



## **BNP Paribas UAE Branches Pillar III – 31 March 2026**

*Templates with nil reporting and those which are not applicable to BNP Paribas UAE branches are not included in this document.*



**BNP PARIBAS**

The bank  
for a changing  
world

## OVERVIEW: Q1 2026

**KM1 Key Metrics:** Below is an extract of key metrics as of 31 Mar 2026 and comparative information.

Amounts in AED 000		a	b	c	d	e
		31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	1,765,439	1,765,439	1,592,942	1,592,942	1,592,942
2	Tier 1	1,765,439	1,765,439	1,592,942	1,592,942	1,592,942
3	Total capital	1,765,439	1,765,439	1,592,942	1,683,687	1,686,177
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	9,179,804	8,307,251	7,699,385	7,820,232	8,019,151
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Common Equity Tier 1 ratio (%)	19.23%	21.25%	20.69%	20.37%	19.86%
6	Tier 1 ratio (%)	19.23%	21.25%	20.69%	20.37%	19.86%
7	Total capital ratio (%)	19.23%	21.25%	20.69%	21.53%	21.03%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0	0	0	0	0
10	Bank D-SIB additional requirements (%)	0	0	0	0	0
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	8.73%	10.75%	10.19%	11.03%	10.53%
<b>Leverage Ratio</b>						
13	Total leverage ratio measure	15,239,442	15,170,598	13,428,314	13,322,870	12,847,705
14	Leverage ratio (%) (row 2/row 13)	11.58%	11.64%	11.86%	11.96%	12.40%
<b>Liquidity Coverage Ratio</b>						
15	Total HQLA					
16	Total net cash outflow					
17	LCR ratio (%)					
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding					
19	Total required stable funding					
20	NSFR ratio (%)					
<b>ELAR</b>						
21	Total HQLA	4,011,785	3,681,693	3,488,796	3,035,276	2,275,933
22	Total liabilities	7,003,147	7,866,797	6,310,824	6,142,886	5,668,522
23	Eligible Liquid Assets Ratio (ELAR) (%)	57.29%	46.80%	55.28%	49.41%	40.15%
<b>ASRR</b>						
24	Total available stable funding	6,358,698	7,682,144	5,873,526	5,693,403	5,936,986
25	Total Advances	1,805,903	1,610,296	1,601,222	1,647,479	1,772,861
26	Advances to Stable Resources Ratio (%)	28.40%	20.96%	27.26%	28.94%	29.86%



**BNP PARIBAS**

The bank  
for a changing  
world

## OV1: Overview of RWA

Amounts in AED 000

		a	b	c
		RWA		Minimum capital requirements
		31-Mar-26	31-Dec-25	31-Mar-26
1	Credit risk (excluding counterparty credit risk)	8,504,590	7,644,620	892,982
2	Of which: standardised approach (SA)	8,504,590	7,644,620	892,982
3	<i>Of which: foundation internal ratings-based (F-IRB) approach</i>			
4	<i>Of which: supervisory slotting approach</i>			
5	<i>Of which: advanced internal ratings-based (A-IRB) approach</i>			
6	Counterparty credit risk (CCR)	11,943	4,894	1,254
7	Of which: standardised approach for counterparty credit risk	11,943	4,894	1,254
8	<i>Of which: Internal Model Method (IMM)</i>			
9	<i>Of which: other CCR</i>			
10	Credit valuation adjustment (CVA)	11,943	4,894	1,254
11	<i>Equity positions under the simple risk weight approach</i>			
12	<i>Equity investments in funds - look-through approach</i>			
13	<i>Equity investments in funds - mandate-based approach</i>			
14	<i>Equity investments in funds - fall-back approach</i>			
15	<i>Settlement risk</i>			
16	<i>Securitisation exposures in the banking book</i>			
17	<i>Of which: securitisation internal ratings-based approach (SEC-IRBA)</i>			
18	<i>Of which: securitisation external ratings-based approach (SEC-ERBA)</i>			
19	<i>Of which: securitisation standardised approach (SEC-SA)</i>			
20	Market risk			
21	Of which: standardised approach (SA)	18,752	20,267	1,969
22	<i>Of which: internal models approach (IMA)</i>			
23	Operational risk	632,576	632,576	66,420
24	<i>Amounts below thresholds for deduction (subject to 250% risk weight)</i>			
25	<i>Floor adjustment</i>			
26	<b>Total (1+6+10+11+12+13+14+15+16+20+23)</b>	<b>9,179,804</b>	<b>8,307,251</b>	<b>963,879</b>

## LEVERAGE RATIO

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

Amounts in AED 000

		<b>31-Mar-26</b>
1	Total consolidated assets as per published financial statements	8,307,831
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	0
4	Adjustments for temporary exemption of central bank reserves (if applicable)	0
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustments for eligible cash pooling transactions	0
8	Adjustments for derivative financial instruments	19,559
9	Adjustment for securities financing transactions (ie repos and similar secured lending)	0
10	Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	6,922,349
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	0
12	Other adjustments	(10,298)
<b>13</b>	<b>Leverage ratio exposure measure</b>	<b>15,239,442</b>



**BNP PARIBAS**

The bank  
for a changing  
world

## LR2: Leverage ratio common disclosure template

Amounts in AED 000

		a	a
		31-Mar-26	31-Dec-25
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	8,307,831	9,187,712
6	(Asset amounts deducted in determining Tier 1 capital)	(10,298)	(10,298)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)</b>	<b>8,297,533</b>	<b>9,177,414</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with <i>all</i> derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	12,670	4,463
9	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	6,890	2,667
10	(Exempted CCP leg of client-cleared trade exposures)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	<b>Total derivative exposures (sum of rows 8 to 12)</b>	<b>19,559</b>	<b>7,130</b>
<b>Securities financing transactions</b>			
14	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0	0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
16	CCR exposure for SFT assets	0	0
17	Agent transaction exposures	0	0
18	<b>Total securities financing transaction exposures (sum of rows 14 to 17)</b>	<b>0</b>	<b>0</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposure at gross notional amount	13,905,401	11,749,042
20	(Adjustments for conversion to credit equivalent amounts)	(6,983,051)	(5,762,988)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	0	0
22	<b>Off-balance sheet items (sum of rows 19 to 21)</b>	<b>6,922,349</b>	<b>5,986,054</b>
<b>Capital and total exposures</b>			
23	<b>Tier 1 capital</b>	<b>1,765,439</b>	<b>1,765,439</b>
24	<b>Total exposures (sum of rows 7, 13, 18 and 22)</b>	<b>15,239,442</b>	<b>15,170,598</b>
<b>Leverage ratio</b>			
25	<b>Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)</b>	<b>11.58%</b>	<b>11.64%</b>



**BNP PARIBAS**

The bank  
for a changing  
world

## LIQUIDITY

### ELAR: Eligible Liquid Assets Ratio

Amounts in AED 000

<b>1</b>	<b>High Quality Liquid Assets</b>	<b>Nominal amount</b>	<b>Eligible Liquid Asset</b>
1.1	Physical cash in hand at the bank + balances with the CBUAE	4,011,785	
1.2	UAE Federal Government Bonds and Sukuks		
	Sub Total (1.1 to 1.2)	4,011,785	4,011,785
1.3	UAE local governments publicly traded debt securities	0	
1.4	UAE Public sector publicly traded debt securities	0	
	Sub total (1.3 to 1.4)	0	0
1.5	Foreign Sovereign debt instruments or instruments issued by their respective central banks	0	0
<b>1.6</b>	<b>Total</b>	<b>4,011,785</b>	<b>4,011,785</b>
<b>2</b>	Total liabilities		7,003,147
<b>3</b>	<b>Eligible Liquid Assets Ratio (ELAR)</b>		<b>57.29%</b>

### ASRR: Advances to Stables Resource Ratio

Amounts in AED 000

		Items	Amount
<b>1</b>		<b>Computation of Advances</b>	
	1.1	Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,250,796
	1.2	Lending to non-banking financial institutions	0
	1.3	Net Financial Guarantees & Stand-by LC (issued - received)	132,769
	1.4	Interbank Placements	422,338
	<b>1.5</b>	<b>Total Advances</b>	<b>1,805,903</b>
<b>2</b>		<b>Calculation of Net Stable Resources</b>	
	2.1	Total capital + general provisions	1,909,272
		<b>Deduct:</b>	
	2.1.1	Goodwill and other intangible assets	0
	2.1.2	Fixed Assets	7,146
	2.1.3	Funds allocated to branches abroad	0
	2.1.5	Unquoted Investments	0
	2.1.6	Investment in subsidiaries, associates and affiliates	0
	<b>2.1.7</b>	<b>Total deduction</b>	<b>7,146</b>
	<b>2.2</b>	<b>Net Free Capital Funds</b>	<b>1,902,126</b>
	<b>2.3</b>	<b>Other stable resources:</b>	
	2.3.1	Funds from the head office	0
	2.3.2	Interbank deposits with remaining life of more than 6 months	0
	2.3.3	Refinancing of Housing Loans	0
	2.3.4	Borrowing from non-Banking Financial Institutions	91,443
	2.3.5	Customer Deposits	6,150
	2.3.6	Capital market funding/ term borrowings maturing after 6 months from reporting date	4,358,979
	<b>2.3.7</b>	<b>Total other stable resources</b>	<b>4,456,572</b>
	<b>2.4</b>	<b>Total Stable Resources (2.2+2.3.7)</b>	<b>6,358,698</b>
<b>3</b>		<b>Advances TO STABLE RESOURCES RATIO (1.6/ 2.4*100)</b>	<b>28.40</b>