





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



His Highness Sheikh Nawaf Al-Ahmad Al-Jaber Al-Sabah Crown Prince



Sheikha / Nouf Salem Al-Ali Al-Sabah Head of Advertising & Public Relations Dept.

Corporate Social Responsibility... **Business Approach**

I have the pleasure to present the Corporate Social Responsibility Booklet for 2012 which casts light on some of the Bank's achievements in the area of Corporate Social Responsibility and reflects the Bank's diverse social outreaches.

Commercial Bank of Kuwait, as a socially responsible bank, emphasizes its leadership in all fronts of social work as a leading financial institution that endeavors to strengthen its social responsibility by contributing and participating in the efforts exerted for sustainable development through its proactive communication with the diverse societal activities in a way that serves the community and the development initiatives in general.

Emphasizing on this, the Bank has supported and patronized in 2012 a number of educational, sports, health, youth and cultural activities and contributed to non profit making civil organization and their activities by providing financial & moral support for such activities.

As the Bank had a remarkable role in supporting and sponsoring the physically challenged segment, the Bank endeavored to underline this further through its continuous support of the events and activities that provide care and custody to this segment to get them interact positively with the community. Furthermore, the bank continues to accentuate its role towards its staff members by arranging events and activities that strengthen the social bonds among them as one family.

Regarding the Bank's efforts towards revival of the old Kuwaiti heritage, a pioneering role distinguishing the Bank among its peers, the Bank continued its endeavors and efforts in 2012 through innovative and tailored-made programs and activities for this purpose.

In conclusion, and through the consolidated efforts of the Bank's Board of Directors and all staff members with the Advertising & Public Relations Department's sincere efforts, the Bank will continue its drive for serving Kuwaiti society and its civil organizations through innovative activities and events directed to support the development drive of our beloved country.

> Sheikha / Nouf Salem Al Ali Al Sabah Head of Advertising & Public Relations Dept.

Supporting Social Activities



Celebrating Eid Al Fitr with Care Homes Residents

•	The Caring Face of Commercial Bank of Kuwait	5
•	Ongoing Support for the Physically Challenged, the Elderly and the Patients	5
•	Supporting Civil Community Institutions	9
•	Supporting Omra Trips organized by Diverse Co-op Societies and Civil Community Organizations	10
•	Generous Contributions & Numerous Social Participations in Ramadan	11

The Caring Face of Commercial Bank of Kuwait

Within its endeavors to establish new concepts for social care, Commercial Bank of Kuwait gives due care for social responsibility programs directed to the benefit of all community segments. Drawing on this, the Bank puts much efforts to sponsor, support and participate in all societal activities organized by civil society organizations and non-profit making institutions.

Ongoing Support for the Physically Challenged, the Elderly and the Patients

Emphasizing its social role in all areas that serve a large segment of community, particularly the physically challenged segment, the Bank provided " Al Waha School for boys" with electronic appliances that help slow learners. The Bank also contributed to the maintenance of "Al Ataa Kindergarten" by offering financial support for preparing the educational equipment that help the physically challenged children to learn in an easy way and develop their capabilities to actively interact with the community. This support came within the Bank's social role towards charitable, development and social activities. The Bank, further, sponsored the





Maintanance of "Al Ataa Kindergarten"

17th art competition organized by Radisson Blu Hotel, where a number of private schools' students and a group of the physically-challenged students participated in this competition. The Bank's continuous sponsorship of this competition aims to help the participants to demonstrate their art talents, enhance their skills and to



17th Art Competition Organized by Radisson Blu Hotel



Art Competition at Radisson Blu

support & make the best use of such talents to contribute in creating awareness in the society through the real art and positive interaction with other society segments. The Bank also supported "Light of Hope" Festival organized by Commercial Real Estate Company for the physically challenged segment. Moreover, and within the



"Light of Hope" Festival

extensive social responsibility programs, the Bank celebrated the joy of Eid Al Fitr with the caring home for the elderly by giving them gifts on this occasion. Further, the Bank rejoiced the glee of Eid Al Adha with the patients hospitalized at Al Razi Hospital to bring happiness to their hearts on this occasion.



Celebration of Eid Al Adha with Patients at Al Razi Hospital



Celebration Eid Al Fitr with the Elderly

Supporting Civil Community Institutions

The Bank went on to emphasize its interaction with diverse civil community sectors and its support for their diversified activities and sponsored the football team of the Public Authority for Industry and its social activities.

The Bank has also sponsored the social activities of the Civil Aviation Syndication and also sponsored the soccer championship organized for the employees of the Ministry of Commerce and Industry.



Sponsoring the Soccer Team of the Ministry of Commerce and Industry

Supporting Omra Trips organized by Diverse Co-op Societies and Civil Community Organizations

Commercial Bank of Kuwait offered financial contributions to Yarmouk Co-op Society, Dhaher Co-op Society and Kuwait Society for Smoking & Cancer Prevention to enable their members to perform Omra rituals and visit the Holy Lands. The Bank's contribution to Omra trips came out of its social mission in supporting all civil society organizations and institutions that organize such trips to the Holy Lands for its members and shareholders.



Financial Contributions for Dhaher Co-op Society

Generous Contributions & Numerous Social Participations in Ramadan

Within its several humanitarian activities in the Holy Month of Ramadan for this year, Commercial Bank supported "the get together Iftar banguet" organized by Hussein Mekki Al Jumaa Center for physicians, technicians, nursing staff and other staff members working in the Center and other affiliated centers on the occasion of the Holy Month of Ramadan, where a team from Advertising and Public Relations Department and Retail Banking Division at the Bank participated in sharing out the joy of "Gergean" with the attendants. Additionally, the Bank arranged an entertainment program for the residents of the Home Care on the occasion of



Financial Contributions for Dhaher Co-op Society

"Gergean" in the Holy Month of Ramadan where the program included diverse contests, songs marking the occasion of Ramadan, cartoon characters, "Abu Tabila Show" besides other fun activities where "Gergean" was distributed to the residents of the Care Home to bring happiness and draw a smile on their faces on



Gergean with Care Home Residents



Gergean with Care Home Residents

this auspicious occasion which is one of Kuwait's old popular traditions. The Bank also continued its humanitarian activities in supporting Social Reform Association by holding Ramadan Iftar for Social Reform Institutions' residents and the prisoners and their families where the Bank always seeks to support this category particularly in the Holy Month of Ramadan.



Ramadan Iftar for Social Reform Institutions' Residents

Awareness Campaigns



Yearly "Kald" Camp

• Contribution to Diverse Awareness Campaigns

In line with its ongoing efforts in supporting the diverse societal activities, Commercial Bank of Kuwait sponsored World Physical Therapy Day organized by Therapy Department at Hussein Mekki Jumaa Center under the slogan "Fit For Life" to raise health awareness for the public with the importance of therapy to prevent cancer diseases along with the health advices that should be followed after curing phases. The Bank has issued a number of brochures and pamphlets to help raise awareness. The pamphlets include significant instructions and advice on therapy for the patients.

Furthermore, the Bank continued its contributions by sponsoring the annual "Kald" Camp organized by Kuwaiti Association for Learning Differences. The camp included a number of cultural, educational, sporting and fun activities in addition to exciting contests for youth aged from 14-17. This sponsorship came within the Bank's social role in all areas to serve & support charitable, development and social activities.

Within the same context, the Bank inaugurated the Breastfeeding Consultation Clinic and the Breastfeeding Mothers Reception Hall in Maternity Hospital with the aim of getting mothers familiarized with the benefits their kids will get from breastfeeding along with providing them with the related medical consultations to overcome the problems they may face.



The Opening of the Breastfeeding Clinic at the Maternity Hospital

Supporting & Sponsoring Cultural Activities



Live Display of Kuwaiti Culture at " Ya Zeen Turathna " Exhibition in 360° Mall

•	Cultural & Heritage Activities	17
	"Va Zoon Turathna" Campaign	10







"Al Tar" painting from Al Tijari Calendar

Cultural & Heritage Activities

Over the past 25 years, the Bank continued issuing its annual calendar which usually contains pieces of art that authenticate and narrate scenes from Kuwait old heritage and depict vivid pictures of the Kuwaiti heritage. Al-Tijari Calendar for 2012 comprised paintings that demonstrated images from Kuwait heritage and the old traditions of ancestors and forefathers.



Al Khesaf "Souf" painting from Al Tijari Calendar

"Ya Zeen Turathna" Campaign

The Bank launched its new campaign targeting the revival of the Kuwaiti heritage and old popular traditions under the caption "Ya Zeen Turathna" and which lasted for 3 months.

The campaign came within the Bank's continued efforts to revive the old Kuwaiti heritage and to get the present and future generations reminded of the old popular traditions and the social aspects of forefathers in Kuwait under common culture that reflected and depicted old Kuwaiti life in desert and urban life. The Bank sponsored the filming and production of a song especially tailored for Kuwait heritage revival campaign in cooperation with Kuwait TV Band in recognition of its consolidated efforts to keep Kuwaiti heritage present in the minds of all the generations. The Bank also extended special thanks to this Band for its commendable efforts that made this song a success where a great number of "You Tube" users watched this song that reflected various features of Kuwait old traditions. This campaign comes within the Bank's efforts to maintain Kuwait old heritage and traditions for long decades. On this occasion, the Bank dedicated a commemorative trophy to the TV Band in recognition of their efforts in maintaining old Kuwaiti traditions in general and in making the heritage campaign a success through the song specially designated for Kuwaiti heritage.



Presenting a Trophy to the TV Band in Recognition of their Efforts

Al-Tijari heritage campaign was accompanied by a number of activities; most important of which was the Bank's presence in Mall 360° where a small booth showing the old Kuwaiti crafts and man-made products was set-up. The booth was much-admired by the public and the visitors & Administration of the Mall. Among the activities of the campaign were the visits arranged by the Bank to some exemplary schools with a view to familiarize students with information on Kuwaiti heritage & traditions and the popular games, crafts and the common proverbs of the past. Several heritage and old traditions related contests were organized during



Display of Kuwaiti Culture at 360° Mall



Live Activities at 360° Mall



Live Display of Kuwaiti Crafts during "Ya Zeen Turathna "Campaign at 360° Mall



Live Display of Kuwaiti Crafts during "Ya Zeen Turathna "Campaign at 360° Mall

such visits and the students proactively responded to the questions. In addition, workshops were organized where the male and female students and staff of each school participated in preparing a sculpture of the old Kuwaiti house which was offered to the school at the end of the visit as memorial gift.



Workshops Organized during school visits as part of "Ya Zeen Turathna" Campaign



Ya Zeen Turathna " Campaign at Schools

The Bank also continued the activities of its heritage campaign "Ya Zeen Turathna" through its cooperation with the Arab Songs Channel F.M 103.7 to provide media coverage to the campaign via the "Al Gaila" program over two consecutive weeks.

On this occasion, "Al Gaila" program invited Ms. Amani Al Wara, Assistant General Manager - Advertising & Public Relations Department to familiarize the audience with the objectives of the campaign and its related activities and the competition especially organized for this occasion. Both broadcasters Mr. Talal Al Yagout and Mr. Mayc Mubalta highly commended the gifts the Bank has selected for the event which came in line with the idea of the campaign in addition to the campaign booklet that highlights old Kuwait heritage and social aspects. They also thanked the Bank on its ongoing initiatives that aim to maintain Kuwaiti heritage hailing the



"Al Gaila" Program

heritage song especially performed by Kuwait TV Band on this occasion in addition to the calls received from the audience who hailed this song.

Within the continuous activities of the heritage campaign, the Bank sponsored the folklore evening festival, which continued for three consecutive days, arranged by "Bait Lothan" in celebration of the National Day. This came to reflect the Bank's endeavors to support the institutions and entities keen on reviving Kuwaiti heritage. Emphasizing these efforts, the Bank patronized the popular evening parties celebrated by Ben Hussein Popular Band, TV Band and Fadel Kankouni Band which revive Kuwaiti melodies through their Kuwaiti songs, where such evening parties were highly attended by the public yearning to hear the Kuwaiti songs of the past.

Furthermore, the Bank organized an evening gathering for reviving the Kuwaiti heritage in the American University. The event included a lecture on old Kuwaiti dialects and related synonyms where Mr. Khaled Al Rasheed, who compiled the book "Secrets of Kuwaiti Dialect", gave a simplified lecture on old Kuwaiti dialect and a



Celebrating with TV Band



Sponsoring Folklore Evening Festival at "Bait Lothan"



Kuwaiti TV band at the American University of Kuwait, Sponsored by Al-Tijari

background on Kuwaiti families and their lives. Attendants actively interacted with the lecture through the questions they raised. The event was concluded by the TV band presenting one hour show on Kuwait old songs that was highly commended by all the attendants, the professor, staff and all the students.

Since its launch, the Campaign was accompanied by an advertising and media coverage through social networks where the paintings of the Bank's calendar depicted the activities and traditions of ancestors and forefathers were presented and shared with the public.



Celebrating at the American University of Kuwait

Diverse Social & Humanitarian Contributions and Participations



"Hawwen Alaihom" with Commercial Bank

"Hawwen Alaihom" Campaign



Helping Workers During Winter



Giving out Water, Face Masks, and Presents to Workers during Summer

Furthermore, and within its corporate social responsibility, the Bank launched "Hawwen Alaihom" Campaign; a three month campaign especially designated for offering help and support to road cleaners and construction workers. The campaign aimed at distributing water, dust protection face masks, hand sanitizers, caps bearing logo and name of the Bank and gifts to road cleaners and construction workers while they are in work locations. This initiative comes out of the Bank's belief in the important role this segment plays in keeping environment clean and with a view to help construction workers who work in improper weather conditions, namely under very high temperature and somehow in dusty weather. The campaign continued during the winter season and saw the Bank distributing jackets, shawl and caps. This innovative campaign came to illustrate the Bank's social responsibility and it was highly commended by the public through the telephone calls the Bank has received praising and commending the Bank's efforts for this campaign.



Giving out Water, Face Masks, and Presents

Social Communication



"Al-Tijari Hobbyist" Exhibition Year 2012

• Communicating with Staff as One Family

27



"Al-Tijari Hobbyist" Exhibition for Year 2012

The Bank enhanced its role towards its employees and support their talents by organizing the annual "Al-Tijari Hobbyist" Exhibition which is a distinctive occasion where all the Bank staff meet outside business hours and work environment to display their art talents.



Outside View of the Exhibition



Honoring Both Shooting Champions Ms. Asrar Ali Fadel and Mr. Sulaiman Jamal Al Qassar

The Bank believes that it is very important to care and reward its staff members participating in sporting and other activities. This was demonstrated by the Bank honoring Ms. Asrar Ali Fadel and Mr. Sulaiman Jamal Al Qassar who ranked first in the 6th Shooting Championship organized by Kuwait Banks Club and also honored Mr. Mohamed Al Ramezy who ranked first in squash championship.

Furthermore, the Bank organized an honoring party for a number of its employees who successfully completed the training period in the certified certificate programs sponsored by the Institute of Financial Studies in Britain where they achieved advanced positions among other banks. The Bank's employees participating in such specialized banking training courses demonstrates the Bank's belief in the importance of enhancing efficiency and professionalism of staff members being the main asset of the Bank.



Honoring Squash Champion Mr. Mohamed Al Ramezy

The Bank supports communication with its diverse account holders and in an endeavor to strengthen this, the Bank organized "Open Day" to My First Account customers in Discovery Mall that included several fun activities for the customers



A picture of the participants at "Al-Tijari Hobbyist" Exhibition



A Glimpse of "Al-Tijari Hobbyist" Exhibition



Open day for "My First Account" Customers at Discovery Mall



Open day for "My First Account" Customers at Discovery Mall

of this account. The event was highly attended by the kids and their guardians. The Bank also organized Open Day for My First Account customers in Al Shaab Leisure Park and all the Bank staff and their families were invited to enjoy the activities of the open day.



Open Day Al Shaab Leisure Park







Measuring Blood Pressure for Staff

The Bank's Management, within its care of staff members, organized, in collaboration with the Private Fund Administration for Applied Education – College of Nursing, a day to make free medical checkups for its staff members in the Bank Branch in Beirut Street. These checkups included medical analyses for measuring



Welcoming Dental Clinic at Maidan Clinic

blood sugar level, blood pressure in addition to providing medical advice to staff and responding to all health related gueries related to health in general. A number of the outstanding students of College of Nursing conducted sugar checkups and measured blood pressure for the Bank's staff. Students from the Nursing College and the teaching staff familiarized the staff members with the importance of regularly measuring blood pressure and blood sugar particularly for diabetic people.

Commercial Bank of Kuwait invited the mobile Dental Clinic of Maidan to visit the Head Office to make the required dental checkups for the Bank staff, provide staff members with medical advice and consultations and respond to all the gueries on dental care and oral health service.



Dental Checkup for the Bank's Staff in The Mobile Dental Clinic of Maidan



Training Course on First Aid for the Bank's Staff

In coordination with the Ministry of Health, the Bank organized a training course for its staff members to get awareness on first aid and heart and lung resuscitation. The course included theoretical and practical lectures in addition to on site training which helped in providing practical training for the staff members. The Bank's staff participated in these training activities which lasted for two days.



On-Site Trainings for Life Saving

Supporting Sporting Activities



Sponsoring Mr. Mesh'l Al Najada the Rally champion

• Supporting Sporting Activities

Within its ongoing efforts to support and sponsor sporting activities in Kuwait, the Bank supported Mr. Mesh'l Al Najada - the Rally champion in Kuwait and Middle East. This support comes as a clear manifestation of the Bank's endeavors to sponsor and support sporting activities and the encouragement it gives to Kuwaitis within its social responsibility as a leading financial institution. Further, the Bank provided its one-year sponsorship to Boca Junior Football Academy.



Sponsoring Boca Junior Football Academy

Out of its belief in the importance of practicing sports for all the society segments, the Bank offered a financial contribution to Rumaithiya Cooperative Society, being the only contributor in developing and improving out the walkway that serves the residents and inhabitants of Rumaithiya and neighboring areas and provide convenience to the people preferring walking as a sport. This contribution came as a gesture from the Bank to be added to its already rich record of social contribution to civil society segment.



Giving a Check to Improve the Walkway of Rumaithiya

The Bank also endeavors to participate in diverse humanitarian, social and sporting activities designated for the physically challenged segment. In this context, the Bank provided sponsorship to table tennis championship for the blind young women which was organized under the name of "Commercial Bank of Kuwait Championship" at the level of Kuwaiti Blind Association with its members participating in this championship in a competitive atmosphere. The Bank sponsored this event with a view to draw a smile on the faces of the blind and strengthen bonds of friendship and cooperation among them.



Table tennis for the Blind Young Women

Lending Support to Diversified Conferences



Sponsorship for the Gulf Woman Economic Forum

• Lending Support to Diversified Conferences

Within its ongoing endeavors to support the economic events and activities that contribute to addressing significant economic and financial issues, the Bank offered the diamond sponsorship for the Gulf Woman Economic Forum, and Investment Opportunities. This sponsorship came out of the Bank's belief in the role of the Gulf



Sponsorship for the Gulf Woman Economic Forum

woman in progressively promoting development and economic activity in all GCC countries. The Bank also sponsored "Companies & Services Forum" within its ongoing endeavors to support and encourage the diverse economic activities organized by



Sponsorship of "Companies & Services Forum"

Kuwaiti entities and institutions which positively reflect on the development plans and projects the Bank supports by extending the required finances.



Y-Gen Exhibition

Supporting & Patronizing Ministry of Education's Activities



Sponsorsing Gulf University for Science and Technology Employment Opportunities Exhibition

• Science, Scientific Research and Training

The Bank gives special attention to education in Kuwait by offering its annual contribution to support the activities of Kuwait Foundation for Advancement of Science. Emphasizing its commitment to support education in Kuwait, the Bank participated in the "1st Banks Conference for Youth" organized by the students association of Gulf University for Science and Technology to raise awareness of the banking sector. The important role of the banking sector in supporting national economy was explained and along with ways to enhance communications between banks' executives and the youth who in their turn exchanged views and acquired experience from the guests. Further, the Bank sponsored "Economy Maker & Employment Opportunities" Exhibition organized by College of Business Administration in Kuwait University. This participation confirms the Bank's constant endeavors to communicate with all diverse institutions and companies which endeavor to support the students for the service of the community. The Bank also offered gold sponsorship for Students Association of GUST Conference.



Sponsoring the Exhibition for "Economy Maker & Employment Opportunities" at Kuwait University

The Bank also sponsored the honoring party for the outstanding graduates of the College of Law – Kuwait University which was organized by the Law Association. This initiative by the Bank came to support the youth initiatives and provide sponsorship and support to the youth activities emphasizing the Bank's belief in the importance of investment in human resources.

The Bank also sponsored the Job Fair organized by Gulf University for Science and Technology which took place at the University's premises. The participation comes out of the Bank's focus on participating in the activities that aim to support young Kuwaitis in all areas salient of which is the provision of job opportunities to the ambitious youth, where the Bank believes in the importance of enhancing their potentials and capabilities of Kuwaiti youth for creativity and drive them towards success by supporting them through active communication.



Graduates of the College of Law



Celebrating and Honoring the Graduates of the College of Law

Al-Tijari... My Choice







