

Kuwait: 7th of April 2020

Mr. Mohammad Saud Al-Osaimi
Chief Executive Officer - Boursa Kuwait Company
State of Kuwait

Dear Sir,

**Subject: Supplementary disclosure regarding NBK Group exposure to NMC
Healthcare Company and its subsidiaries**

Further to Bank's disclosure dated 6th of April 2020 regarding the exposure to NMC Healthcare Company and its subsidiaries, we would like to advise that gross exposure amounted to USD 91.352 million (equivalent to KWD 28.187 million) represents only 0.14% from Bank's Gross Loan portfolio, while the exposure's impact on Bank's Capital Adequacy Ratio does not exceed 0.02%.

Based on the above, and since Bank's exposure to NMC Healthcare Company represents a negligible percentage of Gross Loan portfolio and has a very limited impact on Capital Adequacy Ratio, the aforementioned exposure has no material impact on Bank's financial position.

Attached; Supplementary Disclosure Form.

Sincerely Yours,

 On behalf of National Bank of Kuwait (S.A.K.P)


Shaikha K. Al-Bahar
Deputy Group Chief Executive Officer

Appendix no. (13)

Supplementary Disclosure Form

Date	7 th of April 2020
Name of the Listed Company	National Bank of Kuwait (S.A.K.P)
Disclosure Title	Supplementary disclosure from National Bank of Kuwait regarding exposure to NMC Healthcare Company and its subsidiaries
Date of Previous Disclosure	6 th of April 2020
Development that occurred to the disclosure	<p>We would like to advise that gross exposure amounted to USD 91.352 million (equivalent to KWD 28.187 million) represents only 0.14% from Bank's Gross Loan portfolio, while the exposure's impact on Bank's Capital Adequacy Ratio does not exceed 0.02%.</p> <p>As Bank's exposure to NMC Healthcare Company represents a negligible percentage of Gross Loan portfolio and has a very limited impact on Capital Adequacy Ratio, the aforementioned exposure has no material impact on Bank's financial position.</p>
The financial effect of the occurring development	There is no material impact on Bank's financial position.