



# 100% Capital Secure Annual Income Bond 3

## BOND OBJECTIVES

100% Capital Protected



Potential for Fixed Annual Return



Investment in Equity Index



Access to Capital during the Term

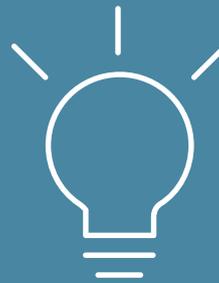


Summary Risk Indicator: 2

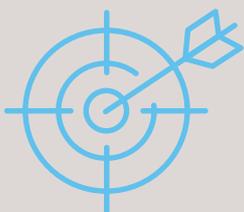


**POTENTIAL FIXED RETURN  
OF 4.15% EACH YEAR**

(CONDITIONAL ON INDEX BEING AT OR  
ABOVE INITIAL LEVEL EACH YEAR)



**CAP ON  
RETURN:  
20.75%**



**LINKED TO  
BENCHMARK  
EUROSTOXX 50  
INDEX**

**5  
YEAR TERM**

**100%  
CAPITAL  
PROTECTION**

**Closing Date: 29 April 2026 (or earlier if fully subscribed)**

## INDICATIVE KEY FEATURES:

<b>Term:</b>	5 years
<b>Capital Protection Provider:</b>	BNP Paribas (Moody's: A1/S&P: A+/Fitch: AA-)
<b>Underlying Investment:</b>	EuroStoxx 50 Index (SX5E Index)
<b>Capital Protection:</b>	100%
<b>Conditional Return:</b>	Potential Annual Return of 4.15% paid out at the end of year conditional on the Index being at or above its initial level (20.75% in total) <b>Memory Feature:</b> If any of the Potential Annual Returns are missed, they can be caught up and become payable if the Index is at or above its initial level at the end of a subsequent year
<b>Summary Risk Indicator:</b>	2
<b>Minimum Return:</b>	0%
<b>Maximum Return:</b>	20.75% (5 x 4.15% per year)
<b>Minimum Amount:</b>	€25,000
<b>Closing Date:</b>	29 April 2026 (or earlier if fully subscribed)
<b>Liquidity:</b>	Daily, via stock market listing
<b>Taxation:</b>	Income Tax for Personal Investors Exempt for Pension & Post Retirement Investors
<b>Availability:</b>	Personal: Conexim and Omnium Investment Platforms Pension: Self Administered and Self Directed Insured Plans

## S&P CREDIT RATINGS:

< NON-INVESTMENT GRADE >	< INVESTMENT GRADE >
D C CC CCC- CCC CCC+ B- B B+ BB- BB BB+	BBB- BBB BBB+ A- A A+ AA- AA AA+ AAA
<b>BNP Paribas</b>	<b>A+</b>
<b>Allied Irish Bank PLC</b>	<b>BBB+</b>
<b>Bank of Ireland Group PLC</b>	<b>BBB+</b>
<b>PTSB Group Holdings PLC - Not Rated</b>	

Source: Various (March 2026)

## INVESTMENT RATIONALE:

Equities as a long term investment: Although investing in equities involves a degree of investment risk and there will be volatile periods along the way, in the medium to long term, equities tend to outperform other assets like bonds, property, cash etc. By adopting a medium term approach, equity investors can mitigate the risks and short term volatility associated with stock market investment while benefiting from the long term capital growth potential that stock markets can provide.

Stock Market Indices provide a broad representative portfolio of investments in multiple companies or shares. Indexes are often used as benchmarks to gauge the movement and performance of market segments or geographic regions. Investors generally use indexes as a basis for diverse or passive investing.

The EuroStoxx 50 Index is a Benchmark Index of Eurozone shares.

## 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 2 out of 7 as follows:**



**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.**