BNP Paribas UAE Branches
Pillar III - 30 September 2023

BNP PARIBAS

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OVERVIEW: Q3 2023

KM1 Key Metrics: Below is an extract of key metrics as of 30 September 2023 and comparative information

Amounts in AED 000	a	b	c
	30-Sep-23	30-Jun-23	31-Mar-23
Available capital (amounts)			
Common Equity Tier 1 (CET1)	1,527,227	1,527,227	1,527,227
Tier 1	1,527,227	1,527,227	1,527,227
Tier 2	73,218	67,117	65,567
Total capital	1,600,445	1,594,344	1,592,794
Risk-weighted assets (amounts)			
Total risk-weighted assets (RWA)	6,132,397	5,644,796	5,514,320
Risk-based capital ratios as a percentage of RWA			
Common Equity Tier 1 ratio (%)	24.90%	27.06%	27.70%
Tier 1 ratio (%)	24.90%	27.06%	27.70%
Total capital ratio (%)	26.10%	28.24%	28.88%
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 (%)	15.60%	17.74%	18.38%
Leverage Ratio			
Total leverage ratio measure	12,044,327	11,981,731	11,398,510
Leverage ratio (%) (row 2/row 13)	12.68%	12.75%	13.40%
ELAR			
Total HQLA	1,972,053	1,537,464	1,373,877
Total liabilities	5,875,796	5,994,695	5,787,511
Eligible Liquid Assets Ratio (ELAR) (%)	33.56%	25.65%	23.74%
ASRR			
Total available stable funding	4,626,567	4,920,397	4,705,439
Total Advances	1,613,830	1,873,719	1,736,285
Advances to Stable Resources Ratio (%)	34.88%	38.08%	36.90%

OV1: Overview of RWA:

Amounts in AED 000	RWA		Min capital requirements
	a	b	c
	30-Sep-23	30-Jun-23	30-Sep-23
Credit risk (excluding counterparty credit risk)	5,848,643	5,356,267	760,324
Of which: standardised approach (SA)	5,848,643	5,356,267	760,324
Counterparty credit risk (CCR)	8,775	13,112	1,141
Of which: standardised approach for counterparty credit risk	8,775	13,112	1,141
Market risk	29,239	29,678	3,801
Of which: standardised approach (SA)	29,239	29,678	3,801
Operational risk	245,739	245,739	31,946
Total	6,132,397	5,644,796	797,212

LIQUIDITY

Eligible Liquid Assets Ratio (ELAR):

Amounts in AED 000

	30-Sep-23	
High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
Physical cash in hand at the bank + balances with the CBUAE	1,972,053	
UAE Federal Government Bonds and Sukuks	-	
Sub Total	1,972,053	1,972,053
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	1,972,053	1,972,053
Total liabilities		5,875,796
Eligible Liquid Assets Ratio (ELAR)		33.56%

Advances to Stables Resource Ratio:

Amounts in AED 000

	30-Sep-23
Computation of Advances	
Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,287,900
Lending to non-banking financial institutions	-
Net Financial Guarantees & Stand-by LC (issued - received)	19,888
Interbank Placements	306,042
Total Advances	1,613,830
Calculation of Net Stable Ressources	
Total capital + general provisions	1,791,258
Deduct:	
Goodwill and other intangible assets	-
Fixed Assets	8,095
Funds allocated to branches abroad	-
Unquoted Investments	-
Investment in subsidiaries, associates and affiliates	-
Total deduction	8,095
Net Free Capital Funds	1,783,163
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	122,653
Customer Deposits with remaining life of more than 6 months	21,557
85% of the rest of Customer Deposits	2,699,194
Capital market funding/ term borrowings maturing after 6 months from reporting date	-
Total other stable resources	2,843,404
Total Stable Resources	4,626,567
Advances TO STABLE RESOURCES RATIO	34.88%

LEVERAGE RATIO

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

Amounts in AED 000	30-Sep-23
Total consolidated assets	7,158,283
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	18,647
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)	4,911,868
Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
Other adjustments	(44,471)
Leverage ratio exposure measure	12,044,327

LR2: Leverage ratio common disclosure template:

Amounts in AED 000	a	b
	30-Sep-23	30-Jun-23
On-balance sheet exposures		
On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	7,158,283	7,211,640
(Asset amounts deducted in determining Tier 1 capital)	(44,471)	(44,471)
Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	7,113,812	7,167,169
Derivative exposures		
Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	13,966	12,055
Add-on amounts for PFE associated with *all* derivatives transactions	4,680	6,611
(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)	18,647	18,666
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	9,805,211	9,685,950
(Adjustments for conversion to credit equivalent amounts)	(4,893,343)	(4,890,054)
(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)	4,911,868	4,795,896
Capital and total exposures		
Tier 1 capital	1,527,227	1,527,227
Total exposures (sum of rows 7, 13, 18 and 22)	12,044,327	11,981,731
Leverage ratio		
Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	12.68%	12.75%