

**BNP Paribas UAE Branches  
Pillar III - 31 March 2024**



**BNP PARIBAS**

The bank  
for a changing  
world

## OVERVIEW: Q1 2024

**KM1 Key Metrics:** Below is an extract of key metrics as of 31 March 2024 and comparative information

Amounts in AED 000

	a	b	c	d	e
	31-Mar-24	31-Dec-23	30-Sep-23	30-Jun-23	31-Mar-23
<b>Available capital (amounts)</b>					
Common Equity Tier 1 (CET1)	1,568,583	1,568,583	1,527,227	1,527,227	1,527,227
Tier 1	1,568,583	1,568,583	1,527,227	1,527,227	1,527,227
Tier 2	81,620	84,768	73,218	67,117	65,567
Total capital	1,650,203	1,653,351	1,600,445	1,594,344	1,592,794
<b>Risk-weighted assets (amounts)</b>					
Total risk-weighted assets (RWA)	6,926,133	7,172,722	6,132,397	5,644,796	5,514,320
<b>Risk-based capital ratios as a percentage of RWA</b>					
Common Equity Tier 1 ratio (%)	22.65%	21.87%	24.90%	27.06%	27.70%
Tier 1 ratio (%)	22.65%	21.87%	24.90%	27.06%	27.70%
Total capital ratio (%)	23.83%	23.05%	26.10%	28.24%	28.88%
<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%	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 (%)	13.33%	12.55%	15.60%	17.74%	18.38%
<b>Leverage Ratio</b>					
Total leverage ratio measure	11,548,149	12,768,132	12,044,327	11,981,731	11,398,510
Leverage ratio (%)	13.58%	12.29%	12.68%	12.75%	13.40%
<b>ELAR</b>					
Total HQLA	1,993,891	1,912,071	1,972,053	1,537,464	1,373,877
Total liabilities	5,096,790	6,359,364	5,875,796	5,994,695	5,787,511
Eligible Liquid Assets Ratio (ELAR) (%)	39.12%	30.07%	33.56%	25.65%	23.74%
<b>ASRR</b>					
Total available stable funding	5,253,497	6,041,091	4,626,567	4,920,397	4,705,439
Total Advances	1,653,583	1,204,337	1,613,830	1,873,719	1,736,285
Advances to Stable Resources Ratio (%)	31.48%	19.94%	34.88%	38.08%	36.90%

### OV1: Overview of RWA:

Amounts in AED 000

	RWA		Min Capital Req
	a	b	
	31-Mar-24	31-Dec-23	31-Mar-24
<b>Credit risk</b>	<b>6,523,733</b>	<b>6,772,048</b>	<b>684,992</b>
Of which: standardised approach (SA)	6,523,733	6,772,048	684,992
<b>Counterparty credit risk (CCR)</b>	<b>5,850</b>	<b>9,421</b>	<b>614</b>
Of which: standardised approach for counterparty credit risk	5,850	9,421	614
<b>Market risk</b>	<b>31,937</b>	<b>26,641</b>	<b>3,353</b>
Of which: standardised approach (SA)	31,937	26,641	3,353
<b>Operational Risk</b>	<b>364,612</b>	<b>364,612</b>	<b>38,284</b>
<b>Total</b>	<b>6,926,133</b>	<b>7,172,722</b>	<b>727,244</b>

## LIQUIDITY

### Eligible Liquid Assets Ratio (ELAR):

Amounts in AED 000

31-Mar-24

High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
Physical cash in hand at the bank + balances with the CBUAE	1,993,891	
UAE Federal Government Bonds and Sukuks	-	
Sub total	1,993,891	1,993,891
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	-	-
<b>Total</b>	<b>1,993,891</b>	<b>1,993,891</b>
<b>Total liabilities</b>		<b>5,096,790</b>
<b>Eligible Liquid Assets Ratio (ELAR) (%)</b>		<b>39.12%</b>

### Advances to Stables Resource Ratio:

Amounts in AED 000

31-Mar-24

<b>Computation of Advances</b>	
Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,099,458
Lending to non-banking financial institutions	-
Net Financial Guarantees & Stand-by LC (issued - received)	148,314
Interbank Placements	405,811
<b>Total Advances</b>	<b>1,653,583</b>
<b>Calculation of Net Stable Ressources</b>	
Total capital + general provisions	1,883,555
<b>Deduct:</b>	
Goodwill and other intangible assets	-
Fixed Assets	7,460
Funds allocated to branches abroad	-
Unquoted Investments	-
Investment in subsidiaries, associates and affiliates	-
<b>Total deduction</b>	<b>7,460</b>
<b>Net Free Capital Funds</b>	<b>1,876,095</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	11,018
85% of the rest of NBFIs Deposits	56,890
Customer Deposits with remaining life of more than 6 months	9,470
85% of the rest of Customer Deposits	3,300,024
Capital market funding/ term borrowings maturing after 6 months from reporting date	-
<b>Total other stable resources</b>	<b>3,377,402</b>
<b>Total Stable Resources</b>	<b>5,253,497</b>
<b>Advances TO STABLE RESOURCES RATIO</b>	<b>31.48%</b>

## LEVERAGE RATIO

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

Amounts in AED 000	31-Mar-24
<b>Total consolidated assets</b>	6,279,491
Adjustments for investments in banking, financial, insurance or commercial entities that are	-
Adjustment for securitised exposures that meet the operational requirements for the recognition of	-
Adjustments for temporary exemption of central bank reserves (if applicable)	-
Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting	-
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	10,475
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	5,278,640
Adjustments for prudent valuation adjustments and specific and general provisions which have	-
Other adjustments	(20,457)
<b>Leverage ratio exposure measure</b>	<b>11,548,149</b>

### LR2: Leverage ratio common disclosure template:

Amounts in AED 000	a	b
	31-Mar-24	31-Dec-23
<b>On-balance sheet exposures</b>		
On-balance sheet exposures	6,279,491	7,348,670
(Asset amounts deducted in determining Tier 1 capital)	(20,457)	(20,457)
<b>Total on-balance sheet exposures</b>	<b>6,259,034</b>	<b>7,328,213</b>
<b>Derivative exposures</b>		
Replacement cost associated with <i>all</i> derivatives transactions	4,821	9,836
Add-on amounts for PFE associated with <i>all</i> derivatives transactions	5,654	5,664
(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>10,475</b>	<b>15,501</b>
<b>Securities financing transactions</b>		
Gross SFT <i>assets</i>	-	-
(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>		
Off-balance sheet exposure at gross notional amount	11,154,106	11,106,631
(Adjustments for conversion to credit equivalent amounts)	(5,875,466)	(5,682,213)
(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1	0	0
<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>5,278,640</b>	<b>5,424,418</b>
<b>Capital and total exposures</b>		
Tier 1 capital	1,568,583	1,568,583
<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>11,548,149</b>	<b>12,768,132</b>
<b>Leverage ratio</b>		
<b>Leverage ratio</b>	<b>13.58%</b>	<b>12.29%</b>