BNP Paribas UAE Branches

Pillar III - 30 September 2022

BNP PARIBAS

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world

OVERVIEW: Q3 2022

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

Amounts in AED 000	a	b	c
	30-Sep-22	30-Jun-22	31-Mar-22
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-weighted assets (amounts)			
Total risk-weighted assets (RWA)	6,836,744	7,625,941	6,884,567
Risk-based capital ratios as a percentage of RWA			
Common Equity Tier 1 ratio (%)	21.39%	19.18%	21.24%
Tier 1 ratio (%)	21.39%	19.18%	21.24%
Total capital ratio (%)	22.78%	20.42%	22.62%
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 (%) (row 8 + row 9+ row 10)	2.50%	2.50%	2.50%
CET1 available after meeting the bank's minimum capital requirements (%)	12.28%	9.92%	12.12%
Leverage Ratio			
Total leverage ratio measure	11,854,032	13,926,750	14,026,121
Leverage ratio (%)	12.34%	10.50%	10.43%
ELAR			
Total HQLA	1,074,776	1,069,749	952,195
Total liabilities	5,843,279	5,463,573	5,250,535
Eligible Liquid Assets Ratio (ELAR) (%)	18.39%	19.58%	18.14%
ASRR			
Total available stable funding	4,428,633	4,611,708	4,517,224
Total Advances	2,984,774	2,760,345	2,399,643
Advances to Stable Resources Ratio (%)	67.40%	59.86%	53.12%

OV1: Overview of RWA:

Amounts in AED 000	RWA		Min Capital Req
	a	b	c
	30-Sep-22	30-Jun-22	30-Sep-22
Credit risk	**6,512,695**	**6,996,461**	**814,087**
Of which: standardised approach (SA)	6,512,695	6,996,461	814,087
Counterparty credit risk (CCR)	**38,700**	**372,830**	**4,838**
Of which: standardised approach for counterparty credit risk	38,700	372,830	4,838
Market risk	**38,284**	**9,585**	**4,786**
Of which: standardised approach (SA)	38,284	9,585	4,786
Operational Risk	**247,065**	**247,065**	**30,883**
Total	6,836,744	7,625,941	854,593

LIQUIDITY

Eligible Liquid Assets Ratio (ELAR):

Amounts in AED 000

	30-Sep-22	
High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
Physical cash in hand at the bank + balances with the CBUAE	1,074,776	
UAE Federal Government Bonds and Sukuks	-	
Sub total	1,074,776	1,074,776
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	**1,074,776**	**1,074,776**
Total liabilities		5,843,279
Eligible Liquid Assets Ratio (ELAR) (%)		**18.39%**

Advances to Stables Resource Ratio:

Amounts in AED 000

	30-Sep-22
Computation of Advances	
Net Lending (gross loans - specific and collective provisions + interest in suspense)	2,268,629
Lending to non-banking financial institutions	-
Net Financial Guarantees & Stand-by LC (issued - received)	17,772
Interbank Placements	698,373
Total Advances	**2,984,774**
Calculation of Net Stable Ressources	
Total capital + general provisions	1,648,833
Deduct:	
Goodwill and other intangible assets	-
Fixed Assets	6,162
Funds allocated to branches abroad	-
Unquoted Investments	-
Investment in subsidiaries, associates and affiliates	-
Total deduction	**6,162**
Net Free Capital Funds	**1,642,671**
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	31,852
Customer Deposits with remaining life of more than 6 months	20,305
85% of the rest of Customer Deposits	2,733,805
Capital market funding/ term borrowings maturing after 6 months from reporting date	-
Total other stable resources	**2,785,962**
Total Stable Resources	**4,428,633**
Advances TO STABLE RESOURCES RATIO	**67.40%**

LEVERAGE RATIO

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

Amounts in AED 000	30-Sep-22
Total consolidated assets	6,728,856
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	63,934
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)	5,134,628
Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
Other adjustments	(73,385)
Leverage ratio exposure measure	11,854,032

LR2: Leverage ratio common disclosure template:

Amounts in AED 000	a	b
	30-Sep-22	30-Jun-22
On-balance sheet exposures		
On-balance sheet exposures	6,728,856	6,748,902
(Asset amounts deducted in determining Tier 1 capital)	(73,385)	(73,385)
Total on-balance sheet exposures	**6,655,471**	**6,675,517**
Derivative exposures		
Replacement cost associated with *all* derivatives transactions	58,178	1,131,729
Add-on amounts for PFE associated with *all* derivatives transactions	5,755	1,417,297
(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	**63,934**	**2,549,026**
Securities financing transactions		
Gross SFT *assets*	-	-
(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	10,733,330	9,727,653
(Adjustments for conversion to credit equivalent amounts)	(5,598,703)	(5,025,446)
(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)	**5,134,628**	**4,702,207**
Capital and total exposures		
Tier 1 capital	1,462,543	1,462,543
Total exposures (sum of rows 7, 13, 18 and 22)	11,854,032	13,926,750
Leverage ratio		
Leverage ratio	**12.34%**	**10.50%**