BNP Paribas UAE Branches
Pillar III – Semi-annual 30 June 2026

Templates with nil reporting and those which are not applicable to BNP Paribas UAE branches are not included in this document.

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OVERVIEW: Q2 2026

KM1 Key Metrics: Below is an extract of key metrics as of 30 June 2026 and comparative information.

Amounts in AED 000	a	b	c	d	e
	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25
Available capital (amounts)					
Common Equity Tier 1 (CET1)	1,765,439	1,765,439	1,765,439	1,592,942	1,592,942
Tier 1	1,765,439	1,765,439	1,765,439	1,592,942	1,592,942
Tier 2	-	-	-	-	80,054
Total capital	1,765,439	1,765,439	1,765,439	1,592,942	1,683,687
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	10,179,728	9,179,804	8,307,251	7,699,385	7,820,232
Risk-based capital ratios as a percentage of RWA					
Common Equity Tier 1 ratio (%)	17.34%	19.23%	21.25%	20.69%	20.37%
Tier 1 ratio (%)	17.34%	19.23%	21.25%	20.69%	20.37%
Total capital ratio (%)	17.34%	19.23%	21.25%	20.69%	21.53%
Additional CET1 buffer requirements as a percentage of RWA					
Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Bank D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
CET1 available after meeting the bank's minimum capital requirements (%)	6.84%	8.73%	10.75%	10.19%	11.03%
Leverage Ratio					
Total leverage ratio measure	16,420,468	15,239,442	15,170,598	13,428,314	13,322,870
Leverage ratio (%) (row 2/row 13)	10.75%	11.58%	11.64%	11.86%	11.96%
ELAR					
Total HQLA	4,205,340	4,011,785	3,681,693	3,488,796	3,035,276
Total liabilities	8,376,254	7,003,147	7,866,797	6,310,824	6,142,886
Eligible Liquid Assets Ratio (ELAR) (%)	50.21%	57.29%	46.80%	55.28%	49.41%
ASRR					
Total available stable funding	7,187,538	6,358,698	7,682,144	5,873,526	5,693,403
Total Advances	3,365,683	1,805,903	1,610,296	1,601,222	1,647,479
Advances to Stable Resources Ratio (%)	46.83%	28.40%	20.96%	27.26%	28.94%

OV1: Overview of RWA

Overview of risk management, key prudential metrics and RWA

Amounts in AED 000

	RWA		Min capital requirements
	a	b	c
	30-Jun-26	31-Mar-26	30-Jun-26
Credit risk (excluding counterparty credit risk)	**9,486,885**	**8,504,590**	**996,123**
Of which: standardised approach (SA)	9,486,885	8,504,590	996,123
Counterparty credit risk (CCR)	**20,430**	**11,943**	**2,145**
Of which: standardised approach for counterparty credit risk	20,430	11,943	2,145
Credit valuation adjustment (CVA)	**20,430**	**11,943**	**2,145**
Market risk	**19,407**	**18,752**	**2,038**
Of which: standardised approach (SA)	19,407	18,752	2,038
Operational risk	**632,576**	**632,576**	**66,420**
Total	**10,179,728**	**9,179,804**	**1,068,871**

COMPOSTION OF CAPITAL

CC1: Composition of Regulatory Capital

Amounts in AED 000	Amounts
Common Equity Tier 1 capital: instruments and reserves	
Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	446,431
Retained earnings	1,122,048
Accumulated other comprehensive income (and other reserves)	207,258
Common Equity Tier 1 capital before regulatory deductions	**1,775,737**
Common Equity Tier 1 capital regulatory adjustments	
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	10,298
Total regulatory adjustments to Common Equity Tier 1	10,298
Common Equity Tier 1 capital (CET1)	**1,765,439**
Additional Tier 1 capital: instruments	
Additional Tier 1 capital before regulatory adjustments	0
Additional Tier 1 capital: regulatory adjustments	
CBUAE specific regulatory adjustments	0
Total regulatory adjustments to additional Tier 1 capital	0
Additional Tier 1 capital (AT1)	0
Tier 1 capital (T1= CET1 + AT1)	**1,765,439**
Tier 2 capital: instruments and provisions	
Directly issued qualifying Tier 2 instruments plus related stock surplus	0
Directly issued capital instruments subject to phase-out from Tier 2	0
Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 30) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0
Of which: instruments issued by subsidiaries subject to phase-out	0
Provisions	-
Tier 2 capital before regulatory adjustments	-

Tier 2 capital: regulatory adjustments	
Investments in own Tier 2 instruments	0
Investments in capital, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0
Significant investments in the capital, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0
CBUAE specific regulatory adjustments	0
Total regulatory adjustments to Tier 2 capital	0
Tier 2 capital (T2)	-
Total regulatory capital (TC = T1 + T2)	**1,765,439**
Total risk-weighted assets	**10,179,728**
Capital ratios and buffers	
Common Equity Tier 1 (as a percentage of risk-weighted assets)	17.34%
Tier 1 (as a percentage of risk-weighted assets)	17.34%
Total capital (as a percentage of risk-weighted assets)	17.34%
Institution specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	2.50%
Of which: capital conservation buffer requirement	2.50%
Of which: bank-specific countercyclical buffer requirement	0
Of which: higher loss absorbency requirement (e.g. DSIB)	0
Common Equity Tier 1 (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirement.	2.50%
The CBUAE Minimum Capital Requirement	
Common Equity Tier 1 minimum ratio	7.00%
Tier 1 minimum ratio	8.50%
Total capital minimum ratio	10.50%

CC2: Reconciliation of regulatory capital to balance sheet

Amounts in AED 000	a	b
	Balance sheet as in BRF Reporting	Under regulatory scope of consolidation
	30-Jun-25	30-Jun-25
Assets		
Cash and balances at central banks	2,333,212	2,333,212
Financial assets at amortised cost	1,872,128	1,872,128
Derivative financial instruments	1,535,641	1,535,641
Due from other banks	466,132	466,132
Due from Head office and branches	2,398,187	2,398,187
Loans and advances to customers	1,728,900	1,728,900
Current and deferred tax assets	10,007	10,007
Prepayments, accrued income and other assets	126,022	126,022
Property, plant and equipment	6,583	6,583
Total assets	**10,476,812**	**10,476,812**
Liabilities		
Balances due to Central bank	35,561	35,561
Due to other banks	50	50
Due to Head office and branches	371,583	371,583
Customer accounts	6,165,987	6,165,987
Derivative financial instruments	1,536,567	1,536,567
Accruals, deferred income and other liabilities	256,722	256,722
Provisions	152,951	152,951
Retirement benefit liabilities	9,784	9,784
Total liabilities	**8,529,205**	**8,529,205**
Shareholders' equity		
Paid-in share capital	446,431	446,431
Of which: amount eligible for CET1	446,431	446,431
Retained earnings	1,183,573	1,183,573
Accumulated other comprehensive income & Reserves	317,603	317,603
Total shareholders' equity	**1,947,607**	**1,947,607**

LEVERAGE RATIO

LR1: Summary comparison of accounting assets vs leverage ratio exposure

Amounts in AED 000	30-Jun-26
Total consolidated assets	8,899,541
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	37,834
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)	7,493,391
Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
Other adjustments	(10,298)
Leverage ratio exposure measure	**16,420,468**

LR2: Leverage ratio common disclosure template

Amounts in AED 000	a 30-Jun-26	b 31-Mar-26
On-balance sheet exposures		
On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	8,899,541	8,307,831
(Asset amounts deducted in determining Tier 1 capital)	(10,298)	(10,298)
Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	**8,889,243**	**8,297,533**
Derivative exposures		
Replacement cost associated with *all* derivatives transactions	22,022	12,670
Add-on amounts for PFE associated with *all* derivatives transactions	15,812	6,890
(Exempted CCP leg of client-cleared trade exposures)	0	0
Adjusted effective notional amount of written credit derivatives	0	0
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
Total derivative exposures (sum of rows 8 to 12)	**37,834**	**19,559**
Securities financing transactions		
Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	0	0
(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
CCR exposure for SFT assets	0	0
Agent transaction exposures	0	0
Total securities financing transaction exposures (sum of rows 14 to 17)	0	0
Other off-balance sheet exposures		
Off-balance sheet exposure at gross notional amount	15,109,972	13,905,401
(Adjustments for conversion to credit equivalent amounts)	(7,616,581)	(6,983,051)
(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	0
Off-balance sheet items (sum of rows 19 to 21)	**7,493,391**	**6,922,349**
Capital and total exposures		
Tier 1 capital	1,765,439	1,765,439
Total exposures (sum of rows 7, 13, 18 and 22)	16,420,468	15,239,442
Leverage ratio		
Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	**10.75%**	**11.58%**

LIQUIDITY

ELAR: Eligible Liquid Assets Ratio

Amounts in AED 000

	30-Jun-26	
High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
Physical cash in hand at the bank + balances with the CBUAE	4,006,051	
UAE Federal Government Bonds and Sukuks	-	
Sub Total	4,006,051	4,006,051
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	199,289	199,289
Total	**4,205,340**	**4,205,340**
Total liabilities		**8,376,254**
Eligible Liquid Assets Ratio (ELAR)		**50.21%**

ASRR: Advances to Stables Resource Ratio

Amounts in AED 000

	30-Jun-26
Computation of Advances	
Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,619,268
Net Financial Guarantees & Stand-by LC (issued - received)	132,772
Interbank Placements	1,613,643
Total Advances	**3,365,683**
Calculation of Net Stable Ressources	
Total capital + general provisions	1,949,467
Deduct:	
Goodwill and other intangible assets	-
Fixed Assets	6,583
Funds allocated to branches abroad	-
Unquoted Investments	-
Investment in subsidiaries, associates and affiliates	-
Total deduction	**6,583**
Net Free Capital Funds	**1,942,884**
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	87,666
Customer Deposits with remaining life of more than 6 months	23,766
85% of the rest of Customer Deposits	5,133,221
Capital market funding/ term borrowings maturing after 6 months from reporting date	-
Head Office loans towards meeting Large Exposure Funding	-
Total other stable resources	**5,244,654**
Total Stable Resources	**7,187,538**

Advances to Stable Resources Ratio	**46.83%**

CREDIT RISK

CR1: Credit quality of assets

Amounts in AED 000	a	b	c	d	e	f
	Gross carrying values of		Allowances/ Impairments	Of which		Net values (a+b-c)
	Defaulted exposures	Non-defaulted exposures		Specific	General	
Loans	51,615	1,618,854	52,760	51,201	1,559	1,617,709
Off-balance sheet exposures	41,904	15,109,972	41,695	41,459	236	15,110,181
Total	**93,519**	**16,728,826**	**94,455**	**92,660**	**1,795**	**16,727,890**

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

Amounts in AED 000	30-Jun-26
Defaulted loans and debt securities at the end of the previous reporting period	51,614
Loans and debt securities that have defaulted since the last reporting period	
Returned to non-default status	
Amounts written off	
Other changes	1
Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)	51,615

CR3 Credit risk mitigation techniques

Amounts in AED 000	a	b	c	d	e	f	g
	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
Loans	1,670,469	-	-	-	-	-	-
Debt securities	-	-	-	-	-	-	-
Total	1,670,469	-	-	-	-	-	-
Of which defaulted	51,615	-	-	-	-	-	-

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CR4 Standardised approach - Credit risk exposure and CRM effects

Amounts in AED 000	a	b	c	d	e	f
	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Sovereigns and their central banks	4,205,340	-	4,205,340	-	-	0%
Public Sector Entities	234,046	-	234,046	-	234,046	100%
Multilateral development banks	-	-	-	-	-	-
Banks	2,861,282	32,986	1,043,449	32,986	352,220	33%
Securities firms	-	-	-	-	-	-
Corporates	1,384,808	15,114,819	1,384,808	13,730,011	8,818,601	58%
Regulatory retail portfolios	-	-	-	-	-	-
Secured by residential property	-	-	-	-	-	-
Secured by commercial real estate	-	-	-	-	-	-
Equity Investment in Funds (EIF)	-	-	-	-	-	-
Past-due loans	110,046	41,904	859	-	859	100%
Higher-risk categories	-	-	-	-	-	-
Other assets	104,019	-	104,019	-	101,589	98%
Total	**8,899,541**	**15,189,709**	**6,972,521**	**13,762,997**	**9,507,315**	**46%**

CR5 Standardised approach - exposures by asset classes and risk weights

Amounts in AED 000

	a	b	d	f	h	i
Asset classes / Risk weight	0%	20%	50%	100%	Others	Total credit exposures (post CCF and post-CRM)
Sovereigns and their central banks	4,205,340	-	-	-	-	4,205,340
Public Sector Entities	-	-	-	234,046	-	234,046
Multilateral development banks	-	-	-	-	-	-
Banks	-	619,993	456,442	-	-	1,076,435
Securities firms	-	-	-	-	-	-
Corporates	-	-	-	15,114,819	-	15,114,819
Regulatory retail portfolios	-	-	-	-	-	-
Secured by residential property	-	-	-	-	-	-
Secured by commercial real estate	-	-	-	-	-	-
Equity Investment in Funds (EIF)	-	-	-	-	-	-
Past-due loans	-	-	-	859		859
Higher-risk categories	-	-	-	-	-	-
Other assets	-	3,037	-	-	100,982	104,019
Total	**4,205,340**	**623,030**	**456,442**	**15,349,724**	**100,982**	**20,735,518**

COUNTERPARTY CREDIT RISK

CCR1: Analysis of CCR by approach

Amounts in AED 000	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
SA-CCR (for derivatives)	15,730	11,294		1.40	37,833	20,430

CCR2: Credit valuation adjustment capital charge

Amounts in AED 000	a	b
	EAD post-CRM	RWA
All portfolios subject to the Simple alternative CVA capital charge	37,833	20,430

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

Amounts in AED 000

	a	b	c	e	h
Regulatory portfolio / Risk weight	0%	20%	50%	100%	Total credit exposure
Sovereigns	-	-	-	-	-
Public Sector Entities (PSEs)	-	-	-	-	-
Multilateral development banks (MDBs)	-	-	-	-	-
Banks	-	3,034	29,952	-	32,986
Securities firms	-	-	-	-	-
Corporates	-	-	-	4,847	4,847
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					**37,833**

MARKET RISK

MR1 Market risk under the standardised approach

Amounts in AED 000	30-Jun-25
	RWA
General Interest rate risk (General and Specific)	-
Equity risk (General and Specific)	-
Foreign exchange risk	19,407
Commodity risk	-
Options	-
Simplified approach	-
Delta-plus method	-
Securitisation	-
Total	**19,407**