



Together makes progress



CBUAE operational risk and resilience regulation

From compliance obligation to enterprise resilience transformation

October 2026

A low-angle, upward-looking perspective of several modern skyscrapers with glass facades. The buildings are arranged in a way that creates a sense of height and scale, converging towards the top of the frame. The sky is filled with large, white, fluffy clouds, and the sun is visible, creating a bright, hazy area in the center of the sky. The overall color palette is dominated by the blues of the sky and the dark, reflective surfaces of the buildings.

Evolving regulatory expectations on operational resilience

What has changed?

It is no longer about avoiding disruptions; it is about never stopping

The regulatory expectation is no longer limited to having business continuity and disaster recovery plans in place. It now requires **Licensed Financial Institutions (LFIs)** to ensure the resilience of **Critical Operations** by understanding the full set of interdependencies that enable those operations to continue through disruption.



مصرف الإمارات العربية المتحدة المركزي
CENTRAL BANK OF THE U.A.E.

OPERATIONAL RISK MANAGEMENT REGULATION (C 1/2026)

Key details

- Issued date:** February 3, 2026
- Effective/in force date:** September 14, 2026
- Replaces:** The previous Operational Risk Regulation and Standards from August 2018.

Who it applies to

All **Licensed Financial Institutions (LFIs)** that are juridical persons, including banks, insurance/reinsurance companies, and other financial entities regulated by the CBUAE.

Key incident reporting timelines

Within 4 hours:	Notice required for operational risk events affecting critical operations
Within 24 hours:	Summary report required on the event nature, recovery time & impact
Within 72 hours:	High-risk incident notification based on board-approved criteria

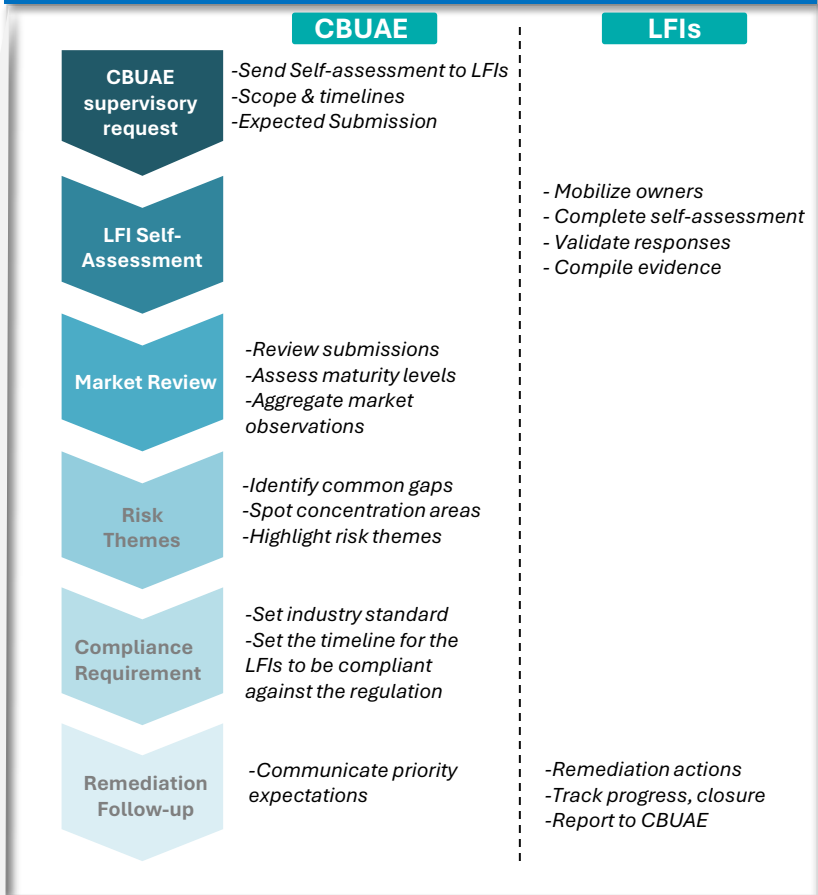
Key highlights

20	120	49
Total Articles	Total controls	Controls in scope of PoV

Note: The new CBUAE Operational Risk Management Regulation establishes 120 controls across 9 domains; **this POV focuses on 49 controls across 4 domains** (highlighted in table below), while the remaining domains can be addressed through the broader Deloitte team capability.

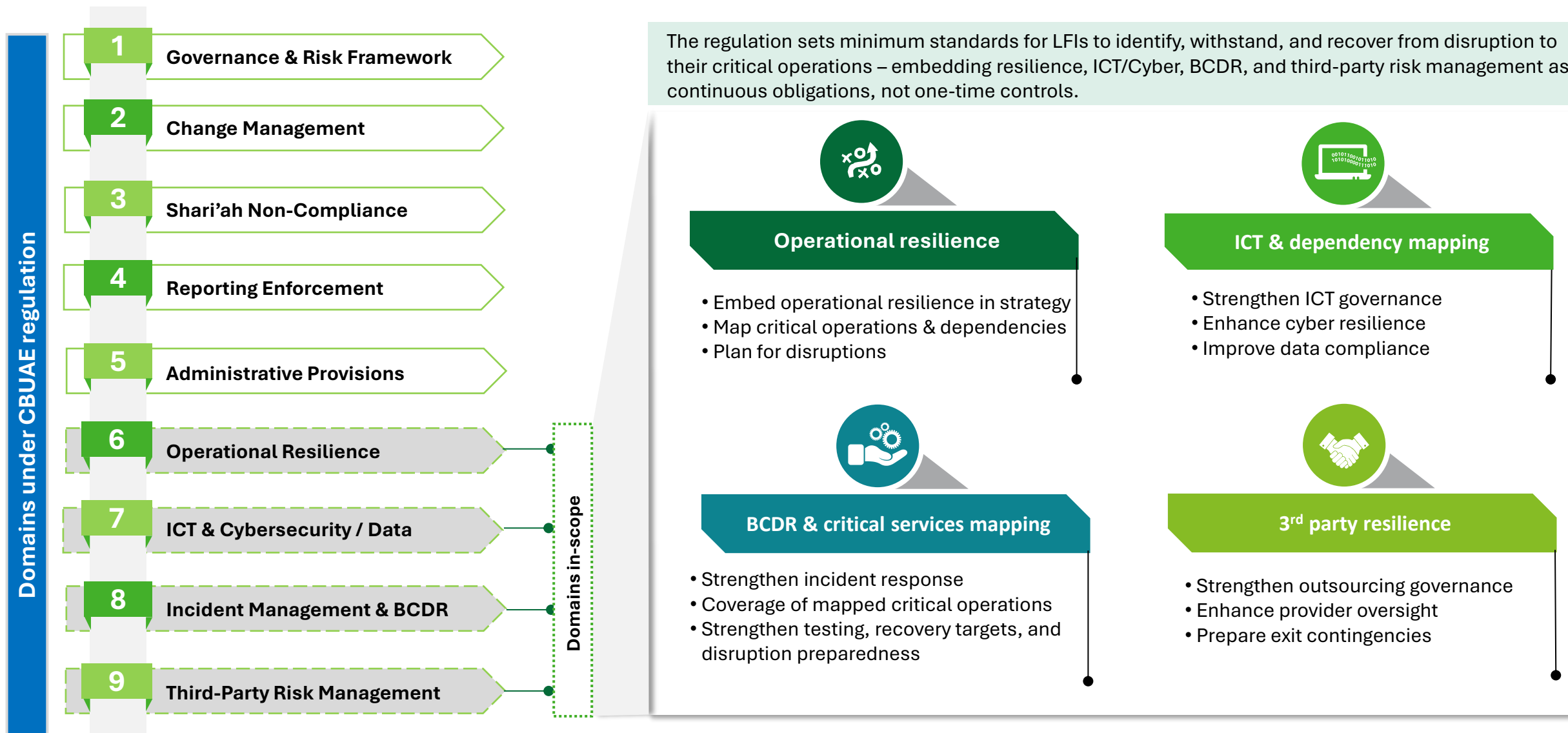
Sr.no.	Domain	# of Article	# of controls
1	Governance & Risk Framework	2, 4, 5, 6, 7	41
2	Change Management	12	6
3	Shari'ah Non-compliance	14	7
4	Reporting & Enforcement	15, 16, 17	14
5	Administrative Provisions	1, 18, 19, 20	3
6	Operational Resilience	3	6
7	ICT & Cybersecurity / Data	8, 10	15
8	Incident Management & BCDR	9, 11	16
9	Third-Party Risk Management	13	12
		20	120

CURRENT SUPERVISORY FOCUS



Summary - CBUAE operational risk management regulation

Service map & LFI compliance obligations: What LFIs must now demonstrate



A low-angle, upward-looking perspective of several modern skyscrapers with glass facades. The buildings are arranged in a way that they appear to converge towards the top of the frame, creating a strong sense of height and scale. The sky is filled with soft, white clouds, and the overall color palette is dominated by the blues of the sky and the dark, reflective surfaces of the buildings.

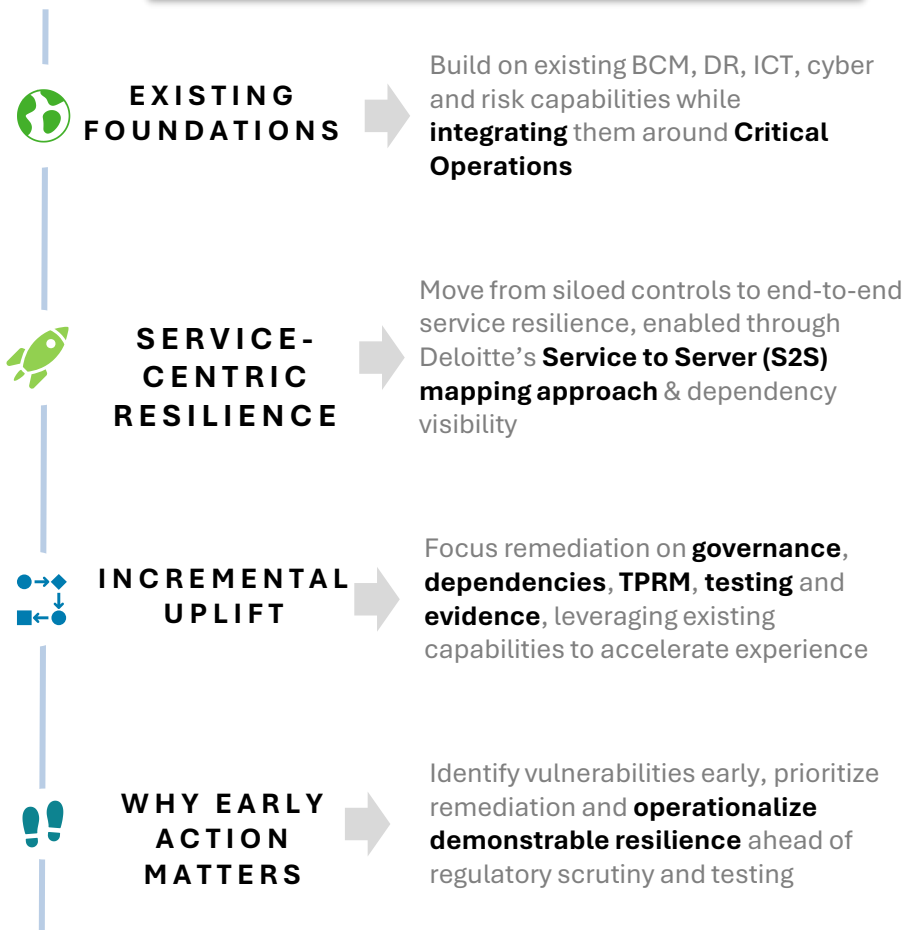
Implications for LFIs and Deloitte's response

Deloitte point of view: what this means for LFI

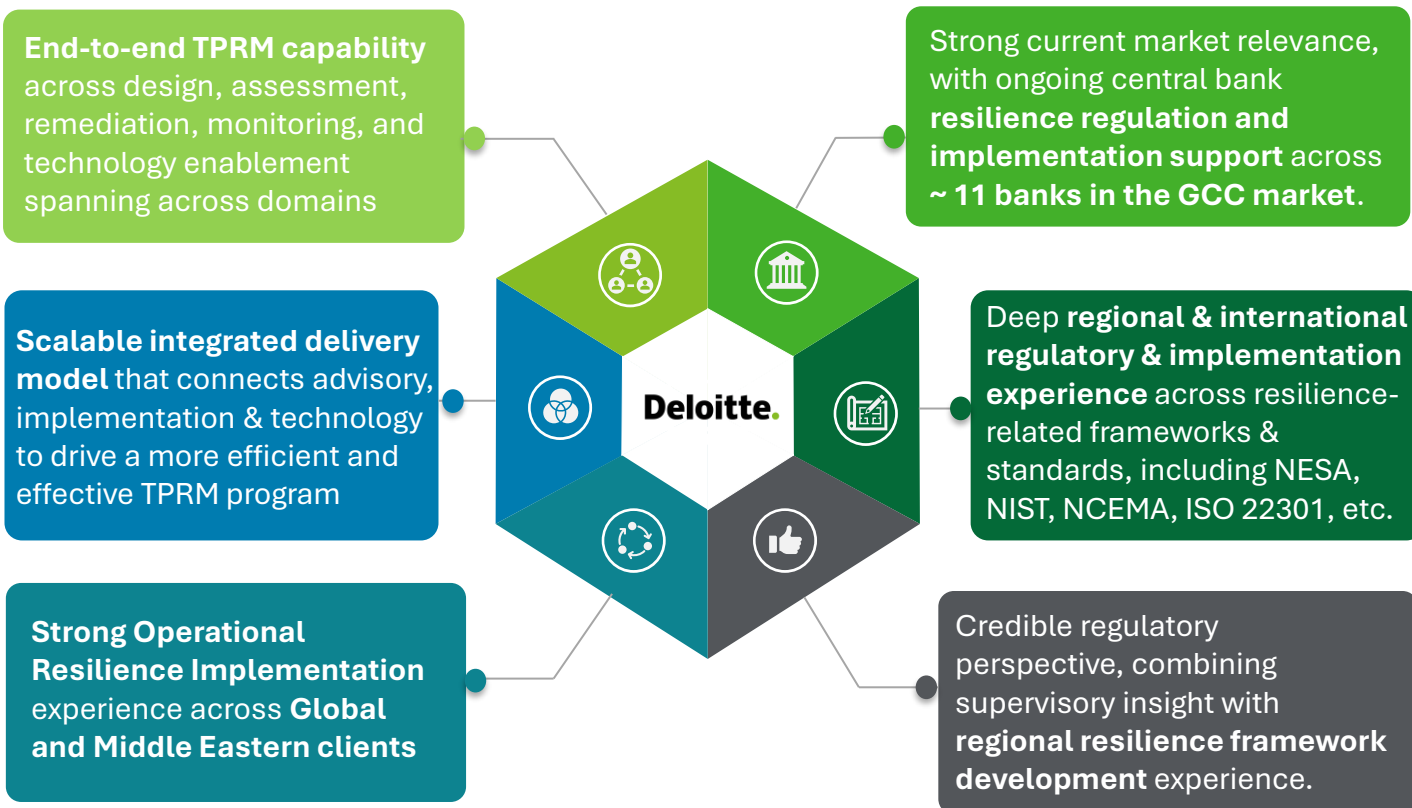
Why early action matters now

Most institutions are unlikely to start from zero. However, many will need to move beyond fragmented BC/DR, cyber, risk, and control activities toward an integrated resilience model centered on critical operations.

Our key takeaways

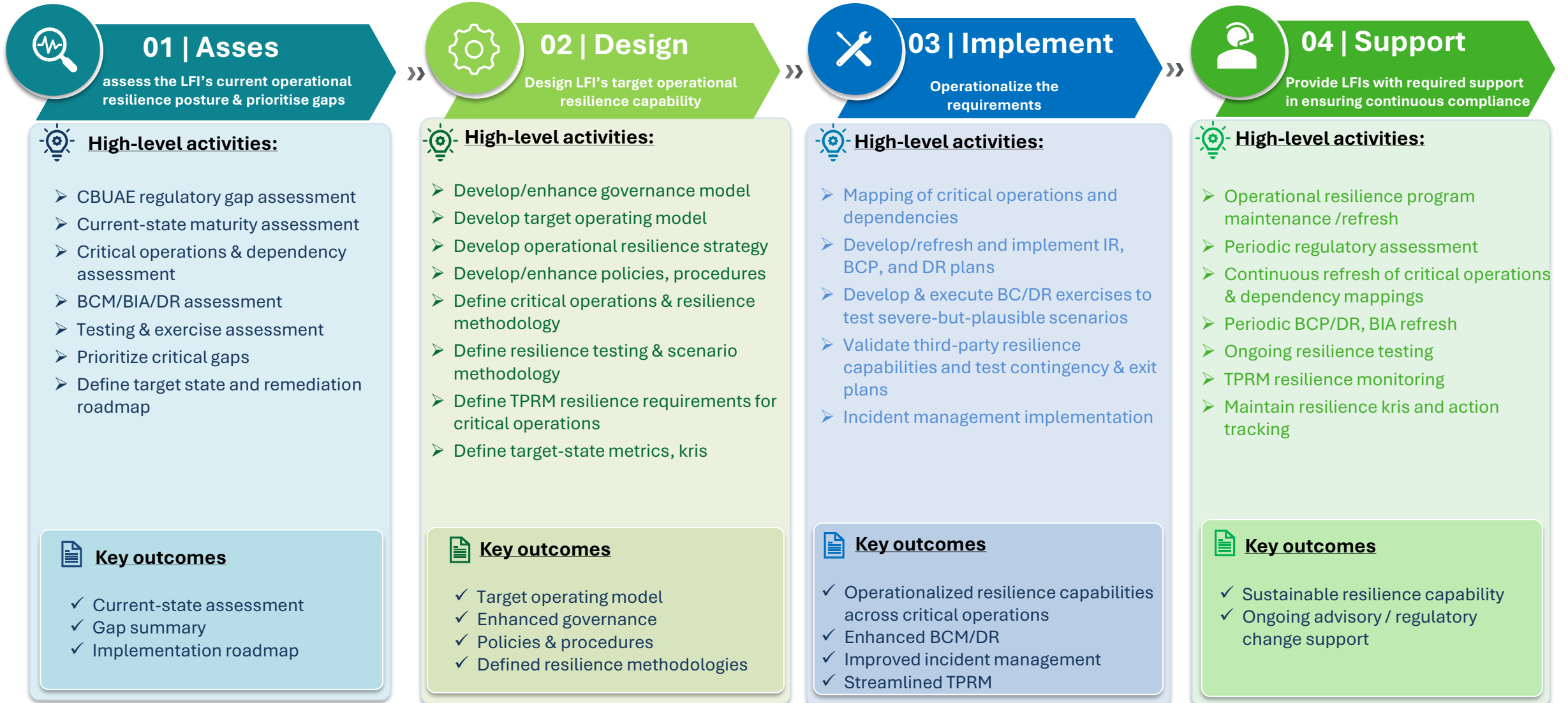


Why Deloitte?



Deloitte's approach to CBUAE's requirements for operational resilience

Build on what you have. Bridge the gaps. Achieve compliance. Build long-term resilience



Deloitte Contacts

Expertise with Enhanced Capabilities

We recognize that achieving readiness for CBUAE requirements demands a structured, well-governed, and execution-focused approach that brings together the right technical, regulatory, and operational expertise. Deloitte assembles multidisciplinary teams with deep experience across operational resilience, business continuity, disaster recovery, regulatory compliance, and program delivery to help clients translate regulatory expectations into practical, sustainable capabilities.



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