



BNP Paribas UAE Branches Pillar III – 30 September 2025

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: Q3 2025

KM1 Key Metrics: Below is an extract of key metrics as of 30 Sep 2025 and comparative information.

Amounts in AED 000

	a	b	c	d	e
	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24
Available capital (amounts)					
Common Equity Tier 1 (CET1)	1,592,942	1,592,942	1,592,942	1,592,942	1,568,583
Tier 1	1,592,942	1,592,942	1,592,942	1,592,942	1,568,583
Tier 2	-	90,745	93,235	100,009	92,407
Total capital	1,592,942	1,683,687	1,686,177	1,692,951	1,660,990
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	7,699,385	7,820,232	8,019,151	8,552,755	7,776,415
Risk-based capital ratios as a percentage of RWA					
Common Equity Tier 1 ratio (%)	20.69%	20.37%	19.86%	18.62%	20.17%
Tier 1 ratio (%)	20.69%	20.37%	19.86%	18.62%	20.17%
Total capital ratio (%)	20.69%	21.53%	21.03%	19.79%	21.36%
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 (%)	10.19%	11.03%	10.53%	9.29%	10.86%
Leverage Ratio					
Total leverage ratio measure	13,428,314	13,322,870	12,847,705	14,585,060	12,951,704
Leverage ratio (%) (row 2/row 13)	11.86%	11.96%	12.40%	10.92%	12.11%
ELAR					
Total HQLA	3,488,796	3,035,276	2,275,933	2,311,246	1,995,407
Total liabilities	6,310,824	6,142,886	5,668,522	7,304,285	5,738,785
Eligible Liquid Assets Ratio (ELAR) (%)	55.28%	49.41%	40.15%	31.64%	34.77%
ASRR					
Total available stable funding	5,873,526	5,693,403	5,936,986	6,922,309	5,670,263
Total Advances	1,601,222	1,647,479	1,772,861	1,432,811	1,552,664
Advances to Stable Resources Ratio (%)	27.26%	28.94%	29.86%	20.70%	27.38%



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OV1: Overview of RWA

Amounts in AED 000

	RWA		Min capital requirements
	a	b	c
	30-Sep-25	30-Jun-25	30-Sep-25
Credit risk (excluding counterparty credit risk)	7,119,913	7,208,771	747,591
Of which: standardised approach (SA)	7,119,913	7,208,771	747,591
Counterparty credit risk (CCR)	9,589	25,405	1,007
Of which: standardised approach for counterparty credit risk	9,589	25,405	1,007
Credit valuation adjustment (CVA)	9,589	25,405	1,007
Market risk	19,931	20,289	2,093
Of which: standardised approach (SA)	19,931	20,289	2,093
Operational risk	540,362	540,362	56,738
Total	7,699,385	7,820,232	808,435



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LEVERAGE RATIO

LR1: Summary comparison of accounting assets vs leverage ratio exposure

Amounts in AED 000

	30-Sep-25
Total consolidated assets	7,750,307
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	11,391
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)	5,681,696
Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
Other adjustments	(15,080)
Leverage ratio exposure measure	13,428,314



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LR2: Leverage ratio common disclosure template

Amounts in AED 000

	a	b
	30-Sep-25	30-Jun-25
On-balance sheet exposures		
On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	7,750,307	7,595,983
(Asset amounts deducted in determining Tier 1 capital)	(15,080)	(15,080)
Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	7,735,227	7,580,903
Derivative exposures		
Replacement cost associated with <i>all</i> derivatives transactions	9,309	27,583
Add-on amounts for PFE associated with <i>all</i> derivatives transactions	2,082	2,211
(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)	11,391	29,793
Securities financing transactions		
Gross SFT <i>assets</i> (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	10,986,527	11,036,763
(Adjustments for conversion to credit equivalent amounts)	(5,304,831)	(5,324,590)
(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)	5,681,696	5,712,174
Capital and total exposures		
Tier 1 capital	1,592,942	1,592,942
Total exposures (sum of rows 7, 13, 18 and 22)	13,428,314	13,322,870
Leverage ratio		
Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	11.86%	11.96%

LIQUIDITY

ELAR: Eligible Liquid Assets Ratio

Amounts in AED 000

30-Sep-25

High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
Physical cash in hand at the bank + balances with the CBUAE	3,488,796	
UAE Federal Government Bonds and Sukuks	-	
Sub Total	3,488,796	3,488,796
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	3,488,796	3,488,796
Total liabilities		6,310,824
Eligible Liquid Assets Ratio (ELAR)		55.28%



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ASRR: Advances to Stables Resource Ratio

Amounts in AED 000

30-Sep-25

Computation of Advances	
Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,052,914
Net Financial Guarantees & Stand-by LC (issued - received)	132,776
Interbank Placements	415,532
Total Advances	1,601,222
Calculation of Net Stable Ressources	
Total capital + general provisions	1,840,541
Deduct:	
Goodwill and other intangible assets	-
Fixed Assets	8,046
Funds allocated to branches abroad	-
Unquoted Investments	-
Investment in subsidiaries, associates and affiliates	-
Total deduction	8,046
Net Free Capital Funds	1,832,495
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	76,543
Customer Deposits with remaining life of more than 6 months	8,569
85% of the rest of Customer Deposits	3,955,919
Capital market funding/ term borrowings maturing after 6 months from reporting date	-
Head Office loans towards meeting Large Exposure Funding	-
Total other stable resources	4,041,031
Total Stable Resources	5,873,526
Advances to Stable Resources Ratio	27.26%



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