

Disclosure Statement on Business Continuity – Kuwait Finance House (KFH) Bahrain

Kuwait Finance House B.S.C. (c) (the “Bank”) proactively seeks to control and manage risks related to business continuity through a dedicated Business Continuity Management (“BCM”) program to ensure that the Bank can continue to deliver an acceptable level of service, while maintaining appropriate levels of control, for all critical activities in the event of a disruption.

The Bank follows an enterprise-wide approach to business continuity to ensure that all identified critical operations, services, and systems can be recovered within established recovery objectives in the event of a disruption, thereby minimizing potential impacts on customers, stakeholders, employees, and the Bank’s operations.

The Bank’s Business Continuity Strategy includes mitigation measures such as adequate insurance coverage, offsite data storage, backup systems, alternate work arrangements, and disaster recovery capabilities. These measures are designed to facilitate the resumption of business processes within recovery time objectives established through a bank-wide Business Impact Analysis (“BIA”). The Bank aims to recover critical processes and systems within three (3) hours of a Business Continuity Plan (“BCP”) activation; however, actual recovery times may be subject to external factors beyond the Bank’s reasonable control. The Bank has also adopted virtual working capabilities to support business continuity and disaster recovery arrangements, enabling the continuation of critical operations under a variety of disruption scenarios affecting premises, infrastructure, personnel, or other essential resources.

In cases where branch operations are disrupted, business activities may be transferred to an alternate location to facilitate the timely recovery and continuation of services. In the event of a prolonged disruption affecting a branch, staff may be permanently relocated to an alternate site to enable the Bank to continue serving its customers. The Bank will continue to offer its services through available alternate channels, including branches, internet banking, and mobile banking. In the event of a material disruption to the Bank’s services, updates will be communicated through appropriate channels, including the Bank’s website and official social media platforms.

The Bank has established Business Continuity and Disaster Recovery facilities at geographically separate locations, supported by resilient infrastructure including uninterruptible power supply (UPS) systems and backup generators, to support the continuity and recovery of critical services in the event of adverse circumstances.

Business Continuity Plans are developed and maintained for critical operations and are regularly reviewed and updated to reflect changes in the Bank’s business activities, operating environment, and risk landscape. The Bank’s BCM program includes recovery strategies and mitigation measures for a range of disruption

scenarios. A Crisis Management Team (“CMT”), comprising experienced senior management representatives from key functions, is designated to coordinate the Bank’s response and recovery activities during significant disruptions and crisis events.

The Bank conducts regular business continuity, crisis management, and disaster recovery exercises using a variety of scenarios that test the readiness of its people, processes, technology, facilities, and supporting resources. These exercises involve relevant internal and external stakeholders with recovery responsibilities. Outcomes from testing activities are reviewed to identify opportunities for enhancement and to promote the ongoing effectiveness of the Bank’s BCM arrangements.

As part of its commitment to resilience and operational continuity, the Bank maintains certification to **ISO 22301:2019**, the internationally recognized standard for Business Continuity Management Systems (“BCMS”). The certification is maintained through periodic internal and external assessments to ensure continued compliance with the standard’s requirements. This certification demonstrates the Bank’s commitment to safeguarding its customers, employees, stakeholders, information, and critical operations against potential disruptions.

While the Bank’s BCM program is designed to support the continuity and recovery of critical operations during emergencies and significant business disruptions, no business continuity arrangement can fully eliminate the risks associated with unforeseen events. Accordingly, the Bank makes no representations or warranties of any kind, express or implied, by law or otherwise, including without limitation any warranties regarding the completeness, perfection, or uninterrupted effectiveness of its BCM arrangements, particularly where circumstances arise beyond the Bank’s reasonable control.