

BNP Paribas UAE Branches
Pillar III – 30 September 2026

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

BNP PARIBAS

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OVERVIEW: Q3 2026

KM1 Key Metrics: Below is an extract of key metrics as of 30 Sep 2026 and comparative information.

Amounts in AED 000	a	b	c	d	e
	30-Sep-26	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25
Available capital (amounts)					
Common Equity Tier 1 (CET1)	1,750,577	1,765,439	1,765,439	1,765,439	1,592,942
Tier 1	1,750,577	1,765,439	1,765,439	1,765,439	1,592,942
Total capital	1,750,577	1,765,439	1,765,439	1,765,439	1,592,942
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	11,660,504	10,179,728	9,179,804	8,307,251	7,699,385
Risk-based capital ratios as a percentage of RWA					
Common Equity Tier 1 ratio (%)	15.01%	17.34%	19.23%	21.25%	20.69%
Tier 1 ratio (%)	15.01%	17.34%	19.23%	21.25%	20.69%
Total capital ratio (%)	15.01%	17.34%	19.23%	21.25%	20.69%
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	0	0	0	0
Bank D-SIB additional requirements (%)	0	0	0	0	0
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 (%)	4.51%	6.84%	8.73%	10.75%	10.19%
Leverage Ratio					
Total leverage ratio measure	17,175,670	16,420,468	15,239,442	15,170,598	13,428,314
Leverage ratio (%) (row 2/row 13)	10.19%	10.75%	11.58%	11.64%	11.86%
ELAR					
Total HQLA	3,797,914	4,205,340	4,011,785	3,681,693	3,488,796
Total liabilities	8,300,333	8,376,254	7,003,147	7,866,797	6,310,824
Eligible Liquid Assets Ratio (ELAR) (%)	45.76%	50.21%	57.29%	46.80%	55.28%
ASRR					
Total available stable funding	6,544,330	7,187,538	6,358,698	7,682,144	5,873,526
Total Advances	3,381,841	3,365,683	1,805,903	1,610,296	1,601,222
Advances to Stable Resources Ratio (%)	51.68%	46.83%	28.40%	20.96%	27.26%

OV1: Overview of RWA

Amounts in AED 000	a	b	c
	RWA		Min capital requirements
	30-Sep-26	30-Jun-26	30-Sep-26
Credit risk (excluding counterparty credit risk)	**10,898,634**	**9,486,885**	**1,144,357**
Of which: standardised approach (SA)	10,898,634	9,486,885	1,144,357
Counterparty credit risk (CCR)	**57,452**	**20,430**	**6,032**
Of which: standardised approach for counterparty credit risk	57,452	20,430	6,032
Credit valuation adjustment (CVA)	**57,452**	**20,430**	**6,032**
Market risk	**14,389**	**19,407**	**1,511**
Of which: standardised approach (SA)	14,389	19,407	1,511
Operational risk	**632,576**	**632,576**	**66,420**
Total	**11,660,504**	**10,179,728**	**1,224,353**

LEVERAGE RATIO

LR1: Summary comparison of accounting assets vs leverage ratio exposure

Amounts in AED 000

	30-Sep-26
Total consolidated assets as per published financial statements	8,435,874
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	104,165
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)	8,645,929
Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
Other adjustments	(10,298)
Leverage ratio exposure measure	**17,175,670**

LR2: Leverage ratio common disclosure template

Amounts in AED 000

		a	b
		30-Sep-26	30-Jun-26
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	8,435,874	8,435,874
6	(Asset amounts deducted in determining Tier 1 capital)	(10,298)	(10,298)
7	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)**	**8,425,576**	**8,425,576**
Derivative exposures			
8	Replacement cost associated with *all* derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	27,158	22,022
9	Add-on amounts for PFE associated with *all* derivatives transactions	47,246	15,812
10	(Exempted CCP leg of client-cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total derivative exposures (sum of rows 8 to 12)**	**74,404**	**37,834**
Securities financing transactions			
14	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	CCR exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	17,728,162	15,109,972
20	(Adjustments for conversion to credit equivalent amounts)	(9,082,234)	(7,616,581)
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	**Off-balance sheet items (sum of rows 19 to 21)**	**8,645,929**	**7,493,391**
Capital and total exposures			
23	**Tier 1 capital**	1,750,577	1,765,439
24	**Total exposures (sum of rows 7, 13, 18 and 22)**	17,145,909	15,956,801
Leverage ratio			
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**	**10.21%**	**11.06%**

LIQUIDITY

ELAR: Eligible Liquid Assets Ratio

Amounts in AED 000	30-Sep-26	
High Quality Liquid Assets	Nominal amount	Eligible Liquid Asset
Physical cash in hand at the bank + balances with the CBUAE	3,601,264	
UAE Federal Government Bonds and Sukuks		
Sub Total	3,601,264	3,601,264
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	196,650	196,650
Total	**3,797,914**	**3,797,914**
Total liabilities		8,300,333
Eligible Liquid Assets Ratio (ELAR)		**45.76%**

ASRR: Advances to Stables Resource Ratio

Amounts in AED 000	30-Sep-26
Computation of Advances	
Net Lending (gross loans - specific and collective provisions + interest in suspense)	1,678,181
Net Financial Guarantees & Stand-by LC (issued - received)	196,185
Interbank Placements	1,507,475
Total Advances	**3,381,841**
Calculation of Net Stable Ressources	
Total capital + general provisions	2,004,956
Deduct:	
Goodwill and other intangible assets	-
Fixed Assets	6,860
Funds allocated to branches abroad	-
Unquoted Investments	-
Investment in subsidiaries, associates and affiliates	-
Total deduction	**6,860**
Net Free Capital Funds	**1,998,096**
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	56,101
Customer Deposits	51,156
Capital market funding/ term borrowings maturing after 6 months from reporting date	4,438,977
Total other stable resources	**4,546,234**
Total Stable Resources (2.2+2.3.7)	**6,544,330**
Advances to Stable Resources Ratio	51.68%