



Business Continuity Plan (BCP)

National Bank of Bahrain has adopted a set of operating principles which govern how risks of a significant business disruption are mitigated to protect the Bank's customers, employees and stakeholders. The Bank has a robust and well defined business continuity program which comprises of Policies and Procedures with clearly defined roles, responsibilities and ownership for Crisis Management, Emergency Response, Business recovery and IT Disaster Recovery Planning. The Bank's BCP steering committee, represented by the Senior Executive Management of the Bank, oversees the Board approved annual BCP strategy and road map. Regular drills and tests are conducted to cover all aspects of the Business Continuity Plan. Plans are reviewed and maintained regularly to incorporate any changes to environment, people, process and technology. The Bank's Business Continuity function continuously works towards strengthening the business continuity preparedness of the Bank. The Bank's Business continuity program has been developed to manage the impact of significant disruptions and will endeavour to resume business and operations to an acceptable level within a reasonable time in the event of a disaster. While the recovery time objectives (RTO) have been defined and documented in the plans, various external factors beyond our control could affect the actual recovery time. The Bank's business continuity plan is in line with the regulatory requirements, guidelines issued by regulatory authorities from time to time and is subjected to periodic internal, external and regulatory reviews. In case of a disruption or disaster, where the customers' access to services, transactions or branches is impacted, the Bank would move the operations as specified by the BCP to an alternate location from where the services would be rendered. The customers can also contact the Bank through the phone banking numbers. In the event of a prolonged disruption to one of the branches or other facility locations, the BCP provides for an extended relocation of staff to an alternate location, from where services would be provided. In scenarios where the customers cannot access the Bank through the normal telephone lines, the Bank's website would be updated with relevant information.

Thus, the Bank's Business Continuity Plan is designed to facilitate resumption of operations as quickly as possible, given the scope and severity of the significant business disruption.