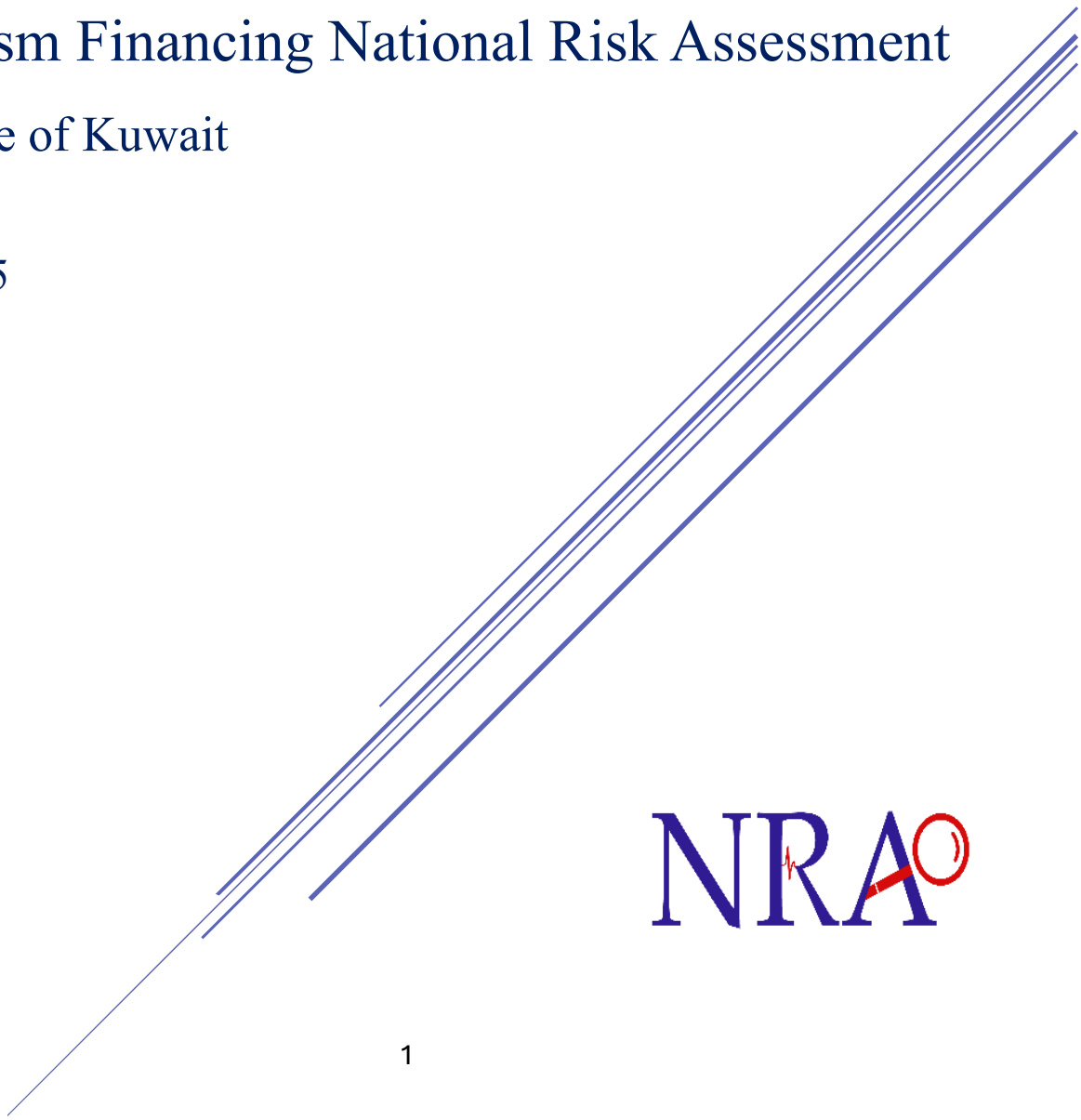
اللجنة الوطنية لمكافحة غسل الأموال وتمويل الإرهاب
NATIONAL COMMITTEE FOR AML&CFT

NRA

Terrorism Financing National Risk Assessment

The State of Kuwait

May 2025



NRA

EXECUTIVE SUMMARY

1. The State of Kuwait rejects terrorism in all its forms and in the past has implemented comprehensive policies to prevent extremist ideologies from taking root in the country. Kuwait has implemented effective outreach, media, and religious campaigns that reject extremism and fanaticism and aim to foster a culture of tolerance and acceptance of societal diversity. Kuwait supports United Nations initiatives aimed at promoting peace, justice, human development, and ethnic and religious tolerance, as well as enhancing understanding among different civilizations, cultures, and peoples through the Message of Islam, both domestically and globally.

2. In 2023, as part of Kuwait's more recent National Risk Assessment, the country's TF risk exposure was examined and determined to be low overall, based on a low threat level combined with a low level of vulnerabilities. The TF risks facing Kuwait were determined to be limited to its dealings with high-risk countries and with extremist persons/entities. The FATF, as part of its mutual evaluation in 2024, questioned the validity of this finding and recommended that Kuwait both expands and deepens its risk analysis to verify whether the low TF national risk level is indeed accurate.

3. To implement the FATF's recommendation, this 2025 Terrorism Financing National Risk Assessment aims to further enhance and mature Kuwait's risk understanding on TF by analyzing a wide set of data and information sources, including from input from private sector stakeholders in Kuwait through numerous workshops and meetings.

4. Based on the comprehensive analysis presented in this Risk Assessment Report, Kuwait concludes that the **national TF risk exposure** is in fact higher than assumed in the 2023 and is currently at a **MEDIUM-HIGH** level. The risk rating is the result of a Medium-high threat level, combined with a **medium-low** residual risk associated with the collection of terrorism funds, a **high** residual risk concerning the movement of terrorism-related funds, and a **low** residual risk regarding the use of terrorism-related funds.

5. The inherent risks associated with the collection of funds for terrorism in Kuwait are considered medium-low, largely due to a global trend towards radicalization, especially among the youth and through the utilization of tools such as social media and cryptocurrencies. This trend has also been felt in Kuwait over the past five years, though the state has taken substantial steps to mitigate these risks.

6. In contrast, the 2025 Terrorism Financing National Risk Assessment revealed that Kuwait's exposure to the movement of funds or goods intended to benefit terrorists or terrorist organizations operating abroad, as well as the linkage with the various financial sectors in Kuwait with countries ranked high on the global terrorism index is higher than previously anticipated. Some areas of risk mitigation related to these risk scenarios also require further strengthening.

7. Lastly, while terrorist attacks have not occurred since 2015 and there are no known terrorist organizations or training facilities operating in Kuwait, a number of attacks have been intercepted every year, suggesting that some risk remains that funds are being used in Kuwait for terrorism. The strong mitigation measures in place do however effectively lower this inherent risk.