



Dubai Bank (K) Ltd

Statement of Risk Management

Dubai Bank Kenya Ltd recognizes the responsibility to manage risks related to its business as a financial institution. The Bank has built strong internal systems to ensure that the sound banking practices results in income streams commensurating with the risks taken.

The Integrated Risk Management Policy of the Bank is fully committed to adopting best practices in identifying, measuring, controlling and monitoring the risks faced.

The Bank aims at:

- ***Integrating risk management into the culture of the organization.***
- ***Eliminating or reducing risk to the lowest acceptable levels.***
- ***Developing risk sensitivity as a core competency of all stakeholders.***
- ***Continually identifying potential risks and pro-actively mitigate them.***
- ***Focusing on key risks and controlling them cost-effectively.***

The Bank will develop a risk infrastructure that is appropriate to the size and volatility of the business. Decision making at all levels should be inspired by the aspiration to be a risk intelligent organization. Risk Management will be used as an enabler to exploit the potential for increased business by taking informed risks with awareness and control.