



## Corporate Social Responsibility Report 2010

## Message from the Chairman



On behalf of my colleagues at the Bank and Community Committee and in my capacity as Chairman of the Committee, it is my great pleasure to present the 2010 NBK Group Corporate Social Responsibility (CSR) Annual Report which aims to acquaint our shareholders, customers and the public with the bank's undertaking to reinforce its corporate citizenship and commitment to community service. This report also highlights the various initiatives and programs set up by the bank as part of our contribution to the State's strategy for social development, as well as our commitment to corporate social responsibility within the private sector in Kuwait.

NBK's commitment toward the community and its contribution to the various philanthropic, social, educational, sports, job creation and environmental fields have always been an integral part of its culture

as well as its strategic vision which states that we endeavor "To benefit the communities in which we operate".

I would like to express my sincere thanks and gratitude to the NBK Board of Directors and Executive Management team for their effort and support of the Bank and Community Committee. I would also like to extend my appreciation and thanks to NBK employees for their devotion to voluntary work, which played a critical role in the success of our community outreach initiatives and programs throughout the year. Lastly, we pray to God Almighty to grant us success to carry on with our valuable work, fulfill our responsibilities and contribute to developing our beloved country.

A handwritten signature in blue ink, consisting of a stylized 'N' and 'S' followed by a horizontal line.

**Nasser Musaed Al Sayer**

Vice Chairman of the Board of Directors  
Chairman of the Bank and the Community  
Committee

## Recruitment, Training and National Labor Support



In 2010, NBK launched a recruitment campaign to attract skilled graduates and young nationals to join the Bank. The Bank has recruited more than 700 young Kuwaitis during the last two years, raising the percentage of nationals employed in the bank to over 60% , one of the highest ratios among local banks. NBK also plans to provide employment for an additional 300 young Kuwaitis in 2011.



During 2010, NBK also conducted the second phase of the High Fliers leadership program, designed to identify and develop NBK's future leaders. This program was a direct outcome of the NBK University initiative launched earlier in collaboration with the American University of Beirut (AUB).



NBK also organized a series of courses as part of its annual training program tailored especially for high school and university students. More than 300 Kuwaiti high school students were offered Al Azraq youth training in various departments of the Bank during the summer of 2010.



## Healthcare Initiatives & Programs



As part of a first-of-its-kind initiative launched in cooperation with the Ministry of Health and entitled NBK Leukemia Treatment Program, the Bank invited a team of British physicians from London's world famous Great Ormond Street Hospital to take up residence at NBK's Children's Hospital for a period of three years in order to provide the much-needed medical care for children suffering from blood disorders and cancer. NBK will cover the entire USD 3 million annual cost of the program.

The KD 4 million NBK Specialist Children's Hospital, was built several years ago at the Bank's expense at Al Sabah Medical Area and entrusted to the Ministry of Health in order to boost its ability to provide medical care to more children suffering from chronic diseases.

This year, NBK made the news with its sponsorship of both Al-Amiri Hospital Diabetes Awareness campaign launched under the auspices of the Minister of Health, Dr. Hilal Al Sayer and a fundraising campaign launched by the Kuwaiti Association for the Care of Children in Hospital (KACCH), which was to raise funds for Bayt Abdullah Children's Hospice, which provides dedicated care to children suffering from incurable ailments.

Additionally, NBK has furnished a special entertainment lounge at NBK's Children's Hospital with Wii and PlayStation equipment. NBK staff also organized regular volunteer visits to patients of NBK Hospital to share the joy of Eid and other special

occasions with them.

In cooperation with the Blood Bank, NBK also organized several successful blood donation campaigns for its employees, and several in-house medical and dental checkups for all employees were conducted as part of a comprehensive program geared towards building health awareness among NBK employees.



## Educational Initiatives



NBK's long standing support of the educational sector in Kuwait is not limited to the donation deducted from the bank's net annual profits to endorse the activities of the Kuwait Foundation for the Advancement of Sciences (KFAS), the sum of which far exceed the contributions of all other Kuwaiti commercial banks. NBK also endeavors to actively support and sponsor various educational and academic institutions in the country.

the Allied Health Sciences and Nursing College at Kuwait University. NBK was also the Platinum Sponsor of the "Tijarty Hiwayti" Entrepreneurial Youths' exhibition held at the College of Business Administration. Another initiative saw NBK commemorating Kuwait's 50th National Day Anniversary by launching a unique drawing competition under the slogan "I love Kuwait" for Zeina Friends Club members between the ages of 3-14.

NBK sponsored the annual congress of the National Union of Kuwaiti Students (NUKS) in the USA in 2010. The Bank also sponsored a ceremony honoring the country's best-performing high school students and outstanding graduates, which was held under the patronage of the Minister of Education, Dr Moudhi Al Humoud. It also provided sponsorship for a variety of university and colleague graduation ceremonies, including the College of Engineering and Petroleum, the College of Business Administration, the College of Law and

During 2010, NBK hosted several groups of visiting school students who toured the Bank's head office to learn firsthand about the banking industry and day-to-day work procedures at various departments.



## Care and Social Support Programs



NBK has launched a number of innovative community outreach initiatives. These include the introduction of the sign language-based banking service providing some local NBK branches with sign language certified experts to assist hearing and speech impaired customers. The new service, which is the first-of-its kind in Kuwait and the Middle East, was first offered at Hawally and Fahaheel El Sahily branches and will be offered in several other branches in the coming year. Similarly, NBK made news in April 2010 by providing assistance to all customers who were stranded in the United Kingdom, France, Switzerland and other European countries and were unable to fly home due to the travel paralysis caused by the volcanic eruption in Iceland.

NBK also implemented social programs including the Ramadan fast-breaking banquets campaign which has become a tradition observed annually

as part of the "Do Good Deeds in Ramadan" philanthropic drive initiated by the Bank 17 years ago. This campaign is part of an extensive social program supporting worthwhile causes in Kuwait, such as the distribution of more than 15,000 Iftar meals to fasters by NBK staff volunteers



## Sports Initiatives & Contributions



The most exciting sporting event in the country during 2010 was the crowning of Kuwait's national football team as champion of the 20th Gulf Cup Tournament and the generous donation of USD \$1 million provided by NBK to the national team.

The NBK Annual Walkathon in its 17th year maintained its remarkable success this year with thousands of participants from all ages and both genders enthusiastically competing amid a host of social, sports and health awareness activities. The event was launched as part of a large scale kidney awareness campaign in conjunction with the Ministry of Health.

cash prizes to the ten first winners of the seven age categories, as well as winners from the category of the special needs participants.

Additionally, NBK sports teams actively competed against other Kuwaiti banks in contests and tournaments held over 2010 whereas several sports friendly competitions have been organized during this year between the teams of the various departments within the bank.

The closing ceremony of this year's Walkathon was marked by active participation on the part of many representatives of both government and private sector organizations, headed by His Excellency the Minister of Health, Dr. Hilal Al Sayer. The ceremony included entertainment and awareness-raising functions and contests, such the presentation of



## Environmental Initiatives



As part of NBK's involvement and active participation in the nationwide campaign for the rationing of water and energy resources particularly during peak times, the Bank carried on with its electricity and water conservation campaign. Measures to cut the consumption of natural resources have been implemented at the head office as well as the branch network. Within the strict measures applied by the bank to curb the consumption of power and water, particularly during evening shifts, many online awareness messages, instructions and tips were circulated regularly to encourage staff to adopt better practices at work and home.

To further enhance its contribution and active participation in the field of protecting and preserving the environment, NBK organized a day-long beach clean-up event as part of its ongoing extensive annual environmental awareness campaign entitled Think Twice which includes a variety of functions undertaken by NBK staff and volunteers.

The bank is reinforcing its image as an environmentally friendly bank, and by providing cardboard boxes for recycling paper waste at the head office as well as the branch network, it hopes to raise environmental awareness about green issues.

Within this context, the bank launched an innovative campaign to encourage customers to use NBK's electronic banking channels to check their accounts and conduct their banking transactions in order to minimize the use of paper. As part of this effort, several draws took place with prizes given to customers with the highest number of points accumulated for using NBK's electronic banking service Watani Online.



## Conferences and Seminars



An excellent example of NBK's commitment to social advancement and welfare is its work to raise local educational levels and cultural awareness in the fields of economics and investment for society as a whole and among its VIP customers in particular.

During 2010, NBK hosted, sponsored and participated in a number of high profile seminars, events and conferences. The Bank hosted former US Secretary of State, Condoleezza Rice, at an annual international symposium providing VIP customers and senior public and academic figures with a rare opportunity to hear America's former Chief Diplomat's views on the strategic, economic and political implications for the Middle East. NBK also hosted a high-level visiting Turkish business delegation. The event, attended by a host of public figures and senior executives, focused on promoting relationships and trade between Kuwait and Turkey.

NBK maintained a stand in the Introduction To Kuwait 2010 Expo organized by the British Business Forum under the patronage of HE the British Ambassador to Kuwait. The Bank was also the main sponsor of the Kuwait Financial Forum organized by Al-Iktisad Wal-Amal Group" in cooperation with the Kuwait Central Bank.

In conjunction with the National Union of Kuwaiti Students (NUKS), NBK organized (for the second consecutive year) a special lecture for Kuwaiti students in the US and took part in the "Glimpses of Kuwait's Economic History" held at the Avenues mall.

NBK hosted at its head office an official Australian Business Delegation headed by the former Australian Prime Minister, Robert Hook, which was to promote trade and investment cooperation between Kuwait and Australia.



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