

National Bank of Kuwait (International) PLC ('NBKI PLC')

UK Financial Conduct Authority ('FCA') EU CRD IV compliance

Pillar 3 market discipline disclosures

Year ended 31 December 2014

NBKI PLC's 2014 Directors' Report and Financial Statements (addendum) state that the risk management and analysis disclosures required by the FCA BIPRU 11 regulations are posted on the NBK Group website.

Nearly all the risk management disclosures required by the regulations are included in the Risk Management section of the NBK Group 2014 Annual Report (and the Notes to the Consolidated Financial Statements) available from the Investor Relations : Financial Results page on this website at

[http://www.nbk.com/investorrelations/\\$Document/FinancialResults/en-gb/MainCopy/\\$UserFiles/NBK2014_Annual_Report_En.pdf](http://www.nbk.com/investorrelations/$Document/FinancialResults/en-gb/MainCopy/$UserFiles/NBK2014_Annual_Report_En.pdf)

[http://www.nbk.com/investorrelations/\\$Document/FinancialResults/en-gb/MainCopy/\\$UserFiles/NBK2014_Financial_Statement_En.pdf](http://www.nbk.com/investorrelations/$Document/FinancialResults/en-gb/MainCopy/$UserFiles/NBK2014_Financial_Statement_En.pdf)

The other disclosures required, but not included in the NBK website material referenced, are posted on the NBKI PLC website, and can be accessed either from the homepage

<http://www.nbki.com/>

by way of the button

[Risk management and remuneration disclosures](#)

or directly at

[http://www.nbki.com/\(S\(uov4to45tqh5cwj3jiwr1245\)\)/FCA_Disclosure.aspx](http://www.nbki.com/(S(uov4to45tqh5cwj3jiwr1245))/FCA_Disclosure.aspx)

or from this website by way of

http://www.nbk.com/nbknetwork/UK_en_gb.aspx/

Please note that the disclosures on the NBKI PLC website include the remuneration disclosure required by the regulations.