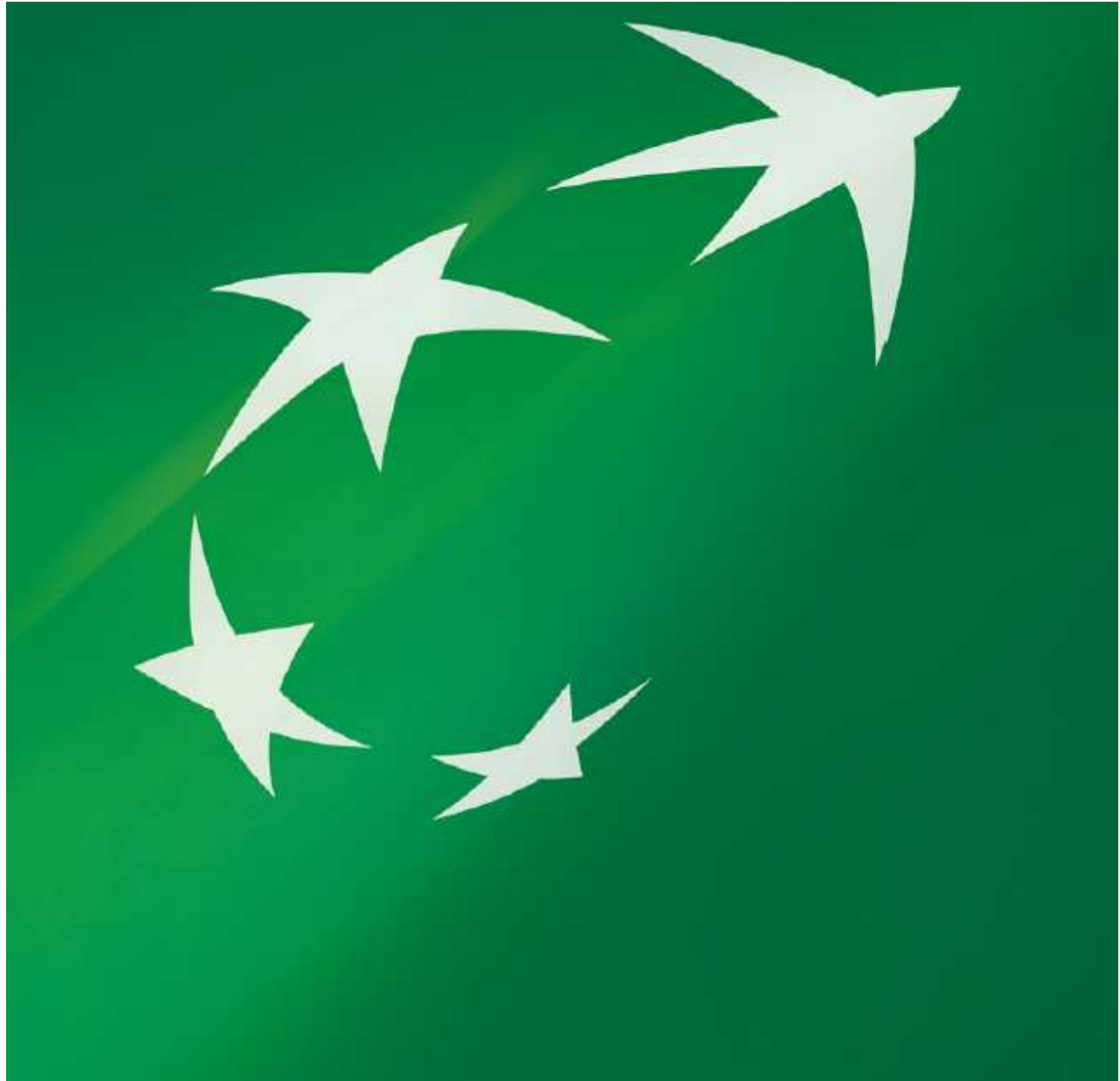


BNP Paribas UAE Branches

Pillar III - 31 March 2022



BNP PARIBAS

The bank
for a changing
world

KEY METRICS: Q1 2022

Below is an extract of key metrics as of 31 March 2022 and comparative information for 31 December 2021.

Amounts in AED 000

	a	b
	31-Mar-22	31-Dec-21
Available capital (amounts)		
Common Equity Tier 1 (CET1)	1,462,543	1,462,543
Tier 1	1,462,543	1,462,543
Total capital	1,557,543	1,557,543
Risk-weighted assets (amounts)		
Total risk-weighted assets (RWA)	6,884,567	6,593,354
Risk-based capital ratios as a percentage of RWA		
Common Equity Tier 1 ratio (%)	21.24%	22.18%
Tier 1 ratio (%)	21.24%	22.18%
Total capital ratio (%)	22.62%	23.62%
Additional CET1 buffer requirements as a percentage of RWA		
Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%
Countercyclical buffer requirement (%)	0.00%	0.00%
Bank D-SIB additional requirements (%)	0.00%	0.00%
Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	2.50%	2.50%
CET1 available after meeting the bank's minimum capital requirements (%)	12.12%	13.12%
Leverage Ratio		
Total leverage ratio measure	14,026,121	12,876,101
Leverage ratio (%)	10.43%	11.36%
ELAR		
Total HQLA	952,195	968,338
Total liabilities	5,250,535	5,088,121
Eligible Liquid Assets Ratio (ELAR) (%)	18.14%	19.03%
ASRR		
Total available stable funding	4,517,224	4,465,632
Total Advances	2,399,643	2,486,586
Advances to Stable Resources Ratio (%)	53.12%	55.68%

OVERVIEW OF RWA

Below is a summary of RWA as of 31 March 2022 and comparative information for 31 December 2021.

Amounts in AED 000	RWA		Min Capital Req
	a	b	c
	31-Mar-22	31-Dec-21	31-Mar-22
Credit risk	6,626,713	6,323,551	828,339
Of which: standardised approach (SA)	6,626,713	6,323,551	828,339
Market risk	10,789	22,738	1,349
Of which: standardised approach (SA)	10,789	22,738	1,349
Operational Risk	247,065	247,065	30,883
Total	6,884,567	6,593,354	860,571

LIQUIDITY

Eligible Liquid Assets Ratio (ELAR)

ELAR as at 31 March 2022 and comparative information for 31 December 2021 are reflected below:

Amounts in AED 000

31-Mar-22

High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
Physical cash in hand at the bank + balances with the CBUAE	952,195	
UAE Federal Government Bonds and Sukuks	-	
Sub total	952,195	952,195
UAE local governments publicly traded debt securities	-	
UAE Public sector publicly traded debt securities	-	
Sub total	-	-
Foreign Sovereign debt instruments or instruments issued by their respective central banks	-	-
Total	952,195	952,195
Total liabilities		5,250,535
Eligible Liquid Assets Ratio (ELAR) (%)		18.14%

Advances to Stables Resource Ratio

Advances to Stable Resources Ratio as at 31 March 2022 and comparative information for 31 December 2021 are reflected below:

Amounts in AED 000

31-Mar-22

Computation of Advances	
Net Lending (gross loans - specific and collective provisions + interest in suspense)	2,044,319
Lending to non-banking financial institutions	-
Net Financial Guarantees & Stand-by LC (issued - received)	49,282
Interbank Placements	306,042
Total Advances	2,399,643
Calculation of Net Stable Ressources	
Total capital + general provisions	1,631,097
Deduct:	
Goodwill and other intangible assets	-
Fixed Assets	8,957
Funds allocated to branches abroad	-
Unquoted Investments	-
Investment in subsidiaries, associates and affiliates	-
Total deduction	8,957
Net Free Capital Funds	1,622,140
Other stable resources:	
Funds from the head office	-
Interbank deposits with remaining life of more than 6 months	-
Refinancing of Housing Loans	-
Borrowing from non-Banking Financial Institutions remaining life of more than 6 months	-
85% of the rest of NBFi Deposits	399
Customer Deposits with remaining life of more than 6 months	59,110
85% of the rest of Customer Deposits	2,835,575
Capital market funding/ term borrowings maturing after 6 months from reporting date	-
Total other stable resources	2,895,084
Total Stable Resources	4,517,224
Advances TO STABLE RESOURCES RATIO	53.12%

LEVERAGE RATIO

Leverage Ratio as at 31 March 2022 and comparative information for 31 December 2021 are reflected below:

Amounts in AED 000	31-Mar-22
Total consolidated assets	6,850,128
Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
Adjustments for temporary exemption of central bank reserves (if applicable)	-
Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
Adjustments for eligible cash pooling transactions	-
Adjustments for derivative financial instruments	2,487,573
Adjustment for securities financing transactions (ie repos and similar secured lending)	-
Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	4,761,805
Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
Other adjustments	(73,385)
Leverage ratio exposure measure	14,026,121

Amounts in AED 000

	a	b
	31-Mar-22	31-Dec-21
On-balance sheet exposures		
On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	6,850,128	6,562,902
Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	-	-
(Asset amounts deducted in determining Tier 1 capital)	(73,385)	(73,385)
Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	6,776,743	6,489,517
Derivative exposures		
Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	993,836	791,603
Add-on amounts for PFE associated with <i>all</i> derivatives transactions	1,493,737	1,460,990
(Exempted CCP leg of client-cleared trade exposures)	-	-
Adjusted effective notional amount of written credit derivatives	-	-
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
Total derivative exposures (sum of rows 8 to 12)	2,487,573	2,252,593
Securities financing transactions		
Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-	-
(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
CCR exposure for SFT assets	-	-
Agent transaction exposures	-	-
Total securities financing transaction exposures (sum of rows 14 to 17)	-	-
Other off-balance sheet exposures		
Off-balance sheet exposure at gross notional amount	9,383,615	8,403,208
(Adjustments for conversion to credit equivalent amounts)	(4,621,810)	(4,269,217)
(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
Off-balance sheet items (sum of rows 19 to 21)	4,761,805	4,133,991
Capital and total exposures		
Tier 1 capital	1,462,543	1,462,543
Total exposures (sum of rows 7, 13, 18 and 22)	14,026,121	12,876,101
Leverage ratio		
Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	10.43%	11.36%