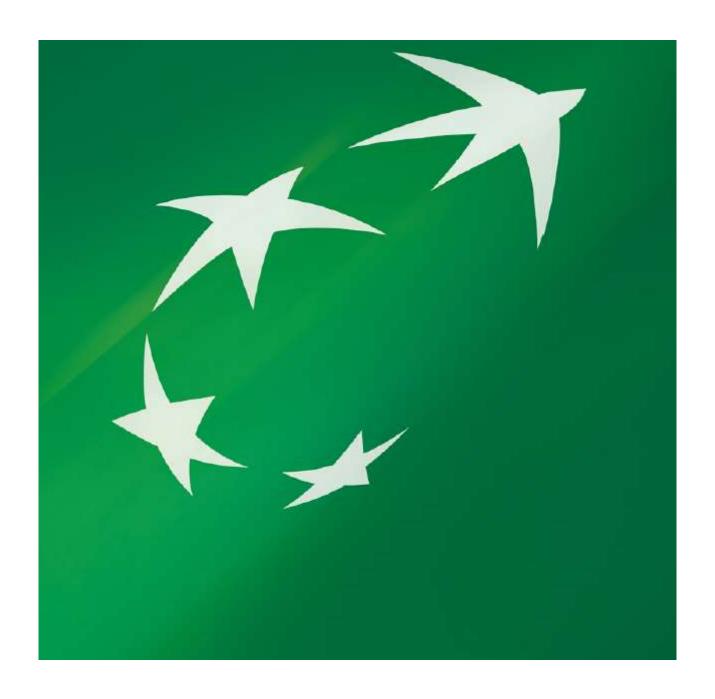
BNP Paribas UAE Branches

Pillar III - Semi-annual 30 June 2022





OVERVIEW: Q2 2022

KM1 Key Metrics: Below is an extract of key metrics as of 30 June 2022 and comparative information

Amounts in AED 000	а	b	С
	30-Jun-22	31-Mar-22	31-Dec-21
Available capital (amounts)			
Common Equity Tier 1 (CET1)	1,462,543	1,462,543	1,462,543
Tier 1	1,462,543	1,462,543	1,462,543
Total capital	1,557,543	1,557,543	1,557,543
Risk-w eighted assets (amounts)			
Total risk-w eighted assets (RWA)	7,625,941	6,884,567	6,593,354
Risk-based capital ratios as a percentage of RWA			
Common Equity Tier 1 ratio (%)	19.18%	21.24%	22.18%
Tier 1 ratio (%)	19.18%	21.24%	22.18%
Total capital ratio (%)	20.42%	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%	2.50%
Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%
Bank D-SIB additional requirements (%)	0.00%	0.00%	0.00%
Total of bank CET1 specific buffer requirements (%)	2.50%	2.50%	2.50%
CET1 available after meeting the bank's minimum capital requirements (%)	9.92%	12.12%	13.12%
Leverage Ratio			
Total leverage ratio measure	13,926,750	14,026,121	12,876,101
Leverage ratio (%)	10.50%	10.43%	11.36%
ELAR			
Total HQLA	1,069,749	952,195	968,338
Total liabilities	5,463,573	5,250,535	5,088,121
Eligible Liquid Assets Ratio (ELAR) (%)	19.58%	18.14%	19.03%
ASRR			
Total available stable funding	4,611,708	4,517,224	4,465,632
Total Advances	2,760,345	2,399,643	2,486,586
Advances to Stable Resources Ratio (%)	59.86%	53.12%	55.68%

OV1: Overview of RWA

Amounts in AED 000	RV	RWA		
	а	b		
	30-Jun-22	31-Mar-22		
Credit risk (excluding counterparty credit risk)	6,996,461	6,248,395		
Of which: standardised approach (SA)	6,996,461	6,248,395		
Counterparty credit risk (CCR)	372,830	378,318		
Of which: standardised approach for counterparty credit risk	372,830	378,318		
Market risk	9,585	10,789		
Of w hich: standardised approach (SA)	9,585	10,789		
Operational risk	247,065	247,065		
	•	•		
Total	7,625,941	6,884,567		

Min capital requirements
С
)
30-Jun-22
874,558
46,604
1,198
30,883
953,243



COMPOSTION OF CAPITAL

CC1: Composition of Regulatory Capital

Amounts in AED 000 Common Equity Tier Lapital instruments and reserves Drecity issued qualifying common share capital plus related stock surplus 446,431 Accumated other comprehensive income (and other reserves) 531,003 Accumated (and the comprehensive income (and other reserves) 531,003 Accumated (and the comprehensive income (and other reserves) 532,003 Accumated (and the comprehensive income (and the comprehensive income (and other reserves) 533,003 Accumated (and the comprehensive income (and the comprehensive income (and other reserves) 534,003 Accumated (and the comprehensive income (and the comprehensive income (and other reserves) 534,003 Accumated (and the comprehensive income (and the comprehensive income (and other reserves) 534,003 Accumated (and the comprehensive income (and the comprehensive in	composition of Regulatory Capital	
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CC2: Reconciliation of regulatory capital to balance sheet

	а	b	
Amounts in AED 000	Balance sheet as in BRF	Under regulatory scope	
	Reporting	of consolidation	
	30-Jun-22	30-Jun-22	
Assets			
Cash and balances at central banks	610,379	610,379	
Financial assets at amortised cost	459,370	459,370	
Due from other banks	415,816	415,816	
Due from Head office and branches	2,136,713	2,136,713	
Loans and advances to customers	2,914,480	2,914,480	
Current and deferred tax assets	74,513	74,513	
Prepayments, accrued income and other assets	1,002,479	1,002,479	
Property, plant and equipment	7,501	7,501	
Total assets	7,621,251	7,621,251	
Liabilities			
Balances due to Central bank	12,787	12,787	
Due to other banks	319	319	
Due to Head office and branches	904,861	904,861	
Customer accounts	3,498,857	3,498,857	
Accruals, deferred income and other liabilities	1,032,589	1,032,589	
Provisions	616,484	616,484	
Retirement benefit liabilities	14,160	14,160	
Total liabilities	6,080,057	6,080,057	
Shareholders' equity			
Paid-in share capital	446,431	446,431	
Of which: amount eligible for CET1	446,431	446,431	
Retained earnings	936,271	936,271	
Accumulated other comprehensive income & Reserves	158,492	158,492	
Total shareholders' equity	1,541,194	1,541,194	



LEVERAGE RATIO

LR1: Summary comparison of accounting assets vs leverage ratio exposure

Amounts in AED 000	30-Jun-22
Total consolidated assets	6,748,902
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	2,549,026
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)	4,702,207
Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
Other adjustments	(73,385)
Leverage ratio exposure measure	13,926,750

LR2: Leverage ratio common disclosure template

Amounts in AED 000	а	b
	30-Jun-22	31-Mar-22
On-balance sheet exposures		
On-balance sheet exposures	6,748,902	6,850,128
(Asset amounts deducted in determining Tier 1 capital)	(73,385)	(73,385)
Total on-balance sheet exposures	6,675,517	6,776,743
Derivative exposures		
Replacement cost associated with all derivatives transactions	1,131,729	993,836
Add-on amounts for PFE associated with all derivatives transactions	1,417,297	1,493,737
(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	2,549,026	2,487,573
Securities financing transactions		
Gross SFT asset	-	-
(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	-	-
Other off-balance sheet exposures		
Off-balance sheet exposure at gross notional amount	9,727,653	9,383,615
(Adjustments for conversion to credit equivalent amounts)	(5,025,446)	(4,621,810)
(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)	4,702,207	4,761,805
Capital and total exposures		
Tier 1 capital	1,462,543	1,462,543
Total exposures (sum of rows 7, 13, 18 and 22)	13,926,750	14,026,121
Leverage ratio		
Leverage ratio	10.50%	10.43%



LIQUIDITY

ELAR: Eligible Liquid Assets Ratio

Amounts in AED 000	30-Jun-22		
High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset	
Physical cash in hand at the bank + balances with the CBUAE	1,069,749		
UAE Federal Government Bonds and Sukuks	-		
Sub Total	1,069,749	1,069,749	
UAE local governments publicly traded debt securities	-		
UAE Public sector publicly traded debt securities	-	1	
Sub Total	-	-	
Foreign Sovereign debt instruments or instruments issued by their respective central banks	-	-	

Total	1,069,749	1,069,749
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Total Liabilities	5,463,573
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Eligible Liquid Assets Ratio (ELAR)	19.58%

ASRR: Advances to Stables Resource Ratio

Amounts in AED 000	30-Jun-22
Computation of Advances	
Net Lending (gross loans - specific and collective provisions + interest in suspense)	2,435,217
Lending to non-banking financial institutions	-
Net Financial Guarantees & Stand-by LC (issued - received)	19,086
Interbank Placements	306,042
Total Advances	2,760,345
Calculation of Net Stable Ressources	
Total capital + general provisions	1,636,194
Deduct:	
Goodw ill and other intangible assets	-
Fixed Assets	7,501
Funds allocated to branches abroad	-
Unquoted Investments	-
Investment in subsidiaries, associates and affiliates	-
Total deduction	7,501
Net Free Capital Funds	1,628,693
Other stable resources:	
Funds from the head office	-
Interbank deposits with remaining life of more than 6 months	-
Refinancing of Housing Loans	-
Borrow ing from non-Banking Financial Institutions remaining life of more than 6 months	-
85% of the rest of NBFI Deposits	63,001
Customer Deposits with remaining life of more than 6 months	59,911
85% of the rest of Customer Deposits	2,860,103
Capital market funding/ term borrow ings maturing after 6 months from reporting date	-
Total other stable resources	2,983,015
Total Stable Resources	4,611,708
Advances TO STABLE RESOURCES RATIO	59.86%



CREDIT RISK

CR1: Credit quality of assets

Amounts in AED 000	а	b	С	d	е	f
	Gross car	rying values of	Allow ances/	Of which		
	Defaulted	Non-defaulted	Impairments	Specific	General	Net values (a+b-c)
	exposures	exposures	IIIpaii IIIciiis	Specific	General	
Loans	345,700	2,568,780	323,130	318,251	4,879	2,591,350
Off-balance sheet exposures	45,746	9,681,907	37,342	30,912	6,430	9,690,311
Total	391,446	12,250,687	360,472	349,163	11,309	12,281,661

CR2: Changes in the stock of defaulted loans and debt securities

Amounts in AED 000

	30-Jun-22
Defaulted loans and debt securities at the end of the previous reporting period	345,636
Loans and debt securities that have defaulted since the last reporting period	-
Returned to non-default status	-
Amounts written off	-
Other changes	64
Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)	345,700

CR3 Credit risk mitigation techniques

Amounts in AED 000

SINAED 000							
	а	b	С	d	е	f	g
	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral of w hich: secured amount	Exposures secured by financial guarantees	of which:	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of w hich: secured amount
	2,914,480						
rities	-						
	-						
defaulted	345,700						



CR4 Standardised approach - Credit risk exposure and CRM effects

Amounts in AED 000	а	b	С	d	е		
	•	Exposures before CCF and CRM Exposures post-CCF and CRM		· ·			
Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA		
Sovereigns and their central banks	1,069,707	-	1,069,707	-	-		
Public Sector Entities	527,365	-	527,365	-	527,365		
Multilateral development banks	-	-	-	-			
Banks	2,549,475	1,305,584	496,284	1,305,584	452,234		
Securities firms	-	-	-	-			
Corporates	1,879,488	9,839,366	1,622,472	4,813,920	5,775,744		
Regulatory retail portfolios	-	-	-	-			
Secured by residential property	-	-	-	-			
Secured by commercial real estate	-	-	-	-			
Equity Investment in Funds (EIF)	-	-	-	-			
Past-due loans	507,627	-	28,364	-	28,364		
Higher-risk categories	-	-	-	-			
Other assets	215,240	-	215,240	-	212,755		
Total	6,748,902	11,144,950	3,959,432	6,119,504	6,996,461		

CR5 Standardised approach - exposures by asset classes and risk weights

Amounts in AED 000

	а	b	d	f	h	i
Risk weight Asset classes	0%	20%	50%	100%	Others	Total credit exposures amount (post CCF and post-CRM)
Sovereigns and their central banks	1,069,707					1,069,707
Public Sector Entities				527,365		527,365
Multilateral development banks						-
Banks		1,495,667	306,201			1,801,868
Securities firms						-
Corporates				6,436,391		6,436,391
Regulatory retail portfolios						-
Secured by residential property						-
Secured by commercial real estate						-
Equity Investment in Funds (EIF)						-
Past-due loans				28,364		28,364
Higher-risk categories						-
Other assets	42	3,054		212,144		215,240
Total	1,069,749	1,498,721	306,201	7,204,264	-	10,078,935



COUNTERPARTY CREDIT RISK

CCR1: Analysis of CCR by approach

Amounts in AED 000	EAD post-CRM	RWA
SA-CCR (for derivatives)	1,417,297	372,830
Simple Approach for credit risk mitigation (for SFTs)		
Comprehensive Approach for credit risk mitigation (for SFTs)		
Total		372,830

CCR2: Credit valuation adjustment capital charge

Amounts in AED 000	а	b
	EAD post-CRM	RWA
All portfolios subject to the Simple alternative CVA capital charge	372,830	372,830

CCR3: Standardised approach - CCR exposures by regulatory portfolio and risk weights

Amounts in AED 000

Risk w eight Regulatory portfolio	0%	20%	50%	75%	100%	150%	Others	Total credit exposure
Sovereigns								
Public Sector Entities (PSEs)								
Multilateral development banks (MDBs)								
Banks		932,560						1,305,584
Securities firms								
Corporates					79,795			111,713
Regulatory retail portfolios								
Secured by residential property								
Secured by commercial real estate								
Equity Investment in Funds (EIF)								
Past-due loans								
Higher-risk categories								
Other assets								
Total								1,417,297



MARKET RISK

MR1 Market risk under the standardised approach

Amounts in AED 000	30-Jun-22
	RWA
General Interest rate risk (General and Specific)	-
Equity risk (General and Specific)	-
Foreign exchange risk	9,585
Commodity risk	-
Options	-
Simplified approach	-
Delta-plus method	-
Securitisation	-
Total	9,585

