

3 Year Oil Bonus Builder Bond 2

BOND OBJECTIVES

Potential for Capital Growth



Performance linked to Oil



Bonus Builder Feature



Access to Capital during the Term



Summary Risk Indicator: 5



PERFORMANCE LINKED TO OIL

3 YEAR TERM



POTENTIAL BONUS OF **16.1%** EACH YEAR



BONUSES ROLLED UP UNTIL MATURITY

UNIQUE NEW INVESTMENT TYPE

Closing Date: 30 April 2024 (or earlier if fully subscribed)

INDICATIVE KEY FEATURES:

Underlying Investment: WTI Crude Oil (CL1 Cmdty)

Term: 3 years

Potential Return: 16.1% bonus if Oil is above its initial level at the end of each year. Bonus returns are rolled up and paid at Maturity. Memory Feature: If any potential bonus is missed, it can be caught up if the conditional return level (above initial level) is exceeded at the end of any subsequent year.

Full Capital at Risk: No Capital Protection feature

Guarantor: BNP Paribas (S&P: A+/Moody's: Aa3/Fitch: AA-)

Maximum Return: 48.3%

Minimum Return: Unlimited

Minimum Amount: €30,000

Summary Risk Indicator: 5

Closing Date: 30 April 2024
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Liquidity: Daily, via stock market listing

Taxation: CGT for Personal Investors
Exempt for Pension & Post Retirement Investors

Availability: Personal: Conexim and Omnium Investment Platforms
Pension: Self Administered and Self Directed Insured Plans

MOODY'S CREDIT RATINGS:

SPECULATIVE GRADE				INVESTMENT GRADE											
C	Ca	Caa	B3	B2	B1	Ba3	Ba2	Ba1	A3	A2	A1	Aa3	Aa2	Aa1	Aaa
BNP Paribas								Aa3							
Allied Irish Bank PLC								A3							
Bank of Ireland Group PLC								A3							
PTSB Group Holdings plc								Baa2							

Source: Various (March 2024)

Warning: This document is intended for Financial Broker firms only and is not suitable for potential Investors. This document should be read in conjunction with the product Brochure where a full list of warnings is provided.

POTENTIAL RETURN ILLUSTRATION:

The table below illustrates the projected bonus return in 5 return environments and scenarios. In each case, the Oil level is assumed to be 100 at the inception of the Bond.

Index Level	Negative Returns Throughout	Neutral Returns Throughout	Negative then Positive Returns	Positive then Negative Returns	Positive Returns Throughout
End of Year 1	96	97	97	105	120
End of Year 2	90	109	95	108	135
End of Year 3	75	103	105	90	145

Coupons Rolled Up	0%	48.3% Years 2 and 3 Year 1 caught up by Memory Feature	48.3% Year 3 and Years 1 and 2 caught up by Memory Feature	32.2% Years 1 and 2	48.3% Years 1, 2 and 3
Proportion of Initial Capital Repaid	75%	100%	100%	90%	100%
Projected Product Return	-25%	+48.3%	+48.3%	+22.2%	+48.3%

INVESTMENT RATIONALE:

Oil is the world's most ubiquitous commodity or natural resource. Oil is extracted in order to produce energy to propel vehicles, to heat buildings, and to produce electricity etc. Oil is also used in the industrial sector as a raw material to make products such as plastics, polyurethane, solvents, and hundreds of other intermediate and end-user goods (e.g. textiles, health and beauty products, medical supplies and household products). Dependency on fossil fuels such as Oil is being reduced or phased out around the world due to its contribution to global warming and its impact on our environment. In the meantime, Oil remains an important component of the energy and industrial production sectors.

Oil Demand: demand for Oil has been relatively stable in 2023 and can be expected to be similarly stable in the next 3 years should global economic performance remain positive and stable (notwithstanding the inflation threats and the impact of higher interest rates).

Oil Supply: OPEC supply is currently stable and appears to be organised effectively by these powerful Oil producing countries and regions. Non-OPEC supply (which is traditionally less stable) also appears to be relatively controlled and stable at this time. However, the potential for Supply Side disruption due to wars in Russia/Ukraine and Israel/Palestine (particularly if this conflict spreads elsewhere in the Middle East or causes interruptions to shipping supply channels) is evident in 2024 and beyond. Any interruption to the Oil Supply or to supply chain infrastructure has the potential to destabilise Oil supply which generally results in higher Oil prices.

SUMMARY RISK INDICATOR:

The Summary Risk Indicator (SRI) is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because BNP Paribas is not able to pay the Investor. The risk indicator assumes the product is held until maturity. The actual risk can vary significantly if the Investor encashes prior to maturity.

We have classified this product as 5 out of 7:

