



**Negotiable Medium Term Notes
(Negotiable European Medium Term Notes - NEU MTN)**

Trade name of the notes defined in article D.213-1 of the French monetary and financial code

Not guaranteed programme

INFORMATION MEMORANDUM (IM)	
Name of the programme	BNP PARIBAS, NEU MTN (ID 1550)
Name of the issuer	BNP PARIBAS
Type of programme	NEU MTN
Programme size	Ten billion EUR 10,000,000,000 EUR or the equivalent value of such amount in any other authorized currency.
Rating(s) of the programme	Rated by: Fitch Ratings Moody's S&P Global Ratings Europe Limited
Guarantor	Not applicable
Issuing and paying agent(s) (IPA)	BNP PARIBAS
Arranger(s), Introduction advisor(s), Legal(s) advisor(s)	BNP Paribas (Arranger)
Dealer(s)	BNP PARIBAS
Date of signing the information memorandum (dd/mm/yyyy)	15/07/2026

Drawn up pursuant to articles L. 213-0-1 to L. 213-4-1 of the French monetary and financial code
A copy of the information memorandum is sent to:

BANQUE DE FRANCE
Direction générale de la stabilité financière et des opérations (DGSO)
Direction de la mise en œuvre de la politique monétaire (DMPM)
S2B-1134 Service des Titres de Créances Négociables (STCN)
39, rue Croix des Petits Champs
75049 PARIS CEDEX 01

Avertissement:

Cette documentation financière étant rédigée dans une langue usuelle en matière financière autre que le français, l'émetteur invite l'investisseur, le cas échéant, à recourir à une traduction en français de cette documentation.

The Banque de France invites investors to read the general terms and conditions for the use of information related to negotiable debt securities:

<https://www.banque-france.fr/en/monetary-strategy/markets/marketable-debt-securities/aces-the-market-and-information-memorandum>

Information marked "Optional" may not be provided by the issuer because French regulations do not require it.

Overview of the BRRD and its Implication for the Negotiable European Medium Term Notes

By its acquisition of the Negotiable European Medium Term Notes, each holder acknowledges, accepts, consents and agrees to be bound by the effect of the exercise of the Bail-in or Loss Absorption Power by the relevant resolution authority.

1 What is the BRRD?

The Bank Recovery and Resolution Directive (2014/59/EU), as amended ("BRRD") requires the governments of all EU member states to provide their relevant resolution authorities with a set of tools to intervene sufficiently early and quickly in an unsound or failing institution so as to ensure the continuity of that institution's critical financial and economic functions, while minimising the impact of that institution's failure on the broader economy and financial system. Directive (EU) 2019/879 of the European Parliament and of the Council of 20 May 2019 amending the BRRD as regards the loss-absorbing and recapitalisation capacity of credit institutions and investment firms and Regulation (EU) 2019/877 of the European Parliament and of the Council of 20 May 2019 amending the Single Resolution Mechanism Regulation (Regulation 806/2014) as regards the loss-absorbing and recapitalisation capacity of credit institutions and investment firms, have been published on 7 June 2019 in the Official Journal of the European Union. They amend a number of key EU banking directives and regulations, including the BRRD, the Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms ("CRD"), the Regulation 2013/575 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms ("CRR"), and the Single Resolution Mechanism. In June 2025, the Council and the European Parliament announced that they had reached a political agreement on the legislative package to adjust and further strengthen the EU's existing bank crises management and deposit insurance ("CMDI") proposed by the European Commission in April 2023 (which, among other things, proposed amendments to the BRRD, the SRMR and the Deposit Guarantee Scheme Directive ("DGSD")). On 5 March 2026, the Council agreed on the CMDI proposal in first reading, and on 26 March 2026, the European Parliament also voted in favour of this new framework. This will be followed by the formal adoption by the Council before it can enter into force (which is not expected before the second quarter of 2028). Once the legislative package is implemented as agreed between the Council and the European Parliament, senior preferred obligations (such as Negotiable European Medium Term Notes) will no longer rank pari passu with any deposits of the Issuer, instead, ranking junior in right of payment to the claims of all depositors. The BRRD contains four resolution tools and powers (the "Resolution Tools") which may be used alone or in combination where the relevant resolution authority considers that (a) an affected institution is failing or likely to fail, (b) there is no reasonable prospect that any alternative private sector measures would prevent the failure of such affected institution within a reasonable timeframe, and (c) a resolution action is in the public interest: (i) sale of business – which enables the relevant resolution authorities to direct the sale of the affected institution or the whole or part of its business on commercial terms; (ii) bridge institution – which enables the relevant resolution authorities to transfer all or part of the business of the affected institution to a "bridge institution" (an entity created for this purpose that is wholly or partially in public control); (iii) asset separation – which enables the relevant resolution authorities to transfer impaired or problem assets to one or more publicly owned asset management vehicles to allow them to be managed with a view to maximising their value through eventual sale or orderly wind-down (this can be used together with another resolution tool only); and (iv) Bail-In Power (as defined in paragraph 3 below). It is important to note that protections are granted to the creditors of an EU bank in case of the exercise of a Resolution Tool over such bank. The most important one is the principle known as the "no creditor worse off principle" as specified in the BRRD. This principle is intended to ensure that the creditors of a bank which is subject to the exercise of any Resolution Tool under the BRRD shall not incur greater losses than they would have incurred if such affected bank had been wound up under normal insolvency proceedings. For this purpose, the relevant resolution authorities have to ensure that it is assessed at the time of exercise of any Resolution Tool whether shareholders

and creditors of an affected bank would have received better treatment if such affected bank had entered into normal insolvency proceedings.

2. Is the Issuer subject to the BRRD?

Yes, the Issuer is a credit institution incorporated in France and is subject to the BRRD and the French legislation having implemented the BRRD, and Regulation (EU) No 806/2014, as amended. Under French legislation having implemented the BRRD, substantial powers are granted to the Autorité de contrôle prudentiel et de résolution ("ACPR"), the French resolution authority, and/or to other relevant resolution authorities in the EU, to implement resolution measures in respect of a French credit institution (including, for example, the Issuer) and certain of its affiliates (each a "relevant entity") to protect and enhance the stability of the financial system if the relevant French resolution authorities consider the failure of the relevant entity has become likely and certain other conditions are satisfied including the use of the Resolution Tools. The exercise of any Resolution Tool or any suggestion of any such exercise under the BRRD over the Issuer could adversely affect the value of the Negotiable European Medium Term Notes. You may therefore lose all or a substantial part of your investment in the Negotiable European Medium Term Notes. In addition, the resolution powers could be exercised (i) prior to the commencement of any insolvency proceedings in respect of the Issuer, and (ii) by the relevant French resolution authority without your consent or any prior notice to you. Accordingly, you may not be able to anticipate a potential exercise of any such resolution powers over the Issuer.

3. What is "Bail-In Power"?

"Bail-In Power" means the power of the relevant resolution authority to write down or convert to equity certain claims of unsecured creditors of a failing institution. In particular, the obligations of the Issuer in respect of the Negotiable European Medium Term Notes can be reduced (in part or in whole), cancelled, modified, or converted into shares, other securities or other obligations of the Issuer or any other person. In addition, capital instruments may be written down or converted into shares or other instruments of ownership either in connection with a resolution proceeding, or in certain other cases described below without or prior to a resolution proceeding. Capital instruments for these purposes include common equity tier 1, additional tier 1 and tier 2 instruments. The relevant resolution authority must write down capital instruments, or convert them into shares or other instruments of ownership in any of the following circumstances (the so-called "point of non-viability"): (i) where the determination has been made that conditions for resolution have been met, before any resolution action is taken; (ii) the appropriate authority determines that unless that power is exercised in relation to the relevant capital instruments, the institution or the group will no longer be viable; or (iii) extraordinary public financial support is required by the institution, except in certain circumstances.

4. Are the Issuer's obligations under the Negotiable European Medium Term Notes subject to the "Bail-In Power"?

If any Bail-In Power is exercised with respect to the Negotiable European Medium Term Notes, you may not be able to recover all or even part of the amount due under the Negotiable European Medium Term Notes from the Issuer, or you may receive a different security issued by the Issuer (or another person) in place of the amount (if any) due to you under the Negotiable European Medium Term Notes, which may be worth significantly less than the amount due to you under the Negotiable European Medium Term Notes at expiry. The effect of the exercise of the Bail-In Power by the relevant French resolution authority over the Issuer may include and result in any of the following, or some combination thereof: the reduction of all, or a portion, of the amounts payable by the Issuer under the terms of the Negotiable European Medium Term Notes (including a reduction to zero); the conversion of all, or a portion, of the amounts due under the Negotiable European Medium Term Notes into shares or other securities or other obligations of the Issuer or of another person, including by means of an amendment, modification or variation of the contractual terms, in which case you agree to accept in lieu of your contractual rights under the terms of the Negotiable European Medium Term Notes any such shares, other securities or other obligations of the Issuer or another person; the cancellation of the Negotiable European Medium Term Notes; the amendment or alteration of the maturity of the Negotiable European Medium Term Notes or amendment of the amount of interest payable on the Negotiable European Medium Term Notes, or the date on which the interest becomes payable, including by suspending payment for a temporary period; and/or if applicable, the variation of the terms of the Negotiable European Medium Term Notes, if necessary to give effect to the exercise of the Bail-In Power by the relevant resolution authority. Article L. 613-56-9 of the French Code monétaire et financier specifies conditions for contractual recognition of the Bail-in Power. Any financial contract entered into by an entity referred to in Section I of Article L.613-34 of the French Code monétaire et financier that creates an obligation or substantially modifies an existing obligation as from 28 December 2020 and which is governed by the law of a third country shall include a clause specifying that the parties acknowledge that such obligation may be subject to the exercise by the relevant resolution authority of the Bail-In Power as if the contract was governed by the law of a Member State. Accordingly, if any Bail-In Power is exercised over the Issuer with respect to the Negotiable European Medium Term Notes, you may not be able to recover all or even part of the amount due under the Negotiable European Medium Term Notes or you may receive a different security issued by the Issuer (or another person) in place of the amount (if any) due to you under the Negotiable European Medium Term Notes, which may be worth significantly less than the amount due to you under the Negotiable European Medium Term Notes at expiry. In addition, the exercise of the Resolution Tools may also result, after any transfer of all or part of the Issuer's business or separation of any of its assets, in the holders of Negotiable European Medium Term Notes (even in the absence of any such write down or conversion) being left as the creditors of the Issuer, whose remaining business or assets is insufficient to support the claims of all or any of the creditors of the Issuer (including the holders of Negotiable European Medium Term Notes).

There are significant risks inherent in the holding of the Negotiable European Medium Term Notes, including the risks in relation to their subordination, the circumstances in which the Negotiable European Medium Term Notes may be written down or converted to ordinary shares and the implications on prospective purchasers of Negotiable European Medium Term Notes (such as a substantial loss), the circumstances in which such prospective purchasers may suffer loss as a result of holding the Negotiable European Medium Term Notes are difficult to predict and the quantum of any loss incurred by investors in the Negotiable European Medium Term Notes in such circumstances is also highly uncertain.

5. Recognition of Bail-in and Loss Absorption)

BRRD 3/3

a) Acknowledgement:

By its acquisition of the Negotiable European Medium Term Preferred Notes each holder of the Negotiable European Medium Term Preferred Notes (which, for the purposes of this section includes any current or future holder of a Negotiable European Medium Term Preferred Notes) acknowledges, accepts, consents and agrees (a) to be bound by the effect of the exercise of the Bail-in or Loss Absorption Power (as defined below) by the Relevant Resolution Authority (as defined below), which may include and result in any of the following, or some combination thereof: (i) the reduction of all, or a portion, of the Amounts Due (as defined below); (ii) the conversion of all, or a portion, of the Amounts Due into shares, other securities or other obligations of the Issuer or another person (and the issue to the holder of such shares, securities or obligations), including by means of an amendment, modification or variation of the terms of the Negotiable European Medium Term Notes, in which case the holder agrees to accept in lieu of its rights under the Negotiable European Medium Term Notes any such shares, other securities or other obligations of the Issuer or another person; (iii) the cancellation of the notes; and/or; (iv) the amendment or alteration of the maturity of the notes or amendment of the amount of interest payable on the notes, or the date on which the interest becomes payable, including by suspending payment for a temporary period; (b) that the terms of the Negotiable European Medium Term Preferred Notes are subject to, and may be varied, if necessary, to give effect to, the exercise of the Bail-in or Loss Absorption Power by the Relevant Resolution Authority. For these purposes, the "Amounts Due" are the amounts payable in respect of each Negotiable European Medium Term Notes that has not been previously cancelled or otherwise is no longer due.

b) Bail-in or Loss Absorption Power

For these purposes, the "Bail-in or Loss Absorption Power" is: (i) any power existing from time to time under any laws, regulations, rules or requirements in effect in France, relating to the transposition of Directive 2014/59/EU of the European Parliament and of the Council of 15 May 2014 establishing a framework for the recovery and resolution of credit institutions and investment firms (as amended from time to time, the "BRRD"), including without limitation pursuant to French decree-law No. 2015-1024 dated 20 August 2015 (Ordonnance portant diverses dispositions d'adaptation de la législation au droit de l'Union européenne en matière financière) (as amended from time to time, the "20 August 2015 Decree Law") ratified by the Law n°2016-1691 of 9 December 2016 relating to transparency, the fight against corruption and the modernisation of economic life (Loi no. 2016-1691 du 9 décembre 2016 relative à la transparence, à la lutte contre la corruption et à la modernisation de la vie économique) (as amended from time to time, this ordinance was ratified by the Law n°2016-1691); or (ii) Regulation (EU) No 806/2014 of the European Parliament and of the Council of 15 July 2014 establishing uniform rules and a uniform procedure for the resolution of credit institutions and certain investment firms in the framework of a Single Resolution Mechanism and a Single Resolution Fund and amending Regulation (EU) No 1093/2010 (as amended from time to time, including by Regulation (EU) 2019/877 dated 20 May 2019, the "Single Resolution Mechanism Regulation"); (iii) or otherwise arising under French law, and in each case the instructions, rules and standards created thereunder, pursuant to which the obligations of a Regulated Entity (or an affiliate of such Regulated Entity) can be reduced (in part or in whole), cancelled, suspended, transferred, varied or otherwise modified in any way, or securities of a Regulated Entity (or an affiliate of such Regulated Entity) can be converted into shares, other securities, or other obligations of such Regulated Entity or any other person, whether in connection with the implementation of a bail-in tool following placement in resolution or otherwise. A reference to a "Regulated Entity" is to any entity referred to in Section I of Article L.613-34 of the French Code Monétaire et Financier which includes certain credit institutions, investment firms, and certain of their parent or holding companies established in France. A reference to the "Relevant Resolution Authority" is to the Autorité de contrôle prudentiel et de résolution, the Single Resolution Board established pursuant to the Single Resolution Mechanism Regulation, and/or any other authority entitled to exercise or participate in the exercise of any Bail-in or Loss Absorption Power from time to time (including the Council of the European Union and the European Commission when acting pursuant to Article 18 of the Single Resolution Mechanism Regulation). 6. Waiver of Set-Off Unless Waiver of Set-Off is specified as not applicable in the applicable annex in relation to the Senior Negotiable European Medium

Term Preferred Notes, no holder of any Senior Negotiable European Medium Term Preferred Note or interest may at any time exercise or claim any Waived Set-Off Rights against any right, claim, or liability the Issuer has or may have or acquire against such holder, directly or indirectly, howsoever arising (and, for the avoidance of doubt, including all such rights, claims and liabilities arising under or in relation to any and all agreements or other instruments of any sort or any non-contractual obligations), and each such holder shall be deemed to have waived all Waived Set-Off Rights to the fullest extent permitted by applicable law in relation to all such actual and potential rights, claims and liabilities. For the purposes of this section, "Waived Set-Off Rights" means any and all rights of or claims of any holder of any Negotiable European Medium Term Preferred Note or interest for deduction, set-off, netting, compensation, retention or counterclaim arising directly or indirectly under or in connection with any such Negotiable European Medium Term Preferred Note or interest.

TLAC / MREL

TLAC and MREL In coordination with the above-mentioned capital requirements, institutions are required to maintain a minimum level of own funds and eligible liabilities, calculated as a percentage of their own funds and total liabilities based on certain criteria, including systemic importance ("MREL"). On 9 November 2015, the Financial Stability Board ("FSB") proposed that G-SIBs (including the BNP Paribas Group) maintain significant amounts of liabilities that are subordinated (by law, contract or structurally) to certain priority liabilities, such as guaranteed or insured deposits and derivatives. These so-called "total loss absorbing capacity" (or "TLAC") requirements are intended to ensure that losses are absorbed by shareholders and creditors, other than creditors of priority liabilities, rather than being borne by government support systems. The amended versions of CRR and BRRD give effect to the FSB TLAC Term Sheet. Under the CRR, G-SIBs including BNP Paribas are required (since 1 January 2022) to comply with a level of TLAC in an amount at least equal to (i) 18% of the institution's total risk exposure amount, and (ii) 6.75% of the institution's applicable total exposure measure (each of which may be increased by additional firm-specific requirements or buffer requirements imposed by the regulator). The TLAC requirements, as implemented in the CRR, apply in addition to capital requirements applicable to the BNP Paribas Group. The BRRD and the SRMR also empower resolution authorities to require, on the basis of bank-specific assessments, that G-SIBs comply with a supplementary institution-specific requirement, in addition to the TLAC, known as the "MREL add-on", which is to be set in accordance with Article 45 and seq. of the BRRD and Article 12 of the SRMR as amended from time to time. Relevant Resolution Authorities may determine an appropriate transitional period to reach the final MREL add-on. In May 2020, the Single Resolution Board ("SRB") published its revised MREL policy under the Banking Package, which clarifies that G-SIBs will be required to comply with a MREL add-on where the TLAC level is not sufficient to allow, in the context of a resolution, for (i) a full absorption of losses, and (ii) a full reconstitution of the G-SIB's own funds restoring compliance with P1R and P2R capital requirements and the leverage ratio requirement, subject to potential adjustments to, inter alia, meet resolution objectives and secure market access. The MREL add-on would serve to fill in this gap, thereby aligning the approach to resolvability of G-SIBs with the existing approach applicable to non-G-SIBs. The SRB reiterated this approach in the 2022 MREL policy that it published on 8 June 2022. In May 2024, the SRB published its 2024 MREL policy that (i) introduces a revised approach on internal and external market confidence charge calibration and on the monitoring of MREL eligibility and (ii) reflects the legislative changes on the MREL framework related to entities in a "daisy chain" and to liquidation entities introduced by Directive 2024/1174 providing that no MREL is set for liquidation entities, except where the SRB assesses that MREL is justified in an amount exceeding the loss absorption amount. The Group was notified by the ACPR on 5 May 2026 that, as from such date, its minimum applicable MREL requirements is 22.32% of RWAs and 5.91% of leverage ratio exposure, and its applicable subordinated MREL requirement is 13.50% of RWAs and 5.63% of leverage ratio exposure. The MREL requirements applicable to the Group are reviewed periodically by the resolution authority (SRB) and are therefore subject to change. In addition, Article L.613-30-3 of the French Code monétaire et financier allows French credit institutions to issue "senior non preferred" notes, that are designed to be eligible to count towards TLAC and MREL. Pursuant to Article L.

613-30-3-I-4° of the French Code monétaire et financier, securities that are "non-structured" debt securities (as defined in Article R.613-28 of the French Code monétaire et financier), issued by any French credit institution as from the date of entry into force of the law with a minimum maturity of one year and whose terms and conditions provide that their ranking is as set forth in Article L.613-30-3-I-4°, shall rank junior to any other non-subordinated liability but senior to any subordinated obligations of such credit institution, including any subordinated obligations issued on or after 28 December 2020 whose principal and interest have been fully excluded from tier 1 or tier 2 capital, in a judicial liquidation proceeding. RatingsSuch ratings are only accurate as of the date hereof, as they have been obtained with the understanding that DBRS, Standard & Poor's, Moody's and Fitch Ratings will continue to monitor the credit of the Issuer and make future adjustments to such ratings to the extent warranted. The ratings may be changed, superseded or withdrawn, and therefore, a prospective purchaser should check the current ratings before purchasing the Negotiable European Medium-term Notes. Tax No comment is made or advice given by the Issuer, the Arranger or any Dealer in respect of taxation matters relating to the Negotiable European Medium-term Notes and each investor is advised to consult its own professional adviser.

1. DESCRIPTION OF THE ISSUANCE PROGRAMME		
Articles D. 213-9, 1° and D 213-11 of the French monetary and financial code and Article 6 of the Order of 30 May 2016 and subsequent amendments		
1.1	Language of the information memorandum which prevails	English
1.2	Name of the programme	BNP PARIBAS, NEU MTN (ID 1550)
1.3	Type of programme	NEU MTN
1.4	Name of the issuer	BNP PARIBAS
1.5	Type of the issuer	Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code
1.6	Purpose of the programme	The Issuer is carrying out trading activities related to Negotiable European Medium Term Notes only within the framework of a sound and prudent management of its treasury and the net proceeds from each issue of Negotiable European Medium Term Notes will be applied for the general financing purposes of BNP Paribas.
1.7	Programme size	Ten billion EUR 10,000,000,000 EUR or the equivalent value of such amount in any other authorized currency.

1.8	Status of the notes	Senior Unsecured Information about the status of the notes: The Negotiable European Medium Term Notes issued by the Issuer will constitute direct, unconditional, unsecured and unsubordinated obligations of the Issuer ranking pari passu with Senior Preferred Obligations, as provided for in Article L.613-30 3 I 3° of the French Monetary and Financial Code: (i) pari passu with all other direct, unconditional, unsecured and unsubordinated obligations of the Issuer outstanding on the date of entry into force of Law No. 2016-1691 (the Law), i.e. 11 December 2016; (ii) pari passu with all other present or future direct, unconditional, unsecured and Senior Preferred Obligations; (iii) junior to present and future claims benefiting from preferred exceptions such as liens, pledges or mortgages; and(iv) senior to the present and future Senior Non-Preferred obligations. “Senior Non Preferred Obligations” means any senior (chirographaires) obligations (including any future Senior Non Preferred Negotiable European Medium Term Notes issued pursuant to the terms of the applicable Senior Non Preferred Negotiable European Medium Term Notes programme) of the Issuer or anyother instruments issued by the Issuer which fall or are expressed to fall within the category of obligations described in Articles L. 613-30-3–I-4° and R. 613-28 of the French Code monétaire et financier. “Senior Preferred Obligations” means any senior present or future obligations (including the Senior Negotiable EuropeanPreferred Commercial Papers and the Senior Preferred Negotiable European Medium Term Notes if any) of the Issuer and or other instruments issued by the Issuer, which fall or are expressed to fall within the category of obligations described in Article L. 613-30-3–I-3° of the French Code monétaire et financier.For the avoidance of doubt, Negotiable European Medium Term Notesissued prior to the entryinto force of the Law will constitute Senior Preferred Obligations.
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1.9	Rating(s) of the programme	Fitch Ratings AA- https://www.fitchratings.com/entity/bnp-paribas-sa-80359629#securities-and-obligations Moody's A1 https://www.moodys.com/credit-ratings/BNP-Paribas-credit-rating-91000/ratings/view-by-debt S&P Global Ratings Europe Limited A+ https://www.standardandpoors.com/en_US/web/guest/ratings/details/-/instrument-details/debtType/SRUNSEC/entityId/102754 Ratings can be reviewed at any time by the rating agencies. Investors are invited to refer to the websites of the agencies concerned for the current rating.
1.10	Guarantee	Not applicable
1.11	Currencies of issue	Euro or any other currency authorized by applicable laws and regulations in force in France at the time of the issue
1.12	Yield basis	Compensation type(s): The remuneration is unrestricted i.e. it may be at a fixed rate, at a variable or revisable rate, or structured. However, the issuer undertakes to inform the Banque de France, when a security is issued, if the remuneration is linked to an index or varies pursuant to an indexation clause which does not relate to a standard interbank, money market or bond market rate. Benchmark index(es): The remuneration rates are indexed to the usual rates of the monetary markets. Compensation rules: The securities rates may be negative depending on the fixed rates or changes in the usual money market indices used to calculate their remuneration. At their maturity date, the principal of the securities must always equal par. Although the securities are redeemed unconditionally at par, the presence of negative interest flows may result with a net amount received by the holder being less than par. In the case of an issue with an early redemption or repurchase option, the terms of remuneration of the securities will be fixed at the time of the initial issue and may not be changed subsequently, in particular when the early redemption or repurchase option is exercised. Additional informations: Benchmark Regulation: A number of major interest rates (including the Euro Interbank Offered Rate ("EURIBOR"), other rates, indices and other published values or benchmarks are the subject

of national, international and other regulatory guidance and reform aimed at supporting the transition to robust benchmarks. Most reforms have now reached their planned conclusion (including the transition away from London interbank offered rates ("LIBOR")), and benchmarks remain subject to ongoing monitoring. These reforms may cause such benchmarks to perform differently than in the past, to disappear entirely or have other consequences which cannot be predicted. Any such consequence could have a material adverse effect on the value of and return on the Negotiable European Medium Term Notes linked to any such value or benchmark.

The Regulation (EU) 2016/1011 on indices used as benchmarks in financial instruments and financial contracts or to measure the performance of investment funds, as amended (the "EU Benchmarks Regulation") is a key element of ongoing regulatory reform in the EU. In addition to so-called "critical benchmark" indices, such as EURIBOR, other interest rates, foreign exchange rates, and indices, including equity, commodity and "proprietary" indices or strategies, will in most cases be within scope of the EU Benchmarks Regulation as "benchmarks" where they are used to determine the amount payable under, or the value of, certain financial instruments (including securities listed on an EU regulated market, EU multilateral trading facility ("MTF"), EU organised trading facility ("OTF") or via a systematic internaliser). Regulation (EU) 2016/1011 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (the "UK Benchmarks Regulation") is the relevant regulatory regime applicable to, among other things, the provision of benchmarks and the use of a benchmark in the UK.

Any of the above changes or any other consequential changes to any benchmark may result in:

the level of the published rate or the level of the "benchmark" or the volatility of the published rate or level being adversely affected;

an increase in the costs and risks of administering or otherwise participating in the setting of a "benchmark" and complying with such regulations or requirements;

the "benchmark" (including certain currencies or tenors of benchmarks) being discontinued or otherwise unavailable, which may result in the rate of interest in respect of the Negotiable European Medium Term Notes (if any) being determined based on any applicable fallback provisions; the methodology or other terms of the benchmark being changed in order to comply with regulatory requirements;

The rate of interest on the affected Negotiable European Medium Term Notes will be changed in ways that may be adverse to holders of such Negotiable European Medium Term Notes, without any requirement that the consent of such holders be obtained. Investors should consult their own independent advisers and make their own assessment about the potential risks imposed by the Benchmarks Regulation or any of the international or national reforms in making any investment decision with respect to any Negotiable European Medium Term Notes linked to or referencing a benchmark.

		Any such consequences could have a material adverse effect on the value of and return on any Negotiable European Medium Term Notes and/or could lead to the Negotiable European Term Notes being de-listed, adjusted, redeemed early. This could also negatively affect the liquidity of the Negotiable European Term Notes and a Noteholder's ability to sell their Negotiable European Term Notes in the secondary market.
1.13	Maturity	The term (maturity date) of the NEU MTN shall be determined in accordance with laws and regulations applicable in France, which imply that, at the date hereof, the term of the NEU MTN shall not be shorter than 1 year (365 days or 366 days in a leap year), from the issue date. The securities may be redeemed prior to maturity in accordance with the laws and regulations applicable in France. The securities issued under the programme may also include one or more options for redemption by the issuer (at the option of the Issuer, or the holder, or depending on one (or more) event(s) independent of the Issuer and/or the holder). The option of early redemption or repurchase of securities, if applicable, must be explicitly specified in the confirmation form of any relevant issue. In all cases, the maturity of any securities with one or more of these clauses, including any early redemption or repurchase options, will always comply with the regulations in force at the time of issue of the said securities. Maturity rules: Optional Redemption of Negotiable European Medium Term Notes upon the occurrence of a MREL/TLAC Disqualification Event: If "MREL/TLAC Disqualification Event" is specified as applicable in the confirmation form, upon the occurrence of a MREL/TLAC Disqualification Event in respect of Negotiable European Medium Term Notes, the Issuer may, at any time, subject to having given no less than seven (7) nor more than forty five (45) calendar days' notice to the holders (which notice shall be irrevocable), redeem all but not some only of the Negotiable European Medium Term Notes then outstanding, at the early redemption amount on the date specified in the notice of redemption, together, if applicable, with interest accrued to (but excluding) the date fixed for redemption. If "Prior permission of the relevant resolution authority" is specified as applicable in the applicable confirmation form, any purchase and any redemption in respect of the Negotiable European Medium Term Notes prior to the maturitydate or upon the occurrence of a MREL/TLAC Disqualification Event is subject to the prior permission of the relevant resolution authority in accordance with Articles 77(2) and 78a of the CRR. For the avoidance of doubt, any refusal of the relevant resolution authority to give its prior permission shall not constitute a default for any purpose. For the purpose of this option:

		A "MREL/TLAC Disqualification Event" means the determination by the Issuer, at any time, that as a result of a change in French and/or EU laws or regulations becoming effective on or after the issue date of Negotiable European Medium Term Notes, it is likely that all or part of the aggregate outstanding nominal amount of such Negotiable European Medium Term Notes will be excluded from the MREL/TLAC Eligible Liabilities available to meet the MREL/TLAC Requirements (however called or defined by then applicable regulations) if the Issuer is then subject to such requirements, which change was not reasonably foreseeable by the Issuer as at the issue date of the Negotiable European Medium Term Notes, provided that a MREL/TLAC Disqualification Event shall not occur where such Negotiable European Medium Term Notes is excluded on the basis (1) that the remaining maturity of such Negotiable European Medium Term Notes is less than any period prescribed by any applicable eligibility criteria under the MREL/TLAC Requirements, or (2) of any applicable limits on the amount of eligible liabilities permitted or allowed to meet the MREL/TLAC Requirements. "MREL/TLAC Eligible Liabilities" means any securities eligible to be included into the MREL of the Issuer and which is a TLAC-eligible instruments (as defined in the FSB TLAC Term Sheet) of the Issuer, and according to the MREL/TLAC Requirements. "MREL/TLAC Requirements" means the minimum requirement for own funds and eligible liabilities and/or total loss-absorbing capacity requirements applicable to the Issuer and/or the BNP Paribas Group referred to in the BRRD, any other EU law or regulation and relevant implementing legislation and regulation in France.
1.14	Minimum issuance amount	200,000 EUR or any other amount above the stated value (or equivalent amount in the relevant foreign currency).
1.15	Minimum legal amount of the notes	By virtue of regulation (Article D 213-11 of the French monetary and financial code), the minimum legal amount of the notes is 200,000 EUR or the equivalent in the currencies selected at the time of issuance.
1.16	Issuing and Paying Agent (s) (IPA) (exhaustive list)	BNP PARIBAS
1.17	Arranger(s)	BNP Paribas (Arranger)

1.18	Placement method	Direct placement The issuer may subsequently select to replace any dealer, insure the placement himself, or appoint other dealers; an updated list of such dealers shall be disclosed to investors upon request to the issuer. Additional information regarding the placement: The Negotiable European Medium Term Notes issued by BNP Paribas will be directly placed by its retail network or its trading rooms. The issuer is in charge for sending information relating to the Negotiable European Medium Term Notes market's trend to the Banque de France. The issuer may subsequently select to replace any dealer, ensure the placement himself, or appoint other dealers; an updated list of such dealers shall be disclosed to investors upon request to the issuer.
1.19	Form of the notes	The Negotiable European Medium Term Notes are negotiable debt instruments (titres de créances négociables), issued in dematerialised bearer form and recorded in the books of authorised intermediaries (book entry system).
1.20	Listing of the notes/Admission to trading on a regulated market	All, or part only, of the Negotiable European Medium Term Notes issued under the Programme may be admitted to trading on Euronext Paris and/or on the Luxembourg Stock Exchange. You can verify whether an issue of Negotiable European Medium Term Notes is admitted to trading (respectively) on Euronext Paris, on the website of Euronext Paris at the following address: https://www.euronext.com/ and/or on the Luxembourg Stock Exchange, on the website of the Luxembourg Stock Exchange at the following address: http://www.bourse.lu
1.21	Settlement system	The Negotiable European Medium Term Notes may be cleared through Euroclear France.
1.22	Governing law that applies to the programme	French Law
1.23	Taxation	The Issuer is not bound to indemnify any holder of the Negotiable European Medium Term Notes in case of taxes which are payable under French law or any other foreign law in respect of the principal of, or the interest on, the Negotiable European Medium Term Notes, except for any stamp or registration taxes payable by the Issuer under French law. Foreign Account Tax Compliance withholding may affect payments on the Negotiable European Medium Term Notes Pursuant to certain provisions of the U.S. Internal Revenue Code of 1986, commonly known as FATCA, withholding may be required on, among other things, (i) certain payments made by "foreign financial institutions" ("foreign passthru payments"), (ii) dividend equivalent payments in each case, to persons that fail to meet certain certification, reporting, or related requirements. The Issuer is a foreign financial institution for these purposes. A number of jurisdictions (including France) have entered into, or have agreed in substance to, intergovernmental agreements with the United States to

implement FATCA ("IGAs"), which modify the way in which FATCA applies in their jurisdictions. Under the provisions of IGAs as currently in effect, a foreign financial institution in an IGA jurisdiction would generally not be required to withhold under FATCA or an IGA from payments that it makes. Certain aspects of the application of the FATCA provisions and IGAs to instruments such as the Negotiable European Medium Term Notes, including whether withholding would ever be required pursuant to FATCA or an IGA with respect to payments on instruments such as the Negotiable European Medium Term Notes, are uncertain and may be subject to change. If withholding would be required pursuant to FATCA or an IGA with respect to foreign passthru payments or payments of gross proceeds from the disposition of Negotiable European Medium Term Notes that generate dividend equivalent payments, such withholding would not apply prior to the date that is two years after the date on which final regulations defining foreign passthru payments are published in the U.S. Federal Register and Negotiable European Medium Term characterised as debt (or which are not otherwise characterised as equity and have a fixed term) for U.S. federal tax purposes that are issued on or before the relevant grandfathering date would be "grandfathered" for purposes of FATCA withholding unless materially modified after such date. The grandfathering date for (A) Negotiable European Medium Term Notes that give rise solely to foreign passthru payments, is the date that is six months after the date on which final U.S. Treasury regulations defining the term foreign passthru payment are filed with the Federal Register, and (B) Negotiable European Medium Term Notes that give rise to a dividend equivalent pursuant to Section 871(m) of the Code and the U.S. Treasury regulations promulgated thereunder, is six months after the date on which obligations of its type are first treated as giving rise to dividend equivalents. If additional Negotiable European Medium Term Notes that are not distinguishable from such previously issued grandfathered Notes are issued after the expiration of the grandfathering period and are subject to withholding under FATCA, then withholding agents may treat all Negotiable European Medium Term Notes including the Negotiable European Medium Term Notes offered prior to the expiration of the grandfathering period, as subject to withholding under FATCA. In any case, holders should consult their own tax advisors regarding how these rules may apply to their investment in the Negotiable European Medium Term Notes. US equivalent withholding dividend Section 871(m) of the U.S. Internal Revenue Code of 1986 (the "Code") treats a "dividend equivalent" payment as a dividend from sources within the United States that is generally subject to a 30 per cent. U.S. withholding tax which may be reduced by an applicable tax treaty, eligible for credit against other U.S. tax liabilities or refunded, provided that the beneficial owner timely claims a credit or refund from the U.S. Internal Revenue Service (the "IRS"). A "dividend equivalent" payment is (i) a substitute dividend payment made pursuant to a securities lending or a sale-repurchase transaction that

(directly or indirectly) is contingent upon, or determined by reference to, the payment of a dividend from sources within the United States, (ii) a payment made pursuant to a "specified notional principal contract" that (directly or indirectly) is contingent upon, or determined by reference to, the payment of a dividend from sources within the United States, and (iii) any other payment determined by the IRS to be substantially similar to a payment described in (i) or (ii). U.S. Treasury regulations issued under Section 871(m) and applicable guidance (the "Section 871(m) Regulations") require withholding on certain non-U.S. holders of Negotiable European Medium Term Notes with respect to amounts treated as dividend equivalent payments. Under the Section 871(m) Regulations, only Negotiable European Medium Term Notes that have an expected economic return sufficiently similar to that of the underlying U.S. security, based on tests set forth in the Section 871(m) Regulations, will be subject to the Section 871(m) withholding regime (making such Note a "Specified Security"). The Section 871(m) Regulations provide certain exceptions to this withholding requirement, in particular for instruments linked to certain broad-based indices. Withholding in respect of dividend equivalents will generally be required when cash payments are made on, or upon the date of maturity, lapse or other disposition of, the Specified Security. If the underlying U.S. security or securities are expected to pay dividends during the term of the Specified Security, withholding generally will still be required even if the Specified Security does not provide for payments explicitly linked to dividends. Additionally, the Issuer may withhold the full 30 per cent. tax on any payment on the Negotiable European Medium Term Notes in respect of any dividend equivalent arising with respect to such Negotiable European Medium Term Notes regardless of any exemption from, or reduction in, such withholding otherwise available under applicable law (including, for the avoidance of doubt, where a non-U.S. holder is eligible for a reduced tax rate under an applicable tax treaty with the United States). A non-U.S. holder may be able to claim a refund of any excess withholding provided the required information is timely furnished to the U.S. Internal Revenue Service. Refund claims are subject to U.S. tax law requirements and there can be no assurance that a particular refund claim will be timely paid or paid at all. If the Issuer or any withholding agent determines that withholding is required, neither the Issuer nor any withholding agent will be required to pay any additional amounts with respect to amounts so withheld. The Section 871(m) Regulations generally apply to Specified Securities issued on or after 1 January 2017. If the terms of a Negotiable European Medium Term Notes are subject to a "significant modification" (as defined for U.S. tax purposes), the Negotiable European Medium Term Notes generally would be treated as retired and reissued on the date of such modification for purposes of determining, based on economic conditions in effect at that time, whether such Negotiable European Medium Term Note is a Specified Security. Similarly, if additional Negotiable European

		Medium Term Notes of the same series are issued (or deemed issued for U.S. tax purposes, such as certain sales of Notes out of inventory) after the original issue date, the IRS could treat the issue date for determining whether the existing Notes are Specified Securities as the date of such subsequent sale or issuance. Consequently, a previously out of scope Note, might be treated as a Specified Security following such modification or further issuance. The Issuer's determination is binding on non-U.S. holders of the Negotiable European Medium Term Notes, but it is not binding on the IRS. The Section 871(m) Regulations require complex calculations to be made with respect to Negotiable European Medium Term Notes linked to U.S. securities and their application to a specific issue of Negotiable European Medium Term Notes may be uncertain. In any case, holders should consult their own tax and legal advisors regarding how these rules may apply to their investment in Negotiable European Medium Term Notes.
1.24	Involvement of national authorities	Banque de France
1.25	Selling restrictions	General: The Issuer, the Dealers and the holders undertake not to take any action which would facilitate the public offering of Negotiable European Medium Term Notes, or the possession or distribution of the Information Memorandum, or any other document relating to the Negotiable European Medium Term Notes, in any country where the distribution of such documents would be contrary to its laws and regulations, and will only offer or sell the Negotiable European Medium Term Notes in accordance with the laws and regulations in force in these particular countries. The Issuer, the Dealers and the holders undertake to comply with the laws and regulations in force in the countries where it will offer or sell the Negotiable European Medium Term Notes or will hold or distribute the Information Memorandum, and will obtain all necessary authorisations and agreements in accordance with the laws and regulations in force in all the countries in which such an offer for sale will be made by it. The Issuer and the Dealers will bear no responsibility for the breach by the holder of these laws and regulations. The Issuer shall therefore be notified prior to any offering or selling of the Negotiable European Medium Term Notes to any retail investor in order for the Issuer to prepare and make available the key information document as required by the PRIIPs Regulation. France: The Issuer, the Dealers and each holder of Negotiable European Medium Term Notes (each future holders of Negotiable European Medium Term Notes is deemed to have declared and accepted on the acquisition date of the Negotiable European Medium Term Notes) undertake to abide by all French applicable laws and regulations related to the offer, placement, distribution and sale of the Negotiable European Medium Term Notes. United-Kingdom: The Negotiable European Medium Term

Notes are not intended to be offered, sold, distributed or otherwise made available to, or should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom (the "UK"). Consequently, no disclosure document required by the FCA Product Disclosure Sourcebook ("DISC") for offering or selling the Negotiable European Medium Term Notes or otherwise making them available to retail investors in the UK has been prepared, and therefore, offering or selling the Negotiable European Medium Term Notes or otherwise making them available to any retail investor in the UK may be unlawful under the FCA Product Disclosure Sourcebook ("DISC"). For the purposes of this provision: (a) the expression "retail investor" means a person who is either (or both) of the following: (i) not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the EUWA; or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024 (POATRs); and (b) the expression an "offer" includes the communication in any form and by any means of sufficient information on the terms of the offer and the Negotiable European Medium Term Notes to be offered so as to enable an investor to decide to purchase or subscribe for the Negotiable European Medium Term Notes.

United States: The Negotiable European Medium Term Notes have not been and will not be registered under the Securities Act of 1933, as amended (the "Securities Act"), or any other laws or regulations of any state of the United States of America, and may not be offered or sold within the United States of America, or to, or for the account or benefit of, U.S. persons except in accordance with Regulation S under the Securities Act or in exemption from, or in a transaction not subject to, the registration requirements of the Securities Act. Terms used in this paragraph have the meanings given to them in Regulation S under the Securities Act. Any initial subscriber and any further holder of the Negotiable European Medium Term Notes has represented and agreed, that it has not offered, sold, or delivered, and will not offer, sell or deliver, whether directly or indirectly, any Negotiable European Medium Term Notes within the United States of America or to, or for the account or benefit of, any U.S. person (i) as part of their distribution at any time or (ii) otherwise until after the expiration of the 40 day distribution compliance period, as determined and certified by the Dealer. In addition, until the 40 day distribution compliance period has expired, an offer or sale of Negotiable European Medium Term Notes within the United States or to a U.S. person by an initial subscriber or any further holder of the Negotiable European Medium Term Notes, whether or not participating in the offering, may violate the registration requirements of the Securities Act. Any initial subscriber and any further holder of the Negotiable European Medium Term Notes has also agreed that it will send to each distributor, initial subscriber or person to which it sells Negotiable European

		Medium Term Notes during the 40 day distribution compliance period a notice setting out the selling and offering restrictions of the Negotiable European Medium Term Notes in the United States of America or to, or for the account or benefit of, US persons. The Negotiable European Medium Term Notes will be offered and sold only outside the United States to persons other than US persons (as defined in accordance with Regulation S under the Securities Act). In addition, until the 40 day distribution compliance period with respect to any Negotiable European Medium Term Notes has expired, an offer or sale of such Negotiable European Medium Term Notes within the United States or to a U.S. person by any dealer (whether or not participating in the offering) may violate the registration requirements of the Securities Act if such offer or sale is made otherwise than in accordance with an available exemption from registration under the Securities Act.
1.26	Contact(s)	list.cib.dllegaltcnsecuritisedproductsparis@bnpparibas.com
1.27	Additional information on the programme	Optional

1.28 INFORMATION CONCERNING THE ISSUER'S REQUEST OF THE STEP LABEL

Not applicable

2 DESCRIPTION OF THE ISSUER		
Article D. 213-9, 2° of the French monetary and financial code and Article 7 of the Order of 30 May 2016 and subsequent amendments		
2.1	Name of the issuer	BNP PARIBAS
2.2	Registered office or equivalent (legal address) and main administrative office (if different)	Registered office: 16, boulevard des Italiens 75009 PARIS FRANCE
2.3	Registration number and LEI	Registration number: 662 042 449 LEI: R0MUWSFPU8MPRO8K5P83
2.4	Legal form/status, governing law of the issuer and competent courts	Legal form/status: Public limited company (with executive board) under French law Governing law of the issuer: Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code Competent courts: Court of Appeal Of Paris
2.5	Date of incorporation	26/05/1966

2.6	Issuer's mission summary	The purpose of BNP Paribas (Article 3 of the Articles of Association) shall be to provide and conduct the following services with any individual or legal entity in France and abroad, subject to compliance with the French laws and regulations applicable to credit institutions licensed by the Credit Institutions and Investment Firms Committee (Comité des Établissements de Crédit et des Entreprises d'Investissement): - any and all investment services, - any and all services related to investment services, - any and all banking transactions, - any and all services related to banking transactions, - any and all equity investments, as defined in the Monetary and Financial Code, Book III-Section 1, (Code Monétaire et Financier, Livre III, Titre 1er) governing banking Transactions and Section II (Titre II) governing investment services and related services. On a regular basis, BNP Paribas may also conduct any and all other activities and any and all transactions in addition to those listed above, in particular any and all arbitrage, brokerage and commission transactions, subject to compliance with the regulations applicable to banks. In general, BNP Paribas may, on its own behalf, and on behalf of third parties or jointly therewith, perform any and all financial, commercial, industrial, or agricultural, personal property or real estate transactions directly or indirectly related to the activities set out above or which further the accomplishment thereof.
2.7	Composition of governing bodies and supervisory bodies	Jean Lemmiere, Chairman of the Board of Directors of BNP Paribas Jean-Laurent Bonnafé, Director and Chief Executive Officer of BNP Paribas Jacques Aschenbroich, Director of companies Juliette Brisac, Senior Advisor to the Head of Company Engagement of BNP Paribas Group Valérie Chort, Director of companies Hugues Epailard, Business manager Real Estate BNP Paribas Vanessa Lepoultier, Financial Advisor Lieve Logghe, Chief Financial Officer of Boortmalt International Marie-Christine Lombard, Chief Executive Officer and Chairman of the Executive Board of Geodis Bertrand de Mazières, Director of companies Christian Noyer, Director of companies Nicolas Peter, Chairman of the Supervisory Board of BMW AG Guillaume Poupard, Chief Trust Officer of Orange Group Annemarie Straathof, Director of companies

2.8	Brief description of current activities of the issuer	Detailed information about the Issuer's results and business activity can be found on pages 5 and 152 to 195 of the BNP Paribas' 2025 Universal Registration Document. BNP Paribas is a European leading provider of banking and financial services with four domestic retail banking markets in Europe, namely Belgium, France, Italy and Luxembourg. The Group operates in 64 countries and has more than 180,000 employees, including over 146,000 in Europe. It holds key positions in its two main businesses. BNP Paribas' organisation is based on three operating divisions: Commercial, Personal Banking & Services (CPBS). Corporate and Institutional Banking (CIB). Investment & Protection Services (IPS)*See more details in appendix
2.9	Capital	2,203,201,214.00 Euro Decomposition of the capital: As of the date of signature of this document, the share capital consists of 1 101 600 607 fully paid-up shares with a nominal value of 2 euros each.
2.9.1	Amount of capital subscribed and fully paid	2,203,201,214.00 EUR
2.9.2	Amount of capital subscribed and not fully paid	0.00 EUR
2.10	List of main shareholders	References to the relevant pages of the annual report or reference document: Cf 2025 Universal Registration Document and Annual Financial Report – Section 1.5 BNP Paribas and its shareholders, Changes in Share Ownership page 23 and 24. Shareholders: European Institutional investors 41,50 % Blackrock Inc. 7,00 % Société Fédérale de Participations et d'Investissement (SFPI) 5,70 % Institutional investors outside Europe 31,70 % Individual investors 7,20 %

2.11	Regulated markets on which the shares or debt securities of the issuer are listed	Regulated markets on which the shares are listed: The BNP Paribas shares are listed on Euronext Paris (https://live.euronext.com/fr/product/equities/FR0000131104-XPAR) BNP shares were first listed on the Cash Settlement Market of the Paris Stock Exchange on 18 October 1993, following privatisation, before being transferred to the Monthly Settlement Market on 25 October of that year. When the monthly settlement system was discontinued on 25 September 2000, BNP Paribas shares became eligible for Euronext's Deferred Settlement Service (SRD). The shares are also traded on SEAQ International in London and on the Frankfurt Stock Exchange. Since 24 July 2006 they have been traded on the MTA International in Milan. Since privatisation, a Level 1 144A ADR programme has been active in the USA, where JP Morgan Chase is the depositary bank (2 ADRs correspond to 1 BNP Paribas share). The ADRs have been traded on the OTCQX International Premier since 14 July 2010 in order to provide better liquidity and clarity for US investors.
2.12	Accounting methods for consolidated accounts (or failing that, for the individual accounts)	Accounting method for consolidated accounts: IFRS
2.13	Accounting year	Starting on 01/01 ending 31/12
2.13.1	Date of the last general annual meeting of shareholders (or equivalent thereof) which has ruled on the last financial year accounts	12/05/2026
2.14	Fiscal year	Starting on 01/01 ending 31/12
2.15	Auditors of the issuer, who have audited the issuer's annual accounts	
2.15.1	Auditors	Holder(s): Deloitte & Associés 6, place de la Pyramide 92908 Paris-La Défense Cedex FRANCE Ernst & Young 1, 2 Place des Saisons 92400 Courbevoie FRANCE
2.15.2	Auditors report on the accuracy of the accounting and financial information	Cf 2025 Registration document – deposit number D.26-0113. Report on consolidated accounts p 336, Report on annual accounts p 692. Cf 2024 Registration document – deposit number D.25-012, Report on consolidated accounts p 323, Report on annual accounts p 675.

2.16	Other equivalent programmes of the issuer	Please refer to our Investors & Shareholders Page providing information on the Issuer's other programs: https://invest.bnpparibas/en/search/debt/documents/documentation-on-programs-and-issuances
2.17	Rating of the issuer	Fitch Ratings https://www.fitchratings.com/gws/en/esp/issr/80359629 Moody's https://www.moodys.com/credit-ratings/BNP-Paribas-credit-rating-91000/ratings/view-by-class S&P Global Ratings Europe Limited https://disclosure.spglobal.com/ratings/en/regulatory/org-details/sectorCode/FI/entityId/102754
2.18	Additional information on the issuer	Composition of governing bodies and supervisory bodies At 31 December 2025, the BNP Paribas Executive Committee had the following members: The BNP Paribas Executive Committee has had a permanent Secretariat since November 2007. Jean-Laurent Bonnafé, Director and Chief Executive Officer of BNP Paribas; Yann Gérardin, Chief Operating Officer of BNP Paribas and Executive Chairman of Corporate & Institutional Banking; Thierry Laborde, Chief Chief Operating Officer of BNP Paribas, in charge of Commercial, Personal Banking & Services; Renaud Dumora, Deputy Chief Operating Officer of BNP Paribas, in charge of investment & Protection Services; Yannick Jung, Deputy Chief Operating Officer of BNP Paribas, incharge of the Commercial & Personal Banking businesses in the Euro zone within Commercial, Personal Banking & Services; Olivier Osty, Deputy Chief Operating Officer of BNP Paribas and Chief Executive Officer of Corporate & Institutional Banking; Michael Anseeuw, Director and Chief Executive Officer and Chairman of the Executive Board of BNP Paribas Fortis; Marc Camus, Chief Information Officer of BNP Paribas; Charlotte Dennery, Director and Chief Executive Officer of BNP Paribas Personal Finance; Elena Goitini, Chief Executive Officer of BNL; Elise Hermant, Head of Communications of BNP Paribas; Pauline Leclerc Glorieux, Director and Chief Executive Officer of BNP Paribas Cardif;

		Isabelle Loc, Head of BNP Paribas Commercial & Personal Banking in France; Stéphanie Maarek, Chief Compliance Officer of BNP Paribas; Lars Machenil, Chief Financial Officer of BNP Paribas; Philippe Maillard, Group Chief Operating Officer; Sofia Merlo, Head of Human Resources of BNP Paribas; Anne Pointet, Head of Company Engagement of BNP Paribas; Frank Roncey, Chief Risk Officer of BNP Paribas. Additional Information of the Issuer: Reference shall be made to the Issuer's 2025 Registration Document filed with the Autorité des Marchés Financiers on 19 March 2026 (under the visa number D.260113) together with the first update of the 2025 Registration Document filed with the Autorité des Marchés Financiers, 30 April 2026. Copies of the Registration Document are available free of charge at the registered office of BNP Paribas: 16, boulevard des Italiens, 75009 Paris. The Registration Document can also be consulted on the following internet websites of the Autorité des Marchés Financiers (www.amf-france.org) or of BNP Paribas (https://invest.bnpparibas.com/en/registration-documents-annual-financial-reportshttps://invest.bnpparibas/en/)
2.19	Issuer's extra-financial rating(s)	Not applicable

3.CERTIFICATION OF INFORMATION INCLUDING APPENDICES
Articles D. 213-5 et D. 213-9, 4° of the French monetary and financial code and subsequent amendments

Certification of information concerning the programme BNP PARIBAS, NEU MTN (ID 1550) for the issuer BNP PARIBAS		
3.1	Name(s) and function(s) of the signatory (signatories)	Monsieur Lars Machenil, Chief Financial Officer, BNP Paribas SA
3.2	Declaration of each signatory	To the best of my knowledge, the information provided by the issuer in the financial documentation, which includes the appendices below and including the French summary (if relevant) is accurate, precise and does not contain any omissions likely to affect its scope or any false or misleading information.
3.3	Date, place of signature, signature	15/07/2026 <i>PARIS</i>  BNP Paribas Direction Finance Groupe 16 boulevard des Italiens FR-75009 Paris 

APPENDICES

Further to articles D.213-9 of the French monetary and financial code and L.232-23 of the French commercial code, financial information mentioned in Article D213-9 of the French monetary and financial code should be made available to any person upon request

Documents available to the shareholders annual general meeting or the equivalent body		
Appendix 1	Universal Registration Document Year 2026	Document d'enregistrement universel https://eucpmtn.banque-france.fr/neusgate/api/public/document/24133
Appendix 2	Universal Registration Document Year 2025	Document d'enregistrement universel https://eucpmtn.banque-france.fr/neusgate/api/public/document/20756

Other appendices		
Appendix 1	Other document Year 2026	Autre document https://eucpmtn.banque-france.fr/neusgate/api/public/document/24134
Appendix 2	Other document Year 2025	Autre document https://eucpmtn.banque-france.fr/neusgate/api/public/document/20755

Accounting Method

BNP Paribas SA's financial statements have been prepared in accordance with generally accepted accounting principles applied to credit institutions in France, set out in ANC (French Accounting Standards Authority) regulation 2014-07 of 26 November 2014 and its amending regulations since that date. The consolidated financial statements of the BNP Paribas Group have been prepared in accordance with international accounting standards (International Financial Reporting Standards – IFRS), as adopted for use in the European Union. Accordingly, certain provisions of IAS 39 on hedge accounting have been excluded, and certain recent texts have not yet undergone the approval process. Information on the nature and extent of risks relating to financial instruments as required by IFRS 7 “Financial Instruments: Disclosures” and to insurance contracts as required by IFRS 4 “Insurance Contracts”, along with information on regulatory capital required by IAS 1 “Presentation of Financial Statements” are presented in chapter 5 of the Universal Registration Document. This information, which is an integral part of the notes to the consolidated financial statements of the BNP Paribas Group as at 31 December 2023, is covered by the opinion of the Statutory Auditors on the financial statements and is identified in the management report by the word “Audited”. Section 4 of chapter 5, paragraph Exposures, provisions and cost of risk provides, in particular, IFRS 7 information on credit risk exposures and related impairments detailed according to their performing or non-performing status, by geographic area and by industry, as well as details of loans and advances subject to moratoria or to public guarantee schemes in response to the health crisis.