion in the high-potential pool.

High Flyer development is an investment in future organizational leadership. Selected employees have access to psychometric tools, including assessments of cognitive ability, personality traits, and leadership readiness, as well as executive coaching for career guidance and navigating challenging situations. It focuses on "soft" leadership competencies such as executive presence and complex decision-making, designed to prepare them for enterprise-wide roles.

The program is fundamentally built on a fast-tracking module designed to accelerate talent readiness. While High Flyers are not automatically promoted, their progression in the Bank is accelerated by way of exposure, inclusion in high-impact projects and complexity of work.

Al-Tijari's Mandatory Training Programs

- **Regulatory Compliance, Corporate Governance, and Disclosure Rules:** The program is designed to provide participants with a strong understanding of the frameworks and principles that support effective corporate governance. The program covers the roles and responsibilities of key regulatory and legislative authorities, with emphasis on compliance requirements and their importance in maintaining institutional integrity. Participants also gain insight into supervisory and oversight functions within the risk governance framework, in line with the regulations and instructions issued by the Central Bank of Kuwait.

- **Sustainable Finance:** The program offers an in depth introduction to sustainable finance and equips participants with practical knowledge of emerging opportunities in sustainable finance. From enabling participants to distinguish between sustainable and traditional financial practices to exploring key ESG criteria, assessment tools, and their application in sustainable investment decision making, the program covers a broad range of themes within sustainable finance. Participants are also introduced to the global and regional regulatory landscape shaping sustainable finance, including the Paris Agreement, the European Green Deal, the EU Green Taxonomy, and sustainability disclosure regulations. The program further examines sustainable investment instruments and strategies such as Socially Responsible Investment (SRI) funds, solidarity-based investments, green bonds, and sustainable finance indices.

Employee Training and Development at Al-Tijari

For job-specific development training programs, the annual training plan is developed following a thorough analysis of performance appraisal outcomes and a review of market trends. The latter allows the Talent Development Department to better forecast training needs and, in turn, select and assign related training events.

Throughout the year, the Bank invested a significant 37,736 hours in both e-learning and classroom training initiatives. These training programs include capacity-building initiatives and those that the Bank creates and deems necessary for employees to perform their roles effectively. This includes inductions and orientations for newly hired staff, as well as other programs rolled out to Al-Tijari staff that require completion to enhance organizational cohesion by promoting and streamlining high-priority topics, such as the Bank's core values initiative – CREATE, among other aspects.

Al-Tijari's "CREATE" Initiative won "Best Unique or Innovative Learning Program" Award

The Bank earned the **Bronze Award in the 2025 Brandon Hall Group HCM Excellence Awards™** for "Best Unique or Innovative Learning Program" for the "CREATE" Initiative. The initiative, launched through a series of activities incorporating in-person curated programs and resources available on Al-Tijari's e-learning portal THABER, focuses on six pivotal pillars - Commitment, Resourcefulness, Empowerment, Accountability, Teamwork and Excellence. The program demonstrated how employees can translate these values into spoken language and actionable traits, enabling them to deliver outstanding service to customers at every touchpoint in the value chain.

At the end of 2025, all employees of the Bank had successfully completed the assigned training, indicating high participation in non-mandatory training programs.

Workplace Non-Mandatory Training

Description	2024	2025
Total training hours	54,681	37,736
Average training hours per employee	36	31

Note: Figures exclude mandatory regulatory training programs.

6.4 Health, Well-being, and Safety

Occupational Health, Well-being, and Safety

All full-time employees at Al-Tijari are covered under Life and Workmen's Compensation Insurance. This ensures that employees are properly compensated in the event of unforeseen circumstances. Additionally, we conduct periodical safety drills and Emergency Response (ER) training programs to promote workplace safety.

Videos related to "Al-Tijari's Security Measures" are available on the e-learning portal "THABER" in both Arabic and English to all users. The purpose of this project is to improve awareness of the security measures implemented at the Bank regarding fire prevention, first aid techniques, and Bank Safety, among other aspects, through animated, appealing infographic videos.

In alignment with PULSE and Al-Tijari ECHO initiatives, which emphasize raising awareness on sustainability and health topics, curated resources are available on the e-learning portal, THABER. These resources are designed to educate and engage employees on key sustainability and health issues, fostering a culture of awareness and responsibility within Al-Tijari.

Through THABER, employees can explore a variety of materials, including articles, videos, and interactive modules, all designed to enhance their understanding of sustainability practices and health-related topics. These initiatives reflect the Bank's commitment to promoting a healthier and more sustainable future for its employees and the communities it serves.

Additionally, Al-Tijari has not faced any incidents of non-compliance concerning the health and safety impacts of its products and services.

Occupational Safety Measures within General Services Division (GSD) Policy

Occupational Health, Well-being, and Safety within the GSD Policy is addressed through the Division's commitment to maintaining a safe, secure, and healthy working environment across all of the Bank's premises. The policy emphasizes physical safety and security of staff, customers, visitors, and vendors through controlled access, surveillance systems, and trained security personnel. It incorporates fire safety measures, annual fire drills, emergency preparedness, first-aid awareness, and preventive maintenance of facilities, including fire alarm and safety systems. In coordination with Human Resources, GSD also ensures that staff are trained in emergency response procedures, thereby supporting employee safety and overall workplace well-being.

CPR and First Aid Program and Certifications for Employees

Talent Development Department organized **"CPR and First Aid"** program in 2025, conducted in both Arabic and English in collaboration with Dasman Diabetic Center. Nearly 100 employees from the Bank successfully attended the sessions and earned a **Certificate and a License Badge approved by The American Heart Association (AHA)**. This initiative reflects our commitment to equipping our employees with essential life-saving skills that can make a significant difference in emergency situations.

6.5 Al-Tijari Employee Engagement

Al-Tijari places strong emphasis on employee engagement through a wide range of initiatives, events, and flagship programs designed to connect, motivate, and inspire its workforce. Spanning a diverse range of themes, these initiatives foster collaboration, recognition, well-being, and a shared sense of purpose throughout the Bank.

Al-Tijari's Flagship Programs and Initiatives

PULSE – Employee Wellbeing Initiative

Launched in 2021, PULSE is Al-Tijari's comprehensive employee wellbeing initiative, rooted in the belief that employees are the heartbeat of the organization. The program offers a broad range of wellness-focused resources, activities, and support mechanisms. Through PULSE, the Bank fosters a supportive workplace culture that keeps employees motivated and empowered to make informed wellbeing choices, supporting both personal fulfilment and professional performance.

CREATE – Values Initiative

Introduced in 2024, CREATE is Al-Tijari's flagship values-driven initiative designed to strengthen organizational culture and embed the Bank's core values of **Commitment, Resourcefulness, Empowerment, Accountability, Teamwork, and Excellence,** across the workforce. CREATE aligns employee practices with these values, encouraging collaboration, accountability, and consistent service excellence. The initiative serves as a cultural foundation for the Bank, guiding decision-making and shaping interactions at all levels of the organization.

SHE Leads – Women Empowerment Program

Launched in 2025, SHE Leads is Al-Tijari's flagship initiative dedicated to advancing women's empowerment and leadership development. The program focuses on building leadership capabilities, accelerating career progression, and fostering a supportive professional network. By equipping women with the skills, confidence, and opportunities to succeed, SHE Leads reinforces the Bank's commitment to diversity, inclusion, and equal opportunity, enabling women to thrive both personally and professionally.

Initiatives for Employee Upskilling in 2025

- In our commitment to fostering professional growth and development, we have established several premium and exclusive in-house programs in collaboration with esteemed institutions. Notable partners include:

  FranklinCovey | L3ORON Institute | American University of Beirut

  These partnerships are designed to enhance our employees' skills and knowledge, ensuring they are equipped with the latest insights and best practices in their respective fields. Through tailored workshops, we aim to empower our workforce, driving both personal and organizational success.

- In alignment with our commitment to improving the sales capabilities of our employees and fostering a culture of continuous learning and development, the Talent Development Department has partnered with TITAN to organize several training batches of the "Sales Excellence Framework" program. This initiative specifically targets our Branch and Direct Sales employees, equipping them with the essential skills and strategies needed to excel in their roles.

- As part of our ongoing commitment to elevate Customer Experience, the Talent Development Department launched a series of workshops and activities geared towards enhancing our employees' skills and abilities to better serve both existing and potential clients. This project specifically targets our Virtual Banking and Processing Hub staff, providing them with a series of workshops and activities focused on skill development. Through interactive sessions and practical exercises, participants gained valuable insights and tools to improve their customer interactions and service delivery. This initiative reflects our dedication to not only meeting but exceeding our clients' expectations, ensuring that every interaction is positive and impactful.

Initiatives for Employee Engagement in 2025

Initiative	Description
Workplace Culture and Experience	
Launch of New Employee Self Service	As part of ongoing commitment to enhance employees' experience and operational efficiency, Al-Tijari launched a new Employee Self Service (ESS) portal, which replaced its previous 'HR Mystro' system, empowering staff members to process their requirements conveniently.
Iftar Banquet with Customer Service Agents	Al-Tijari's Executive Management is committed to strengthening ties with its employees, by participating in the annual iftar banquet with employees from the contact center and virtual banking departments. The event was held in appreciation of their efforts and dedication throughout the year, especially during the iftar period during the holy month of Ramadan.
65th Anniversary Flexible Work Day	As part of the Bank's 65th anniversary celebrations, employees were granted a reduced working day (6.5 hours instead of 7.5) on Thursday 19 June 2025.

Initiative	Description
Health and Well-Being	
Annual Blood Donation Drive	Al-Tijari organized its annual blood donation drive, in collaboration with the Kuwait Central Blood Bank, reflecting the Bank's commitment to address critical healthcare needs and support the community's well-being.
Staff Medical Check-Ups	Al-Tijari hosted pharmaceuticals and health care providers to offer free medical check-ups for all employees, in line with the Bank's ongoing commitment to employee wellness and providing staff with convenient access to essential health services within the workplace.
Breast Cancer Awareness Month	Al-Tijari organized a series of awareness activities on account of Breast Cancer Awareness Month. The initiative included general health checkups for employees in collaboration with healthcare providers and partnerships with entities in the health and sports sectors. These efforts aimed to raise awareness about the importance of regular screening and early detection, while encouraging employees to adopt healthier lifestyles and preventive care practices.
Prostate Cancer Awareness Month	As part of Prostate Cancer Awareness Month, Al-Tijari introduced an awareness initiative focused on promoting early detection and preventive healthcare among employees. Through partnerships with leading health service providers, the Bank offered exclusive discounts of up to 50% for male employees on relevant medical services, reflecting Al-Tijari's commitment to supporting employee well-being by encouraging proactive health management.
PULSE: Nutrition & Fitness Workshop	Al-Tijari organized a nutrition and fitness workshop with the aim of promoting healthier lifestyle habits by offering practical guidance on balanced meal preparation, smart food choices, and simple strategies for improving overall well-being. Through this initiative, Al-Tijari continued to support employee wellness by creating opportunities that encourage informed, health-focused decisions in everyday life.
Ensuring a Safe and Hazard-Free Workplace	As part of the Bank's commitment to promoting a safe and healthy workplace, precautionary measures were implemented to prevent potential safety hazards such as electrical overloads, fire risks, and other workplace incidents. This initiative reinforced the Bank's dedication to employee wellbeing and safety, ensuring a secure and compliant work environment for all staff.

Initiative	Description
Sports and Recreational Activities	
Al-Tijari Sports Team	As part of its efforts to enhance employee engagement and team spirit, Al-Tijari invited employees and their first-degree relatives to join football, bowling, and cricket teams to represent the Bank in friendly competitions with other banks. These activities provided employees with an opportunity to showcase talents beyond their professional roles while fostering collaboration and team spirit. **Al-Tijari's football team reached the finals of the Kuwait Banks Club Football Tournament, while the cricket team won the Kuwait Banking Club Championship for 2025, with achievements recognized by the Chairman of the Board and Executive Management**
Padel Tournament for Employees	Al-Tijari organized its second padel tournament for employees during the holy month of Ramadan, with participation open to all skill levels for both male and female staff. Held in March 2025 at the Padel Center in Mansouriya, the tournament saw strong participation, including members of senior management. This initiative forms part of the Bank's internal well-being program, encouraging employees to adopt a healthy lifestyle while promoting engagement through sports and recreational activities.
IBS Culinary Challenge	Al-Tijari encouraged employees to participate in the IBS Culinary Challenge, an exclusive initiative organized by the Kuwait Institute of Banking Studies (KIBS) to foster creativity, teamwork, and engagement across the banking sector. The competition provided participants with an opportunity to showcase their culinary talents, with the winner receiving two business-class tickets to Italy. In addition, the top 12 recipes will be featured in the KIBS 2026 Calendar, celebrating the diverse skills and spirit of the banking community.

Initiative	Description
Learning and Development	
International Internal Audit Awareness Month	Al-Tijari launched its annual Internal Audit Awareness Campaign in May 2025 to highlight the importance of the profession and its role within the Bank, coinciding with International Internal Audit Awareness Month. As part of the initiative, the Head of Internal Audit honored several employees who obtained professional certifications. This reflects the Bank's commitment to adopting international best practices, developing national talent, and empowering employees by equipping them with specialized and relevant skills.

7 Customer Focus

This Chapter Covers:

7.1 Customer Centricity

7.2 Products and Services

7.1 Customer Centricity

Enhancing Service Delivery through Customer Centric Practices

Customer centricity is the foundational principle of how Al-Tijari operates. It is one of the primary strategic key drivers of Al-Tijari's 2022-2026 "Shaping the Future" Strategy. We continue to deliver exceptional banking experience to our customers through timely, innovative, and personalized solutions. Our customers' needs and expectations continue to shape the way we design services, enhance products, and invest in technology. In 2025, we introduced numerous features aimed at enhancing and simplifying the customer experience:

Enhanced digital banking experience through improved mobile and internet banking interfaces, clearer transaction details, and the ability to download or share individual transaction records.

Expanded WAMD capabilities, including money requests without prior registration, request tracking, extended refund periods, and enhanced transparency for both senders and receivers.

Faster and more reliable cash and card services, enabled by CashXpress dynamic denominations and improved prepaid card functionalities, including multi-card funding for business customers.

Smarter communication and notifications, with real-time alerts for returned checks, SMS notifications across digital channels, and expanded customer support via WhatsApp chatbot integration.

Simplified onboarding and account management through improved digital account opening and secure mobile brokerage registration.

Improved self-service and branch experience, with upgraded chat services, digital branch tools, Smart Teller Machines, and 24/7 Business Island self-service capabilities.

These customer-centric enhancements significantly improved convenience, transparency, and accessibility across Al-Tijari's banking solutions. By reducing processing times, minimizing the need for in-branch visits, and offering intuitive digital self-service options, the Bank elevated overall customer satisfaction while enhancing operational efficiency.

Oversight of Customer Feedback

Customer feedback remains a key driver of our service development and improvement strategy. Al-Tijari collates customer feedback through a multi-channel approach, including branch visits, digital surveys, contact center engagement and various feedback options within the mobile application. This approach allows us to gather actionable insights across the full customer lifecycle and ensure that the voice of every customer is heard. We analyse this data to understand customer pain points, assess product performance, and take corrective steps to better align with customer expectations and evolving market trends.

Introduction of Financial Inclusion Policy

In 2025, Al-Tijari formulated the Financial Inclusion Policy that reflects the bank's commitment to support economic and social development through the implementation of financial inclusion principles. The policy aims to expand access to fair and transparent financial services for all segments of society, including unbanked and low-income individuals, promote the development of innovative financial products, encourage the safe use of digital banking channels, enhance financial literacy, ensure compliance with regulatory standards, and protect customer rights.

7.2 Products and Services

Delivering Value to Customers at Al-Tijari

In 2025, Al-Tijari continued to strengthen its position as a trusted financial service provider in Kuwait and globally. Our products and services are designed to meet the evolving needs of our diverse customer base. Our offerings span Retail Banking, Premier Banking, Merchant Services, Corporate Banking, International Banking, and Treasury and Investment. Additionally, we offer a wide range of innovative digital services, from online self-service to augmented-reality banking. All our offerings are ultimately aimed at empowering individuals, encouraging businesses, and contributing to Kuwait's economic growth.

This section provides a detailed outline of our products and services, highlighting how our customer-centric approach delivers value at every stage of a customer's financial journey.

Retail Banking

Al-Tijari's Retail Banking Division (RBD) offers a wide range of personal banking products and services. We take into account various factors, including age, income level, technological trends, security, and societal benefits, when developing and labelling our products and services. In addition to offering a wide range of products and services, Al-Tijari also offers innovative features such as the Flexible Interest Collection Fixed Deposits, where customers can transfer accrued interest on deposits to their account at any time with a click of a button through the Mobile App.

Making our products accessible and secure

In January 2025, Al-Tijari's Board of Directors approved modifications to the Bank's credit card policy, making it more accessible and robust. The minimum salary requirements on Visa Platinum and Signature cards were reduced to enable customers with lower salary to access higher end cards, making our cards more accessible to our customers. Simultaneously, the minimum employment period to be eligible for Al-Tijari's cards was increased from 1-3 months to 4 months, ensuring that customers are confirmed in their jobs for longer periods before allowing any liability.

Retail Banking - Product Catalogue

	Product Classification	Product Name
	Accounts	Current Account
		Savings Account
		Call Account
		Salary Account
		On-Demand Account
		Control Account
		YOU Account
		Tijari Junior Account
		Al Najma (Draw Account)
	Mastercard	British Airways World Mastercard
		MasterCard Titanium
		MasterCard Platinum
		MasterCard World
	VISA Cards	Visa Gold
		Visa Platinum
		Visa Signature
		Visa Infinite
	Prepaid Cards	Multi-Currency MasterCard
		YOU Prepaid MasterCard
	Term Deposits	Fixed Deposit
		Smart Deposit
		Advanced Interest Deposit
	Loans	Consumer Loan
		Housing Loan
		Short Term Loan
		Long Term Loan
		Auto Loan
	Safety Deposit	Small Boxes
		Medium Boxes
		Large Boxes

Premier Banking

Through Al-Tijari's Premier Banking services, customers can conduct all their banking transactions in private lounges, supported by specialized officers. Customers can also discuss their requirements for wealth management and banking solutions with dedicated Premier Banking officers.

Premier Banking - Product Catalogue

	Product Classification	Products & Features
	Products and Services (in addition to Retail Banking offerings)	Dedicated Premier Banking Officers
		Access to private lounges/offices in Kuwait
		Free access by using the Premier Banking Debit card at many Airport lounges
		50% discount on safety deposit box rent
		Free MasterCard Prepaid card for the first year
		Free credit card for the first year
		Free Control Card for the first year
		Special offers and discounts throughout the year
		Direct communication via WhatsApp
		Exclusive access to 17 Premier lounges/offices in Kuwait
		Range of privileges and personalized services
	Premier Family Banking Package	Premier banking customer can invite up to two family members to be included under the Premier Family Package. Invited family members must: • Be first-degree relatives (spouse or adult child). • Be 21 years or older. • Be employed in the government sector, oil sector, or in a listed company approved by Al-Tijari. • Salary to be transferred to Al-Tijari Bank. • Have a minimum monthly salary of KD 750. Once enrolled in the Premier Family Banking Package, family members will be recognized as Premier Family Banking customers and will enjoy the full range of Premier Banking Privileges, benefits, and personalized services available to Premier Banking customers.

Note: Customers can transfer a salary of KWD 1,700 or more, or have a total deposit of KWD 50,000 in any of our accounts, to avail Premier Banking services.

Corporate Banking

Despite geopolitical tensions and unexpected changes in local laws and regulations, Al-Tijari's Corporate Banking Division (CBD) has managed to finance significant new projects in diverse industries such as oil and gas, services, real estate, and construction, which has reflected positively in the Bank's 2025 balance sheet. This immense milestone was achieved while onboarding new clients and growing existing relationships.

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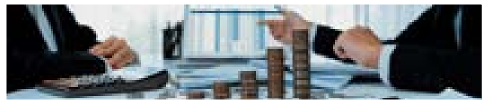
ESG and Customer Centricity at Corporate Banking Division

ESG considerations are formally integrated into Corporate Banking Division's Credit Policy, with ESG performance assessed as part of the credit evaluation process. Where applicable, projects that meet defined ESG criteria may benefit from preferential pricing and more supportive credit terms. This aligns Corporate Banking Division's financing activities with the Bank's long term sustainability objectives and risk management principles, which promote responsible business conduct by counterparties.

Additionally, to continually improve our products and services, we gather financial product and service reviews from customer feedback during corporate client visits. We are currently working on setting up a customer satisfaction survey in our corporate online banking portal to further enhance our customer feedback mechanism.

Corporate Banking - Product Catalogue

	Product Classification	Product Name
	Corporate Loans	Various Maturities
		Money Market Loans
	Credit Facilities	Overdrafts
		Advance Promissory Notes
		Local Bills Discounted
	Special Financing	Letters of Guarantee
		Foreign Exchange Lines
		Refinancing under Letters of Credit
		Export-Import Trade Financing
		Equity Financing
		Transaction Financing
		Fixed Asset Acquisition
	Debt Instruments	Syndicated Loans
		Structured Finance
		Project Finance
	Trade Services	Import Letters of Credit (Local, Transferable, Revolving, and Stand By LC)
		Export Letters of Credit
		Issuing Delivery Orders/ Shipping Guarantees
		Handling of Import and Export Collections
		Discounting of Bills drawn under Letters of Credit
		Issuance of Guarantees
	Deposits	Fixed Income

Liquidity	Bilateral Loans
Wealth Management	Equity Financing
	IPO Financing
	Bond Financing

Merchant Services

Al-Tijari's merchant services are designed to empower businesses with advanced payment solutions and seamless transaction management. These solutions are supported by high security standards, real-time fraud protection, and 24/7 technical support, ensuring reliability and convenience. With quick settlement of funds, flexible options tailored to different business needs, and competitive pricing, Al-Tijari enhances operational efficiency and helps merchants improve customer experience while driving growth.

Merchant Services - Product Catalogue

Product Classification	Product Name
Merchant Services	POS Terminals Service
	KNet Payment Gateway Service
	Credit Card Payment Gateway Service
	Quick Pay Service
	T-Pay Service
	T-Pay Hosted Payment Gateway Service
	Soft POS Service

Treasury and Investment

Al-Tijari's Treasury and Investment Division (TID) plays a vital role in managing the bank's balance sheet, cash flows, and exposure to interest rates and foreign exchange risks. Supported by advanced digital infrastructure, the division actively engages in foreign exchange and money market trading for both the bank and its clients. Its operations are structured across specialized desks, including Foreign Exchange Desk, Money Market Desk, and Sales and Investment Desk, catering to diverse client needs in treasury products.

Treasury and Investment – Product Catalogue

Product Classification	Product Name
Foreign Exchange Desk	Spot
	Forward
	Swap

Money Market Desk	Fixed Income Deposits
	Evergreen Deposits
	Fixed Income Securities
	Interest Rate Swaps
	Issuance of Certificate of Deposit
Sales and Investment Desk	Caters to a wide range of client requirements across major treasury products, along with the Bank's investment requirements.

International Banking

The International Banking Division of Al-Tijari is active in lending and underwriting, including syndications, bilateral and club loans, establishing banking relationships, assessing risk, and conducting KYC initiatives with Financial Institutions and Multinational Corporations. The Division engages only in standard loans and trade financing initiatives and does not provide insurance or investment products to its customers.

International Banking – Product Catalogue

Product Classification	Product Name
Credit	Letters of Credit
	Letters of Guarantee
	Discounting of Usance Letters of Credit
	Syndicated facilities
	Refinancing under LC
	Project financing

Digital Services

In 2025, Al-Tijari was active in launching innovative digital banking services. The Bank's digital platforms enable retail and corporate clients to access almost all banking services, including account opening, KYC, and cheque authentication, among others, through the website, mobile application, and/or branch self-service machines.

Digital Services – Catalogue

Service Classification	Digital Service Name	Key Features/Description
Banking Platforms and Apps 	Al-Tijari Mobile App	A seamless app for transactions, account management, and biometric security.
	Online / Internet Banking	24/7 web access for statements, transfers, and card management.
	Al-Tijari Vision (Apple Vision Pro)	Revolutionary visual banking for account tracking and transfers via AR/VR.
Automated and Smart Machines 	Smart Teller Machines (STM)	Innovative machines for personalized cash withdrawal and mini statements.
	Smart Deposit Machines (SDM)	Automated machines for instant cash deposits into accounts.
	Green Options	Kept the green option on STM and SDM to reduce printed paper and increase environmental awareness.
	Bulk Teller Machines (BTM)	High-capacity machines for large cash withdrawals.
	Self-Service / Kiosk Machines	Conduct KYC updates, card issuance, and certificate requests without a teller.
	T-Locker (Tijari Locker)	Self-service delivery points for packages, documents, and pre-counted cash.
Digital Payments and Wallets 	WAMD Services	Instant, lightning-fast payment transfers via mobile number.
	Apple Pay / Google Pay	Digital wallets for contactless payments using smart devices.
	Samsung Wallet / SwatchPAY!	Wearable and device-based contactless payment solutions.
	Garmin Pay / Tijari Wallet	NFC-based payment services for watches and Android devices.
	T-Pay Service	QR-code-based system to pay and collect money between customers.
	Tap It Service	Contactless NFC technology for Debit/Credit card purchases without a PIN.
Transfer and Remittance 	Al-Tijari Send	Premium international person-to-person remittance to 35+ countries.
	Western Union	24/7 international money transfers to over 200 countries.
	Cardless Cash Withdrawal	Withdraw cash from ATMs using a 16-digit code sent via SMS.
	Al-Tijari InstaPay	Invoice local debit cardholders to receive funds instantly.
	Quick Pay Service	Securely receive instant transfers using local debit cards.
	Swift and Remittance Drafts	Digital methods for local and international wire transfers and drafts.
Business and SME Solutions 	Soft POS Knet	Transforms Android devices into a payment terminal for business owners.
	Internet Banking for Business	Specialized web portal for corporate accounts and finance management.
	CashLink Service	Smart card reader technology for online salary batch processing.
	Knet / MPGS Payment Gateways	Online payment collection services for e-commerce establishments.
Account and Admin Services 	Mobile Account Opening	Open a new account via a digital self-service process with e-Signature.
	Digital KYC and Civil ID Update	Update personal data via the mobile app or the kiosk.
	Electronic Dividends	Digital registration to receive dividends from the Kuwait Clearing Company.
	E-Statement Service	Preview and download account and credit card statements online.
	Cheque Deposit Service	Scan and deposit cheques digitally via the Al-Tijari Mobile App.
	Appointment Booking	Digital system to schedule branch visits for specialized units.

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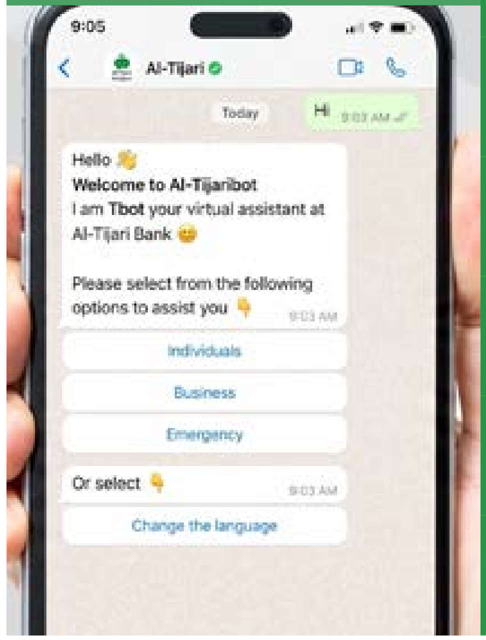
Support and Value-Added Services



AlTijariBot (Tbot)	Virtual assistant available via WhatsApp 24/7 for general inquiries.
Live Video Banking / WebChat	Face-to-face digital support and document activation via video chat.
Mastercard Digital Health Assistant	Virtual 24/7 chatbot for symptom checking and medical advice.
Phonelink	Automated tele-banking service for transactions and inquiries.
Cash Xpress	Digital requests for cash delivery to a home or a T-Locker.
Family Banking Service	Parents manage and monitor children's accounts through their own profile.

Case Study: 2025 Business Highlights

Corporate Banking

In 2025, Corporate Banking Division launched a new credit facility - Transaction financing - to support small to medium-sized supply contracts in an expedited manner. Financing is extended for confirmed purchase orders only that require no or minimal fabrication and/or installation and are within the company's business operations. Paymaster must be an investment grade (i.e. K-companies, Government and semi-government entities) or against an LC issued in the client's favour from a local bank or an acceptable bank to Al-Tijari's International Banking Division if outside Kuwait.

Treasury and Investment

In 2025, Treasury and Investment Division (TID) continued to strengthen its relationships through targeted client expansion and deeper engagement with existing relationships. Approximately 21 new clients were onboarded during the year, mainly from the local market, with selective additions from Europe and the UAE. Following onboarding, several relationships demonstrated notable growth in transaction volumes, reflecting successful integration and sustained client confidence. The Division maintained a 100% customer satisfaction rate throughout the year.

In coordination with key divisions, Treasury and Investment Division successfully conducted a non-deal roadshow across four major Asian financial hubs: Taipei, Shanghai, Singapore, and Hong Kong. During the roadshow, the Bank's credit profile, funding strategy, and treasury capabilities were presented to more than 40 regional institutional investors.

During the year, the Division introduced CNH settlement capabilities and successfully launched a first-of-its-kind Certificate of Deposit (CD) program up to USD 1 billion, structured across multiple currencies and tenors, further enhancing funding diversification and market reach.

From a balance sheet and risk management perspective, short-term funding and liquidity conditions remained stable throughout the year. Treasury and Investment Division navigated these conditions effectively, maintaining prudent liquidity management and disciplined counterparty risk assessment.

8 Customer Protection

This Chapter Covers:

8.1 Al-Tijari's Customer Protection Policies

Customer Complaints and Protection Policy

The Customer Complaints and Protection Policy of Al-Tijari establishes a framework for handling customer complaints in compliance with the Central Bank of Kuwait's instructions and customer protection requirements. The policy ensures that complaints are examined professionally and responded to in a timely manner within the contractual or non-contractual relationship between the bank and the customer, while protecting the rights of both parties.

Customer Complaints and Protection Department

The department oversees the complaint resolution process through defined internal policies and procedures. All contractual complaints are logged, tracked, and monitored to ensure timely resolution in line with internal service level agreements (SLAs). Periodic reviews are conducted to assess root causes, the quality of resolutions, and compliance with regulatory requirements. Escalation mechanisms are in place for unresolved or high-risk complaints.

Regarding the financial product complaint handling process, the department primarily receives complaints about loan instalments or interest, card fees, and account fees. Each complaint is directed to the relevant department for resolution. Al-Tijari tracks complaints through a monthly report, in which each Department's performance on the number of complaints and appeals received is presented to the CEO.

During 2025, the number of contractual customer complaints decreased by approximately 48% compared to 2024. This improvement was driven by efforts to optimize the process and mechanism, in addition to the efforts undertaken to reduce errors, accelerate corrective actions, and enhance service quality. The department also focused on addressing the root causes of recurring complaints, which contributed to improved customer satisfaction.

Product Safety and Customer Awareness

Al-Tijari ensures the safety and quality of its products through detailed policies, mechanisms, frameworks and safeguards pertaining to cybersecurity, data security, anti-fraud, and anti-money laundering.
Al-Tijari also ensures continuous customer awareness and financial literacy through various campaigns and initiatives.

Employee Training on Consumer Financial Protection

An e-learning session related to the "Customer Protection Guide" has been designed on Al-Tijari's e-learning portal, THABER, and allocated to the concerned Retail Banking and Operations employees. The session covers the main principles issued by the Central Bank of Kuwait to protect customers when dealing with banks. Hence, all concerned employees are required to complete the program annually and achieve a score of ≥70% to successfully complete the session.

8.2 Data Management at Al-Tijari

Al-Tijari's Privacy Statement

Al-Tijari's Privacy Statement outlines how the bank collects, maintains, uses, and discloses personal information belonging to customers, employees, website visitors, contingent workers, and third parties.

Data Collection and Categories

Al-Tijari collects personal data through various channels, including online applications (internet banking and mobile app), KYC updates, and direct service usage. The specific types of data kept on record depend on the product requested, but generally include:

- **Identity and Contact Data:** Full names, resumes, email IDs, and contact numbers.
- **Financial and Credit Information:** Account transaction history and property/collateral details for loans.
- **Profile and Biometric Data:** Customer interests, feedback, and biometric credentials (voice, face, fingerprint) used for banking purposes.
- **Usage and Technical Data:** IP addresses, browser types, and patterns of how individuals use the bank's website and digital services.
- **Sensitive Information:** The bank does not actively seek sensitive data unless required for employment purposes or to comply with Know Your Customer (KYC) and anti-discrimination laws. Collection of sensitive information is done in accordance with the Bank's Information Security Policy.

Purpose and Lawful Basis for Processing

The bank processes data only when permitted by law, primarily for the following reasons:

- To process applications and manage banking products or services.
- To comply with identity checks, financial reporting, and requests from governmental or investigation authorities.
- To improve products, ensure network security and prevent fraud.
- For reasons of substantial public interest or official purposes.

Data Retention

Personal data is retained only for as long as necessary to fulfil the original purpose or to satisfy legal, accounting, and regulatory reporting requirements. Once no longer needed, data is either deleted or anonymized.

Sharing and International Transfers

To ensure data privacy and responsible management, the necessity of data transfer to third parties are considered in the contract or Service Level Agreement (SLA) with the third party. Any data transfer is subject to documented evaluation to ensure its relevance and compliance with internal policies, with appropriate approvals secured prior to initiating the transfer.

Data may also be shared to regulators, police, and courts, when legally required. Because some third parties are based outside of Kuwait, the bank may perform international transfers, but only to countries deemed to provide an adequate level of data protection.

We have not yet encountered any such transfers of data to a third party. However, in some instances, data is provided to our Legal Department for court requirements.

Data Subject Rights

Under relevant circumstances, individuals have the following rights by law:

- **Request Erasure:** Asking for the deletion of personal data when there is no valid reason for continued processing.
- **Withdraw Consent:** Withdrawing permission for data processing at any time, though this may prevent the bank from providing certain products.
- **Accuracy:** It is the data subject's duty to ensure the information held by the bank remains accurate and current.

Al-Tijari does not use automated decision-making algorithms without human intervention. For inquiries regarding data privacy, please visit our website or contact the Bank at tijaridataprivacy@cbk.com

8.3 Privacy and Data Security

Our Commitment to Data Protection

With the advent of advanced technologies like Artificial Intelligence and increasing digitalization globally, cyber threats are also increasing. Al-Tijari is committed to maintaining confidentiality, integrity, and availability of sensitive information, safeguarding the Bank's information, and building trust through our information technology policies and cyber security practices. The Bank employs technical and organizational measures designed to provide a level of security appropriate to the risk of processing. This includes encryption for sensitive data like passwords and transit data, as well as robust network controls such as firewalls.

Training on data security and/or privacy-related risks are provided to employees through self-service portal and through email reminders. Al-Tijari also conducts periodic simulated phishing exercises and shares sample phishing emails to help employees identify potential threats. Employees who do not successfully identify these attempts are subject to follow-up actions and additional training, reinforcing vigilance and strengthening the Bank's overall cybersecurity framework.

Data Access Control

Access to data at Al-Tijari is on a need-to-know basis and is granted only after approval from the requesting party's Division Head and the data owner. Access to data in the Bank's databases is logged and monitored constantly.

Additionally, for all banking transactions, a maker/checker is required for actions that involve inserting, modifying, or deleting data in the system.

Data Protection

The Bank's databases have been upgraded to address any potential security vulnerabilities. Our existing security tools, including firewalls, Intrusion Prevention Systems (IPS), and Web Application Firewalls (WAF), have all been upgraded to the latest versions, ensuring comprehensive protection against evolving cyber threats.

The Bank has implemented security protocols to prevent unauthorized access to data and logging mechanisms to identify the user accessing the data and their associated activities. In the Core Banking system, users are also defined by the type of data they can access, i.e., normal, confidential, legal, etc.

The Bank's Risk Management Division conducts reviews of third-party contracts for any Information Technology third-party outsourcing. The contracts are assessed against the requirements stipulated in the Central Bank of Kuwait's Cyber Security Framework, which includes data privacy.

Data Privacy Controls

Al-Tijari prioritizes privacy through the implementation of a privacy impact assessment (PIA), to identify and mitigate risks associated with private data. The Bank has conducted a PIA to evaluate critical systems, processes, and vendors involved in handling private data. The assessment aims to identify how private data is captured and stored, and the adequacy of controls that protect it.

The outcome of the assessment is shared with the concerned risk and control owners to mitigate potential risks and strengthen controls. Prioritizing data privacy strengthens our operations and increases stakeholders' trust and confidence in Al-Tijari's data-handling practices.

Adherence to International Standards

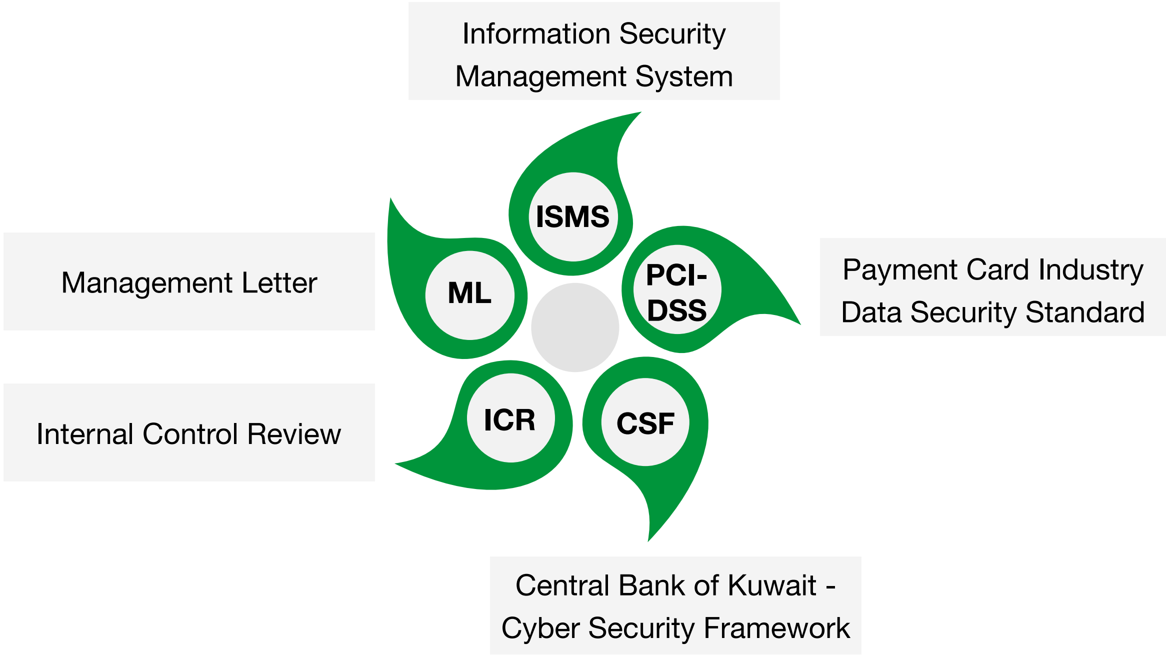
Al-Tijari adheres to the following certifications for data protection and privacy:

- ISO 27001 Certification for information security management systems
- Compliance with Payment Card Industry Data Security Standard (PCI-DSS)
- Swift's Customer Security Program (SWIFT CSP) to ensure controls and processes are in place to protect sensitive data against cyber-attacks and potential breaches.
- Compliance with the Central Bank of Kuwait's Cyber Security Framework baseline requirements, which is assessed by an external assessor annually.

Al-Tijari aims to maintain trust and confidence among customers, stakeholders, and regulatory bodies. Through the implementation of frameworks and the acquisition of information and data security certifications, Al-Tijari is committed to safeguarding information and effectively mitigating cyber risks, while maintaining the confidentiality, integrity, and availability of data.

Data Audit

Regular audits are conducted by internal and external auditors to ensure Al-Tijari is in compliance with applicable data standards. In 2025, Al-Tijari completed five data audits as follows:



Data Breach/Incident Response Plan

The Bank has a detailed cyber incident response plan that defines procedures for responding to a cyber incident. When our Information Technology Division (ITD) and Information Security Department are alerted about an incident, the first phase in the response plan is identification. The incident must be appropriately identified, assessed, verified, and classified to determine the affected stakeholders and contact the appropriate entities. Then, the incident notification and communication phase is conducted, and the incident's severity will determine the parties to whom it is escalated. This phase includes internal and external notification and communication procedures, such as those for the Payment Card Industry.

As a standard, the Bank mitigates active threats based on current, known information, as described in the initial containment phase. Furthermore, the identified incident is analysed in the analysis phase. Then, containment measures are taken based on the information and insights gained from the analysis. During the eradication phase, the root cause of the incident is resolved. Once the root cause of the incident has been resolved, the Bank restores normal business functionality. This includes reversing any damage caused by the incident and response.

The Bank monitors potential data breaches using a digital reputation service provider. We have also implemented technologies to address multiple security risk factors, including data privacy enhancements.

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Information Classification Policy

The information classification policy ensures that the information assets are identified and classified to determine the level of perceived risk while maintaining the integrity, confidentiality, and availability of information. The policy applies to all bank employees and third parties who access, process, or store Al-Tijari's information assets, and is applicable across all Al-Tijari locations, ensuring consistent information protection standards throughout the bank.

Information Technology Policy

The information technology policy of Al-Tijari provides the guiding principles for the professional management, maintenance, and operation of the bank's IT infrastructure to support the achievement of business objectives. The policy seeks to ensure the confidentiality, integrity, and availability of information technology assets, and to establish a governance and management framework to support the IT Division's implementation and define its role. As part of the periodic review, the Change Management Policy was updated in 2025, through revised sign-off requirements to support governance, and application log retention requirements were introduced to enhance monitoring and control over IT operations.

Training on Data Security

The Bank mandates that its staff complete a comprehensive information security training program. The program is conducted online annually, including topics such as Phishing awareness, common information security threats, and the user's responsibility to protect the Bank's information against potential threats, among others. By continuously educating and training our staff, we enhance our security measures and safeguard the Bank's information against potential cyber threats and breaches.

9 Digital Transformation

This Chapter Covers:

9.1 Internal Digitization

9.2 Digital Advancement

9.1 Internal Digitization

Al-Tijari's Organizational Digital Transformation Efforts

Al-Tijari is committed to continuous improvement and operational excellence, with Digital Transformation and Innovative Solutions as two key strategic drivers of its 2022-2026 "Shaping the Future" Strategy.

Digitized and effective internal communication is crucial for fostering a connected workforce and enhancing operational efficiency. Hence, we are continually working to fully digitize our internal communication channels and optimize our processes.

Internal Digital Communication Channels

We have adopted advanced and innovative technologies for streamlining our internal digital channels, such as:

- Al-Tijari Ticketing System
- ITSM System - launched in 2025 for IT related tickets
- Al-Tijari SharePoint
- THABER, e-Learning Platform, which hosts:

Mandatory and select Elective Training Assignments

PULSE
Wellbeing Initiative

ECHO
ESG and Sustainability Initiative

RASMI
Dress Code Initiative

- MENAme - Human Resources Platform, which also hosts:

Fully automated performance management tools

Additionally, we use emails for periodic communication, such as:

- Al-Tijari e-Newsletter
- Al-Tijari Risk Management Newsletter / Market Dashboard
- Anti-Money Laundering Internal Fraud Awareness Messages
- General Services Division's Energy Rationalization Tips and Safety Guidelines
- Retail Banking Division (RBD) offers, events, activities and other communications
- Corporate Communications Division (CCD) offers, events, activities and other communications
- Digital Transformation and Innovation Division (DTID) digital features updates
- Human Resources Updates
- Financial Planning and Control (FPC) Daily Management Reports

Al-Tijari's internal digital channels focus on several aspects, ranging from internal communication and query resolution to mass communication for announcements such as job vacancies, training opportunities, and dedicated offers, as well as facilitating interbank requests, among other purposes.

We have also incorporated ESG at the core of our internal digitization efforts through initiatives like ECHO, which raises awareness in terms of SDGs and promotes sustainability within the Bank, and PULSE, which promotes employee well-being. Furthermore, our internal digital advancements have considerably reduced paper use in our operations, accelerated internal communication, and enhanced processing efficiency.

9.2 Digital Advancement

Al-Tijari's Customer Centric Digital Transformation Efforts

In line with our ongoing digital transformation, Al-Tijari delivered a wide range of innovative retail and corporate solutions in 2025, effectively bridging the gap between traditional and digital banking. These initiatives focused on customer convenience and user experience, operational efficiency, regulatory compliance, and sustainability. By introducing advanced digital services, secure omni-channel capabilities, and eco-friendly banking practices, Al-Tijari continues to redefine the customer banking experience.

Leveraging Advanced Technologies to Enhance Customer Journey

The Digital Transformation and Innovation Division (DTID) at Al-Tijari aims to deliver innovative solutions to our customers through omni-channel experiences by establishing a seamless mobile app onboarding journey and deploying state-of-the-art digital self-service machines. Our external digital channels include our Internet Banking, Mobile Banking Application, and WhatsApp Chatbot, all of which provide convenient avenues for customers to engage with the Bank.

We are leveraging advanced analytics capabilities to personalize digital customer interactions and automate dynamic segmentation in real time, while simplifying processes through technology-driven solutions to serve clients digitally. Additionally, we utilize intellectual and technological assets to innovate and revolutionize the digitization of our banking services.

In 2025, the Digital Transformation and Innovation Division promoted safe and effective usage of banking and digital services, and expanded the self-service island network, in addition to enhancing customer journey on digital channels, including self-service machines, mobile, and online banking. These efforts enabled customers to access core banking services remotely, ensuring a seamless and secure experience in line with banking standards.

Incorporating ESG in Digitization Efforts

Digital Transformation and Innovation Division is not only viewed as the Bank's driver of growth through innovation, availability, accessibility, and security, but also as a driver of an environmentally friendly banking approach. We offer secure, innovative, environmentally responsible digital banking services. The Digital Transformation and Innovation Division team participated in the Central Bank of Kuwait's financial awareness Campaign "Let's Be Aware", highlighting our ethical responsibility towards the Bank's customers.

Within Al-Tijari's branch network, six branches are dedicated to special-needs customers, offering easy access to machines and staff trained in sign language to serve them.

Al-Tijari ensures that ESG and sustainability aspects are incorporated in the financial product development process. Al-Tijari's cards can be viewed and used virtually via the Mobile app, without the need of printing plastic cards. Additionally, select printed cards are produced using recycled plastic materials, supporting environmental sustainability by minimizing waste and promoting responsible material use. Machines (Withdrawal and Deposit) are accessible without plastic cards through cardless options. Cards can also be added to digital wallets and wearables, eliminating the need to carry plastic cards and cash.

As part of its ESG commitment and sustainable banking practices, the Bank also offers customers the option to rely solely on digital or virtual cards at the time of issuance, while enabling instant issuance for those who require a physical card. This approach reduces the production and distribution of plastic cards, lowering material consumption, transportation-related emissions, and overall environmental impact, while enhancing customer convenience and supporting financial inclusion.

Most products and services offered by Al-Tijari can be accessed digitally. QR codes are widely incorporated to avoid hard copies and signatures. We have also developed QR-based delivery to customers 24/7 through T-Lockers. Digital authentication is implemented to the full extent on all Al-Tijari Banking stations.

QR codes are available at all branches to replace traditional brochures/flyers, allowing customers to scan the selected product/service QR code and navigate to the website or e-flyer for further details. This has reduced printable paper waste and costs. Branches also now have multiple digital screens for ads, awareness tips, and updates.

The contact center is available 24/7 at 1888225. The same number is accessible via WhatsApp to answer customers' inquiries and provide support. Al-Tijari also has a dedicated international number for customers abroad at +965-2299 0899.

Case Study: Al-Tijari's 2025 Digital Transformation - Enhancing Customer Experience and Operational Efficiency

In 2025, Al-Tijari advanced its digital transformation agenda through a series of high-impact enhancements across its mobile application, internet banking platform, branch network, and customer service channels. These upgrades strengthened customer experience, operational efficiency, financial inclusion, and environmental sustainability, aligning with the Bank's ESG and digital transformation strategies.

Driving Customer-Centric Innovation

Al-Tijari introduced a suite of transformative digital capabilities, including dynamic cash access through CashXpress, enhanced WAMD functionalities, enriched transaction transparency, and real-time notifications for returned cheques. Further advancements in prepaid card services and digital account onboarding streamlined customer journeys, while reinforcing security and convenience. Collectively, these initiatives empowered customers with greater financial visibility, accelerated access to banking services, and enhanced control over their financial activities, delivering a seamless and customer-centric digital banking experience.

Strengthening Operational Efficiency and Security

Targeted enhancements to WAMD, including extended refund processing periods, mandatory reason-capture mechanisms, card tokenization control and a harmonized user experience, significantly improved operational effectiveness and transaction governance. In parallel, the modernization of KYC procedures for corporate-linked accounts and the implementation of secure digital brokerage registration strengthened regulatory compliance, risk mitigation, and overall control frameworks, reinforcing the Bank's commitment to operational excellence and robust security standards.

Expanding Self-Service and Reducing Environmental Footprint

Through modern Smart Teller Machines (STM) with multi-currency withdrawal solutions and advanced Business Island self-service capabilities, Al-Tijari reduced dependency on manual branch operations. This shift supported in:

- **Lowering carbon footprint** through reduced paper usage and fewer in-branch visits
- **Improving accessibility for customers** with 24/7 digital access
- **Enhancing governance and security** via biometric and PACI-based authentication

Additionally, digitalized customer service tools such as improved chat features, automated alerts, and optimized branch support ensure faster, more reliable service delivery with fewer physical resources.

Overall, Al-Tijari's 2025 digital transformation represents a significant step toward smarter, sustainable and more customer-focused banking solutions.

Technology and Innovation of Al-Tijari's Banking Machines

Al-Tijari offers a range of digital channels, enabling its customers to utilize banking services efficiently, seamlessly, and securely. Al-Tijari's banking machines are designed to empower customers with user-friendly tools to manage their finances conveniently.

Functionalities of Select Banking Machines

Smart Teller Machines - An advanced automated banking system, combining traditional ATM functionalities with additional digital features

Business Islands - Environmentally friendly banking stations, fully integrated with PACI and access to virtual agents' support

T-Lockers - Self-service delivery points for packages, documents, and pre-counted cash.

Al-Tijari's Smart Self-Service Stations - Offsite stations equipped with smart solutions for self-service

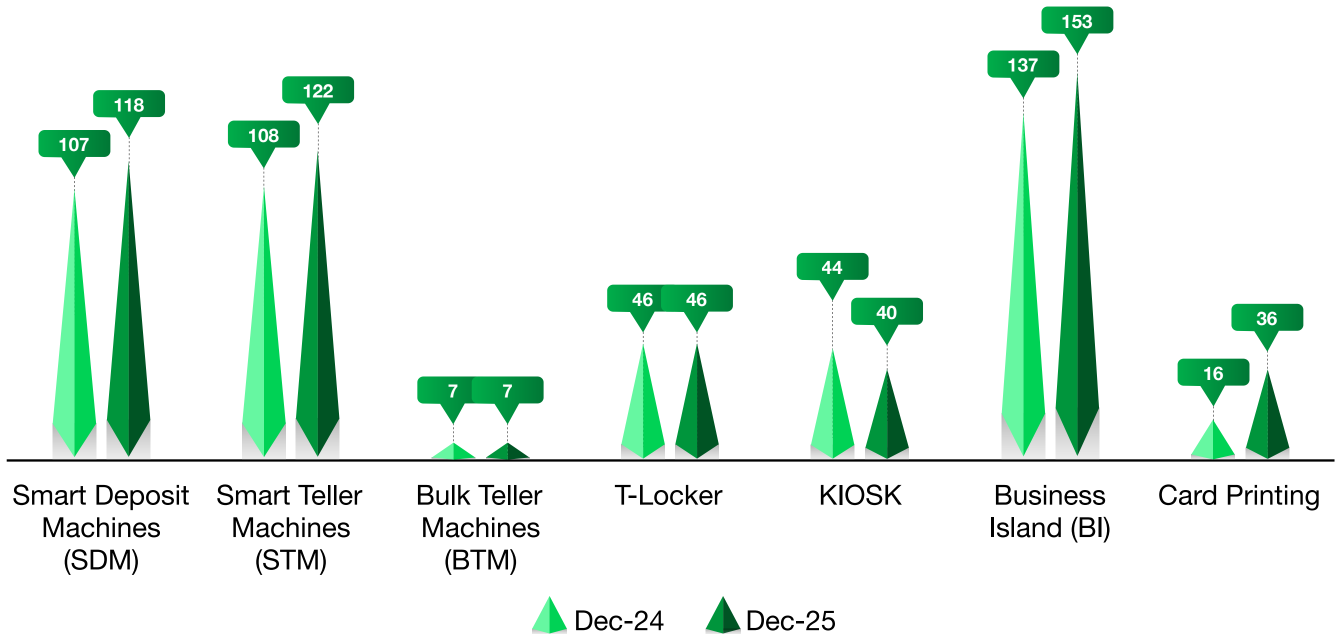
In 2025, we continued optimizing our network of machines, adding more machines where required and continuing the planned phasing out of KIOSKs. This led to significant growth in the deployment of Card Printers, with deployments more than doubling in 2025. Deployment of additional Business Islands, Smart Deposit Machines, and Smart Teller Machines also grew considerably in 2025.

Machine Details

Digital Banking Machine	Machines in 2024	Machines in 2025	% Change
Smart Deposit Machines (SDM)	107	118	10.3%
Smart Teller Machines (STM)	108	122	13.0%
Bulk Teller Machines (BTM)	7	7	0.0%
T-Locker	46	46	0.0%
KIOSK	44	40	-9.1%
Business Island (BI)	137	153	11.7%
Card Printing	16	36	125.0%

Note: Figures include machines at Smart Self-Service Stations.

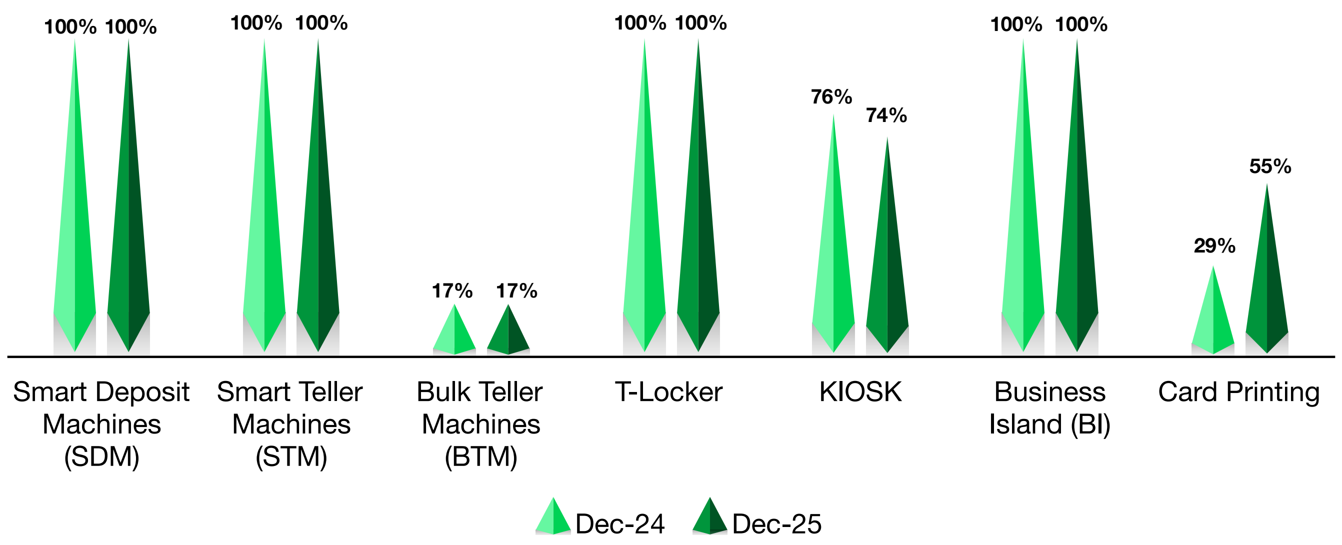
Number of Machines (2024 vs. 2025)



Ensuring Machine Availability within Al-Tijari Branches

Smart Deposit Machines (SDM), Smart Teller Machines (STM), T-Lockers, and Business Island (BI) machines remain in all of Al-Tijari's 42 branches, as evidenced by their consistent 100% availability in 2024 and 2025, providing secure and reliable self-service banking options for our customers. In line with the planned phasing out of KIOSK machines, its availability decreased to 74% in 2025, down from 76% in 2024. The presence of Al-Tijari's Card Printing machine has substantially expanded, growing to 36 machines in 2025 from 16 in 2024.

Branches Network Availability (2024 vs. 2025)



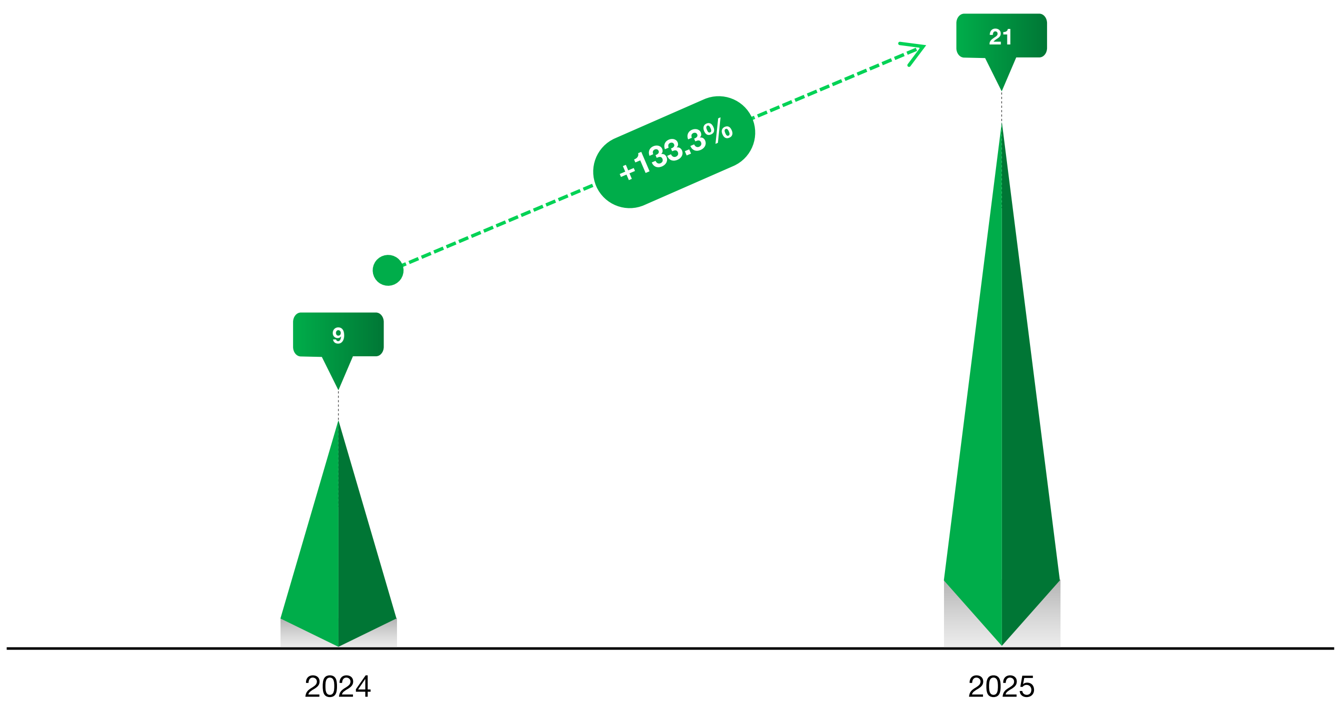
Al-Tijari's Smart Self-Service Stations

Al-Tijari added 14 new Smart Self-Service Stations in 2025, increasing the total number to 21. The new machines were installed in strategic locations across governorates. Following the pilot program in 2023 and the successful launch in 2024, these smart stations continue to enhance customer experience and advance the Bank's digital solutions. These stations are equipped with a wide range of services, accessible through a blend of Al-Tijari's customized banking machines, including Smart Teller Machines (STMs), Smart Deposit Machines (SDMs), and Business Islands (BIs), empowering customers to perform various banking activities conveniently without visiting a branch.

Smart Self-Service Stations - 2025 New Locations:

1. Gate Mall
2. Jazeera Terminal (T5)
3. Al Hamed Mall
4. Al Mawashi
5. Sheikh Jaber Al Ahmad Al Sabah Hospital - Gate 5
6. Plaza Mall
7. Farwaniya New Hospital
8. K-tech University
9. Al Amiri Hospital
10. Adan Hospital
11. Al Jahra Hospital
12. Souk Al Mobarakiya
13. Al Nasaem Complex
14. Aswaq Al Qurain Lulu Hyper

Smart Self-Service Stations (2024 vs. 2025)

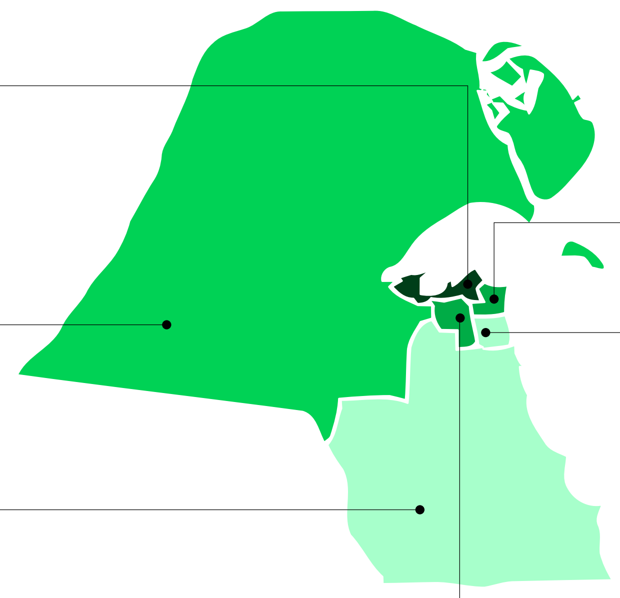


Smart Self-Service Stations - Geographic Distribution

Al-Assimah
- Kuwait Ports Authority
- Al Amiri Hospital
- Souk Al Mobarakya

Jahra
- Coolex Industries
- Al Jahra Hospital

Ahmadi
- K-tech University
- Adan Hospital
- Gate Mall



Hawalli
- 360 Mall
- Dalal Complex
- Public Authority for Industry
- Sh. Jaber Hospital - Gate 5
- Plaza Mall
- Al Nasaem Complex

Mubarak Al Kabeer
- Murouj
- Aswaq Al Qurain Lulu Hyper

Farwaniya
- Jazeera Airways Headquarter
- Jazeera Terminal 5
- Al Hamed Mall
- Farwaniya New Hospital
- Al Mawashi

Expanding Customer Touchpoints

With "Digital Transformation" being one of the key pillars of Al-Tijari's five-year strategy, the Bank is reshaping its self-service banking approach to enhance customer experience. We are continuously innovating Al-Tijari's customer touchpoints across channels by adding new features to make online channels more accessible and efficient, and by optimizing Branches and Smart Self-Service Stations to enhance user-friendliness for our customers. We also leverage advanced analytics to personalize digital interactions by incorporating constantly changing customer preferences in a timely manner.

Innovative Digital Features of Branch Machines

Branch/ Smart Station Innovations	Description	Key Features
Smart Deposit Machines (SDM)	In-house developed machines are available 24/7 for secure and seamless self-service banking.	Multilingual interface (6 languages). Scan the QR in the slip to deposit. Deposit various cash denominations. Accessible by ATM Card and PIN; Al-Tijari Mobile app post login QR; Kuwait Mobile ID Change PIN, Check Balance and Transfer to other account.
Smart Teller Machines (STM)	Advanced automated systems combining traditional ATM functions with digital features and enhanced security.	Cardless Cash withdrawal. Balance Enquiries. Change PIN (Debit / Prepaid) Kuwait Clearing Company (KCC) transfers. IBAN Enquiry. Mini Statement. Head Office Branch STM can dispense USD currency.
Bulk Teller Machines (BTM)	A unique digital solution in Kuwait that automates the teller function for large transactions, enabling customers to effortlessly withdraw large amounts.	Automated digital dispensing of large cash bricks. High-volume withdrawals (KWD 5,000 to KWD 25,000). Transactions in multiples of KWD 5,000. Available at 7 high-demand branches.
T-Locker (Tijari Locker)	An exclusive, locker-inspired safe, providing 24/7 self-service delivery and collection.	Collection of pre-counted cash bundles and Eidiya. Secure pickup for cards, cheque books, and certificates. Access via QR code or a 10-digit code. Facilitates inter-branch package and mail delivery.
Business Island (BI)	In-house developed hubs providing a branchless banking experience for retail and corporate clients.	Cardless withdrawals and deposits (including Cheque deposits) through QR codes. Integrated with PACI Kuwait Mobile ID for digital authentication. Fund Transfers (Local, International, Payments). Supports salary and payroll processing management. Onsite printing and issuance of certificates (IBAN, Balance, Account Statements). Virtual Agent support available for complex enquiries.
Card Printing	Instant issuance machines allow customers to print virtual cards seamlessly.	Supports printing of Debit, Prepaid, and Control cards. Printing triggered via QR code from the mobile app or BI station. Rapid deployment reached 36 locations by the end of 2025.

Innovative Digital Features of Online Channels

Digital Innovations	Description	Selected Digital Features
Online Support and Virtual Assistance	Advanced digital support channels designed to provide immediate assistance, without visiting a branch.	AlTijariBot (Tbot): Interactive 24/7 virtual assistant on WhatsApp. Live Video Banking: Face-to-face digital support and document activation via video chat. WebChat: Instant secure chat through the mobile app or website. Mastercard Digital Health Assistant: Virtual health assistant for symptom checking and chatting with doctors via WhatsApp.
Advanced Remittance and Fund Collection	Secure digital methods for moving money globally and collecting payments instantly from local bank accounts.	Western Union: 24/7 international money transfers to over 200 countries via the app. Al-Tijari InstaPay: Invoice any local debit cardholder via SMS link to the payer. AlTijari Send: Premium international person-to-person remittance service, to more than 35 countries. WAMD: Fastest payment transfer method in Kuwait, between users via mobile number.
Digital Negotiable Instruments	Tools allowing customers to handle physical banking instruments like cheques and drafts through online channels.	Cheque Deposit Service: Scan and deposit cheques via the mobile app for faster fund availability. Cheque Entry Service: Digital entry of cheque details to secure MICR information before presentation. Swift Transfers and Drafts: Online requests for international Swift transfers, Demand Drafts, etc.
Automated Financial Management	Specialized online tools for managing wealth, dividends, and recurring financial tasks without branch visits.	Electronic Dividends: Digital registration to receive automated payments from the Kuwait Clearing Company. Deposit Interest Transfer Service: Instantly transfer accrued interest from fixed/ smart deposits to a current account 24/7. E-Statement Service: Preview and download account and credit card statements online to reduce paper waste. Charity Payments: Make instant online donations to enlisted charity entities.
Segment-Specific Digital Features	Tailored digital experiences for families and youth to manage and monitor accounts through a primary profile.	Family Banking: Link and monitor minor children's accounts directly from the parent's banking portfolio. YOU Account Onboarding: Digital application for the "YOU" youth package and prepaid card issuance. Cash Xpress (Home Delivery): Online request for high-value cash delivery (KWD 1,000 to KWD 10,000) to a chosen location.
Remote Authentication and Security	Robust security protocols and biometric layers to protect accounts from unauthorized access.	Optic ID: Secure biometric login for the Al-Tijari Vision application. Face Authentication and Touch ID: Biometric verification for mobile banking transactions. Digital KYC Updates: Remotely update Civil ID and personal data using the PACI mobile ID integration. Unauthorized Access Protection: Real-time monitoring system for ongoing customer protection.
Digital Administrative Services	Online booking and self-service tools to streamline branch interactions when they are necessary.	Appointment Booking System: Schedule visits for specialized units like the Labor and Business Unit. LG "Letter of Guarantee": Digital requests for letters of guarantee and real-time status tracking. Online Salary Batch Processing: Allows business owners to pay employees online at their convenience.

Case Study: Digital Innovation across Divisions at Al-Tijari

Retail Banking

In 2025, Al-Tijari transformed operational financial transactions in branches into seamless digital process through multiple channels, reducing human contact and mitigating the possibility of errors. We have provided several ways for customers to access and perform financial transactions 24/7, such as Mobile app, PACI, Face recognition, NFC and QR codes.

Currently, our main goal is the expansion of the Bank's digital network, utilize machines to reduce carbon footprint and ensure optimal resource management. Customers are directed into self-service Kiosks, Smart Deposit Machines, Smart Teller Machines and Bulk Teller Machines where they can perform various banking services without a teller. This ensures that customers have access to banking services 24/7. Details of all the ATMs are listed on the Bank's website and app to ease the customer's journey.

The mobile app is equipped with text chat, video chat and digital banking request, where customers can submit requests related to accounts, products, services, complaints and emergencies, among other services, with a dedicated team present to respond 24/7.

Corporate Banking

Al-Tijari offers unique online services to Corporate Clients such as:

- "Corporate Master User" feature, which enables corporate clients to manage their user privileges and set up independently.
- Corporate users can overdraw during online fund transfers with the proper approvals from the authorized Al-Tijari personnel.
- Multi-Currency wallet for Corporate Banking Customers.
- Message board for corporate clients to directly communicate with the bank and upload documents as part of Corporate Banking Division's daily operations.
- Automation of Insurance Renewal notification process.
- Launch of soft-POS in coordination with KNet Payment Service.

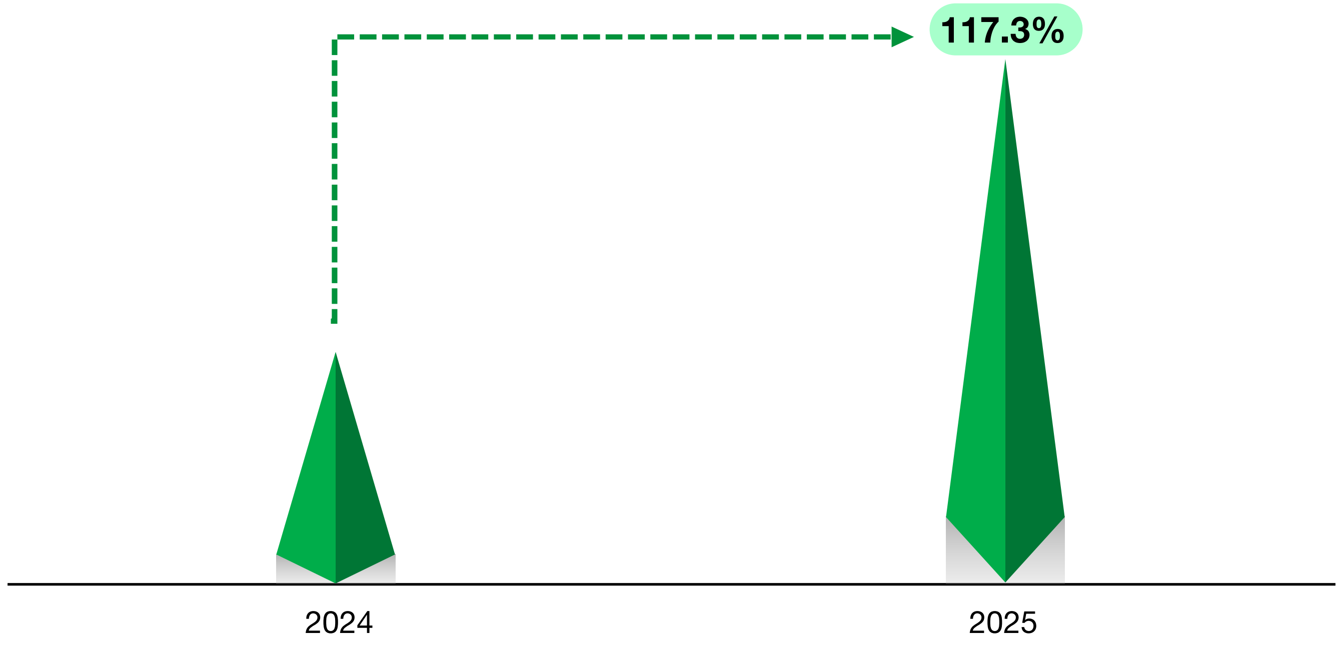
Treasury and Investment

Operationally, automation and system efficiency continued to advance in 2025. Following the full automation of FX Transactions in 2024, Money Market transactions reached maximum automation during 2025, resulting in improved straight-through processing, reduced manual intervention, and enhanced execution efficiency.

Al-Tijari's Digital Transactions Evolution

Al-Tijari's digital transactions have grown significantly in recent years, driven by the Bank's digitization efforts, which are making online banking and digital channels more accessible and convenient for customers. Growth in digital transactions is a key performance indicator we track to measure progress in the digitization of banking products and services. In 2025, Al-Tijari's digital transactions grew by an enormous 117.3%, when compared to 2024.

Digital Transactions (2024 vs. 2025)



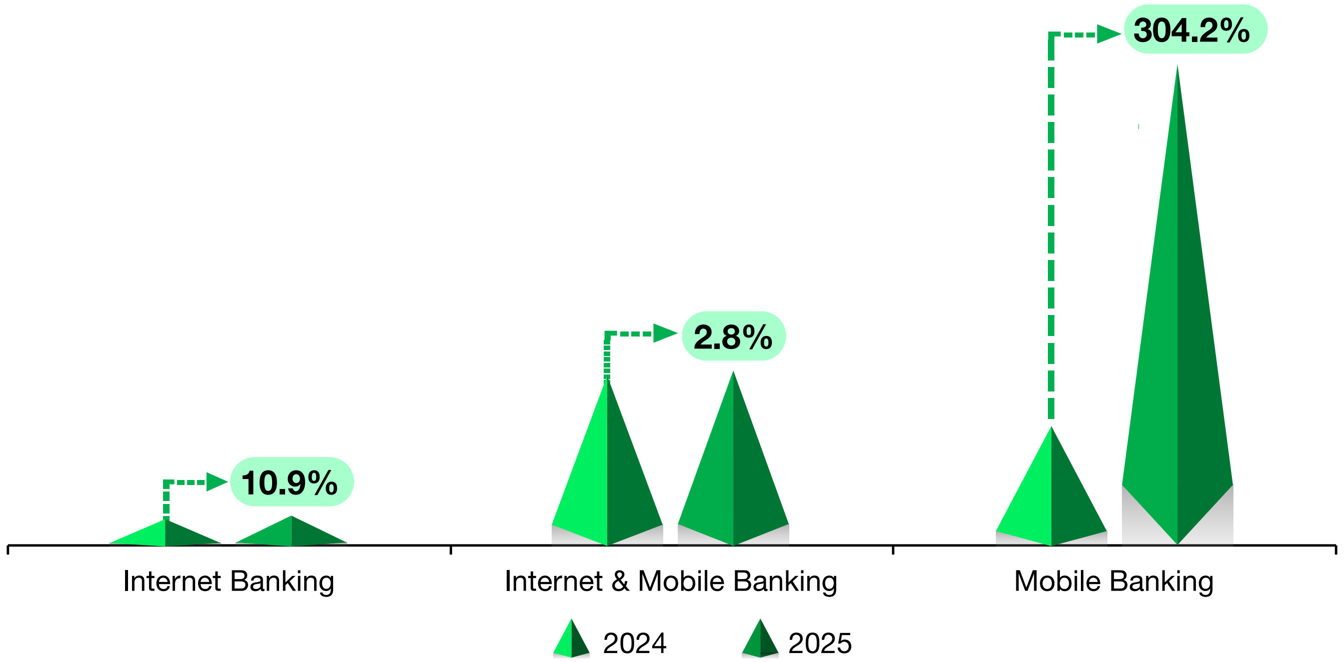
In line with the "Customer Centricity" pillar of Al-Tijari's five-year strategy, we aim to make as many of the bank's products and services as possible available digitally to our customers through our Internet Banking platform and Mobile Banking application.

We offer a wide range of digital solutions to make transactions as seamless and efficient as possible for our customers:

- Tap It Service
- Al-Tijari Send
- Quick Pay Service
- Tijari Wallet
- T-Pay Service
- Al-Tijari InstaPay
- WAMD Services
- Western Union
- Apple Pay
- Google Pay
- Samsung Wallet
- Swatch-PAY!
- Garmin Pay

Subsequently, we witnessed a significant growth in digital transactions in 2025, especially through the Mobile Banking channel, at 304.2% when compared to 2024.

Digital Transactions by Channel (2024 vs. 2025)



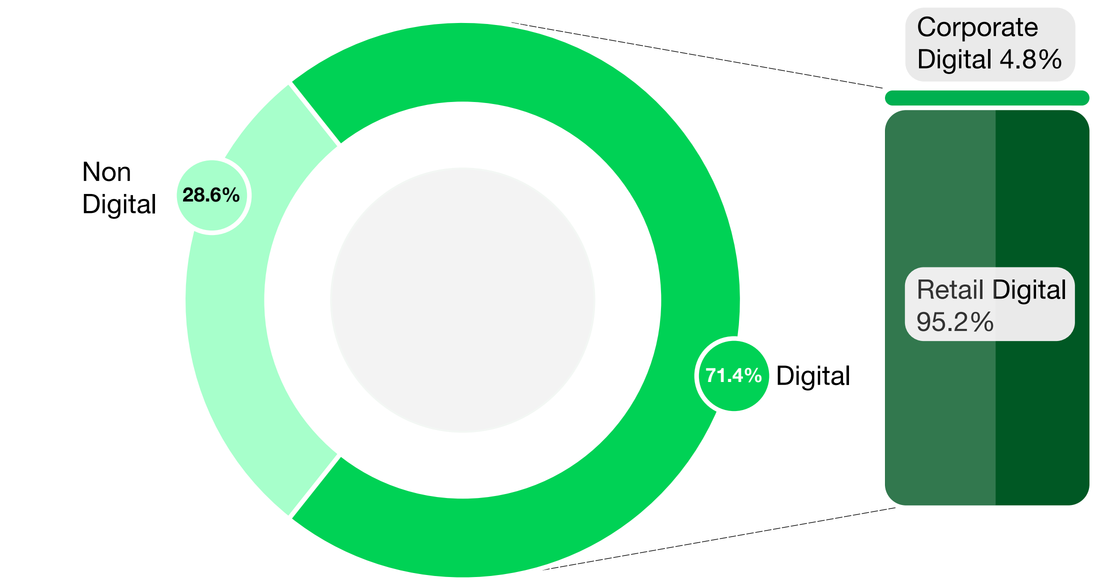
Al-Tijari's Digital Customers Configuration

Similar to growth in digital transactions, the composition of digital customers is also monitored by the Bank as an important KPI, highlighting progress in the percentage of customers who transact with Al-Tijari digitally.

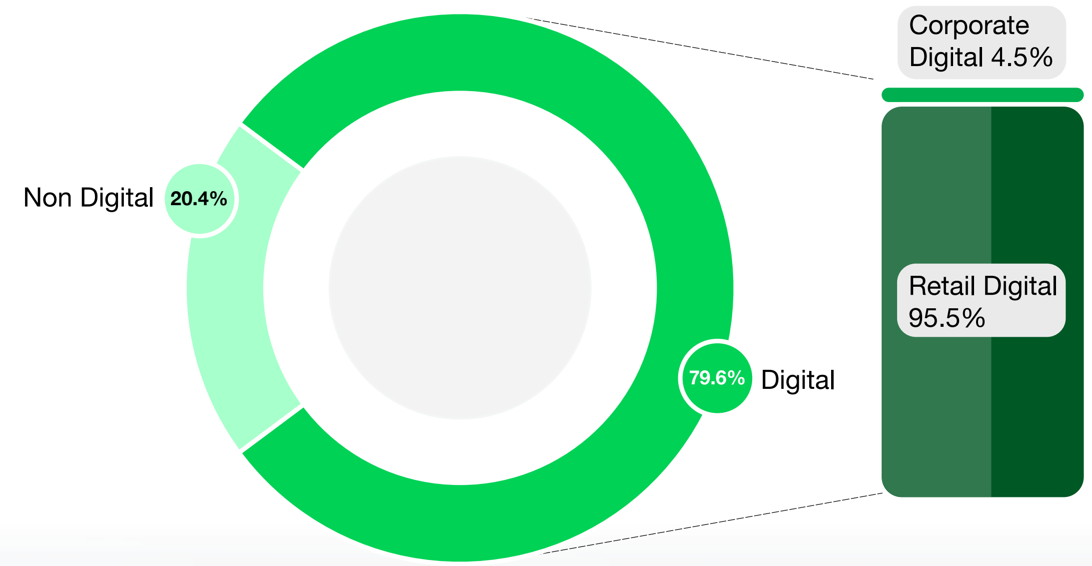
The share of digital customers stood at 79.6% at the end of 2025, compared to 71.4% in 2024. The majority of the digital customers are Retail-based, as evidenced by a 95.5% share in 2025.

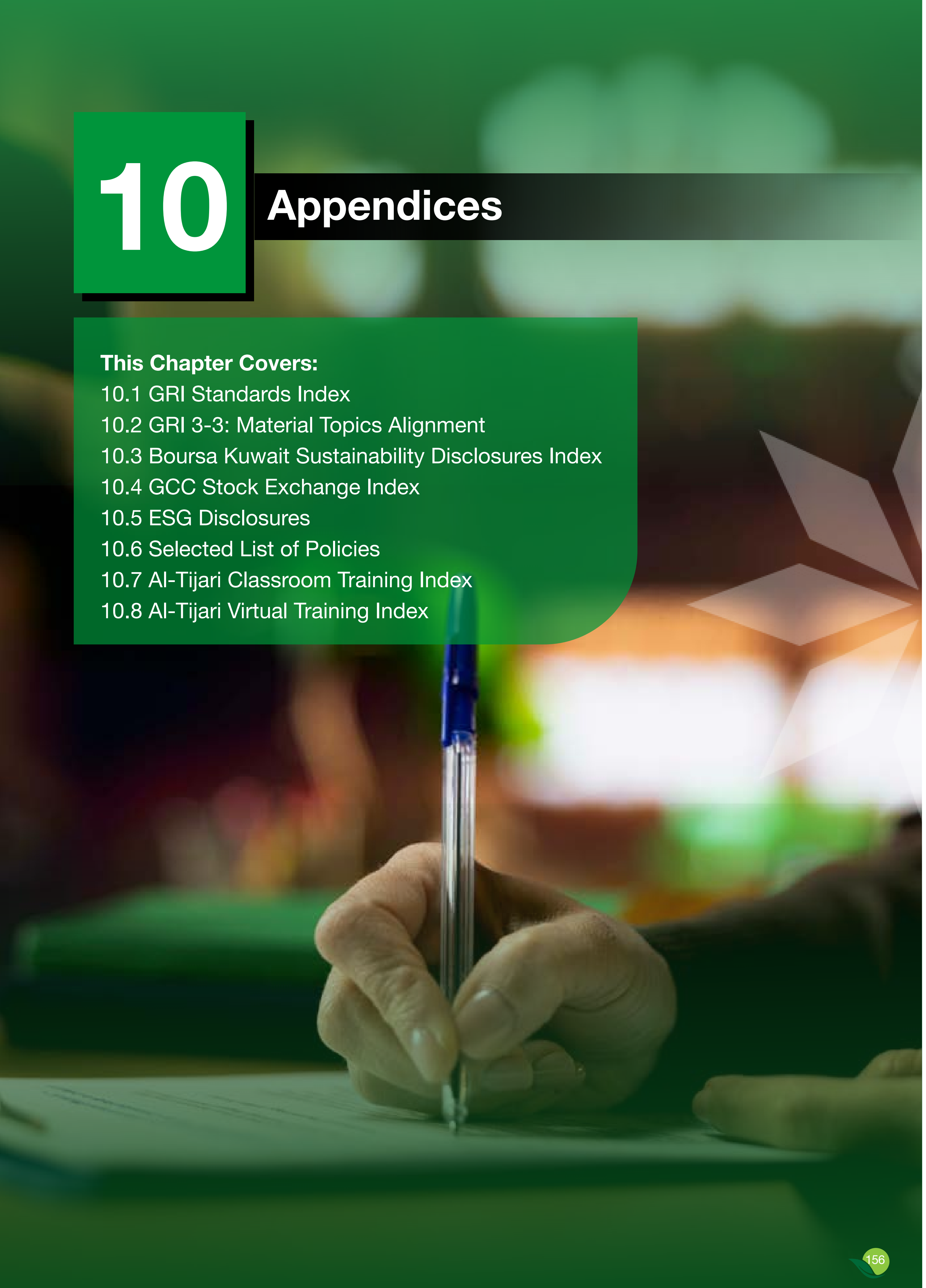
This growth is a direct result of the Bank's digitization efforts, which have resulted in more accessible, convenient, and secure digital channels for customers, improved efficiency of the Bank's processes, and made the customer journey more seamless.

Digital Customers Configuration by customer classification (2024)



Digital Customers Configuration by customer classification (2025)





10 Appendices

This Chapter Covers:

10.1 GRI Standards Index

Statement of use	Al-Tijari has reported in accordance with the GRI Standards for the period starting from January 1st, 2025, to December 31st, 2025.
GRI 1 used	GRI 1: Foundation 2021
Applicable GRI Sector Standard(s)	Not Applicable

GRI STANDARD/ OTHER SOURCE	DISCLOSURE	LOCATION	OMISSION			GRI SECTOR STANDARD REF. NO.
			REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
General disclosures						
GRI 2: General Disclosures 2021	2-1 Organizational details	Refer to Section 1.4				
	2-2 Entities included in the organization's sustainability reporting	Refer to Section 1.1				
	2-3 Reporting period, frequency and contact point	Refer to Section 1.1	A gray cell indicates that reasons for omission are not permitted for the disclosure or that a GRI Sector Standard reference number is not available.			
	2-4 Restatements of information	There is no significant information restated in the report				
	2-5 External assurance	The Bank did not seek external assurance for this report				
	2-6 Activities, value chain and other business relationships	Refer to Section 7.2 and Section 5.2				
	2-7 Employees	Refer to Section 6.1 to Section 6.5				
	2-8 Workers who are not employees	Refer to Section 6.1				
	2-9 Governance structure and composition	Refer to Section 2.1				
	2-10 Nomination and selection of the highest governance body	Refer to Section 2.1				
	2-11 Chair of the highest governance body	a. All non-independent members in the Bank are non-executive members. b. The chairman is not a member of senior executives at Al-Tijari.				
	2-12 Role of the highest governance body in overseeing the management of impacts	Refer to Section 2.1				
	2-13 Delegation of responsibility for managing impacts	Refer to Section 2.1				

	2-14 Role of the highest governance body in sustainability reporting	Refer to Section 2.1				
	2-15 Conflicts of interest	Refer to Section 2.1				
	2-16 Communication of critical concerns	a. As per Whistle blowing Policy, additionally RMD reports the Key Risk Indicators to the BOD quarterly.	b. Report the total number and the nature of critical concerns that were communicated to the highest governance body during the reporting period.	Confidentiality constraints	The Bank does not wish to disclose further information regarding communication related to critical concerns.	
	2-17 Collective knowledge of the highest governance body	Refer to Section 2.1				
	2-18 Evaluation of the performance of the highest governance body	a, b. Refer to Section 2.1	c. Actions taken in response to the evaluation	Confidentiality constraints	The Bank does not disclose information regarding actions taken in response to the evaluation	
	2-19 Remuneration policies	Refer to Section 2.1, 2.2, 6.2				
	2-20 Process to determine remuneration	a. Refer to Section 2.1, 2.2, 6.2	b. Report the results of votes of stakeholders (including shareholders) on remuneration policies and proposals, if applicable.	Not applicable	This was deemed not applicable to the Bank's circumstances in the reporting year	
	2-21 Annual total compensation ratio	a. Ratio of annual total compensation of highest-paid individual to the median annual total compensation for all employees (excluding the highest-paid individual): 9:1 b. Ratio of percentage increase in annual total compensation of highest-paid individual to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual): 0.68:1 c. Refer to Section 6.1, 6.2				
	2-22 Statement on sustainable development strategy	ESG and Sustainability was incorporated in the Bank's 2022 - 2026 strategy as a strategic key driver in the form of 3 main pillars: 1- Go Green Organization (includes the Risk Management) perspective. 2- Go Green Business. 3- Go Green Advocacy.				

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	2-23 Policy commitments	Refer to Section 2.2, 2.3				
	2-24 Embedding policy commitments	Refer to Section 2.2, 2.3				
	2-25 Processes to remediate negative impacts	Refer to Section 2.2, 2.3				
	2-26 Mechanisms for seeking advice and raising concerns	Refer to Section 2.2, 6.1				
	2-27 Compliance with laws and regulations	d. Refer to section 2.2	a. Report the total number of significant instances of non-compliance with laws and regulations during the reporting period, and a breakdown of this total b. Report the total number and the monetary value of fines for instances of noncompliance with laws and regulations that were paid during the reporting period, and a breakdown of this total c. Describe the significant instances of non-compliance	Confidentiality constraints	The Bank does not wish to disclose further information regarding the total number and the monetary value of fines for instances of noncompliance with laws and regulations that were paid during the reporting period, and a breakdown of this total	
	2-28 Membership associations	Refer to Section 5.1				
	2-29 Approach to stakeholder engagement	Refer to Section 3.1				
	2-30 Collective bargaining agreements	The Bank is not involved in collective bargaining agreements				
Material topics						
GRI 3: Material Topics 2021	3-1 Process to determine material topics	Refer to Section 3.2	A gray cell indicates that reasons for omission are not permitted for the disclosure or that a GRI Sector Standard reference number is not available.			
	3-2 List of material topics	Refer to Appendix 10.2				
Biodiversity						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 101: Biodiversity 2024	101-1 Policies to halt and reverse biodiversity loss	None				
	101-2 Management of biodiversity impacts	None				
	101-3 Access and benefit-sharing	None				

	101-4 Identification of biodiversity impacts	None				
	101-5 Locations with biodiversity impacts	None				
	101-6 Direct drivers of biodiversity loss	None				
	101-7 Changes to the state of biodiversity	None				
	101-8 Ecosystem services	None				
Economic performance						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Refer to Al-Tijari Annual Report 2025				
	201-2 Financial implications and other risks and opportunities due to climate change	Refer to Section 2.4				
	201-3 Defined benefit plan obligations and other retirement plans	Refer to Section 6.1, 6.2				
	201-4 Financial assistance received from government	Al-Tijari does not receive financial assistance from government				
Market presence						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 202: Market Presence 2016	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	Ratio of standard entry level wage compared to local minimum wage stood at 1.15:1 for Bachelor's degree holders at in 2025. Ratio of women's basic salary and remuneration to men's stood at 0.85:1 in 2025.				
	202-2 Proportion of senior management hired from the local community	Refer to Section 6.1, 6.2				
Indirect economic impacts						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	Refer to Section 3.3.				
	203-2 Significant indirect economic impacts	Refer to Section 3.3.				

Procurement practices						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 204: Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Refer to Section 5.2				
Anti-corruption						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 206: Anti-competitive Behavior 2016	205-1 Operations assessed for risks related to corruption	Refer to Section 2.2				
	205-2 Communication and training about anti-corruption policies and procedures	Refer to Section 2.2				
	205-3 Confirmed incidents of corruption and actions taken	None; they have been maintained at zero				
Anti-competitive behavior						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	a. None b. There are no legal actions taken towards anti-competitive behavior, anti-trust, and monopoly practices.				
Tax						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 207: Tax 2019	207-1 Approach to tax		Approach to tax	Not Applicable	Information is not available	
	207-2 Tax governance, control, and risk management		Tax governance, control, and risk management	Not Applicable	Information is not available	
	207-3 Stakeholder engagement and management of concerns related to tax		Stakeholder engagement and management of concerns related to tax	Not Applicable	Information is not available	
	207-4 Country-by-country reporting		Country-by-country reporting	Not Applicable	Information is not available	
Materials						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 301: Materials 2016	301-1 Materials used by weight or volume	Refer to Section 4.2				
	301-2 Recycled input materials used		Recycled input materials used	Not Applicable	This information is not available	
	301-3 Reclaimed products and their packaging materials		Not Applicable	Not Applicable	The Bank does not reclaim its products	

Energy						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Refer to Section 4.2				
	302-2 Energy consumption outside of the organization	Refer to Section 4.2				
	302-3 Energy intensity	Refer to Section 4.2				
	302-4 Reduction of energy consumption	Refer to Section 4.2				
	302-5 Reductions in energy requirements of products and services	Refer to Section 4.2				
Water and Effluents						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	a. The Bank does not recycle or re-use water. b. The Bank is measuring water consumption annually by tracking Ministry of Electricity and Water (MEW) bills.	c. A description of how water-related impacts are addressed, including how the organization works with stakeholders to steward water as a shared resource, and how it engages with suppliers or customers with significant water-related impacts. d. An explanation of the process for setting any water-related goals and targets that are part of the organization's approach to managing water and effluents, and how they relate to public policy and the local context of each area with water stress.	Not Applicable	This information is not available	
	303-2 Management of water discharge-related impacts		Management of water discharge-related impacts	Not Applicable	Water is directly from the MEW because the Bank does not conduct water withdrawals or discharge.	
	303-3 Water withdrawal		Water withdrawal	Not Applicable	Water is directly from the MEW because the bank does not conduct water withdrawals or discharge.	
	303-4 Water discharge		Water discharge	Not Applicable	Water is directly from the MEW because the bank does not conduct water withdrawals or discharge.	
	303-5 Water consumption	Refer to Section 4.2				

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Emissions						
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Refer to Section 4.2				
	305-2 Energy indirect (Scope 2) GHG emissions	Refer to Section 4.2				
	305-3 Other indirect (Scope 3) GHG emissions	Refer to Section 4.2				
	305-4 GHG emissions intensity	Refer to Section 4.2				
	305-5 Reduction of GHG emissions	Refer to Section 4.2				
	305-6 Emissions of ozone-depleting substances (ODS)		Emissions of ozone-depleting substances (ODS)	Not Applicable	Not Applicable	
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions		Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	Not Applicable	Not Applicable	
Spills						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 306: Effluents and Waste 2016	306-3 Significant spills		Significant spills	Not Applicable	Not Applicable	
Waste						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Refer to Section 4.2				
	306-2 Management of significant waste-related impacts	Refer to Section 4.2				
	306-3 Waste generated	Refer to Section 4.2				
	306-4 Waste diverted from disposal	Refer to Section 4.2				
	306-5 Waste directed to disposal	Refer to Section 4.2				
Supplier environmental assessment						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	None				
	308-2 Negative environmental impacts in the supply chain and actions taken	None				

Employment						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Refer to Section 6.2				
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Refer to Section 6.2				
	401-3 Parental leave	Refer to Section 6.1				
Labor/management relations						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 402: Labor/ Management Relations 2016	402-1 Minimum notice periods regarding operational changes	This is conducted in alignment with the Kuwait Labor Law				
Occupational health and safety						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Refer to Section 6.4				
	403-2 Hazard identification, risk assessment, and incident investigation	Refer to Section 6.4, 2.2				
	403-3 Occupational health services	Refer to Section 6.4				
	403-4 Worker participation, consultation, and communication on occupational health and safety	Refer to Section 6.3				
	403-5 Worker training on occupational health and safety	Refer to Section 6.3, 6.4				
	403-6 Promotion of worker health	Refer to Section 6.4				
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Refer to Section 6.4				
	403-8 Workers covered by an occupational health and safety management system	Refer to Section 6.4				

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	403-9 Work-related injuries	Zero				
	403-10 Work-related ill health	Zero				
Training and education						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Refer to Section 6.3				
	404-2 Programs for upgrading employee skills and transition assistance programs	Refer to Section 6.3				
	404-3 Percentage of employees receiving regular performance and career development reviews	Refer to Section 6.2				
Diversity and equal opportunity						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Refer to Section 6.1 and Section 2.1				
	405-2 Ratio of basic salary and remuneration of women to men	Ratio of women's basic salary and remuneration to men's stood at 0.85:1 in 2025.				
Non-discrimination						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Zero, as no such cases in 2025				
Freedom of association and collective bargaining						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	None				
Child labor						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	None				

Forced or compulsory labor						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	None				
Security practices						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 410: Security Practices 2016	410-1 Security personnel trained in human rights policies or procedures		Security personnel trained in human rights policies or PR	Not Applicable	This information is not available and not material to our sector	
Rights of Indigenous Peoples						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 411: Rights of Indigenous Peoples 2016	411-1 Incidents of violations involving rights of indigenous peoples	Zero, as no such cases in 2025				
Local communities						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	Refer to Section 5.1				
	413-2 Operations with significant actual and potential negative impacts on local communities	None				
Supplier social assessment						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	None				
	414-2 Negative social impacts in the supply chain and actions taken	None				
Public policy						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 415: Public Policy 2016	415-1 Political contributions	The Bank is not involved in political contributions				

Customer health and safety						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 416: Customer Health and Safety 2016	416-1 Assessment of the health and safety impacts of product and service categories		Assessment of the health and safety impacts of product and service categories	Not Applicable	This information is not available	
	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	None				
Marketing and labeling						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	Refer to Section 7.2				
	417-2 Incidents of non-compliance concerning product and service information and labeling		Incidents of non-compliance concerning product and service information and labeling	Not Applicable	The Bank does not have incidents of non-compliance concerning products and service information and labeling	
	417-3 Incidents of non-compliance concerning marketing communications	None				
Customer privacy						
GRI 3: Material Topics 2021	3-3 Management of material topics	Refer to Appendix 10.2				
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	a. Refer to Section 8.3 b. None c. None				

10.2 GRI 3-3: Material Topics Alignment

Material topic	Actual and potential, negative and positive impacts	Al-Tijari's involvement with the negative impacts	Policies or commitments	Actions taken to prevent or mitigate potential negative impacts	Actions taken to address actual negative impacts	Actions taken to manage actual and potential positive impacts	Process to track effectiveness	Goals, targets, and indicators used to evaluate progress of the afore-mentioned actions	Effectiveness of the actions, including progress toward the goals and targets	Lesson learned
ESG Governance and Oversight	Section 2.1, 2.2, 2.3, 2.4	No involvement in material negative activities	Section 2.1, 2.2, 2.3, 2.4	Section 2.1, 2.2, 2.3, 2.4	Section 2.1, 2.2, 2.3, 2.4	Section 2.1, 2.2, 2.3, 2.4	Section 2.1, 2.2, 2.3, 2.4	N/A	N/A	N/A
ESG Risk Integration	Section 2.4	ESG risk integration is in progress	N/A as ESG risk integration in progress	N/A as ESG risk integration in progress	N/A as ESG risk integration in progress	N/A as ESG risk integration in progress	N/A as ESG risk integration in progress	N/A as ESG risk integration in progress	We are progressing our ESG integration process as per a set agreed timeline with the third- party vendor	N/A as ESG risk integration in progress
Customer Centricity	Positive: 1. Customer awareness: Providing materials and channels to ensure customers are fully aware of the benefits and security of products and services. 2.Reach: Enhanced Bank's availability and communication channels. 3.Staff knowledge: Knowledge gateway accessible for all Retail Banking Division (RBD) staff to ensure their awareness and products knowledge is up to date; this would be reflected in their daily interaction with customers and enhance their communication. 4. Segmentations and customization: Making sure that we are aware of customer portfolio demographics and designing services/offers based on their segment. 5. Retention and customer satisfaction: Specialized team is available to attend to customers' comments, feedback, handling retention and ensuring customers' satisfaction.	N/A	Customer Centricity is a high priority topic; as such, it has been included in the "Al-Tijari 2022-2026 Shaping the Future Strategy" as the first strategic key driver. Focusing on customers' preferences, and availability, in 2025, we have expanded our presence by being present at various universities to approach the youth segment. We have also participated in various exhibitions related to cars, construction, and gaming. This is to ensure that our commitment to customers' interest is a priority. Customers can communicate with the Bank 24/7, via channels that include: our mobile app, chat, digital branches and Al-Tijari portal. We are committed to ensuring that we respond promptly to customers.	To prevent and mitigate impacts, we apply the terms and conditions on all products and services. We ensure there are limits and procedures covering various risks. The website ensures that this communication is considered when customers visit the landing page, as well as having it on the visual on social media, and captions.	Collecting customer feedback through surveys and other means (Retention Unit), as well as data analytics.	From a marketing perspective, when a campaign is successful, we do the following steps: repetition of a campaign or increase the period of campaign, since customers are interacting with the campaign and providing positive initiatives.	N/A	1. Customers feedback via multiple channels including social media 2. Customers awareness, usage, acquisition 3. Data analytics in terms of impact on sales and transactions	There are multiple approaches regarding the goals, targets, and indicators, including: 1. Staff Balance Score Cards 2. Customer complaints 3. Customer registrations/ attendees of events 4. Customer visits/reach on social media and website 5. Products/ Services data analytics	The goals and targets in terms of "Customer Centricity" are derived from the Bank-wide strategy, as it is one of the strategic Key drivers. As such, KPIs are in place wherever applicable to measure the progress, whether in qualitative or quantitative form, based on which the effectiveness is determined, and implementation plans are enhanced.
ESG Compliance	Al-Tijari considers ESG related compliance matters, including those issued by the Central Bank of Kuwait (CBK) and Capital Markets Authority (CMA).	Section 2.2	We have a number of approved Corporate Governance (CG) policies and bylaws.	We ensure that our policies are updated and approved.	If any, these may in the future be presented in the annual report, as well as being presented to the Board Compliance and Governance Committee (BCGC) and the BOD.	Section 2.2	Section 2.2	N/A	N/A	N/A
Business Ethics	Section 2.3	Section 2.3	We have a Code of Conduct and HR Policy, among others.	We ensure Code of Conduct is updated and circulated to all stakeholders.	If any, these may in the future be presented in the annual report and presented to the BCGC and the BOD.	Section 2.3	Section 2.3	N/A	N/A	N/A
Digital Transformation and Innovation	Section 9.1, 9.2, and 8.3	None	The Digital Transformation and Innovation Division (DTID) ensures that it prepares the assessment and memos seeking regulatory approval on digital projects – if needed. However, for non-digital projects (Change or launch of new products/ Internal matrix changes), DTID may serve as a coordinator and reviewer for the project's assessment and Central Bank of Kuwait approvals.	Section 9.1, 9.2 and 8.3	Section 9.1, 9.2 and 8.3	Defining and establishing the digital project objectives and plans.	Conducting proper digital market analysis and benchmarking with other peers in order to bridge the digital gap and enhance digital customers' experience.	Setting priorities and milestones for digital projects and monitoring the progress.	Keeping the Bank's digital service relevant and in line with digital finance trends and benchmark.	Since the Bank started implementing customer segment-based processes and logic on the system, we have learnt that in order to offer a more sophisticated and personalized Banking experience, back-end customer classifications are critical, and it is important to leverage the business.
Privacy and Data Security	Banking is based on trust. We recognize that if any incident occurs that impacts customers' data privacy, then the Bank's integrity would be affected.	No	The Bank has policies and procedures in place regarding data access, back up and retention, and environmental protection to secure data.	We have invested in security tools and policies and procedures are strictly implemented to prevent unauthorized data access.	We have invested in security tools and policies and procedures are strictly implemented to prevent unauthorized data access.	We continually review the security of the Bank's infrastructure	As a Bank, we are required to pass security certifications as mandated by the Central Bank of Kuwait.	We need to pass all the required certifications every year since the relevant report will be submitted to the Central Bank of Kuwait.	We continuously update with the latest security patches; our applications are always secured against security vulnerabilities.	These actions are already incorporated in our policies and procedures as required by all certification bodies.
Stakeholder Awareness, Literacy, and Accessibility	We have made great efforts to support this campaign to employees, customers and the public, using various possible means to do so including our website, and social media accounts. We have organized events and activities for the community focusing on fraud and money laundering, among other topics, to improve fraud awareness.	No	Based on Central Bank of Kuwait instructions and Kuwait Banking Association (KBA)	None	None	Organizing events and activities for the community, focusing on fraud and money laundering, among other topics, to improve fraud awareness.	Using possible means to do so, including our website, and social media accounts. Organizing events and activities for the community focusing on fraud and money laundering, among other topics, to improve fraud awareness.	The goal is to have a significant amount of communication per month, for example: weekly internal emails, weekly social media posts, monthly press releases.	Visiting places like public duwaniyas, universities, and live radio to talk about this awareness campaign.	N/A
Community Outreach	Section 5.1	None	Section 5.1	Section 5.1	Section 5.1	Section 5.1	Section 5.1	Section 5.1	Section 5.1	N/A
Employee Retention	Section 6.2	None	It is the Bank's methodology to encourage promotion for career plan/ growth and retention. Having said that, the Bank conducts a formal promotion review cycle yearly.	In collaboration with the Total Rewards Management team, and upon management's approval, in certain cases of resigning high-caliber individuals, they are provided with counter offers.	Section 6.2	We ensure alignment with other roles within the same department and same grade across the Bank. In addition, we conduct benchmarking with market data.	Section 6.2	Section 6.2	N/A	Understand market trends and take a proactive role in enhancing employees' compensation, benefits and career growth.
Employee Health Wellbeing and Safety	Section 6.4	Section 6.4	Section 6.4	Section 6.4	Section 6.4	Section 6.4	Section 6.4	Section 6.4	Section 6.4	Section 6.4
Equality, Diversity, and Inclusion	Section 6.1	No negative impacts so far	No gender bias when it comes to career plan, growth opportunities and compensation packages	Recruitment is focused on maintaining Kuwaitization quota and gender equality rates across the Bank	Section 6.1	Section 6.1	Section 6.1	N/A	N/A	Remove gender bias for employees' benefits

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Capacity Building	Section 6.3	Our activities and business relationships do not negatively impact this topic.	Section 6.3	Section 6.3	Section 6.3	Section 6.3	Post-training exams, one-to-one discussions, employee feedback and official certification exams are some ways used to measure the effectiveness of the training events.	Training Nomination/ Attendance Rate, Course Completion Rate and Post-training Assessment Results are considered good indicators for capacity building.	The actions implemented created a pool of employees who are quick learners and flexible workers that can promptly respond to the shifting demands of a dynamic economy, hence making the Bank agile by creating talent that can respond to disruptions quickly. Investing in employees' growth and development by providing them with a continuous stream of learning opportunities was translated into increased loyalty to the Bank. Furthermore, having a blended learning culture in place attracted top talent who wants to learn and grow in their careers.	Passionate and motivated employees create productive teams where members work harmoniously towards a common goal and mutually beneficial relationships. All these translate into increased ROI (Return on Investment) for the Bank regarding greater productivity, increased profits, and decreased turnover.
Waste, Energy, and Utilities Management	Section 4.1, 4.2	Waste disposal; use of resources; emitting greenhouse gas (GHG) emissions	Al-Tijari commits to reduce and mitigate energy and water consumption.	Annual assessment of GHG emission; annual assessment of resource consumption	Section 4.1, 4.2	Section 4.1, 4.2	Annual assessment of GHG emission; annual assessment of resource consumption; annual assessment of waste production and recycling	Al-Tijari has made efforts towards managing energy, waste, and water consumption reduction.	The electricity bill for the 6RR building has been reduced after installing solar panels at the site. Further information is found in Section 4.1, 4.2	N/A
Carbon Footprint	Section 4.2	Al-Tijari emits greenhouse gases (GHG) due to the nature of our operations, covering Scopes 1,2,and 3.	Al-Tijari commits to reduce and mitigate its carbon footprint.	Section 4.2	Section 4.2	Annual electricity consumption assessment	Annual assessment of GHG emission; annual assessment of resource consumption.	Al-Tijari has made efforts towards mitigating its carbon footprint.	Section 4.2	N/A
Procurement Practices	Section 5.2	None	Section 5.2	Section 5.2	Section 5.2	Section 5.2	Section 5.2	Section 5.2	Section 5.2	N/A
Sustainable Finance	Section 3.3	None	Section 3.3	Section 3.3	Section 3.3	Section 3.3	Section 3.3	Section 3.3	Section 3.3	N/A
Small and Medium-sized Enterprises (SMEs)	Section 5.3	None	Section 5.3	Section 5.3	Section 5.3	Section 5.3	Section 5.3	Section 5.3	Section 5.3	N/A

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10.3 Boursa Kuwait Sustainability Disclosures Index

Metric	Calculation	Location/Disclosure
Environmental		
GHG Emissions	E1.1) Total amount, in CO2 equivalents, for Scope 1 (if applicable)	Section 4.2
	E1.2) Total amount, in CO2 equivalents, for Scope 2 (if applicable)	Section 4.2
	E1.3) Total amount, in CO2 equivalents, for Scope 3 (if applicable)	Section 4.2
Emissions Intensity	E2.1) Total GHG emissions per output scaling factor	Section 4.2
	E2.2) Total non-GHG emissions per output scaling factor	Not available
Energy Usage	E3.1) Total amount of energy directly consumed	Section 4.2
	E3.2) Total amount of energy indirectly consumed	Section 4.2
Energy Intensity	Total direct energy usage per output scaling factor	Section 4.2
Energy Mix	Percentage: Energy usage by generation type	Section 4.2
Water Usage	E6.1) Total amount of water consumed	Section 4.2
	E6.2) Total amount of water reclaimed	Not available
Environmental Operations	E7.1) Does your company follow a formal Environmental Policy? Yes/ No	No
	E7.2) Does your company follow specific waste, water, energy, and/or recycling polices? Yes/No	Not officially
	E7.3) Does your company use a recognized energy management system? Yes/No	Yes
Environmental Oversight	Does your Board/Management Team oversee and/or manage climate-related risks? Yes/No	Yes
Environmental Oversight	Does your Board/Management Team oversee and/or manage other sustainability issues? Yes/No	Yes
Climate Risk Mitigation	Total amount invested, annually, in climate-related infrastructure, resilience, and product development	Section 3.3
Social		
Gender Pay Ratio	Ratio: Median male compensation to median female compensation	Ratio of women's basic salary and remuneration to men's stood at 0.85:1 in 2025.
Employee Turnover	S2.1) Percentage: Year-over-year change for full-time employees	Section 6.1
	S2.2) Percentage: Year-over-year change for part-time employees	Not applicable
	S2.3) Percentage: Year-over-year change for contractors and/or consultants	Not available
Gender Diversity	S3.1) Percentage: Total enterprise headcount held by men and women	Section 6.1
	S3.2) Percentage: Entry, and mid-level positions held by men and women	Section 6.1
	S3.3) Percentage: Senior and executive-level positions held by men and women	Section 6.1
Temporary Worker	S4.1) Percentage: Total enterprise headcount held by part-time employees	Not available
	S4.2) Percentage: Total enterprise headcount held by contractors and/or consultants	Not available
Non-Discrimination	Does your company follow a sexual harassment and/or non-discrimination policy? Yes/No	Yes
Injury Rate	Percentage: Frequency of injury events relative to total workforce time	Zero
Global Health & Safety	Does your company follow an occupational health and/or global health & safety policy? Yes/No	Yes
Child & Forced Labor	S8.1) Does your company follow a child and/or forced labor policy? Yes/No	Not available
	S8.2) If yes, does your child and/or forced labor policy also cover suppliers and vendors? Yes/No	Not available
Human Rights	S9.1) Does your company follow a human rights policy? Yes/No	Yes
	S9.2) If yes, does your human rights policy also cover suppliers and vendors? Yes/No	Not available
Nationalization	S10.1) Percentage of national employees	Section 6.1, 6.2
	S10.2) Direct and indirect local job creation	Section 6.1, 6.2, 5.2
Governance		
Board Diversity	G1.1) Percentage: Total board seats occupied by men and women	Section 2.1
	G1.2) Percentage: Committee chairs occupied by men and women	Not available
Board Independence	G2.1) Does your company prohibit its CEO from serving as board chair? Yes/No	No
	G2.2) Percentage: Total board seats occupied by independents	Section 2.1
Incentivized Pay	Are executives formally incentivized to perform on sustainability? Yes/No	No
Collective Bargaining	Percentage: Total enterprise headcount covered by collective bargaining agreement(s)	Not available
Supplier Code of Conduct	G5.1) Are your vendors or suppliers required to follow a Code of Conduct? Yes/ No	Yes
	G5.2) If yes, what percentage of your suppliers have formally certified their compliance with the code?	Not available
Ethics & Anti-Corruption	G6.1) Does your company follow an Ethics and/ or Anti-Corruption policy? Yes/No	Yes
	G6.2) If yes, what percentage of your workforce has formally certified its compliance with the policy?	Not available

Data Privacy	G7.1) Does your company follow a Data Privacy policy? Yes/No	Yes
	G7.2) Has your company taken steps to comply with GDPR rules? Yes/No	Not available
Sustainability Reporting	G8.1) Does your company publish a sustainability report? Yes/No	Yes
	G8.2) Is sustainability data included in your regulatory filings? Yes/No	No
Disclosure Practices	G9.1) Does your company provide sustainability data to sustainability reporting frameworks? Yes/No	Yes
	G9.2) Does your company focus on specific UN Sustainable Development Goals (SDGs)? Yes/No	Yes
	G9.3) Does your company set targets and report progress on the UN SDGs? Yes/No	Not officially, though there are alignment initiatives and disclosures
External Assurance (Recommended)	Are your sustainability disclosures assured or validated by a third party? Yes/No	No

10.4 GCC Stock Exchange Index

Metric	Calculation	Corresponding GRI Standard	Notes	Location/ Disclosure
Environment				
E1. GHG Emissions	E1.1) Total amount in CO2 equivalents, for Scope 1 E1.2) Total amount, in CO2 equivalents, for Scope 2 (if applicable) E1.3) Total amount, in CO2 equivalents, for Scope 3 (if applicable)	GRI 305: Emissions 2016	Actual or estimated atmospheric emissions produced as a direct (or indirect) result of the company's consumption of energy. Please refer to the WRI/WBCSD GHG protocol.	Section 4.2
E2. Emissions Intensity	E2.1) Total GHG emissions per output scaling factor E2.2) Total non-GHG emissions per output scaling factor	GRI 305: Emissions 2016	Dividing annual emissions (numerator) by relevant measures of economic output (denominator). Scaling factors set by reporting company. Examples include: Revenues, sales, production units, employee headcount, physical floor space.	E2.1) Section 4.2 E2.2) Not available
E3. Energy Usage	E3.1) Total amount of energy directly consumed E3.2) Total amount of energy indirectly consumed	GRI 302: Energy 2016	Typically measured in megawatt-hours (MWh) or gigajoules (GJ). Direct energy is produced and consumed on company-owned or operated property. Indirect energy is produced elsewhere (i.e., utilities).	Section 4.2
E4. Energy Intensity	Total direct energy usage per output scaling factor	GRI 302: Energy 2016	Dividing annual consumption (numerator) by relevant measures of physical scale (denominator). Examples include: Revenues, sales, production units, employee headcount, physical floor space.	Section 4.2
E5. Energy Mix	Percentage: Energy usage by generation type	GRI 302: Energy 2016	Quantifying the specific energy sources most directly used by the company. "Generation type" set by reporting company; examples include renewables, hydro, coal, oil, natural gas.	Section 4.2
E6. Water Usage	E6.1) Total amount of water consumed E6.2) Total amount of water reclaimed	GRI 303: Water and Effluents 2018	Water consumed, recycled, and reclaimed annually, in cubic meters (m3).	E6.1) Section 4.2 E6.2) Not available
E7. Environmental Operations	E7.1) Does your company follow a formal Environmental Policy? Yes/No E7.2) Does your company follow specific waste, water, energy, and/or recycling polices? Yes/No E7.3) Does your company use a recognized energy management system?	GRI 103: Management Approach 2016*	Publish a commitment, position statement, or a policy document that covers this subject. Examples of management systems: ISO14001: Environmental management system. ISO 50001: Energy management system.	E7.1) No E7.2) Not officially E7.3) Yes
E8. Environmental Oversight	Does your Management Team oversee and/or manage sustainability issues? Yes/No	GRI 102: General Disclosures 2016	Does your company cover sustainability issues in senior management (as part of the official agenda) or has a management committee dedicated to sustainability-related issues?	Yes
E9. Environmental Oversight	Does your Board oversee and/or manage sustainability issues? Yes/No	GRI 102: General Disclosures 2016	Does your company cover sustainability issues in board meetings (as part of the official agenda) or has a board committee dedicated to sustainability-related issues?	Yes
E10. Climate Risk Mitigation	Total amount invested, annually, in climate-related infrastructure, resilience, and product development		Companies measure the total AED amount invested in climate-related issues, including R&D spend, if any	Section 3.3

Social				
S1. CEO Pay Ratio	S1.1) Ratio: CEO total compensation to median Full Time Equivalent (FTE) total compensation S1.2) Does your company report this metric in regulatory filings? Yes/No	GRI 102: General Disclosures 2016	As a ratio: the CEO Salary & Bonus (X) to Median (FTE - Full Time Equivalent) Salary, usually expressed as "X:1" Use total compensation, including all bonus payments and incentives.	S1.1) Not available S1.2) No
S2. Gender Pay Ratio	Ratio: Median male compensation to median female compensation	GRI 405: Diversity and Equal Opportunity 2016	As a ratio: the median total compensation for men compared to the median total compensation for women. Reported for Full Time Equivalent (FTEs) only; Use total compensation, including all bonus payments and incentives.	Ratio of women's basic salary and remuneration to men's stood at 0.85:1 in 2025.
S3. Employee Turnover	S3.1) Percentage: Year-over-year change for full-time employees S3.2) Percentage: Year-over-year change for part-time employees S3.3) Percentage: Year-over-year change for contractors/consultants	GRI 401: Employment 2016	Percentage of total annual turnover, broken down by various employment types. Turnover includes all job changes, whether due to dismissal, retirement, job transition, or death.	S3.1) Section 6.1 S3.2) Not Available S3.3) Not Available
S4. Gender Diversity	S4.1) Percentage: Total enterprise headcount held by men and women S4.2) Percentage: Entry-and mid-level positions held by men and women S4.3) Percentage: Senior- and executive-level positions held by men and women	GRI 102: General Disclosures 2016 GRI 405: Diversity and Equal Opportunity 2016	Percentage of male-to-female metrics, broken down by various organizational levels.	Section 6.1
S5. Temporary Worker Ratio	S5.1) Percentage: Total enterprise headcount held by part-time employees S5.2) Percentage: Total enterprise headcount held by contractors and/or consultants	GRI 102: General Disclosures 2016	Percentage of Full-Time (or FTE-equivalent) positions held by non-traditional workers in the value chain.	Not available
S6. Non-Discrimination	Does your company follow non-discrimination policy? Yes/No	GRI 103: Management Approach 2016*	Publish a commitment, position statement, or a policy document that covers this subject.	Yes
S7. Injury Rate	Percentage: Frequency of injury events relative to total workforce time	GRI 403: Occupational Health and Safety 2018	Total number of injuries and fatalities, relative to the total workforce.	Zero
S8. Global Health & Safety	Does your company follow an occupational health and/or global health & safety policy? Yes/No	GRI 103: Management Approach 2016*	Publish a commitment, position statement, or a policy document that covers this subject.	Yes
S9. Child & Forced Labor	S9.1) Does your company follow a child and/or forced labor policy? Yes/No S9.2) If yes, does your child and/or forced labor policy also cover suppliers and vendors? Yes/No	GRI 103: Management Approach 2016*	Publish a commitment, position statement, or a policy document that covers this subject.	S9.1) Not available S9.2) Not available
S10. Human Rights	S10.1) Does your company follow a human rights policy? Yes/No S10.2) If yes, does your human rights policy also cover suppliers and vendors? Yes/No	GRI 103: Management Approach 2016	Publish a commitment, position statement, or a policy document that covers this subject.	S10.1) Yes S10.2) Not available
Governance				
G1. Board Diversity	G1.1) Percentage: Total board seats occupied by men and women G1.2) Percentage: Committee chairs occupied by men and women	GRI 405: Diversity and Equal Opportunity 2016	The percentage of women at the board. The percentage of committee chairs held by women.	G1.1) Section 2.1 G1.2) Not available
G2. Board Independence	G2.1) Does company prohibit CEO from serving as board chair? Yes/No G2.2) Percentage: Total board seats occupied by independent board members		Highlight the separation of the role of chairman and CEO. Disclose the percentage of independent board members.	G2.1) No G2.2) Section 2.1
G3. Incentivized Pay	Are executives formally incentivized to perform on sustainability?		Describe links between executive performance and sustainability performance, if any.	No
G4. Supplier Code of Conduct	G4.1) Are your vendors or suppliers required to follow a Code of Conduct? Yes/ No G4.2) If yes, what percentage of your suppliers have formally certified their compliance with the code?		Publish a commitment, position statement, or a policy document that covers this subject.	G4.1) Yes G4.2) Not available
G5. Ethics & Prevention of Corruption	G5.1) Does your company follow an Ethics and/or Prevention of Corruption policy? Yes/No G5.2) If yes, what percentage of your workforce has formally certified its compliance with the policy?		Publish a commitment, position statement, or a policy document that covers this subject.	G5.1) Yes G5.2) Not available
G6. Data Privacy	G6.1) Does your company follow a Data Privacy policy? Yes/No G6.2) Has your company taken steps to comply with GDPR rules? Yes/No		Publish a commitment, position statement, or a policy document that covers this subject.	G6.1) Yes G6.2) Not available
G7. Sustainability Reporting	Does your company publish a sustainability report? Yes/No		A company can publish a stand-alone sustainability report or integrate sustainability information in its annual report.	Yes
G8. Disclosure Practices	G8.1) Does your company provide sustainability data to sustainability reporting frameworks? Yes/No G8.2) Does your company focus on specific UN Sustainable Development Goals (SDGs)? Yes/No G8.3) Does your company set targets and report progress on the UN SDGs? Yes/No		Does your company publish a GRI, CDP, SASB, IIRC, or UNGC based report?	G8.1) Yes G8.2) Yes G8.3) Not officially, though there are alignment initiatives and disclosures
G9. External Assurance	Are your sustainability disclosures assured or verified by a third-party audit firm? Yes/No	* GRI 103: Management Approach 2016 is to be used in combination with the topic specific Standards	Please specify whether your sustainability data has been verified by a third party. Please highlight the Key Performance Indicators (KPIs) that have been verified, if any.	No

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10.5 ESG Disclosures

ESG Disclosure	Al-Tijari's Performance
Whether the company is traded as a tracking stock or similar trading-based entity	The bank is listed on Boursa Kuwait.
Whether at least 5% of the group's revenue is derived from Variable Interest Entities (VIEs) without voting control	No
Whether the bank has exposure to business activities or geographies with a high incidence of corruption	Managed through the bank's policies.
Whether the bank has a policy on bribery and anti-corruption and its scope	Code of Conduct prohibits bribery and misuse of authority.
Whether employees receive training on anti-corruption and business ethics standards	Covered through the Code of Conduct.
Whether there is a whistleblower policy providing protection from retaliation	A formal whistleblowing policy is in place and communicated across the bank.
Whether the company received a negative vote exceeding 10% on pay policies	No
Whether there is a bribery and anti-corruption policy applicable to suppliers	No standalone policy, but it is covered under the Code of Conduct and/or supplier contractual arrangements.
Whether pay policies have attracted adverse public or stakeholder comments	No
Whether the company has been involved in anticompetitive or business ethics controversies	N/A
Whether any shareholder controls more than 30% of voting shares or board appointments	No
Whether ownership or governance structures raise concerns for minority shareholders	Yes, cumulative voting is in place.
Whether the company lacks principal shareholders or has major shareholders	A major shareholder holds ~23.9% of shares.
Whether the company is involved in cross-shareholdings with other entities	No
Whether the company has multiple share classes with unequal voting rights	No
Whether voting rights vary based on ownership duration or loyalty shares	No
Whether voting rights are capped regardless of shareholding size	No
Whether voting rights differ for foreign or non-resident shareholders	No
Whether there is a golden share provision or government influence on board nominations	No
Whether the company has adopted takeover defense mechanisms such as poison pills	No
Whether the board can amend bylaws without shareholder approval	No, amendments require shareholder approval or as stated in the Companies Law.
Whether shareholders can requisition an extraordinary general meeting (EGM)	Governed by local laws.
Whether shareholders' ability to make changes is limited by governing documents	No
Whether the company has failed to implement regular say-on-pay voting	No
Whether confidential voting is not adopted (with exceptions)	No
Whether shareholders are unable to nominate directors for election	No
Whether directors are elected for terms longer than one year	Yes
Whether the board structure limits shareholder influence (staggered/classified board)	No
Whether the company has failed to adopt majority voting for directors	No
Whether cumulative voting is not allowed despite a controlling shareholder	Uses cumulative voting.
Whether shareholders lack the right to remove directors without cause	No
Whether there is evidence of governance failures	No
Whether there is no independent lead director in case of a non-independent chair	Board has independent representation among members.
Whether the non-executive chair is not independent of management	Board includes both independent and non-independent members.
Whether the company faced criticism for golden hello payments	N/A
Whether the company has a formal ESG risk management system in financing activities	Board-approved ESG framework is being implemented.
Whether ESG risks are integrated into financing risk assessments	ESG risks are integrated into ICAAP, ECL, and borrower assessment.
Whether group credit risk includes ESG factors in due diligence	ESG risk ratings to be incorporated in borrower assessments.
Whether ESG risk escalation and triggers are clearly defined	ESG framework includes risk rating, stress testing, and governance processes.
Whether ESG risks are overseen at an appropriate governance level	ESG framework is Board-approved with defined risk components.
Whether climate-related risk analysis is conducted	Yes, conducted under the ESG framework.
Whether the company has exposure to corruption-prone geographies or activities	N/A
Whether there is a comprehensive AML/KYC policy and its scope	Covers all customers and includes due diligence, monitoring, and reporting controls.
Whether a governance body oversees business ethics and corruption issues	Overseen mainly by the BCGC committee.
Whether any board member or executive engaged in misconduct affecting integrity	No
Whether the board has faced distractions from strategic oversight	No
Whether concerns have been raised about past board decisions	No
Whether less than a majority of nomination committee members are independent	Committee includes both independent and non-independent members.
Whether the board lacks female representation or fails to meet diversity thresholds	No female board members in 2025.
Whether the board lacks members with risk management expertise	Board members have general risk management knowledge.
Whether the audit committee lacks full independence	Audit committee includes independent members as per regulation.
Whether executives serve on the audit committee	No
Whether the audit committee lacks financial expertise	Members have financial knowledge.
Whether the audit committee lacks industry expertise	Members have industry knowledge.
Whether independent audit committee members are over boarded	Yes
Whether non-independent audit committee members are over boarded	Yes
Whether the pay committee includes members not independent of management	Includes both independent and non-independent members.
Whether executives serve on the pay committee	No
Whether the company lacks a standing pay committee	No
Whether there are governance concerns about the pay committee composition	No
Whether the company lacks a nomination committee	Exists as Nomination & Remuneration Committee.
Whether executive directors hold multiple external board positions	No executive board members.
Whether any director received more than 10% negative shareholder votes	No
Whether less than a majority of board members are independent	Complies with regulatory requirements for independent members.
Whether more than 30% of the board are executive directors	No executive directors in the Board of Directors.
Whether the management board is excessively large	No
Whether board size affects effective oversight	No
Whether the board is too small to function effectively	No
Whether directors failed to attend at least 75% of meetings	No
Whether board tenure suggests entrenchment	No
Whether related-party transactions have been disclosed	Yes
Whether any directors are flagged for governance concerns	No
Whether non-executive directors are over boarded	Yes
Whether a constituency provision exists	No
Whether a business combination provision exists	No
Whether there has been any accounting investigation or regulatory action	No
Whether there are allegations of inadequate investor disclosure	No
Whether there is oversight of complaint resolution processes	Complaints are tracked, monitored, and escalated per policy.
Whether there is a structured financial product complaint handling process	Complaints are routed to relevant departments for resolution.
Whether complaint volumes have increased or decreased	Number of contractual customer complaints decreased by approximately 48% compared to 2024.
Whether there are fair advertising policies for financial products	Managed through the Bank's internal policies.
Whether there are financial education or outreach initiatives	Conducts awareness campaigns and public outreach programs.
Whether there have been labor management controversies	None reported in 2025.
Whether the company has received employer recognition	Received Bronze Award for innovative learning program.
Whether workforce specialization levels are disclosed	N/A
Whether compensation levels by segment are disclosed	Confidential
Whether there have been significant layoffs	N/A
Whether M&A activity has significantly impacted the workforce	N/A
Whether there are talent development strategies and leadership training programs	Focuses on identifying and developing leadership through assessments and training.
Whether there is an employee stock ownership or purchase plan	N/A
Whether there is a formal grievance escalation mechanism	Structured escalation from supervisor to CEO with review process.
Whether performance appraisal processes are defined	Managed via HR system with multi-level review and appeals.
Whether employee satisfaction is regularly monitored	No survey conducted in 2025.
Whether sustainability metrics are linked to executive pay	Included in executive scorecards.
Whether there is a defined variable compensation structure	Includes incentives, allowances, and benefits.
Whether a claw back policy exists for incentive pay	N/A
Whether there are diversity-related controversies	N/A
Whether there are collective bargaining controversies	N/A
Whether job-specific training programs are provided	Based on performance appraisal outcomes and market trends.

Whether employees are trained on consumer financial protection	Provided via mandatory e-learning programs.
Whether CEO shareholding is below required thresholds	No
Whether CEO ownership or retention policies are absent	N/A
Whether CEO shareholding has significantly declined	N/A
Whether CEO's pay (realized, awarded, fixed, perks, pension contribution, potential severance) is excessively high	No
Whether CEO equity pay reflects shareholder return performance	N/A
Whether the board includes a high proportion of active CEOs	Yes
Whether the CEO also serves as board chair	No
Whether any individual exerts excessive influence over governance	No
Whether CEO incentives fail to align with performance	No
Whether executive compensation is disclosed	Confidential
Whether anti-corruption training is provided to employees	Delivered via AML e-learning with full completion.
Company's business mix	Banking solutions, securities investment, and treasury activities.
Whether a debt collection policy is in place	Managed by operations/remedial departments.
Whether the company is in breach of listing obligations	No breaches identified.
Whether the company is under bankruptcy or liquidation	No
Whether debt covenants have been breached	None; full compliance maintained.
Whether there are going concern risks	None identified.
Whether share dilution exceeds thresholds	No
Whether share run rates exceed limits	Not applicable (no stock plan).
Whether non-executive director ownership guidelines exist	Not applicable (no stock plan).
Whether there are tax-related controversies	No
Whether there are concerns regarding shareholder treatment	No
Whether operations involve sensitive personal data handling	N/A
Whether a fair price provision exists	N/A
Whether the auditor is under investigation	No
Whether there is a publicly available data protection policy	Applies to all data subjects processed by the Bank.
Whether individuals have defined data rights	Defined in the Bank's privacy statement.
Whether there is a data breach response plan	Monitored and escalated to fraud team.
Whether information security audits are conducted regularly	Conducted internally and externally on a regular basis.
Whether data access is controlled and restricted	Granted on a need-to-know basis with approvals.
Whether personal data is transferred to third parties	Limited; mainly for legal purposes.
Whether data collection and retention are minimized	Only necessary data collected for compliance.
Whether data protection extends to suppliers and partners	Included in vendor contracts.
Whether an executive body oversees data security	Executive management holds responsibility.
Whether employees receive data security training	Provided via portal and awareness emails.
Whether the company holds recognized security certifications	Includes ISO 27001, PCI-DSS and SWIFT CSP.
Whether privacy-enhancing technologies are implemented	Technologies implemented address multiple security risk factors.
Whether there have been data privacy controversies	N/A
Whether operations exist in high-risk data jurisdictions	N/A
Whether the company has innovated in digital channels	Expanded digital access via apps and automated channels.
Whether service access points are widely available	Focus on digital banking and self-service channels.
Whether product safety and quality controls are in place	Ensured through compliance, security, and awareness initiatives.
Whether clients have loan modification options	Yes, subject to certain criteria.
Whether sustainability-related financial products are developed	Promotes digital and paperless banking solutions.
Whether the company is involved in lending or underwriting activities	Bank's divisions are involved in lending/underwriting
Whether the company is exposed to high-risk lending	N/A
Whether there is innovation in retail financial products	Includes digital tools and flexible financial products.
Whether environmental loan intensity is measured	N/A
Whether lending follows structured credit policies	Governed by credit policy with risk-based approvals.
Whether the company is involved in microfinance	N/A
Whether SME lending levels are disclosed	N/A

Whether ESG is integrated into credit policy	ESG included in credit policy with incentives.
Whether SME lending growth is tracked	N/A
Whether services target underserved communities	N/A
Whether operations improve financial access	N/A
Whether ESG-focused products are offered	No dedicated ESG products currently.
Whether product review mechanisms are in place	Based on customer feedback and surveys.
Whether there is innovation in SME banking products	Includes transaction financing solutions.
Whether access to services is restricted or discriminatory	No restrictions
Whether digital banking innovation exists for corporates	Offers digital services and tools for corporate clients.
Whether high-risk lending controls are implemented	Managed under strict credit policies and risk mitigation.
Whether environmental policies cover key sectors	ESG considerations included but no sector-specific policy.
Whether environmental loan intensity is disclosed	N/A
Whether there are controversial investment activities	N/A
Whether the bank is involved in green bonds	Maintains green bond portfolio with focus on quality.
Whether service channels include digital and physical access points	Multiple digital and physical service channels.
Whether there is innovation in branchless banking	Focus on omnichannel and digital customer experience.
Whether outreach and financial literacy initiatives are conducted	Participates in awareness campaigns and CSR efforts.

10.6 Selected List of Policies

	Policy Name	Owner
1	Whistle Blowing Policy	Chairman
2	General Assembly Meeting Guidelines & procedures and Shareholders Rights	STB
3	Board Of Directors Bylaws (BOD)	CCGD STB
4	Conflict Of Interests Policy	CCGD
5	Related Party Transactions Policy	CCGD FP&CD
6	Insider Trading Policy	CCGD
7	Disclosure & Transparency Policy	CCGD
8	Compliance and Governance Committee Bylaws	CCGD
9	The Charter of the Internal Audit	IAD
10	Board Audit Committee Bylaws (BAC)	IAD FP&CD
11	International Banking Division Business & Credit Policy	IBD
12	Corporate Banking Division Credit Policy	CBD
13	Remedial &Work out Dept. Policy	CBD RWD
14	Special Assets Committee Bylaws (SAC)	CBD RWD
15	Legal Division Policy	Legal
16	Retail Lending Policy	RBD
17	Cards Policy	RBD
18	Financial Inclusion Policy	RBD
19	Credit Risk Management Policy	RMD
20	Liquidity Risk Management Policy	RMD
21	Market Risk Management Policy	RMD
22	Interest Rate Risk Management Policy	RMD
23	Business Continuity Management Policy	RMD
24	Business Continuity Plan	RMD
25	Information Security Policy	RMD
26	ICCAP & Stress Test Policy	RMD

27	Asset & Liability Committee Bylaws(ALCO)	RMD
28	Information Technology and Information Security Committee Bylaws(ITIS)	RMD
29	Operational Risk Committee Bylaws(ORC)	RMD
30	AML & Combating the Financing of Terrorism Policy	AML
31	Corporate Communication Policy	CCD
32	Treasury Policy	TID
33	Investment Policy	TID
34	Equity Shares Trading Policy	TID
35	Public Disclosure on Capital Adequacy standard Policy	FP&CD
36	External Auditors Appointment, Replacement, Rotation and Independent Policy	FP&CD
37	Expected Credit Loss Policy	FP&CD
38	Leased Asset Accounting Policy	FP&CD
39	Hedge Accounting Policy	FP&CD
40	Provision & Write Off policy	FP&CD
41	Strategic Planning and Follow Up Policy	SP&FD
42	Human Resources Policy	HRD
43	Code Of Conduct	HRD
44	Remuneration Policy	HRD
45	Information Technology Policy	ITD
46	Customer Complaints and Protection Policy	CCPD
47	Digital Transformation & Innovation Division Policy	DTID

10.7 Al-Tijari Classroom Training Index

Class Room Trainings
(KFAS/HBS): Program for Leadership Development - Module 3
(KFAS/HBS): Program for Leadership Development - Module 4
48th ICA Conference
63rd Edition of ACI 2025 World Congress & 70th Anniversary Celebration
9th Edition Future Investment Initiative, FII Forum 2025
A Revolutionary 'New Think' to Generate Exponential Growth for Business Workshop
ACI Dealing Certificate
ACI Operations Certificate
Advanced Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT)
Advanced Certificate in Credit Management Program (ACCM)
Advanced Credit Analysis
Advanced Data Analytics and Business Intelligence
Advanced Data Analytics and Visualization
Advanced Financial Analysis Techniques
Advanced in AI Audit (AAIA)
Advanced Investment Analysis
AI & Data Science Bootcamp
AI & Digital: Innovation
AI & Machine Learning
AI 101 for Banking & Finance
AI Risk Management Framework
Anti Money Laundering & Countering the Financing of Terrorism Specialist
Arab Payment Week
Artificial Intelligence for Leaders
Asset & Liability Management Simulation
Associate PRM
ATD Kuwait Summit
ATD Training & Facilitation
Audit Sampling & data Analysis
BAFT Conference
Bank Treasury Risk Management (BTRM)
Banking Confidentiality
Banking Law and Practice in Kuwait
BASEL III and IV
BK's Debut Asian Roadshow (CD Program)
Bourse Game Training Program
Building Collective Habits for Success
Building Data-Driven Organizations in the Agentic AI World
Certified Assistant Bank Branch Manager (CABBM)
Certified Bank Branch Manager (CBBM)
Certified Bank Relationship Manager (CBRM)
Certified Bank Relationship Manager for High Net Worth (HNW) Customers
Certified Credit Management (CCM)
Certified Fraud Examiner (CFE)
Certified Internal Auditor
Certified Internal Auditor (CIA) Exam Prep
Certified Operational Risk Practitioner
Certified Performance Management Professional
Challenges of AI Implementation and how to avoid them
CIPD HR Fundamentals
Cloud Applications Essentials
Cloud Security
Commercial Progression Workshop
Communications and Behavioral EQ
Computer Security Day 2025
Conflict Intelligence for Leaders
Corporate Governance
CPR & First Aid
CREATE In-Person Workshop
Credit Certification Program: Cash Flow Analysis & Projections
Credit Certification Program: CICC Exam Preparation Session
Credit Certification Program: Commercial Lending
Credit Certification Program: Credit Reasoning & Writing
Credit Certification Program: Credit Structuring and Documentation
Credit Certification Program: EoL3 Presentation - Case Study
Credit Certification Program: Fundamentals of Bank Risk Analysis
Credit Certification Program: Group Case Presentation - Level 2

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Credit Certification Program: Problem Credits: Early Warning Signs and Restructuring
Credit Certification Program: Sovereign Risk Analysis
Credit Certification Program: Trade & Commodity Finance
Credit Certification Program: Trade Finance
Credit Portfolio Analytics
Credit Reasoning and Writing
Credit Risk Management in Banks
CrossKnowledge NEXT 2025 Conference
Customer Relationship Management
Cyber Phishing Awareness
Dealing Room Activities
Delivering Dynamic Presentations
Digital Banking, Payments and Financial Crimes
Digital Media Planning & Marketing
Digital Transformation
Digital Transformation G2
Direct Sale Induction Batch 1 - 2025
Early Warning Signals of Problem Loans
Early Warning System for Problem Loans
Electronic Transactions Law and Regulations
Elevate Edge - A Positive Performance
Emerging Leaders - Module 1
Emerging Leaders - Module 2
Emerging Trends & Threats in Card Fraud Risk
Enhanced Customer Experience - Debrief Workshop
Enhanced Customer Experience (ECE)
Enterprise Risk Management
ESG & Sustainability in Banking
ESG Leadership Masterclass
ESG Solutions for Kuwait's Sustainable Future
Essential Strategies for Effective Negotiation and Risk Management
Essentials of Sustainability Reporting & Best Practices
Exchanging experience in the field of building and using economic models
Exploring Kuwait's Sustainable Finance Landscape: ESG From Regulation to Integration
F1 ABU DHABI GRAND PRIX
FAB Global Markets Workshop
Finance in Focus: From IFRS to AI and Beyond
Fintech
Fintech and Blockchain: A Practical Guidance in Cryptocurrencies and Global Markets Workshop
Fixed Assets Accounting
Franklin Covey Leadership Excellence - Module 1
Franklin Covey Leadership Excellence - Module 2
Franklin Covey Leadership Excellence - Module 3
Franklin Covey Leadership Excellence - Module 4
Franklin Covey Leadership Excellence - Module 5
Franklin Covey Leadership Program Wrap-up Keynote Event

Fraud Detection and Signature Verification
Fundamental Stock Analysis and Valuation
Fundamentals of IT Audit
Future Women Leaders series
Geopolitical Risk in International Business
GITEX
GRG Global Customer Exchange 2025
Gulf Information Security Expo and Conference (GISEC)
High Potential Leadership Program - Module 1
High Potential Leadership Program - Module 2
High Potential Leadership Program - Module 3
Highly Effective Manager
HR Diwaniya: Emotional Intelligence: The Role of EI in Leadership
HR Diwaniya: Lead with Empathy: Strengthening Team Dynamics for Success
HR Diwaniya: Managing your Inner Executive Board
ICA International Advanced Certificate in Anti Money Laundering
ICAS Advanced Certificate in Corporate Governance
IFRS 9 for Credit Professionals
Implementing and Auditing the Critical Security Controls
Inclusive Leader
Industry Trends Event
Innovate and Lead
Innovating with Generative AI
Innovation & Design Thinking
Innovation Edge: Unlock Your Creative Potential
Innovation for Leaders
Innovative Thinking
Inquiry-Driven Leadership
Intellectual Property and Patents
Intelligent Finance Event Kuwait 2025
International Banking Operations Seminar (SIBOS)
Introduction to Islamic Banking
Intuitive Agility for Leaders
Invest In Resilient Leaders: From Burnout to Balance
IQUAD Roundtable Conference
Islamic Banking in Trade Services
ISO 31000 Lead Implementer
IT Risk Management
ITIL Foundation Certificate in IT Service Management
Key Performance Indicators Professional Certification (KPI-P)
KFAS Innovation Challenge: Final Presentation
KFAS Speaker Series - Leading Effective Teams: Team Function, Team Diversity and the Role of Leadership in Driving Team Effectiveness
KFAS Speaker Series: Innovating with Artificial Intelligence
KFAS Speaker Series: The Currency of Connection: Social Capital in a fragmented World
KFAS/Revolve Advisory: Introduction to Problem Solving and Decision-Making
KGDP International Field Training

Kuwait Risk Management Summit & Workshop 2025
Kuwaiti Women's Day Forum
KWEEP ESG 101 for Corporate Women Leaders
KWEEP Innovation for Women in the Private Sector
Lead Well. Live Well
Lead with Impact
Leadership & Strategic Thinking
Leadership 2025 Summit
Leadership Engagement & Alignment Program (LEAP)
Leadership Engagement & Alignment Workshop - Module 1: Leading Self
Leadership Engagement & Alignment Workshop - Module 2: Leading Others
Leading Change: Becoming a Transformational Leader
Leading Digital Strategy
Leading from the Jumpseat
Lean Six Sigma
Lean Six Sigma Black Belt
Lean Six Sigma Green Belt
Lean Six Sigma Yellow Belt
Legal Procedures for the Relationship Between the Islamic Bank and Suppliers in Finance
Loan Servicing
Managing Change and Uncertainty in Times of Crisis
Market & Liquidity Risk Management
Market Infrastructure
Mastercard Digital Safari
MasterCard Edge 2025
Mastercard Fellowship in Artificial intelligence 2025 Program - Session 1
Mastercard Leadership Assembly
Mastercard Women's Leadership Program
Mastering Management Essential Skills for Effective Leadership in the Private Sector
Mastering Strategic Negotiations
Meal Planning Made Easy: Fuel Your Day, Boost Your Energy
Microsoft Excel - Beginner Level
Microsoft Excel - Intermediate Level
Negotiation and Communication Skills
Network International Payment Conference
New Approaches in Marketing Strategies
New Hire Orientation
Nexus-The Technology Innovation Startup Event
Nourish & Thrive: To a Happier, Healthier Liver
Operational Strategies
Oracle Data & AI Forum Kuwait
Oracle Database Administration 2019 Certified Professional
Orientation
PCT Practitioner ROUND
Practical Implementation of the Basel III and Basel IV Framework
Professional in Human Resources

Project Management Professional (PMP)
Qatar Investment and Innovation Forum
Reckon: Creative Problem-Solving Board Simulation
Regulation and Supervision of Virtual Asset Service Providers Workshop
Resilient Leadership: Building a Culture of Wellbeing in a Changing World
Risk Management & AI in the Financial Sector
Sales Excellence Framework
Sales Excellence Framework (TITAN)
Sales Excellence Framework (TITAN) - Coaching Session
Security & Safety Procedures
Senior Executive Leadership Program (SELP) - Module 1
Senior Executive Leadership Program (SELP) - Module 2
Senior Executive Leadership Program (SELP) - Module 3
Senior Executive Leadership Program (SELP) - Module 4
SHE Leads: Common Workplace Challenges & How to Overcome Them
SHE Leads: Fill Your Cup First
SHE Leads: Handling the Unknown: Stress and Anxiety in the Workplace
SHE Leads: Mastering Workplace Communication
SHE Leads: Planning for Stress-Free Days
SHE Leads: Strategic Work During Peak Leave Seasons
SHRM Certified Professional / Senior Certified Professional
Sign Language
Singapore Expo
Slides AI Talk
Spark Your Self-Leadership - Unleash Your Personal Power
Strategic AI Transformation for Banking Leaders
Strategic Leadership in the Age of Financial Sustainability
Strategic Leadership: Bridging Vision and Strategy for Effective Decision-Making
Strategic Leadership: Leveraging Teams, Planning to Implementation
Strategic Mindset Module
Strategic Planning
SWIFT (Letters of Credit, Letters of Guarantee and Collections)
The 7 Habits of Highly Effective People
The 7th Happiness Effect Conference (HEC) 2025
The Annual Conference for the Internal Audit Profession in the Public and Private Sectors (IAA)
The Art and Science of Selling in Kuwait Workshop
The Holistic Employee Experience (HEX) Workshop
The New Roles & Challenges of MLROS in a Complex Regulatory Landscape
Thrive From Within
Thrive with Joy
UK FINTECH WEEK 2025
Understanding and Solving Complex Business Problems
Unlocking Cybersecurity Secrets: Advanced Tools & Techniques for security Professionals Workshop
Unlocking Practical Strategies for Innovative Solutions
VB & HUB Induction
Visa Data and AI Summit

Visa GCC Connect 2025
Web Summit
Women's Leadership Program
Your route to ISO 20022 and the CBPR+ Guidelines

10.8 Al-Tijari Virtual Training Index

e-Learning Courses
Accountability: Building Trust
Achieve Mindful Awareness and Acknowledgement
Achieve Stronger Focus and Engagement
Acquire a Competitive Skillset for a Changing World
AI & Fintech
Approach Life with Beginner's Mind
Artificial Intelligence
Artificial Intelligence Foundation
Be non-judgmental
Boost Productivity by Understanding Feelings and Needs
Build a Platform Strategy to Drive Your Digital Transformation
Certified Anti-Money Laundering Specialist (CAMS)
Channel Frustrations Through Empathy
Code of Conduct
Commitment: Cultivating Dedication
Communication Skills
Connect to Others for More Effective Work Relationships
Connect Your Past to Your Goals through Narrative
Create and Sustain an Ecosystem for Your Digital Transformation
CREATE CBK VALUES
Creative Problem Solving
Customer Service
Cyber Security (2025)
Deal with Others' Emotions
Deal with Your Own Emotions
Design an Effective Business Model for the Digital World
Develop a Positive Outlook
Develop Computational Leadership in the Age of AI
Dream Up Your Own Career Path
Empowerment: Inspiring Inner Strength
Enable Progress by Letting Go
Excel (2025)
Excellence: Achieving Mastery
Explore Digital Transformation
Financial Management for Non-Financial Professionals
Fintech

Frame Your AI Thinking
Franklin Covey Leadership Excellence Group 4 - Module 3 & 4 (On Demand)
Franklin Covey Leadership Excellence Group 4 - Module 5 (On Demand)
Go Fast Versus Go Far with True Empathy
Handle Interpersonal Difficulties in the Workplace with Empathy
Handle Unhappy Clients with Empathy
Harness AI for Employee Engagement and Wellbeing
Harness Empathy
Harness Generative AI
Harness Learning for Continuous Advancement
Implement Your Digital Transformation
Internal Audit (2025)
Jump-Start Your Approach to AI
Lead an AI-Ready Culture and Strategy
Leading with Artificial Intelligence
Learn from Failures and Successes
Leverage AI Copilots, Training Bots, and Swarms for Effective Decision-Making
Leverage AI's Business Uses
Make Effective Group Decisions
Manage Challenging Conversations
Manage Crisis in the Age of AI
Meeting Customer Needs
MS Excel Quick Tips
Positivity at the Workplace
Practice Mindful Patience
Prepare for AI
RBD - Induction
Recruit successfully
Reintroduce the New Professional You
Remote Working
Resourcefulness: Mastering Adaptability
Security Measures
Seize Opportunities for Digital Learning
Selling Skills
Spend Strategically on AI and Measure Progress
Spot and Assess AI Opportunities
Stress and Time Management
Sustainable Finance
Take Stock of Your Professional Life and Possibilities
Teamwork: Enhancing Collaboration
Trends in Banking
Understand Emotional Intelligence
Understand Mindfulness
Use AI Responsibly at Work
Use AI-Powered Data Analytics for Decision-Making
Use Feedback to Boost Your Career Growth
Work Toward Mindful Acceptance

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