

BUSINESS CONTINUITY POLICY STATEMENT

Salaam Bank recognizes that uninterrupted delivery of banking services is not just an operational necessity but a strategic imperative for customer confidence, regulators compliance, shareholders value, employees and the wider financial ecosystem.

Disruptions whether caused by natural disasters, pandemic, system failures, cyberattacks, power outages, supply chain issues or political unrest pose significant risks to the Bank's operations, reputation and compliance obligations.

To safeguard against these and other risks, Salaam Bank has established a Business Continuity Management System (BCMS) aligned with Iso 22301:2019. The BCMS integrates with other management systems to ensure a resilient, prepared and responsive organization capable of protecting its people, assets, services and stakeholders.

1. PURPOSE

This policy articulates Top Management's commitment to ensuring operational resilience and continuity of services through an effective BCMS. Specifically, it aims to:

- a) Institutionalize resilience by embedding BCM practices into Salaam Bank's governance framework, culture, and daily operations.
- b) Protect stakeholder interests by ensuring the availability of critical banking services under all reasonably foreseeable circumstances.
- c) Ensure regulatory and contractual compliance with the Central Bank of Djibouti, correspondent banks, and any other financial system stakeholders.
- d) Provide assurance to customers, regulators, partners, and shareholders that Salaam Bank can effectively respond to and recover from disruptive incidents.

2. SCOPE

This policy applies to:

- All Salaam Bank operations - Head office, all branches, ATM lobbies, call centre, data centres, digital platforms.
- Critical business functions - Retail banking, corporate banking, treasury, trade finance, payments/clearing, card services, and customer support.
- Supporting ICT infrastructure - Core banking systems, data centres, disaster recovery sites, telecommunications, and network infrastructure.

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- Critical third-party services - Utilities (power, telecoms, water), insurers, correspondent banks, landlords, outsourced service providers, and suppliers.
- Crisis management structures - Crisis Management Team (CMT), IT Disaster Recovery Team, Risk Champions, and Emergency Response Teams.
- People - Employees, contractors, consultants, and any individual working on Salaam Bank's behalf.

3. BCMS Policy Statement

Salaam African Bank is committed to continuity of service, resilience of operations and protection of stakeholders by:

4. REVIEW

This policy shall be reviewed annually , when a significant change occurs, or when it is deemed necessary by the competent authority in Salaam Bank.