

# BNP Paribas UAE Branches

Pillar III – Semi-annual 30 June 2022



**BNP PARIBAS**

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## 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

|  | a          | b          | c          |
|--|------------|------------|------------|
|  | 30-Jun-22  | 31-Mar-22  | 31-Dec-21  |
| <b>Available capital (amounts)</b>                                       |            |            |            |
| 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  |
| <b>Risk-weighted assets (amounts)</b>                                    |            |            |            |
| Total risk-weighted assets (RWA)   | 7,625,941  | 6,884,567  | 6,593,354  |
| <b>Risk-based capital ratios as a percentage of RWA</b>                  |            |            |            |
| 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%     |
| <b>Additional CET1 buffer requirements as a percentage of RWA</b>        |            |            |            |
| 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%     |
| <b>Leverage Ratio</b>  |            |            |            |
| Total leverage ratio measure   | 13,926,750 | 14,026,121 | 12,876,101 |
| Leverage ratio (%)   | 10.50%     | 10.43%     | 11.36%     |
| <b>ELAR</b>  |            |            |            |
| 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%     |
| <b>ASRR</b>  |            |            |            |
| 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

|  | RWA              |                  | Min capital requirements |
|--|------------------|------------------|--------------------------|
|  | a                | b                | c                        |
|  | 30-Jun-22        | 31-Mar-22        | 30-Jun-22                |
| <b>Credit risk (excluding counterparty credit risk)</b>      | <b>6,996,461</b> | <b>6,248,395</b> | <b>874,558</b>           |
| Of which: standardised approach (SA)                         | 6,996,461        | 6,248,395        |                          |
| <b>Counterparty credit risk (CCR)</b>                        | <b>372,830</b>   | <b>378,318</b>   | <b>46,604</b>            |
| Of which: standardised approach for counterparty credit risk | 372,830          | 378,318          |                          |
| Market risk  | 9,585            | 10,789           | 1,198                    |
| Of which: standardised approach (SA)                         | 9,585            | 10,789           |                          |
| <b>Operational risk</b>                                      | <b>247,065</b>   | <b>247,065</b>   | <b>30,883</b>            |
| <b>Total</b>   | <b>7,625,941</b> | <b>6,884,567</b> | <b>953,243</b>           |

# COMPOSITION OF CAPITAL

## CC1: Composition of Regulatory Capital

| Amounts in AED 000   | Amounts          |
|--|------------------|
| <b>Common Equity Tier 1 capital: instruments and reserves</b>  |                  |
| Directly issued qualifying common share capital plus related stock surplus   | 446,431          |
| Retained earnings  | 931,003          |
| Accumulated other comprehensive income (and other reserves)  | 158,494          |
| <b>Common Equity Tier 1 capital before regulatory deductions</b>   | <b>1,535,928</b> |
| <b>Common Equity Tier 1 capital regulatory adjustments</b>   |                  |
| Deferred tax assets arising from temporary differences   | 73,385           |
| Total regulatory adjustments to Common Equity Tier 1   | 73,385           |
| <b>Common Equity Tier 1 capital (CET1)</b>   | <b>1,462,543</b> |
| <b>Additional Tier 1 capital: instruments</b>  |                  |
| Additional Tier 1 capital before regulatory adjustments  | -                |
| <b>Additional Tier 1 capital: regulatory adjustments</b>   |                  |
| CBUAE specific regulatory adjustments  | -                |
| Total regulatory adjustments to additional Tier 1 capital  | -                |
| Additional Tier 1 capital (AT1)  | -                |
| Tier 1 capital (T1= CET1 + AT1)  | <b>1,462,543</b> |
| <b>Tier 2 capital: instruments and provisions</b>  |                  |
| Directly issued qualifying Tier 2 instruments plus related stock surplus   | -                |
| <i>Directly issued capital instruments subject to phase-out from Tier 2</i>  | -                |
| Tier 2 instruments   | -                |
| <i>Of which: instruments issued by subsidiaries subject to phase-out</i>   | -                |
| Eligible General Provision   | 95,000           |
| Tier 2 capital before regulatory adjustments   | 95,000           |
| <b>Tier 2 capital: regulatory adjustments</b>  |                  |
| Investments in own Tier 2 instruments  | -                |
| Investments in capital, financial and insurance entities that are outside the scope of regulatory consolidation                    | -                |
| Significant investments in the capital, financial and insurance entities   | -                |
| CBUAE specific regulatory adjustments  | -                |
| Total regulatory adjustments to Tier 2 capital   | -                |
| <b>Tier 2 capital (T2)</b>   | <b>95,000</b>    |
| <b>Total regulatory capital (TC = T1 + T2)</b>   | <b>1,557,543</b> |
| <b>Total risk-weighted assets</b>  | <b>7,625,941</b> |
| <b>Capital ratios and buffers</b>  |                  |
| Common Equity Tier 1 (as a percentage of risk-weighted assets)   | 19.18%           |
| Tier 1 (as a percentage of risk-weighted assets)   | 19.18%           |
| Total capital (as a percentage of risk-weighted assets)  | 20.42%           |
| Institution specific buffer requirement  | 2.50%            |
| <i>Of which: capital conservation buffer requirement</i>   | 2.50%            |
| <i>Of which: bank-specific countercyclical buffer requirement</i>  | 0.00%            |
| <i>Of which: higher loss absorbency requirement (e.g. DSIB)</i>  | 0.00%            |
| Common Equity Tier 1 (as a percentage of risk-weighted assets)   | 2.50%            |
| <b>The CBUAE Minimum Capital Requirement</b>   |                  |
| Common Equity Tier 1 minimum ratio   | 7.00%            |
| Tier 1 minimum ratio   | 8.50%            |
| Total capital minimum ratio  | 10.50%           |
| <b>Amounts below the thresholds for deduction (before risk weighting)</b>  |                  |
| Significant investments in common stock of financial entities  | -                |
| Deferred tax assets arising from temporary differences (net of related tax liability)  | -                |
| <b>Applicable caps on the inclusion of provisions in Tier 2</b>  |                  |
| Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) | -                |
| Cap on inclusion of provisions in Tier 2 under standardised approach   | -                |
| <b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>                   |                  |
| <i>Current cap on CET1 instruments subject to phase-out arrangements</i>   | -                |
| <i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>                                     | -                |
| <i>Current cap on AT1 instruments subject to phase-out arrangements</i>  | -                |
| <i>Amount excluded from AT1 due to cap (excess after redemptions and maturities)</i>   | -                |
| <i>Current cap on T2 instruments subject to phase-out arrangements</i>   | -                |
| <i>Amount excluded from T2 due to cap (excess after redemptions and maturities)</i>  | -                |



## CC2: Reconciliation of regulatory capital to balance sheet

Amounts in AED 000

|   | a                                    | b  |
|---|--------------------------------------|--|
|   | Balance sheet as in BRF<br>Reporting | Under regulatory scope<br>of consolidation |
|   | 30-Jun-22                            | 30-Jun-22                                  |
| <b>Assets</b>                                     |                                      |  |
| 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                                      |
| <b>Total assets</b>                               | <b>7,621,251</b>                     | <b>7,621,251</b>                           |
| <b>Liabilities</b>                                |                                      |  |
| 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                                     |
| <b>Total liabilities</b>                          | <b>6,080,057</b>                     | <b>6,080,057</b>                           |
| <b>Shareholders' equity</b>                       |                                      |  |
| 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                                    |
| <b>Total shareholders' equity</b>                 | <b>1,541,194</b>                     | <b>1,541,194</b>                           |

## LEVERAGE RATIO

### LR1: Summary comparison of accounting assets vs leverage ratio exposure

| Amounts in AED 000  | 30-Jun-22         |
|---|-------------------|
| <b>Total consolidated assets</b>  | 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)          |
| <b>Leverage ratio exposure measure</b>  | <b>13,926,750</b> |

### LR2: Leverage ratio common disclosure template

| Amounts in AED 000   | a                 | b                 |
|--|-------------------|-------------------|
|  | 30-Jun-22         | 31-Mar-22         |
| <b>On-balance sheet exposures</b>  |                   |                   |
| On-balance sheet exposures   | 6,748,902         | 6,850,128         |
| (Asset amounts deducted in determining Tier 1 capital)   | (73,385)          | (73,385)          |
| <b>Total on-balance sheet exposures</b>  | <b>6,675,517</b>  | <b>6,776,743</b>  |
| <b>Derivative exposures</b>  |                   |                   |
| 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)                           | -                 | -                 |
| <b>Total derivative exposures</b>  | <b>2,549,026</b>  | <b>2,487,573</b>  |
| <b>Securities financing transactions</b>   |                   |                   |
| Gross SFT asset  | -                 | -                 |
| (Netted amounts of cash payables and cash receivables of gross SFT assets)   | -                 | -                 |
| CCR exposure for SFT assets  | -                 | -                 |
| Agent transaction exposures  | -                 | -                 |
| <b>Total securities financing transaction exposures</b>  | <b>-</b>          | <b>-</b>          |
| <b>Other off-balance sheet exposures</b>   |                   |                   |
| <b>Off-balance sheet exposure at gross notional amount</b>   | <b>9,727,653</b>  | <b>9,383,615</b>  |
| (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) | -                 | -                 |
| <b>Off-balance sheet items (sum of rows 19 to 21)</b>  | <b>4,702,207</b>  | <b>4,761,805</b>  |
| <b>Capital and total exposures</b>   |                   |                   |
| Tier 1 capital   | 1,462,543         | 1,462,543         |
| <b>Total exposures (sum of rows 7, 13, 18 and 22)</b>  | <b>13,926,750</b> | <b>14,026,121</b> |
| <b>Leverage ratio</b>  |                   |                   |
| <b>Leverage ratio</b>  | <b>10.50%</b>     | <b>10.43%</b>     |

## LIQUIDITY

### ELAR: Eligible Liquid Assets Ratio

| Amounts in AED 000   | 30-Jun-22        |                       |
|--|------------------|-----------------------|
|  | Nominal amount   | Eligible Liquid Asset |
| <b>High Quality Liquid Assets</b>  |                  |                       |
| Physical cash in hand at the bank + balances w with the CBUAE                              | 1,069,749        |                       |
| UAE Federal Government Bonds and Sukuks  | -                |                       |
| <b>Sub Total</b>   | <b>1,069,749</b> | <b>1,069,749</b>      |
| UAE local governments publicly traded debt securities                                      | -                |                       |
| UAE Public sector publicly traded debt securities  | -                |                       |
| <b>Sub Total</b>   | <b>-</b>         | <b>-</b>              |
| Foreign Sovereign debt instruments or instruments issued by their respective central banks | -                | -                     |
| <b>Total</b>   | <b>1,069,749</b> | <b>1,069,749</b>      |
| <b>Total Liabilities</b>   |                  | <b>5,463,573</b>      |
| <b>Eligible Liquid Assets Ratio (ELAR)</b>   |                  | <b>19.58%</b>         |

### ASRR: Advances to Stables Resource Ratio

| Amounts in AED 000   | 30-Jun-22        |
|--|------------------|
| <b>Computation of Advances</b>   |                  |
| 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          |
| <b>Total Advances</b>  | <b>2,760,345</b> |
| <b>Calculation of Net Stable Resources</b>   |                  |
| Total capital + general provisions   | 1,636,194        |
| <b>Deduct:</b>   |                  |
| Goodwill and other intangible assets   | -                |
| Fixed Assets   | 7,501            |
| Funds allocated to branches abroad   | -                |
| Unquoted Investments   | -                |
| Investment in subsidiaries, associates and affiliates                                  | -                |
| <b>Total deduction</b>   | <b>7,501</b>     |
| <b>Net Free Capital Funds</b>  | <b>1,628,693</b> |
| <b>Other stable resources:</b>   |                  |
| 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 NBFIs 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 borrowings maturing after 6 months from reporting date    | -                |
| <b>Total other stable resources</b>  | <b>2,983,015</b> |
| <b>Total Stable Resources</b>  | <b>4,611,708</b> |
| <b>Advances TO STABLE RESOURCES RATIO</b>  | <b>59.86%</b>    |



## CREDIT RISK

### CR1: Credit quality of assets

Amounts in AED 000

|                             | a                        | b                       | c                          | d              | e             | f                  |
|-----------------------------|--------------------------|-------------------------|----------------------------|----------------|---------------|--------------------|
|                             | Gross carrying values of |                         | Allowances/<br>Impairments | Of which       |               | Net values (a+b-c) |
|                             | Defaulted exposures      | Non-defaulted exposures |                            | 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          |
| <b>Total</b>                | <b>391,446</b>           | <b>12,250,687</b>       | <b>360,472</b>             | <b>349,163</b> | <b>11,309</b> | <b>12,281,661</b>  |

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

Amounts in AED 000

|   | 30-Jun-22      |
|---|----------------|
| <b>Defaulted loans and debt securities at the end of the previous reporting period</b>    | 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             |
| <b>Defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)</b> | <b>345,700</b> |

### 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              | 2,914,480                            |                                 |  |   |   |   |   |
| Debt securities    | -                                    |                                 |  |   |   |   |   |
| <b>Total</b>       | <b>-</b>                             |                                 |  |   |   |   |   |
| Of which defaulted | 345,700                              |                                 |  |   |   |   |   |



## CR4 Standardised approach - Credit risk exposure and CRM effects

Amounts in AED 000

| Asset classes                      | a                            | b                        | c                          | d                        | e                |
|------------------------------------|------------------------------|--------------------------|----------------------------|--------------------------|------------------|
|                                    | Exposures before CCF and CRM |                          | Exposures post-CCF and CRM |                          | RWA              |
|                                    | 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          |
| <b>Total</b>                       | <b>6,748,902</b>             | <b>11,144,950</b>        | <b>3,959,432</b>           | <b>6,119,504</b>         | <b>6,996,461</b> |

## CR5 Standardised approach - exposures by asset classes and risk weights

Amounts in AED 000

| Asset classes                      | Risk weight      |                  |                |                  |          |                   | Total credit exposures amount (post CCF and post-CRM) |
|------------------------------------|------------------|------------------|----------------|------------------|----------|-------------------|---|
|                                    | a                | b                | d              | f                | h        | i                 |   |
|                                    | 0%               | 20%              | 50%            | 100%             | Others   |                   |   |
| 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           |   |
| <b>Total</b>                       | <b>1,069,749</b> | <b>1,498,721</b> | <b>306,201</b> | <b>7,204,264</b> | <b>-</b> | <b>10,078,935</b> |   |



## 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) |              |                |
| <b>Total</b>   |              | <b>372,830</b> |

### 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 | 372,830      | 372,830 |

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

Amounts in AED 000

| Regulatory portfolio                  | Risk weight | 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                          |             |    |         |     |     |        |      |        |                       |
| <b>Total</b>                          |             |    |         |     |     |        |      |        | <b>1,417,297</b>      |

## 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                                    | -            |
| <b>Total</b>                                      | <b>9,585</b> |