Second Supplement dated 11 August 2026

to the Euro Medium Term Note Programme Base Prospectus dated 04 June 2026

BNP PARIBAS

(incorporated in France)

(as Issuer)

EURO MEDIUM TERM NOTE PROGRAMME

This second supplement (the "**Second Supplement**") is supplemental to, and should be read in conjunction with, the base prospectus dated 04 June 2026 (the "**Base Prospectus**") and the first supplement to the Base Prospectus dated 27 July 2026 (the "**First Supplement**"), in each case, in relation to the Euro Medium Term Note Programme (the "**Programme**") of BNP Paribas ("**BNPP**", the "**Bank**", or the "**Issuer**").

The Base Prospectus and the First Supplement constitute a base prospectus for the purposes of Article 8 of the Prospectus Regulation. "**Prospectus Regulation**" means Regulation (EU) 2017/1129 of 14 June 2017, as amended. The Base Prospectus received approval no. 26-179 on 04 June 2026 and the First Supplement received approval no. 26-294 on 27 July 2026 from the *Autorité des marchés financiers* (the "**AMF**"). Application has been made to the AMF for approval of this Second Supplement in its capacity as competent authority under the Prospectus Regulation.

BNPP accepts responsibility for the information contained in this Second Supplement. To the best of the knowledge of BNPP (who has taken all reasonable care to ensure that such is the case), the information contained herein is, subject as provided in the preceding sentence, in accordance with the facts and does not omit anything likely to affect the import of such information.

Unless the context otherwise requires, terms defined in the Base Prospectus, as amended by the First Supplement, shall have the same meanings when used in this Second Supplement.

To the extent that there is any inconsistency between (i) any statement in this Second Supplement and (ii) any statement in, or incorporated by reference in, the Base Prospectus as amended by the First Supplement, the statement referred to in (i) above will prevail.

References in this Second Supplement to paragraphs of the Base Prospectus are to the Base Prospectus as amended by the First Supplement. References in this Second Supplement to page numbers in the Base Prospectus are to the page numbers in the Base Prospectus without taking into account any amendments made in the First Supplement.

Copies of this Second Supplement will be available on the website of BNP Paribas (https://invest.bnpparibas/en/search/debt/documents) and on the website of the AMF (www.amf-france.org).

This Second Supplement has been prepared in accordance with Article 23 of the Prospectus Regulation, for the purposes of giving information which amends or is additional to the information already contained in the Base Prospectus, as amended by the First Supplement.

This Second Supplement has been prepared for the purposes of:

(A) amending the "Risks" section;

(B) amending the "Investment Considerations" section;

(C) incorporating by reference the second *Amendement au Document d'Enregistrement Universel 2025* (in English) dated 5 August 2026 (the "**Second Amendment to the BNPP 2025 Universal Registration Document (in English)**");

(D) amending the "General Information" section.

The incorporation by reference of the documents referred to in (C) above has been made to update the BNPP disclosure. The amendments referred to in (A), (B) and (D) above have been made to reflect the updated BNPP disclosure referred to in ((C) above.

In accordance with Article 23(2) of the Prospectus Regulation, in the case of an offer of Notes to the public, investors who have already agreed to purchase or subscribe for Notes issued under the Programme before this Second Supplement is published and which are affected by the amendments made in this Second Supplement, have the right, exercisable before the end of the period of three (3) working days beginning with the working day after the date of publication of this Second Supplement to withdraw their acceptances. This right to withdraw shall expire by close of business on 14 August 2026. Investors can exercise their right to withdraw their acceptances by contacting the person from whom any such investor has agreed to purchase or subscribe for such Notes before the above deadline.

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AMENDMENTS TO THE RISKS SECTION

The "**RISKS**" section on pages 27 to 65 of the Base Prospectus is amended as follows:

The paragraph entitled "**Risk Factors Relating to BNPP**" on page 27 of the Base Prospectus is deleted and replaced with the following:

"Risk Factors relating to BNPP are set out in "Risk Factors" under Chapter 5 on pages 353 to 367 of the BNPP 2025 Universal Registration Document (in English) and pages 289 to 301 of the Second Amendment to the BNPP 2025 Universal Registration Document (in English) (each as defined below), which are incorporated by reference in this document. See section entitled "Documents Incorporated by Reference" of this Base Prospectus.

The following risk factors are identified as the main risk factors specific to BNPP:

1. A substantial increase in new provisions or a shortfall in the level of previously recorded provisions exposed to credit risk and counterparty risk could adversely affect the BNP Paribas Group's results of operations and financial condition.

2. The BNP Paribas Group's risk management policies, procedures and methods may leave it exposed to unidentified or unanticipated risks, which could lead to material losses.

3. The BNP Paribas Group may incur significant losses on its trading and investment activities due to market fluctuations and volatility.

4. The BNP Paribas Group's access to and cost of funding could be adversely affected by a resurgence of financial crises, worsening economic conditions, rating downgrades, increases in sovereign credit spreads or other factors.

5. Adverse economic and financial conditions have in the past and may in the future significantly affect the BNP Paribas Group and the markets in which it operates.

6. Laws and regulations in force, as well as current and future legislative and regulatory developments, may significantly impact the BNP Paribas Group and the financial and economic environment in which it operates.

7. Should the BNP Paribas Group fail to implement its strategic objectives or to achieve its published financial objectives, or should its results not follow stated expected trends, the trading price of its securities could be adversely affected."

AMENDMENTS TO THE INVESTMENT CONSIDERATIONS SECTION

The "**INVESTMENT CONSIDERATIONS**" section on pages 66 to 88 of the Base Prospectus is amended as follows:

The seventh paragraph under the heading entitled "***Capital Requirements***" on page 72 of the Base Prospectus is deleted and replaced with the following:

"Based on the 2025 SREP performed by the ECB for 2026, the Group CET1 Ratio that BNP PARIBAS must respect on a consolidated basis is 10.43% as of 30 June 2026, of which 1.50% for the G-SIB buffer, 2.50% for the conservation buffer, 0.73% for the countercyclical capital buffer, 0.15% for the systemic risk buffer and 1.05% for the P2R (excluding the P2G). On the same basis, the tier 1 capital requirement is 12.22% and the total capital requirement is 14.60%, in each case as of 30 June 2026. See "Selected Financial Information" for information regarding the Group's regulatory capital ratios."

DOCUMENTS INCORPORATED BY REFERENCE

On 5 August 2026, BNPP filed with the AMF the second *Amendement au Document d'Enregistrement Universel 2025* (in English) including (i) the half year management report of BNPP and (ii) the unaudited financial information of BNPP as at and for the six-month period ended 30 June 2026 and the review report thereon, which is incorporated by reference in, and forms part of, the Base Prospectus by virtue of this Second Supplement.

The "**DOCUMENTS INCORPORATED BY REFERENCE**" section on pages 94 to 105 of the Base Prospectus is amended as follows:

(a) the paragraph (f) is deleted in its entirety and replaced with the following:

> "(f) the second *Amendement au Document d'Enregistrement Universel 2025* (in English), with filing number D. 26-0113-A02 (the "**Second Amendment to the BNPP 2025 Universal Registration Document (in English)**")."

(b) the table entitled "***BNP PARIBAS***" on pages 101 to 104 of the Base Prospectus is deleted and replaced with the following table:

BNP PARIBAS				
Information incorporated by reference *Annex 6 of the Commission Delegated Regulation (EU) 2019/980*	**Page Reference**			
	BNPP 2024 Universal Registration Document (in English) - https://invest.bnpparibas/en/document/universal-registration-document-annual-financial-report-2024-pdf	**BNPP 2025 Universal Registration Document (in English) -** https://invest.bnpparibas/en/document/universal-registration-document-annual-financial-report-2025-pdf	**First Amendment to the BNPP 2025 Universal Registration Document (in English) -** *https://invest.bnpparibas/en/document/1st-amendment-to-the-2025-universal-registration-document-and-annual-financial-reportht*	**Second Amendment to the BNPP 2025 Universal Registration Document (in English) -** *https://invest.bnpparibas/en/document/2nd-amendment-to-the-2025-universal-registration-document-and-annual-financial-report*
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AMENDMENTS TO THE GENERAL INFORMATION SECTION

The "**GENERAL INFORMATION**" section on pages 941 to 943 of the Base Prospectus is amended as follows:

(a) the paragraph under the heading "**6. Legal and Arbitration Proceedings**" on page 941 of the Base Prospectus is deleted and replaced with the following:

"Save as disclosed on pages 305 and 306 of the BNPP 2025 Universal Registration Document (in English), pages 53 to 55 of the First Amendment to the BNPP 2025 Universal Registration Document (in English) and pages 309 to 311 of the Second Amendment to the BNPP 2025 Universal Registration Document (in English), there have been no governmental, legal or arbitration proceedings (including any such proceedings which are pending or threatened of which the Issuer is aware), during the period covering the twelve (12) months prior to the date of this Base Prospectus which may have, or have had in the recent past, significant effects on the Issuer and/or the Group's financial position or profitability."

(b) The paragraph under the heading "**10. Board of Directors**" on page 942 of the Base Prospectus is deleted and replaced with the following:

"The members of the Board of Directors of BNPP are displayed on pages 39 to 52 of the BNPP 2025 Universal Registration Document (in English), and pages 306 to 308 of the Second Amendment to the BNPP 2025 Universal Registration Document (in English), relating to BNPP which are incorporated by reference herein."

(c) The paragraph under the heading "**11. Conflicts of Interests**" on page 942 of the Base Prospectus is deleted and replaced with the following:

"To the best of the Board of Directors' knowledge, the duties owed by the members of the Board of Directors of the Issuer do not give rise to any potential conflicts of interest with such members' private interests or other duties. In any case, the Suitability policy requires directors to report any situation likely to constitute a conflict of interest to the Chairman. Measures aimed at avoiding and managing conflicts of interest are established in the Internal Rules of the Board of directors."

PERSONS RESPONSIBLE FOR THE INFORMATION GIVEN IN THIS SECOND SUPPLEMENT

In the name of the Issuer

To the best knowledge of the Issuer, the information contained in this Second Supplement is in accordance with the facts and contains no omission likely to affect the import of such information.

BNP Paribas
16, boulevard des Italiens
75009 Paris
France

Duly represented by: Alain Papiasse

in his capacity as Chairman of Corporate and Institutional Banking

Dated 11 August 2026

AMF | AUTORITÉ DES MARCHÉS FINANCIERS

Autorité des marchés financiers

This Second Supplement has been approved on 11 August 2026 by the AMF, in its capacity as competent authority under Regulation (EU) 2017/1129.

The AMF has approved this Second Supplement after having verified that the information it contains is complete, coherent and comprehensible within the meaning of Regulation (EU) 2017/1129. The approval does not imply the verification of the accuracy of this information by the AMF.

This approval is not a favourable opinion on the Issuer and on the quality of the Notes described in this Second Supplement. Investors should make their own assessment of the opportunity to invest in such Notes.

This Second Supplement obtained the following approval number: n°26-313.