

DBIL Business Continuity Measures

To manage business disruptions effectively, business continuity management is vital as part of DBIL risk mitigation programme.

A robust business continuity management programme is in place to ensure that essential banking services can continue in the event of unforeseen events or business disruptions. Planning for business resilience includes the identification of key business processes and resources via Business Impact Analysis and documented in the Business Continuity Plan (BCP). DBIL' BCP aims to minimize the impact of business interruption stemming from severe loss scenarios and provide a reasonable level of service until normal business operations are resumed. Within the crisis management structure, an incident management process is established which provides guidance on incident severity assessment, roles and responsibilities of process owners and escalation protocols for the effective management of a crisis.

Exercises are conducted annually, simulating different scenarios to test BCPs and crisis management protocol. These scenarios include technology issues affecting essential banking services across DBIL, natural disasters with wide geographical impact, safety-at-risk incidents (e.g. terrorism) and other events leading to significant business disruption. The effectiveness of these exercises, as well as DBIL' business continuity readiness, our alignment to regulatory guidelines and our disclosure of residual risks, are communicated and attested by senior management to the Board on an annual basis.

To mitigate losses from specific unexpected and significant event risks, DBIL purchases group-wide insurance policies – under the Group Insurance Programme – from third-party insurers. DBIL has acquired insurance policies relating to crime and professional indemnity, directors and officers' liability, cyber risk, property damage and business interruption, general liability and terrorism.