



100% Capital Secure Annual Income Bond 4

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 4.30% EACH YEAR

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



CAP ON RETURN: 21.50%



LINKED TO BENCHMARK EUROSTOXX 50 INDEX

5 YEAR TERM

100% CAPITAL PROTECTION

Closing Date: 1 July 2026 (or earlier if fully subscribed)

INDICATIVE KEY FEATURES:

Term:	5 years
Capital Protection Provider:	BNP Paribas (Moody's: A1/S&P: A+/Fitch: AA-)
Underlying Investment:	EuroStoxx 50 Index (SX5E Index)
Capital Protection:	100%
Conditional Return:	Potential Annual Return of 4.30% paid out at the end of year if the Index is at or above its initial level (21.50% in total) Memory Feature: 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
Summary Risk Indicator:	2
Minimum Return:	0%
Maximum Return:	21.50% (5 x 4.30% per year)
Minimum Amount:	€25,000
Closing Date:	1 July 2026 (or earlier if fully subscribed)
Liquidity:	Daily, via stock market listing
Taxation:	Income Tax 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						A1									
Allied Irish Bank PLC						A2									
Bank of Ireland Group PLC						A2									
PTSB Group Holdings plc						Baa1									

Source: Various (May 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.