

The Base Prospectus expires on 2 June 2021 and the Issuer intends that the Base Prospectus will be updated before expiry. The updated base prospectus will be available on <https://rates-globalmarkets.bnpparibas.com/gm/Public/LegalDocs.aspx>

## FINAL TERMS FOR CERTIFICATES

### FINAL TERMS DATED 17 MAY 2021

**BNP Paribas Issuance B.V.**  
(incorporated in The Netherlands)  
(as Issuer)

Legal entity identifier (LEI): 7245009UXRIGIRYOBR48

**BNP Paribas**  
(incorporated in France)  
(as Guarantor)

Legal entity identifier (LEI): R0MUWSFPU8MPRO8K5P83

### Up to 5,000 EUR "Athena" Certificates relating to Solactive Tourism 2021 AR 5% Index due 2 July 2027

under the Note, Warrant and Certificate Programme  
of BNP Paribas Issuance B.V., BNP Paribas and BNP Paribas Fortis Funding  
The Base Prospectus received approval no. 20-233 on 2 June 2020

**ISIN Code: FI4000507173**

**BNP Paribas Arbitrage S.N.C.**  
(as Manager)

### The Securities are offered to the public in Finland from 17 May 2021 to 11 June 2021

Any person making or intending to make an offer of the Securities may only do so:

- (i) in those Non-exempt Offer Jurisdictions mentioned in Paragraph 47 of Part A below, provided such person is a Manager or an Authorised Offeror (as such term is defined in the Base Prospectus) and that the offer is made during the Offer Period specified in that paragraph and that any conditions relevant to the use of the Base Prospectus are complied with; or
- (ii) otherwise in circumstances in which no obligation arises for the Issuer, the Guarantor or any Manager to publish a prospectus pursuant to Article 3 of the Prospectus Regulation or to supplement a prospectus pursuant to Article 23 of the Prospectus Regulation, in each case, in relation to such offer.

None of the Issuer, the Guarantor or any Manager has authorised, nor do they authorise, the making of any offer of Securities in any other circumstances.

Investors should note that if a supplement to or an updated version of the Base Prospectus referred to below is published at any time during the Offer Period (as defined below), such supplement or updated base prospectus, as the case may be, will be published and made available in accordance with the arrangements applied to the original publication of these Final Terms. Any investors who have indicated acceptances of the Offer (as defined below) prior to the date of publication of such supplement or updated version of the Base Prospectus, as the case may be (the "**Publication Date**"), have the right within three working days of the Publication Date to withdraw their acceptances.

## PART A - CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions (the "**Conditions**") set forth in the Base Prospectus dated 2 June 2020, each Supplement to the Base Prospectus published and approved on or before the date of these Final Terms (copies of which are available as described below) notwithstanding the publication and approval of any other Supplement to the 2020 Base Prospectus (each a "**2020 Future Supplement**") which may have been published and approved after the date of these Final Terms and before the end of the public offer period of the Securities to which these Final Terms relate (together, the "**2020 Base Prospectus**") and/or an updated Base Prospectus (any Supplement(s) thereto, each a "**2021 Future Supplement**"), which will replace the 2020 Base Prospectus (the "**2021 Base Prospectus**") (the date of any such publication and approval, each a "**Publication Date**").

This document constitutes the Final Terms of the Securities described herein for the purposes of Regulation (EU) 2017/1129 (the "**Prospectus Regulation**") and (i) prior to any Publication Date, must be read in conjunction with the 2020 Base Prospectus, or (ii) on and after any Publication Date must be read in conjunction with the 2020 Base Prospectus, as supplemented by any 2020 Future Supplement as at such date or, as applicable, the 2021 Base Prospectus, as supplemented by any 2021 Future Supplement as at such date, save in respect of the Conditions which are extracted from the 2020 Base Prospectus to obtain all the relevant information. The 2020 Base Prospectus, as supplemented, constitutes, and the 2021 Base Prospectus will constitute, a base prospectus for the purposes of the Prospectus Regulation. The Issuer has in the 2020 Base Prospectus given consent to the use of the 2020 Base Prospectus in connection with the offer of the Securities. Such consent will be valid until the date that is twelve months following the date of the 2020 Base Prospectus. The Issuer will in the 2021 Base Prospectus give consent to the use of the 2021 Base Prospectus in connection with the offer of the Securities. A summary of the Securities is annexed to these Final Terms.

**The 2020 Base Prospectus, as supplemented, and these Final Terms are available and the 2021 Base Prospectus will be available for viewing at <http://eqdpo.bnpparibas.com/FI4000507173> and copies may be obtained free of charge at the specified offices of the Security Agents.**

References herein to numbered Conditions are to the terms and conditions of the relevant series of Securities and words and expressions defined in such terms and conditions shall bear the same meaning in these Final Terms in so far as they relate to such series of Securities, save as where otherwise expressly provided.

These Final Terms relate to the series of Securities as set out in "Specific Provisions for each Series" below. References herein to "**Securities**" shall be deemed to be references to the relevant Securities that are the subject of these Final Terms and references to "**Security**" shall be construed accordingly.

## SPECIFIC PROVISIONS FOR EACH SERIES

| <b>Series Number</b> | <b>No. of Securities issued</b> | <b>No. of Securities</b> | <b>ISIN</b>  | <b>Common Code</b> | <b>Issue Price per Security</b> | <b>Redemption Date</b> |
|----------------------|---------------------------------|--------------------------|--------------|--------------------|---------------------------------|------------------------|
| CE3030GEO            | Up to 5,000                     | Up to 5,000              | FI4000507173 | Not applicable     | 100% of the Notional Amount     | 2 July 2027            |

## GENERAL PROVISIONS

The following terms apply to each series of Securities:

- 1. Issuer:** BNP Paribas Issuance B.V.
- 2. Guarantor:** BNP Paribas
- 3. Trade Date:** 18 June 2021.
- 4. Issue Date:** 28 June 2021.
- 5. Consolidation:** Not applicable.
- 6. Type of Securities:**
  - (a) Certificates.
  - (b) The Securities are Index Securities.

The provisions of Annex 2 (Additional Terms and Conditions for Index Securities) shall apply.

Unwind Costs: Applicable.
- 7. Form of Securities:** Finnish Dematerialized Securities.
- 8. Business Day Centre(s):** The applicable Business Day Centre for the purposes of the definition of "Business Day" in Condition 1 is TARGET2.
- 9. Settlement:** Settlement will be by way of cash payment (Cash Settled Securities).
- 10. Rounding Convention for cash Settlement Amount:** Not applicable.
- 11. Variation of Settlement:**
  - Issuer's option to vary settlement:** The Issuer does not have the option to vary settlement in respect of the Securities.
- 12. Final Payout:**
  - SPS Payout:**
    - Auto-callable Products**
    - Autocall Standard Securities**
    - (A) If FR Barrier Value is greater than or equal to the Final Redemption Condition Level:  
**100% + FR Exit Rate;** or

(B) If FR Barrier Value is less than the Final Redemption Condition Level and no Knock-in Event has occurred:

**100%;** or

(C) If FR Barrier Value is less than the Final Redemption Condition Level and a Knock-in Event has occurred:

**Min (100%, Final Redemption Value).**

*Where*

**"FR Barrier Value"** means, in respect of a SPS FR Barrier Valuation Date, the Underlying Reference Value.

**"SPS FR Barrier Valuation Date"** means the Settlement Price Date.

**"Settlement Price Date"** means the Valuation Date.

**"Valuation Date"** means the Redemption Valuation Date.

**"Strike Price Closing Value"** is applicable.

**"Underlying Reference Value"** means, in respect of an Underlying Reference and a SPS Valuation Date, (i) the Underlying Reference Closing Price Value for such Underlying Reference in respect of such SPS Valuation Date (ii) divided by the relevant Underlying Reference Strike Price.

For the avoidance of doubt, when determining (i) above the SPS Valuation Date shall never refer to the Strike Date

**"Underlying Reference"** means as set out in §25(a) below.

**"SPS Valuation Date"** means the SPS FR Barrier Valuation Date or the Strike Date, as applicable.

**"Underlying Reference Closing Price Value"** means, in respect of a SPS Valuation Date, the Closing Level in respect of such day.

**"Underlying Reference Strike Price"** means, in respect of an Underlying Reference, the Underlying Reference Closing Price Value for such Underlying Reference on the Strike Date.

**"Final Redemption Condition Level"** is 100 per cent.

**"FR Exit Rate"** means FR Rate.

**"FR Rate"** is  $6 \times ER\%$ . **ER %** is a percentage expected to be about 11.25 per cent but which will not be less than 10 per cent as determined by the Issuer on the Trade Date after the end of the Offer Period. Notice of the rate will be published in the same manner as the publication of these Final Terms and be available by accessing the following link

<http://eqdpo.bnpparibas.com/FI4000507173>

"**Final Redemption Value**" means the Underlying Reference Value.

"**Underlying Reference Value**" means, in respect of an Underlying Reference and a SPS Valuation Date, (i) the Underlying Reference Closing Price Value for such Underlying Reference in respect of such SPS Valuation Date (ii) divided by the relevant Underlying Reference Strike Price.

For the avoidance of doubt, when determining (i) above the SPS Valuation Date shall never refer to the Strike Date.

"**Underlying Reference**" means as set out in §25(a) below.

"**SPS Valuation Date**" means the SPS Redemption Valuation Date or the Strike Date, as applicable.

"**SPS Redemption Valuation Date**" means the Settlement Price Date.

"**Settlement Price Date**" means the Valuation Date.

"**Valuation Date**" means the Redemption Valuation Date.

"**Strike Price Closing Value**" is applicable.

"**Underlying Reference Closing Price Value**" means, in respect of a SPS Valuation Date, the Closing Level in respect of such day.

"**Underlying Reference Strike Price**" means, in respect of an Underlying Reference, the Underlying Reference Closing Price Value for such Underlying Reference on the Strike Date.

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| 13. <b>Relevant Asset(s):</b>                | Not applicable.   |
| 14. <b>Entitlement:</b>                      | Not applicable.   |
| 15. <b>Exchange Rate:</b>                    | Not applicable.   |
| 16. <b>Settlement Currency:</b>              | The settlement currency for the payment of the Cash Settlement Amount is Euro (" <b>EUR</b> "). |
| 17. <b>Syndication:</b>                      | The Securities will be distributed on a non-syndicated basis.                                   |
| 18. <b>Minimum Trading Size:</b>             | Not applicable.   |
| 19. <b>Principal Security Agent:</b>         | The Finnish Security Agent as indicated in § 6 of Part B - "Other Information".                 |
| 20. <b>Registrar:</b>                        | Not applicable.   |
| 21. <b>Calculation Agent:</b>                | BNP Paribas Arbitrage S.N.C.<br>1 rue Laffitte 75009 Paris, France.                             |
| 22. <b>Governing law:</b>                    | English law.  |
| 23. <b>Masse provisions (Condition 9.4):</b> | Not applicable.   |

## PRODUCT SPECIFIC PROVISIONS

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|---|--|
| 24. <b>Hybrid Securities:</b>   | Not applicable.  |
| 25. <b>Index Securities:</b>  | Applicable.  |
| (a) <b>Index/Basket of Indices/Index Sponsor(s):</b>                    | The "Underlying Reference" is the Solactive Tourism 2021 AR 5% Index (Bloomberg Code: SOTOUR21).<br><br>Solactive A.G. or any successor thereto is the Index Sponsor.<br><br>Solactive Tourism 2021 AR 5% Index is a Multi-Exchange Index.<br><br>For the purposes of the Conditions, the Underlying Reference shall be deemed an Index. |
| (b) <b>Index Currency:</b>  | EUR.   |
| (c) <b>Exchange(s):</b>   | As set out in Annex 2 for a Composite Index.   |
| (d) <b>Related Exchange(s):</b>   | Not applicable.  |
| (e) <b>Exchange Business Day:</b>                                       | Single Index Basis.<br><br>Exchange/Related Exchange: Applicable   |
| (f) <b>Scheduled Trading Day:</b>                                       | Single Index Basis.<br><br>Exchange/Related Exchange: Applicable   |
| (g) <b>Weighting:</b>   | Not applicable.  |
| (h) <b>Settlement Price:</b>  | Not applicable   |
| (i) <b>Specified Maximum Days of Disruption:</b>                        | Eight (8) Scheduled Trading Days.  |
| (j) <b>Valuation Time:</b>  | Conditions apply.  |
| (k) <b>Redemption on Occurrence of an Index Adjustments Event:</b>      | Delayed Redemption on Occurrence of an Index Adjustment Event: Not applicable.   |
| (l) <b>Index Correction Period:</b>                                     | As per Conditions.   |
| (m) <b>Additional provisions applicable to Custom Indices:</b>          | Not applicable.  |
| (n) <b>Additional provisions applicable to Futures Price Valuation:</b> | Not applicable.  |
| 26. <b>Share Securities/ETI Share Securities:</b>                       | Not applicable.  |
| 27. <b>ETI Securities:</b>  | Not applicable.  |
| 28. <b>Debt Securities:</b>   | Not applicable.  |
| 29. <b>Commodity Securities:</b>  | Not applicable.  |
| 30. <b>Inflation Index Securities:</b>                                  | Not applicable.  |
| 31. <b>Currency Securities:</b>   | Not applicable.  |
| 32. <b>Fund Securities:</b>   | Not applicable.  |
| 33. <b>Futures Securities:</b>  | Not applicable.  |
| 34. <b>Credit Security Provisions:</b>                                  | Not applicable.  |
| 35. <b>Underlying Interest Rate Securities:</b>                         | Not applicable.  |

36. **Preference Share Certificates:** Not applicable.
37. **OET Certificates:** Not applicable.
38. **Illegality (Security Condition 7.1) and Force Majeure (Security Condition 7.2):** Illegality: redemption in accordance with Security Condition 7.1(d).  
Force Majeure: redemption in accordance with Security Condition 7.2(b).
39. **Additional Disruption Events and Optional Additional Disruption Events:**
- (a) Additional Disruption Events: Applicable.
- (b) The following Optional Additional Disruption Events apply to the Securities: Administrator/Benchmark Event.
- (c) Redemption:  
Delayed Redemption on Occurrence of an Additional Disruption Event and/or Optional Additional Disruption Event: Not applicable.
40. **Knock-in Event:** Applicable.
- If the Knock-in Value is strictly less than the Knock-in Level on the Knock-in Determination Day.
- (a) **SPS Knock-in Valuation:** Applicable.
- "Knock-in Value"** means the Underlying Reference Value.
- "Underlying Reference Value"** means, in respect of an Underlying Reference and a SPS Valuation Date, (i) the Underlying Reference Closing Price Value for such Underlying Reference in respect of such SPS Valuation Date (ii) divided by the relevant Underlying Reference Strike Price.
- For the avoidance of doubt, when determining (i) above the SPS Valuation Date shall never refer to the Strike Date.
- "Strike Price Closing Value"** Applicable
- "Underlying Reference Closing Price Value"** means, in respect of a SPS Valuation Date, the Closing Level in respect of such day.
- "Underlying Reference Strike Price"** is means, in respect of an Underlying Reference, the Underlying Reference Closing Price Value for such Underlying Reference on the Strike Date.
- "Underlying Reference"** means as set out in §25(a) above.
- "SPS Valuation Date"** means the Knock-in Determination Day or the Strike Date as applicable.
- (b) **Level:** Not applicable.
- (c) **Knock-in Level/Knock-in Range Level:** 80 per cent
- (d) **Knock-in Period Beginning Date:** Not applicable.
- (e) **Knock-in Period Beginning Date Day Convention:** Not applicable.

- (f) **Knock-in Determination Period:** Not applicable.
- (g) **Knock-in Determination Day(s):** The Redemption Valuation Date.
- (h) **Knock-in Period Ending Date:** Not applicable.
- (i) **Knock-in Period Ending Date Day Convention:** Not applicable.
- (j) **Knock-in Valuation Time:** Not applicable.
- (k) **Knock-in Observation Price Source:** Not applicable.
- (l) **Disruption Consequences:** Applicable.
41. **Knock-out Event:** Not applicable.
42. **EXERCISE, VALUATION AND REDEMPTION**
- (a) **Notional Amount of each Certificate:** EUR 1,000
- (b) **Partly Paid Certificates:** The Certificates are not Partly Paid Certificates.
- (c) **Interest:** Not applicable.
- (d) **Instalment Certificates:** The Certificates are not Instalment Certificates.
- (e) **Issuer Call Option:** Not applicable.
- (f) **Holder Put Option:** Not applicable.
- (g) **Automatic Early Redemption:** Applicable.
- (i) **Automatic Early Redemption Event:** **Single Standard Automatic Early Redemption**  
If on any Automatic Early Redemption Valuation Date the SPS AER Value is greater than or equal to the Automatic Early Redemption Level.
- (ii) **Automatic Early Redemption Payout:** **SPS Automatic Early Redemption Payout:**  
NA x (AER Redemption Percentage + AER Exit Rate)  
**"AER Redemption Percentage"** is 100 per cent.
- (iii) **Automatic Early Redemption Date(s):** 30 June 2022 (n=1), 29 June 2023 (n=2), 28 June 2024 (n=3), 30 June 2025 (n=4) and 29 June 2026 (n=5).
- (iv) **Observation Price Source:** Not applicable.
- (v) **Underlying Reference Level:** Not applicable.
- SPS AER Valuation:** Applicable.
- "SPS AER Value"** means the Underlying Reference Value.

**"Underlying Reference Value"** means, in respect of an Underlying Reference and a SPS Valuation Date, (i) the



Underlying Reference Closing Price Value for such Underlying Reference in respect of such SPS Valuation Date (ii) divided by the relevant Underlying Reference Strike Price.

For the avoidance of doubt, when determining (i) above the SPS Valuation Date shall never refer to the Strike Date.

"**Underlying Reference Closing Price Value**" means, in respect of a SPS Valuation Date, the Closing Level in respect of such day.

"**Underlying Reference Strike Price**" is means, in respect of an Underlying Reference, the Underlying Reference Closing Price Value for such Underlying Reference on the Strike Date.

"**Underlying Reference**" means as set out in §25(a) above.

"**SPS Valuation Date**" means each Automatic Early Redemption Valuation Date or the Strike Date, as applicable.

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| (vi) <b>Automatic Early Redemption Level:</b>       | 100 per cent.   |
| (vii) <b>Automatic Early Redemption Percentage:</b> | Not applicable. |
| (viii) <b>AER Exit Rate:</b>                        | AER Rate        |

**AER Rate is  $n \times ER\%$**

**ER %** is a percentage expected to be about 11.25 per cent but which will not be less than 10 per cent as determined by the Issuer on the Trade Date after the end of the Offer Period. Notice of the rate will be published in the same manner as the publication of these Final Terms and be available by accessing the following link <http://eqdpo.bnpparibas.com/FI4000507173>

**n** is a number from 1 to 5 representing the relevant Automatic Redemption Valuation Date.

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| (ix) <b>Automatic Early Redemption Valuation Date(s):</b> | 20 June 2022 (n=1), 19 June 2023 (n=2), 18 June 2024 (n=3), 18 June 2025 (n=4) and 18 June 2026 (n=5). |
| (h) <b>Strike Date:</b>                                   | 18 June 2021.  |
| (i) <b>Strike Price:</b>                                  | Not applicable.  |
| (j) <b>Redemption Valuation Date:</b>                     | 18 June 2027.  |
| (k) <b>Averaging:</b>                                     | Averaging does not apply to the Securities.  |
| (l) <b>Observation Dates:</b>                             | Not applicable.  |
| (m) <b>Observation Period:</b>                            | Not applicable.  |
| (n) <b>Settlement Business Day:</b>                       | Not applicable.  |
| (o) <b>Cut-off Date:</b>                                  | Not applicable.  |
| (p) <b>Identification information of Holders as</b>       | Not applicable.  |

provided by Condition  
29:

#### DISTRIBUTION AND U.S. SALES ELIGIBILITY

43. **U.S. Selling Restrictions:** Not applicable - the Securities may not be legally or beneficially owned by or transferred to any U.S. person at any time.
44. **Additional U.S. Federal income tax considerations:** The Securities are not Specified Securities for the purpose of Section 871(m) of the U.S. Internal Revenue Code of 1986.
45. **Registered broker/dealer:** Not applicable.
46. **TEFRA C or TEFRA Not Applicable:** TEFRA Not Applicable.
47. **Non exempt Offer:** Applicable.
- (i) **Non-exempt Offer Jurisdictions:** Finland.
- (ii) **Offer Period:** From (and including) 17 May 2021 until (and including) 11 June 2021, subject to any early closing, as indicated in Part B, item 7.
- (iii) **Financial intermediaries granted specific consent to use the Base Prospectus in accordance with the Conditions in it:** **EAB Varainhoito Oy (EAB Asset Management Ltd.)**  
Kluuvikatu 3, 3rd floor  
00100 Helsinki  
Finland  
Legal Identity identifier (LEI): 549300BFCJLOU1HWRC77  
**(the Authorised Offerors)**
- (iv) **General Consent:** Not applicable.
- (v) **Other Authorised Offeror Terms:** Not applicable.
48. **Prohibition of Sales to EEA and UK Retail Investors:**
- (a) **Selling Restriction:** Not applicable.
- (b) **Legend:** Not applicable.

#### PROVISIONS RELATING TO COLLATERAL AND SECURITY

49. **Secured Securities other than Notional Value Repack Securities:** Not applicable.
50. **Notional Value Repack Securities:** Not applicable.

#### Responsibility

The Issuer accepts responsibility for the information contained in these Final Terms. To the best of the knowledge of the Issuer (who has taken all reasonable care to ensure that such is the case), the information contained herein is in accordance with the facts and does not omit anything likely to affect the import of such information.

Signed on behalf of BNP Paribas Issuance B.V.

As Issuer:

A handwritten signature in blue ink, appearing to read 'Lenka HUJSIOVA', with a horizontal line extending from the end of the signature.

By: Lenka HUJSIOVA  
Duly authorised

## PART B - OTHER INFORMATION

### 1. Listing and Admission to trading - De listing

Application will be made to list the Securities and to admit the Securities for trading on or around the Issue Date on the Official List of NASDAQ OMX Helsinki Ltd.

### 2. Ratings

The Securities have not been rated.

### 3. Interests of Natural and Legal Persons Involved in the Issue

Save as discussed in the "*Potential Conflicts of Interest*" paragraph in the "*Risks*" section in the Base Prospectus, so far as the Issuer is aware, no person involved in the issue of the Securities has an interest material to the issue.

### 4. Reasons for the Issue, Estimated Net Proceeds and Total Expenses

- (a) **Reasons for the Issue:** See "Use of Proceeds" in the Base Prospectus.
- (b) **Estimated net proceeds:** Up to EUR 5,000,000.
- (c) **Estimated total expenses:** The estimated total expenses are not available.

### 5. Performance of Underlying/Formula/Other Variable and Other Information concerning the Underlying Reference

See Base Prospectus for an explanation of effect on value of Investment and associated risks in investing in Securities.

Information on the Index shall be available on the relevant website as set out in below

Past and further performances of the Index are available on the Index relevant website as set out below, and its volatility may be obtained from the Calculation Agent by emailing DL EQD NORDIC [dl.eqd.nordic@uk.bnpparibas.com](mailto:dl.eqd.nordic@uk.bnpparibas.com) or EMEA GM CLIENT SERVICE [emea.gm.client.service@bnpparibas.com](mailto:emea.gm.client.service@bnpparibas.com)

**Place where information on the Underlying Index can be obtained:**

<https://www.solactive.com/indices/?index=DE000SL0C697>

### Index Disclaimer

#### General Disclaimer

Neither the Issuer nor the Guarantor shall have any liability for any act or failure to act by an Index Sponsor in connection with the calculation, adjustment or maintenance of an Index. Except as disclosed prior to the Issue Date, neither the Issuer, the Guarantor nor their affiliates has any affiliation with or control over an Index or Index Sponsor or any control over the computation, composition or dissemination of an Index. Although the Calculation Agent will obtain information concerning an Index from publicly available sources it believes reliable, it will not independently verify this information. Accordingly, no representation, warranty or undertaking (express or implied) is made and no responsibility is accepted by the Issuer, the Guarantor, their affiliates or the Calculation Agent as to the accuracy, completeness and timeliness of information concerning an Index.

#### Solactive Tourism 2021 AR 5% Index

The issue of the Securities is not sponsored, endorsed, sold, or promoted by any index to which the return on the Securities is linked (an "Index", including any successor index) or any index sponsor of an Index to which the return on the Securities is linked (an "Index Sponsor") and no Index Sponsor makes any representation whatsoever, whether express or implied, either as to the results to be obtained from the use of an Index and/or the levels at which an Index stands at any particular time on any particular date or otherwise. No Index or Index Sponsor shall be liable (whether in negligence or otherwise) to

any person for any error in an Index and an Index Sponsor is under no obligation to advise any person of any error therein. No Index Sponsor is making any representation whatsoever, whether express or implied, as to the advisability of purchasing or assuming any risk in connection with the Securities. Neither the Issuer nor the Guarantor shall have any liability for any act or failure to act by an Index Sponsor in connection with the calculation, adjustment or maintenance of an Index. Except as disclosed prior to the Issue Date, neither the Issuer, the Guarantor nor their affiliates has any affiliation with or control over an Index or Index Sponsor or any control over the computation, composition or dissemination of an Index. Although the Calculation Agent will obtain information concerning an Index from publicly available sources it believes reliable, it will not independently verify this information. Accordingly, no representation, warranty or undertaking (express or implied) is made and no responsibility is accepted by the Issuer, the Guarantor, their affiliates or the Calculation Agent as to the accuracy, completeness and timeliness of information concerning an Index.

## 6. Operational Information

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|---|---|
| <b>Relevant Clearing System(s):</b>   | Euroclear Finland.  |
| <b>If other than Euroclear Bank S.A./N.V., Clearstream Banking, S.A., Euroclear France include the relevant identification number and in the case of the Finnish Dematerialised Securities, the Finnish Security Agent:</b> | Identification number: 0861597-4<br>Finnish Security Agent<br><b>Nordea Bank Abp</b><br>Issuer Services<br>Fleminginkatu 27<br>Helsinki<br>FI-00020 Nordea<br>Finland |

## 7. Terms and Conditions of the Non-exempt Offer

**Offer Price:** The Issue Price.

**Conditions to which the offer is subject:** The Issuer reserves the right to modify the total nominal amount of the Certificates to which investors can subscribe, curtail the offer of the Securities or withdraw the offer of the Securities and/or, if the Securities have not yet been issued, cancel the issuance of the Securities for any reason at any time on or prior to the Offer End Date (as defined below) and advise the Distributor accordingly. For the avoidance of doubt, if any application has been made by a potential investor and the Issuer exercises such a right to withdraw the offer, each such potential investor shall not be entitled to subscribe or otherwise acquire the Securities.

In the event that the Base Prospectus is not updated on or before 2 June 2021, the offer of the Securities will be immediately curtailed and no further subscriptions accepted. In such circumstances, subject to a subsequent withdrawal of the offer of the Securities and/or cancellation of the issuance, applications made prior to such curtailment shall proceed and the Securities delivered as planned.

Such an event will be notified to investors via the following link: <http://eqdpo.bnpparibas.com/FI4000507173>

The Issuer will in its sole discretion determine the final amount of Securities issued up to a limit of Up to 5,000 Securities.

The final amount that is issued on the Issue Date will be listed on NASDAQ OMX Helsinki Ltd.

Securities will be allotted subject to availability in the order of

receipt of investors' applications. The final amount of the Securities issued will be determined by the Issuer in light of prevailing market conditions, and in its sole and absolute discretion depending on the number of Securities which have been agreed to be purchased as of the Issue Date.

The Offer Period may be closed early as determined by Issuer in its sole discretion and notified on or around such earlier date by publication on the following webpage:

<http://eqdpo.bnpparibas.com/FI4000507173>

The Issuer reserves the right to extend the Offer Period. The Issuer will inform of the extension of the Offer Period by means of a notice to be published on the following webpage:

<http://eqdpo.bnpparibas.com/FI4000507173>

The Issuer reserves the right to increase the number of Securities to be issued during the Offer Period. The Issuer will inform the public of the size increase by means of a notice to be published on the following webpage:

<http://eqdpo.bnpparibas.com/FI4000507173>

**Description of the application process:**

From, and including, to, and including, 17 May 2021 to, and including, 11 June 2021, or such earlier date as the Issuer determines as notified on or around such earlier date by loading the following link

<http://eqdpo.bnpparibas.com/FI4000507173>

Application to subscribe for the Securities can be made in Finland through the Authorised Offeror. The distribution activity will be carried out in accordance with the usual procedures of the Authorised Offeror.

The Authorised Offeror is responsible for the notification of any withdrawal right applicable in relation to the offer of the Securities to potential investors.

Prospective investors will not be required to enter into any contractual arrangements directly with the Issuer in relation to the subscription for the Securities.

By purchasing the Securities, the holders of the Securities are deemed to have knowledge of all the Conditions of the Securities and to accept said Conditions.

**Details of the minimum and/or maximum amount of application:**

Minimum subscription amount per investor: EUR 5,000.

Maximum subscription amount per investor: The number of Securities issued as set out in SPECIFIC PROVISIONS FOR EACH SERIES in Part A.

The maximum amount of application of Securities will be subject only to availability at the time of the application.

There are no pre-identified allotment criteria.

The Authorised Offeror will adopt allotment criteria that ensure equal treatment of prospective investors. All of the Securities

requested through the Authorised Offeror during the Offer Period will be assigned up to the maximum amount of the Offer.

In the event that during the Offer Period the requests exceed the total amount of the offer destined to prospective investors the Issuer, in accordance with the Authorised Offeror, will proceed to early terminate the Offer Period and will immediately suspend the acceptance of further requests.

**Description of possibility to reduce subscriptions and manner for refunding excess amount paid by applicants:**

Not applicable.

**Details of the method and time limits for paying up and delivering the Securities:**

The Securities will be issued on the Issue Date against payment to the Issuer by the Authorised Offeror of the gross subscription moneys.

The Securities are cleared through the clearing systems and are due to be delivered through the Authorised Offeror on or around the Issue Date.

**Manner in and date on which results of the offer are to be made public:**

Publication on the following link:

<http://eqdpo.bnpparibas.com/FI4000507173> on or around the Issue Date.

**Procedure for exercise of any right of pre-emption, negotiability of subscription rights and treatment of subscription rights not exercised:**

Not applicable.

**Process for notification to applicants of the amount allotted and indication whether dealing may begin before notification is made:**

In the case of over subscription, allotted amounts will be notified to applicants by loading the following link:

<http://eqdpo.bnpparibas.com/FI4000507173> on or around the Issue Date.

No dealing in the Securities may be done before any such notification is made.

In all other cases, allotted amounts will be equal to the amount of the application, and no further notification shall be made.

In all cases, no dealing in the Securities may take place prior to the Issue Date.

**Amount of any expenses and taxes charged to the subscriber or purchaser:**

| Series Number | Issue Price per Security | Expenses included in the Issue Price         |
|---------------|--------------------------|--|
| CE3030GEO     | 100%                     | 6.46% of the Notional Amount per Certificate |

## 8. Intermediaries with a firm commitment to act

**Name and address of the entities which have a firm commitment to act as intermediaries in secondary trading, providing liquidity through bid and offer rates and a description of the main terms of their commitment:**

None

## 9. Placing and Underwriting

**Name(s) and address(es), to the extent known to the issuer, of the places in the various countries where the offer takes place:**

The Authorised Offeror identified in Paragraph 47 of Part A and identifiable from the Base Prospectus.

**Name and address of the co-ordinator(s) of the global offer and of single parts of the offer:**

Not applicable.

**Name and address of any paying agents and depository agents in each country (in addition to the Principal Paying Agent):**

Not applicable.

**Entities agreeing to underwrite the issue on a firm commitment basis, and entities agreeing to place the issue without a firm commitment or under "best efforts" arrangements:**

**EAB Varainhoito Oy (EAB Asset Management Ltd.)**

Kluuvikatu 3, 3rd floor

00100 Helsinki

Finland

Legal Identity identifier (LEI): 549300BFCJLOU1HWRC77

(the **Authorised Offerors**)

No underwriting commitment is undertaken by the Authorised Offeror.

**When the underwriting agreement has been or will be reached:**

Not applicable

## 10. EU Benchmarks Regulation

**EU Benchmarks Regulation: Article 29(2) statement on benchmarks:**

Applicable: Amounts payable under the Securities are calculated by reference to the relevant Benchmark which is provided by the relevant Administrator, as specified in the table below.

As at the date of these Final Terms, the relevant Administrator is not included / included, as the case may be, in the register of Administrators and Benchmarks established and maintained by the European Securities and Markets Authority ("ESMA") pursuant to article 36 of the Benchmarks Regulation (Regulation (EU) 2016/1011) (the "**BMR**"), as specified in the table below.

As far as the Issuer is aware, the transitional provisions in Article 51 of the BMR apply, such that the relevant Administrator is not currently required to obtain authorisation/registration, as specified in the table below.

| <b>Benchmark</b>                   | <b>Administrator</b> | <b>Register</b> |
|------------------------------------|----------------------|-----------------|
| Solactive Tourism 2021 AR 5% Index | Solactive A.G.       | Included        |



# Summary

## Section A – Introduction and Warnings

### Warnings

This summary should be read as an introduction to the Base Prospectus and the applicable Final Terms.

Any decision to invest in any Securities should be based on a consideration of the Base Prospectus as a whole, including any documents incorporated by reference and the applicable Final Terms.

Investors may be exposed to a partial or total loss of their investment.

Where a claim relating to information contained in the Base Prospectus and the applicable Final Terms is brought before a court in a Member State of the European Economic Area, the plaintiff may, under the national legislation of the Member State where the claim is brought, be required to bear the costs of translating the Base Prospectus and the applicable Final Terms before the legal proceedings are initiated.

Civil liability in any such Member State attaches to the Issuer or the Guarantor solely on the basis of this summary, including any translation hereof, but only if it is misleading, inaccurate or inconsistent when read together with the other parts of the Base Prospectus and the applicable Final Terms or it does not provide, when read together with the other parts of the Base Prospectus and the applicable Final Terms, key information in order to aid investors when considering whether to invest in the Securities.

You are about to purchase a product that is not simple and may be difficult to understand.

### Name and international securities identification number (ISIN) of the securities

EUR "Athena" Certificates linked to Solactive Tourism 2021 AR 5% Index Index - The securities are Certificates. International Securities Identification Number ("ISIN"): FI4000507173.

### Identity and contact details of the issuer

BNP Paribas Issuance B.V. (the "Issuer"), Herengracht 595, 1017 CE Amsterdam, the Netherlands (telephone number: +31(0)88 738 0000). The legal entity identifier of the Issuer is 7245009UXRIGIRYOBR48.

### Identity and contact details of the offeror and / or person asking for admission to trading

Offeror: EAB Varainhoito Oy (EAB Asset Management Ltd.), Kluuvikatu 3, 3rd floor, 00100 Helsinki, Finland, Legal Entity Identifier (LEI): 549300BFCJLOU1HWRC77. Person asking for admission to trading : BNP Paribas Issuance B.V. (the "Issuer"), Herengracht 595, 1017 CE Amsterdam, the Netherlands (telephone number: +31(0)88 738 0000).

### Identity and contact details of the competent authority approving the prospectus

Autorité des Marchés Financiers ("AMF"), 17, place de la Bourse, 75082 Paris Cedex 02, France - +33(0)1 53 45 60 00 - www.amf-france.org

### Date of approval of the prospectus

The Base Prospectus has been approved on 2 June 2020 under the approval number 20-233 by the AMF, as supplemented from time to time.

## Section B - Key information on the issuer

### Who is the issuer of the securities?

#### Domicile / legal form / LEI / law under which the issuer operates / country of incorporation

BNPP B.V. was incorporated in the Netherlands as a private company with limited liability under Dutch law having its registered office at Herengracht 595, 1017 CE Amsterdam, the Netherlands. Legal entity identifier (LEI): 7245009UXRIGIRYOBR48.

BNPP B.V.'s long term credit rating is A+ with a negative outlook (S&P Global Ratings Europe Limited) and BNPP B.V.'s short term credit rating is A-1 (S&P Global Ratings Europe Limited).

#### Principal activities

The principal activity of the Issuer is to issue and/or acquire financial instruments of any nature and to enter into related agreements for the account of various entities within the BNPP Group.

The assets of BNPP B.V. consist of the obligations of other BNPP Group entities. Holders of securities issued by BNPP B.V. will, subject to the provisions of the Guarantee issued by BNPP, be exposed to the ability of BNPP Group entities to perform their obligations towards BNPP B.V.

#### Major shareholders

BNP Paribas holds 100 per cent. of the share capital of BNPP B.V.

#### Identity of the issuer's key managing directors

The Managing Director of the Issuer is BNP Paribas Finance B.V.

The Managing Directors of BNP Paribas Finance B.V. are Edwin Herskovic, Erik Stroet, Folkert van Asma, Richard Daelman, Geert Lippens and Matthew Yandle.

#### Identity of the issuer's statutory auditors

Mazars N.V. are the auditors of the Issuer. Mazars N.V. is an independent public accountancy firm in the Netherlands registered with the NBA (*Nederlandse Beroepsorganisatie van Accountants*).

### What is the key financial information regarding the issuer?

#### Key financial information

##### Income statement

|                       | Year       | Year-1     | Interim    | Comparative interim from same period in prior year |
|-----------------------|------------|------------|------------|--|
| In €                  | 31/12/2019 | 31/12/2018 | 30/06/2020 | 30/06/2019   |
| Operating profit/loss | 47,976     | 39,967     | 27,896     | 27,516   |

| <b>Balance sheet</b>   |                      |                      |                      |   |
|--|----------------------|----------------------|----------------------|---|
|  | <b>Year</b>          | <b>Year-1</b>        | <b>Interim</b>       | <b>Comparative interim from same period in prior year</b> |
| <b>In €</b>  | 31/12/2019           | 31/12/2018           | 30/06/2020           | 30/06/2019  |
| <b>Net financial debt (long term debt plus short term debt minus cash)</b> | 64,938,742,676       | 56,232,036,938       | 80,868,819,411       | 67,131,860,338  |
| <b>Current ratio (current assets/current liabilities)</b>                  | 1                    | 1                    | 1                    | 1   |
| <b>Debt to equity ratio (total liabilities/total shareholder equity)</b>   | 112,828              | 103,624              | 135,904              | 119,864   |
| <b>Interest cover ratio (operating income/interest expense)</b>            | No interest expenses | No interest expenses | No interest expenses | No interest expenses                                      |
| <b>Cash flow statement</b>   |                      |                      |                      |   |
|  | <b>Year</b>          | <b>Year-1</b>        | <b>Interim</b>       | <b>Comparative interim from same period in prior year</b> |
| <b>In €</b>  | 31/12/2019           | 31/12/2018           | 30/06/2020           | 30/06/2019  |
| <b>Net Cash flows from operating activities</b>                            | 661,222              | -153,286             | -595,018             | 349,674   |
| <b>Net Cash flows from financing activities</b>                            | 0                    | 0                    | 0                    | 0   |
| <b>Net Cash flows from investing activities</b>                            | 0                    | 0                    | 0                    | 0   |

#### **Qualifications in the audit report**

Not applicable, there are no qualifications in any audit report on the historical financial information included in the Base Prospectus.

#### **What are the key risks that are specific to the issuer?**

Not applicable. BNPP B.V. is an operating company. The creditworthiness of BNPP B.V. depends on the creditworthiness of BNPP.

### **Section C - Key Information on the securities**

#### **What are the main features of the securities?**

##### **Type, class and ISIN**

EUR "Athena" Certificates linked to Solactive Tourism 2021 AR 5% Index Index - The securities are Certificates. International Securities Identification Number ("ISIN"): FI4000507173.

##### **Currency / denomination / par value / number of securities issued / term of the securities**

The currency of the Securities is Euro ("EUR"). The Securities have a par value of EUR 1,000. Up to 5,000 Securities will be issued. The Securities will be redeemed on 2 July 2027.

##### **Rights attached to the securities**

*Negative pledge* - The terms of the Securities will not contain a negative pledge provision.

*Events of Default* - The terms of the Securities will not contain events of default.

*Governing law* - The Securities are governed by English law.

The objective of this product is to provide you with a return based on the performance of an underlying index. This product has a fixed term and will redeem on the Redemption Date unless redeemed early in accordance with the Automatic Early Redemption provisions below.

Unless the product has been redeemed early, the following provisions would apply.

On the Redemption Date you will receive in respect of each certificate:

1. If the Final Reference Price is greater than or equal to 100% of the Initial Reference Price: a payment in cash equal to 167.5% but not less than 160% of the Notional Amount.
2. If the Final Reference Price is less than 100% of the Initial Reference Price:
  - a. If a Barrier Event has not occurred: a payment in cash equal to the Notional Amount.
  - b. If a Barrier Event has occurred: a payment in cash equal to the Notional Amount decreased by the Performance of the Underlying. In this case you will suffer a partial or total loss of the Notional Amount.

**Automatic Early Redemption:** If, on any Autocall Valuation Date, the closing price of the Underlying is greater than or equal to the relevant Autocall Barrier, the product will be redeemed on the corresponding Early Redemption Date. You will receive for each certificate a payment in cash equal to the Notional Amount plus a premium based on the relevant Exit Rate.

#### **Where:**

- A Barrier Event shall be deemed to occur if the Final Reference Price is below the Barrier.
- The Performance of an Underlying is the difference between its Final Reference Price and its Initial Reference Price, divided by its Initial Reference Price, expressed in absolute value.
- The Initial Reference Price is the closing price of the Underlying on the Strike Date.
- The Final Reference Price is the closing price of the Underlying on the Redemption Valuation Date.

|                                   |   |  |   |
|-----------------------------------|---|--|---|
| <b>Strike Date</b>                | 18 June 2021  | <b>Issue Price</b>                       | 100%  |
| <b>Issue Date</b>                 | 28 June 2021  | <b>Product Currency</b>                  | EUR   |
| <b>Redemption Valuation Date</b>  | 18 June 2027  | <b>Notional Amount (per certificate)</b> | EUR 1,000   |
| <b>Redemption Date (maturity)</b> | 02 July 2027  |  |   |
| <b>Barrier</b>                    | 80% of the Initial Reference Price                                      | <b>Autocall Valuation Date(s)</b>        | 20 June 2022, 19 June 2023, 18 June 2024, 18 June 2025 and 18 June 2026 |
| <b>Early Redemption Date(s)</b>   | 30 June 2022, 29 June 2023, 28 June 2024, 30 June 2025 and 29 June 2026 | <b>Autocall Barrier(s)</b>               | 100% of the Initial Reference Price                                     |
| <b>Exit Rate(s)</b>               | Expected to be 11.25% but not less than 10% of the Notional Amount.     |  |   |

|                                    |                       |
|------------------------------------|-----------------------|
| <b>Underlying</b>                  | <b>Bloomberg Code</b> |
| Solactive Tourism 2021 AR 5% Index | SOTOUR21              |

*Meetings* - The terms of the Securities will contain provisions for calling meetings of holders of such Securities to consider matters affecting their interests generally. These provisions permit defined majorities to bind all holders, including holders who did not attend and vote at the relevant meeting and holders who voted in a manner contrary to the majority.

*Representative of holders* - No representative of the Holders has been appointed by the Issuer.

#### Seniority of the securities

The Securities are unsubordinated and unsecured obligations of the Issuer and rank *pari passu* among themselves.

#### Restrictions on the free transferability of the securities

There are no restrictions on the free transferability of the Securities.

#### Dividend or payout policy

Not Applicable

#### Where will the securities be traded?

#### Admission to trading

Application will be made by the Issuer (or on its behalf) for the Securities to be admitted to trading on the Nasdaq OMX Helsinki (Regulated Market).

#### Is there a guarantee attached to the securities?

#### Nature and scope of the guarantee

The obligations under the guarantee are senior preferred obligations (within the meaning of Article L.613-30-3-I-3° of the French Code monétaire et financier) and unsecured obligations of BNPP and will rank *pari passu* with all its other present and future senior preferred and unsecured obligations subject to such exceptions as may from time to time be mandatory under French law.

In the event of a bail-in of BNPP but not BNPP B.V., the obligations and/or amounts owed by BNPP under the guarantee shall be reduced to reflect any such modification or reduction applied to liabilities of BNPP resulting from the application of a bail-in of BNPP by any relevant regulator (including in a situation where the Guarantee itself is not the subject of such bail-in).

The Guarantor unconditionally and irrevocably guarantees to each Holder that, if for any reason BNPP B.V. does not pay any sum payable by it or perform any other obligation in respect of any Securities on the date specified for such payment or performance the Guarantor will, in accordance with the Conditions pay that sum in the currency in which such payment is due in immediately available funds or, as the case may be, perform or procure the performance of the relevant obligation on the due date for such performance.

#### Description of the guarantor

The Securities will be unconditionally and irrevocably guaranteed by BNP Paribas ("BNPP" or the "Guarantor") pursuant to an English law deed of guarantee executed by BNPP 2 June 2020 (the "Guarantee").

The Guarantor was incorporated in France as a société anonyme under French law and licensed as a bank having its head office at 16, boulevard des Italiens - 75009 Paris, France. Legal entity identifier (LEI): R0MUWSFPU8MPRO8K5P83.

BNPP's long-term credit ratings are A+ with a negative outlook (S&P Global Ratings Europe Limited), Aa3 with a stable outlook (Moody's Investors Service Ltd.), , AA- with a negative outlook (Fitch Ratings Ireland Limited) (which is the long-term rating assigned to BNPP's senior preferred debt by Fitch Ratings Ireland Limited) and AA (low) with a stable outlook (DBRS Rating GmbH) and BNPP's short-term credit ratings are A-1 (S&P Global Ratings Europe Limited), P-1 (Moody's Investors Service Ltd.), F1+ (Fitch Ratings Ireland Limited.) and R-1 (middle) (DBRS Rating GmbH).

BNPP is a European leading provider of banking and financial services and has four domestic Retail Banking markets in Europe, namely in France, Belgium, Italy and Luxembourg. It operates in 68 countries and has more than 193,000 employees, including nearly 148,000 in Europe.

BNP Paribas holds key positions in its two main businesses:

- Retail Banking and Services, which includes:

*Domestic Markets*, comprising: French Retail Banking (FRB), BNL banca commerciale (BNL bc), Italian retail banking, Belgian Retail Banking (BRB), Other Domestic Markets activities including Arval, BNP Paribas Leasing Solutions, BNP Paribas Personal Investors, Nickel and Luxembourg Retail Banking (LRB);

*International Financial Services*, comprising: Europe-Mediterranean, BancWest, Personal Finance, Insurance, Wealth and Asset Management;

- Corporate and Institutional Banking (CIB): Corporate Banking, Global Markets, Securities Services.

BNP Paribas SA is the parent company of the BNP Paribas Group.

As at 31 December 2020, the main shareholders were Société Fédérale de Participations et d'Investissement ("SFPI") a public-interest société anonyme (public limited company) acting on behalf of the Belgian government state holding 7.7% of the share capital, BlackRock Inc. holding 6.0% of the share capital and Grand Duchy of Luxembourg holding 1.0% of the share capital.

#### Key financial information for the purpose of assessing the guarantor's ability to fulfil its commitments under the guarantee

| Income statement                           |            |            |            |  |
|--|------------|------------|------------|--|
|  | Year       | Year-1     | Year-2     |  |
| In millions of €                           | 31/12/2020 | 31/12/2019 | 31/12/2018 |  |
| Net interest income                        | 21,312     | 21,127     | 21,062     |  |
| Net fee and commission income              | 9,862      | 9,365      | 9,207      |  |
| Net gain on financial instruments          | 7,146      | 7,464      | 6,118      |  |
| Revenues                                   | 44,275     | 44,597     | 42,516     |  |
| Cost of Risk                               | -5,717     | -3,203     | -2,764     |  |
| Operating Income                           | 8,364      | 10,057     | 9,169      |  |
| Net income attributable to equity holders  | 7,067      | 8,173      | 7,526      |  |
| Earnings per share (in euros)              | 5.31       | 6.21       | 5.73       |  |
| Balance sheet                              |            |            |            |  |
|  | Year       | Year-1     | Year-2     |  |
| In millions of €                           | 31/12/2020 | 31/12/2019 | 31/12/2018 |  |
| Total assets                               | 2,488,491  | 2,164,713  | 2,040,836  |  |
| Debt securities                            | 212,351    | 221,336    | 206,359    |  |
| Of which mid long term Senior Preferred    | 82,086*    | 88,466*    | 88,381     |  |
| Subordinated debt                          | 23,325     | 20,896     | 18,414     |  |
| Loans and receivables from customers (net) | 809,533    | 805,777    | 765,871    |  |
| Deposits from customers                    | 940,991    | 834,667    | 796,548    |  |
| Shareholders' equity (Group share)         | 112,799    | 107,453    | 101,467    |  |
| Doubtful loans/ gross outstandings**       | 2.1%       | 2.2%       | 2.6%       |  |
| Common Equity Tier 1 capital (CET1) ratio  | 12.8%      | 12.1%      | 11.8%      |  |
| Total Capital Ratio                        | 16.4%      | 15.5%      | 15%        |  |
| Leverage Ratio***                          | 4.9%       | 4.6%       | 4.5%       |  |

(\*) Regulatory scope

(\*\*) Impaired loans (stage 3) to customers and credit institutions, not netted of guarantees, including on-balance sheet and off-balance sheet and debt securities measured at amortized costs or at fair value through shareholders' equity reported on gross outstanding loans to customers and credit institutions, on-balance sheet and off-balance sheet and including debt securities measured at amortized costs or at fair value through shareholders' equity (excluding insurance).

(\*\*\*) Taking into account the temporary exemption related to deposits with Eurosystem central banks (calculated in accordance with Regulation (EU) No. 2020/873, Article 500b). It amounts to 4.4% as at 31.12.20 excluding this effect.

#### Most material risk factors pertaining to the guarantor

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. An interruption in or a breach of the BNP Paribas Group's information systems may cause substantial losses of client or customer information, damage to the BNP Paribas Group's reputation and result in financial losses
3. The BNP Paribas Group may incur significant losses on its trading and investment activities due to market fluctuations and volatility
4. Adjustments to the carrying value of the BNP Paribas Group's securities and derivatives portfolios and the BNP Paribas Group's own debt could have an adverse effect on its net income and shareholders' equity
5. 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
6. Adverse economic and financial conditions have in the past had and may in the future have an impact on the BNP Paribas Group and the markets in which it operates
7. Laws and regulations adopted in recent years, particularly in response to the global financial crisis, as well as new legislative proposals, may materially impact the BNP Paribas Group and the financial and economic environment in which it operates
8. The BNP Paribas Group may incur substantial fines and other administrative and criminal penalties for noncompliance with applicable laws and regulations, and may also incur losses in related (or unrelated) litigation with private parties
9. Epidemics and pandemics, including the ongoing coronavirus (COVID-19) pandemic and their economic consequences may adversely affect the Group's business, operations, results and financial condition

#### What are the key risks that are specific to the securities?

##### Most material risk factors specific to the securities

There are also risks associated with the Securities, including:

##### 1. Risks related to the structure of the securities:

The return on the Securities depends on the performance of the Underlying Reference(s) and whether knock-in or knock out features apply. Auto-callable Products include automatic early redemption mechanisms. Depending on the applicable formula, if an automatic early redemption event occurs investors may be exposed to a partial loss of their investment. Investors may be exposed to a partial or total loss of their investment.

##### 2. Risks related to the underlying and its disruption and adjustments:

Index Securities are linked to the performance of an underlying index (an "Index"), which may reference various asset classes such as, equities, bonds, currency exchange rates or property price data, or could reference a mixture of asset classes. Investors in Index Securities face the risk of a broader set of circumstances that mean that the assets underlying the Index do not perform as expected compared to an investment in conventional debt securities. Accordingly, the return on an investment in Index Securities is more likely to be adversely affected than an investment in conventional debt securities.

Exposure to indices, adjustment events and market disruption or failure to open of an exchange may have an adverse effect on the value and liquidity of the Securities.

##### 3. Risks related to the trading markets of the securities:

The trading price of the Securities may be affected by a number of factors including, but not limited to, the relevant price, value or level of the Underlying Reference(s), the time remaining until the scheduled redemption date of the Securities, the actual or implied volatility associated with the Underlying Reference(s) and the correlation

risk of the relevant Underlying Reference(s). The possibility that the value and trading price of the Securities will fluctuate (either positively or negatively) depends on a number of factors, which investors should consider carefully before purchasing or selling Securities.

#### 4. Legal risks:

The terms of the Securities will contain provisions for calling meetings of holders of such Securities to consider matters affecting their interests generally. These provisions permit defined majorities to bind all holders, including holders who did not attend and vote at the relevant meeting and holders who voted in a manner contrary to the majority.

### **Section D - Key Information on the offer of securities to the public and/or admission to trading on a regulated market**

#### ***Under which conditions and timetable can I invest in this security?***

##### **General terms, conditions and expected timetable of the offer**

The securities will be offered to the public in Finland from and including 17 May 2021 to and including 11 June 2021, subject to any early closing or extension of the offer period.

Application will be made by the Issuer (or on its behalf) for the Securities to be admitted to trading on the Nasdaq OMX Helsinki (Regulated Market).

##### **Estimate of the total expenses of the issue and/or offer, including estimated expenses charged to the investor by the issuer or the offeror**

No expenses will be charged to the investors by the issuer.

#### ***Who is the offeror and/or the person asking for admission to trading?***

##### **Description of the offeror and / or person asking for admission to trading**

Offeror: EAB Varainhoito Oy (EAB Asset Management Ltd.), Kluuvikatu 3, 3rd floor, 00100 Helsinki, Finland, Legal Entity Identifier (LEI): 549300BFCJLOU1HWRC77.  
Person asking for admission to trading : BNP Paribas Issuance B.V. (the "Issuer"), Herengracht 595, 1017 CE Amsterdam, the Netherlands (telephone number: +31(0)88 738 0000).

#### ***Why is this prospectus being produced?***

##### **Use and estimated net amount of the proceeds**

The net proceeds from the issue of the Securities will become part of the general funds of the Issuer. Such proceeds may be used to maintain positions in options or futures contracts or other hedging instruments.

Estimated net proceeds: Up to EUR 5,000,000

##### **Underwriting agreement**

No underwriting commitment is undertaken by the Offeror

##### **Most material conflicts of interest pertaining to the offer or the admission to trading**

The Manager and its affiliates may also have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and the Guarantor and their respective affiliates in the ordinary course of business.

Various entities within the BNPP Group (including the Issuer and Guarantor) and Affiliates undertake different roles in connection with the Securities, including Issuer of the Securities and Calculation Agent of the Securities and may also engage in trading activities (including hedging activities) relating to the Underlying and other instruments or derivative products based on or relating to the Underlying which may give rise to potential conflicts of interest.

BNP Paribas Arbitrage SNC, which acts as Manager and Calculation Agent is an Affiliate of the Issuer and the Guarantor and potential conflicts of interest may exist between it and holders of the Securities, including with respect to certain determinations and judgments that the Calculation Agent must make. The economic interests of the Issuer and of BNP Paribas Arbitrage SNC as Manager and Calculation Agent are potentially adverse to Holders interests as an investor in the Securities.

Other than as mentioned above, so far as the Issuer is aware, no person involved in the issue of the Securities has an interest material to the offer, including conflicting interests.

# Sammanfattning

## Avsnitt A - Introduktion och Varningar

### Varningar

Den här sammanfattningen ska läsas som en introduktion till Grundprospektet och de gällande slutliga villkoren.

Varje beslut att investera i värdepapper ska ske med beaktande av Grundprospektet i sin helhet, inklusive de dokument som infogats och de tillämpliga Slutliga Villkoren. Investeringar kan exponeras mot en partiell eller fullständig förlust av sin investering.

Om krav grundat på upplysningar i Grundprospektet och de tillämpliga Slutliga Villkoren framställs vid domstol i en medlemsstat inom Europeiska ekonomiska samarbetsområdet kan käranden komma att vara skyldig att bekosta översättningen av Grundprospektet och de tillämpliga Slutliga Villkoren i enlighet med nationell lagstiftning i den medlemsstat där kravet framställs innan de rättsliga förfarandena inleds.

Civilrättsligt ansvar i något av medlemsstaterna binder Emittenten eller Garanten endast på grundval av denna sammanfattning inklusive varje översättning av denna, men bara om den är vilseledande eller oförenlig när den läses tillsammans med de övriga delarna i Grundprospektet och de tillämpliga Slutliga Villkoren eller att den inte ger, när den läses tillsammans med andra delar av Grundprospektet och de tillämpliga Slutliga Villkoren, nyckelinformation för att hjälpa investerare när de överväger om de ska investera i Värdepappren.

Du står i begrepp att köpa en produkt som inte är enkel och som kan vara svår att förstå.

### Namn och internationellt identifikationsnummer för värdepapper (ISIN) på värdepappren

EUR "Athena" Certifikat kopplat till Solactive Tourism 2021 AR 5% Index - Värdepappren är Certifikat. Internationellt identifikationsnummer på värdepappret ("ISIN"):FI4000507173.

### Emittentens namn och kontaktuppgifter

BNP Paribas Issuance B.V. ("Emittent"), Herengracht 595, 1017 CE Amsterdam, Nederländerna (telefonnummer: +31(0)88 738 0000). Emittentens organisationsnummer är 7245009UXRIGIRYOBR48.

### Anbudsgivarens namn och kontaktuppgifter och/eller person som ber om tillstånd att handla

Erbjudare EAB Varainhoito Oy (EAB Asset Management Ltd.), Kluuvikatu 3, 3rd floor, 00100 Helsinki, Finland, Legal Entity Identifier (LEI): 549300BFCJLOU1HWRC77. Person som ber om tillstånd att få handla: BNP Paribas Issuance B.V. ("Emittenten"), Herengracht 595, 1017 CE Amsterdam, Nederländerna (telefonnummer: +31(0)88 738 0000).

### Namn och kontaktuppgifter på behörig myndighet som godkänner prospektet

Autorité des Marchés Financiers ("AMF"), 17, place de la Bourse, 75082 Paris Cedex 02, Frankrike - +33(0)1 53 45 60 00 - www.amf-france.org

### Datum för godkännande av tillståndet

Grundprospektet har fått tillstånd den 2 Juni 2020 under den godkända numret 20-233 av AMF, med olika bilagor från tid till.

## Avsnitt B - Emittentens nyckelinformation

### Vem är värdepappernas emittent?

#### Hemvist / juridiska form / LEI / rättsordning enligt vilken emittenten verkar registreringsland

BNPP B.V. är ett privat aktiebolag registrerat i Nederländerna enligt nederländsk lag, med säte på Herengracht 595, 1017 CE Amsterdam, Nederländerna; Organisationsnummer (LEI): 7245009UXRIGIRYOBR48.

BNPP B.V.:s långfristiga kreditvärderingar är A + med negativa utsikter (S&P Global Ratings Europe Limited) och BNPP B.V.:s kortfristiga kreditvärderingar är A-1 (S&P Global Ratings Europe Limited).

#### Huvudsaklig verksamhet

Emittentens huvudsakliga verksamhet består i att emittera och/eller förvärva alla slags finansiella instrument och att ingå avtal inom liknande områden för de olika enheterna inom BNPP-koncernen.

BNPP B.V. tillgångar består av förpliktelserna från andra enheter i BNPP-koncernen. Innehavare av värdepapper som emitterats av BNPP B.V. kommer, med förbehåll för bestämmelserna i garantin som utfärdats av BNPP, att utsättas för BNPP-gruppens förmåga att fullgöra sina åtaganden gentemot BNPP B.V.

#### Största aktieägare

BNP Paribas innehar 100 procent av aktiekapitalet i BNPP B.V.

#### Identiteten för de viktigaste administrerande direktörerna

Emittentens Verkställande direktör är BNP Paribas Finance B.V.

De Verkställande direktörerna i BNP Paribas Finance B.V. är Edwin Herskovic, Erik Stroet, Folkert van Asma, Richard Daelman, Geert Lippens och Matthew Yandle.

#### Identiteten för emittentens lagstadgade revisorer

Mazars N.V. är emittentens revisorer Mazars N.V. är en oberoende revisionsfirma i Nederländerna och registrerad på NBA (Nederlandse Beroepsorganisatie van Accountants).

### Vilka är emittentens finansiella nyckeluppgifter?

#### Finansiell nyckelinformation

##### Resultaträkning

|                 | År         | År-1       | Delår      | Jämförande delårsperiod från samma period föregående år |
|-----------------|------------|------------|------------|---|
| I €             | 31/12/2019 | 31/12/2018 | 30/06/2020 | 30/06/2019  |
| Rörelseresultat | 47 976     | 39 967     | 27 896     | 27 516  |

| <b>Balansräkning</b>   |                |                |                |  |
|--|----------------|----------------|----------------|--|
|  | <b>År</b>      | <b>År-1</b>    | <b>Delår</b>   | <b>Jämförande delårsperiod från samma period föregående år</b> |
| <b>I €</b>   | 31/12/2019     | 31/12/2018     | 30/06/2020     | 30/06/2019   |
| <b>Finansiell skuldsättningsgrad (långsiktiga skulder plus kortfristiga skulder minus kontanter)</b> | 64 938 742 676 | 56 232 036 938 | 80 868 819 411 | 67 131 860 338   |
| <b>Nuvarande kapitaltäckningsgrad (omsättningstillgångar/kortfristiga skulder)</b>                   | 1              | 1              | 1              | 1  |
| <b>Skuld i förhållande till eget kapital (totala skulder/totala egna kapitalet)</b>                  | 112 828        | 103 624        | 135 904        | 119 864  |
| <b>Räntetäckningsgrad (rörelseresultat/räntekostnad)</b>   |                |                |                |  |

| <b>Kassaflödesanalys</b>                            |            |             |              |  |
|---|------------|-------------|--------------|--|
|   | <b>År</b>  | <b>År-1</b> | <b>Delår</b> | <b>Jämförande delårsperiod från samma period föregående år</b> |
| <b>I €</b>  | 31/12/2019 | 31/12/2018  | 30/06/2020   | 30/06/2019   |
| <b>Likvida medel från den löpande verksamheten</b>  | 661 222    | -153 286    | -595 018     | 349 674  |
| <b>Likvida medel från finansieringsverksamheten</b> | 0          | 0           | 0            | 0  |
| <b>Likvida medel från investeringsverksamheten</b>  | 0          | 0           | 0            | 0  |

#### **Reservationer i revisionsberättelsen**

Inte tillämpligt, det finns inga reservationer i någon av revisionsberättelserna avseende den historiska finansiella information som inkluderats i Grundprospektet.

#### **Vilka är de centrala riskerna som är specifika för emittenten?**

Inte tillämplig. BNPP B.V. är ett operationellt bolag. Kreditvärdigheten för BNPP B.V. beror på BNPP: s kreditvärdighet.

### **Avsnitt C - Nyckelinformation om värdepapperen**

#### **Vilka är värdepappernas viktigaste kännetecken?**

#### **Typ, kategori och ISIN**

EUR "Athena" Certifikat kopplat till Solactive Tourism 2021 AR 5% Index Index - Värdepapperen är Certifikat. Internationellt identifikationsnummer på värdepapperet ("ISIN"): FI4000507173.

#### **Valuta / nominellt värde / partivärde / antal emitterade värdepapper / värdepappernas löptid**

Värdepappernas valuta är Euro ("EUR"). Värdepapperna har ett partivärde på EUR 1 000. Upp till 5000 värdepapper kommer att emitteras. Värdepapperna kommer att lösas in den 2 juli 2027.

#### **Rättigheter som sammanhänger med värdepapperen**

*Negative pledge* - Värdepappernas villkor kommer inte innehålla någon så kallad negativt pledgebestämmelse.

*Uppsägningsgrunder* - Villkoren för Värdepapperna kommer inte innehålla några uppsägningsgrundande omständigheter

*Tillämplig lag* - Värdepapperna och ska tolkas i enlighet med engelsk rätt.

Målet för denna produkt är att ge dig en avkastning baserad på utvecklingen för underliggande index. Denna produkt har en fastställd löptid och kommer att lösas in på återbetalningsdagen såvida den inte löses in tidigare med en automatisk förtida inlösen enligt villkoren nedan..

Såvida produkten inte har lösts in förtid, gäller följande bestämmelser.

På återbetalningsdagen får du för varje certifikat:

1. Om slutkursen är större än eller lika med 100% av dess startkurs: en återbetalning som är lika med 167,5% av det nominella beloppet men inte sämre än 160% av det nominella beloppet.
2. Om slutkursen är mindre än 100% av startkurs:

a. Om en barriärhändelse inte har inträffat: en återbetalning som är lika med det nominella beloppet.

b. Om en barriärhändelse har inträffat: en återbetalning som är lika med det nominella beloppet minskat med utvecklingen av den underliggande. I det här fallet kommer du att drabbas av en partiell eller en total förlust av det nominella beloppet.

Automatisk förtida inlösen: Om, på en observationsdag för automatisk förtida inlösen, stängningskursen av den underliggande är större än eller lika med relevant barriär för automatisk förtida inlösen, kommer produkten att lösas in på motsvarande förtida inlösendag. Du kommer att få för varje certifikat en återbetalning som är lika med det nominella beloppet plus en premie baserad på relevant relevant kupong.

Där:

- En barriärhändelse ska anses ha inträffat om slutkursen är under riskbarriären.
- Utvecklingen på en underliggande är skillnaden mellan dess slutkurs och dess startkurs, dividerat med dess startkurs, uttryckt som ett absolutbelopp.
- Startkursen är stängningskursen på den underliggande på startdagen..
- Slutkursen är stängningskursen för den underliggande på slutdagen.

|                                |   |
|--------------------------------|---|
| <b>Startdag</b>                | 18 juni 2021  |
| <b>Emissionsdag</b>            | 28 juni 2021  |
| <b>Slutdag</b>                 | 18 juni 2027  |
| <b>Återbetalningsdag</b>       | 2 juli 2027   |
| <b>Barriärnivå</b>             | 80% av startkursen  |
| <b>Datum för tidig inlösen</b> | 30 juni 2022, 29 juni 2023, 28 juni 2024, 30 juni 2025 och 29 juni 2026 |
| <b>Kupong</b>                  | 11,25% av nominellt belopp men inte sämre än 10% av nominellt belopp    |

|   |   |
|---|---|
| <b>Emissionskurs</b>                                  | 100%  |
| <b>Valuta</b>   | EUR   |
| <b>Nominellt belopp (per produkt)</b>                 | 1 000 EUR   |
| <b>Observationsdag för automatisk förtida inlösen</b> | 20 juni 2022, 19 juni 2023, 18 juni 2024, 18 juni 2025 och 18 juni 2026 |
| <b>Barriär för automatisk förtida inlösen</b>         | 100% av startkursen   |

|                                    |                     |
|------------------------------------|---------------------|
| <b>Underliggande</b>               | <b>Bloombergkod</b> |
| Solactive Tourism 2021 AR 5% Index | SOTOUR21            |

*Möten* - Villkoren för Värdepapper kommer innehålla bestämmelser för hur man ska kalla till möten mellan innehavare av aktuella värdepapper för att belysa frågor som generellt sett påverkar deras intressen. Dessa bestämmelser ger angivna majoriteter rätten att fatta beslut som binder alla innehavare, inklusive innehavare som inte har närvarat eller röstat på aktuellt möte och innehavare som röstat mot majoriteten.

*Företrädare för Innehavare av Värdepapper* - Emittenten har inte utsett någon företrädare för Innehavarna av Värdepapper.

#### Värdepapperens prioriteringsnivå

Värdepapperna är efterställda och icke säkerställda förpliktelse för Emittenten och rankas *lika* sinsemellan.

#### Begränsningar vad gäller överlåtelse av värdepapper

Det finns inga begränsningar vad gäller överlåtelse av Värdepapperna.

#### Utdelning eller utbetalningspolicy

Inte tillämplig

#### Var kommer värdepapperna att handlas?

#### Medgivande till handel

Ansökan kommer att göras av Emittenten (eller på dennes vägnar) för värdepapper som ska tillåtas att handlas på Nasdaq OMX Helsinki (Reglerad Marknad).

#### Finns det någon garanti som följer med värdepapperna?

#### Garantins beskaffenhet och omfattning

Åtagandena enligt garantin är icke efterställda (enligt betydelsen i artikel L.613-30-3-13° i den franska lagen Code monétaire et financier) och icke säkerställda åtaganden för BNPP och kommer att rankas pari passu med alla övriga nuvarande och framtida icke efterställda och icke säkerställda åtaganden som är föremål för sådana undantag och kan vid olika tillfällen vara obligatoriska enligt fransk lag.

I händelse av en skuldnedskrivning av BNPP men inte av BNPP B.V., kommer alla förpliktelse och/eller belopp som är i BNPP ägo enligt garantin att reduceras för att återspegla alla ändringar eller reduceringar av åtaganden för BNPP som är en följd av tillämpningen av skuldnedskrivning av BNPP av en tillämplig regleringsmyndighet (inklusive i en situation där själva garantin inte är föremål för en sådan skuldnedskrivning).

Garanten garanterar varje Innehavare villkorslöst och oåterkalleligt att om, oavsett anledning, BNPP B.V inte betalar någon summa som är förfallen till betalning eller inte verkställer någon skyldighet gällande något värdepapper på dagen som specificerats för en sådan betalning eller förpliktelse, kommer Garanten enligt villkoren att betala summan i gällande valuta i omedelbart tillgängliga fondmedel eller, i tillämpliga fall, verkställa eller anskaffa medel för förpliktelsen i fråga på förfalldagen.

#### Beskrivning av garanten

Värdepapperna kommer ovillkorligen och oåterkalleligt att säkerställas av BNP Paribas ("BNPP" eller "Garanten") i enlighet med engelsk gällande rätt, verkställt av BNPP den 2 juni 2020 ("Garantin").

Garanten är ett aktiebolag registrerat i Frankrike enligt fransk lag och licensierat som bank med säte på 16, Boulevard des Italiens – 75009 Paris, Frankrike. Organisationsnummer (LEI): R0MUWSFPU8MPRO8K5P83.

BNPP:s långsiktiga kreditbetyg är A+ med negativ prognos (S&P Global Ratings Europe Limited), Aa3 med stabil prognos (Moody's, Investors Service Ltd.), AA- med negativ prognos (Fitch Ratings Ireland Limited) (vilket är den långsiktiga värdering som tilldelats BNPP:s preferensobligationer med bättre rätt av Fitch Ratings Ireland Limited) och AA (låg) med stabil prognos (DBRS Rating GmbH) och BNPP:s kortfristiga kreditbetyg är A-1 (S&P Global Ratings Europe Limited), P-1 (Moody's Investors Service Ltd.), F1+ (Fitch Ratings Ireland Limited) och R-1 (medel) (DBRS Rating GmbH).

BNP Paribas, Europas ledande leverantör av bank- och finansiella tjänster har fyra inhemska bolag för banktjänster riktade till privatpersoner och mindre företag i Europa, nämligen i Belgien, Frankrike, Italien och Luxemburg. Det är verksamt i 68 länder och har mer än 193 000 anställda, inklusive nästan 148 000 i Europa.

BNP Paribas har nyckelpositioner inom sina två verksamhetsområden:

- Retail Banking och Services, vilket inkluderar:

*Hemmamarknaden*, omfattar: French Retail Banking (FRB), BNL banca commerciale (BNL bc), Italian retail banking, Belgian Retail Banking (BRB), övriga verksamheter på hemmamarknaden inkluderar Arval, BNP Paribas Leasing Solutions, BNP Paribas Personal Investors, Nickel och Luxembourg Retail Banking (LRB);

*International Financial Services*, omfattar: Europa-Medelhavsområdet, BancWest, Personal Finance, Försäkring, Kapitalförvaltning;

- Corporate och Investment Banking (CIB). Corporate Banking, Global Markets, Securities Services.

BNP Paribas SA är BNP Paribas Grupp moderbolag.

Per den 31 december 2020 var huvudaktieägare är Société Fédérale de Participations et d'Investissement ("SFPI") ett public-interest société anonyme (publikt aktiebolag) som agerar på uppdrag av den belgiska regeringen och som äger 7,7 procent av aktiekapitalet, BlackRock Inc. som innehar 6,0 procent av aktiekapitalet och Storhertigdömet av Luxemburg som äger 1,0 procent av aktiekapitalet.

#### Finansiella nyckelinformation i syfte att bedöma garantens möjligheter att fullgöra åtagandena enligt garantin



| <b>Resultaträkning</b>  |            |             |             |  |
|---|------------|-------------|-------------|--|
|   | <b>År</b>  | <b>År-1</b> | <b>År-2</b> |  |
| <b>I miljoner €</b>   | 31/12/2020 | 31/12/2019  | 31/12/2018  |  |
| <b>Räntenetto</b>   | 21 312     | 21 127      | 21 062      |  |
| <b>Nettoavgift och provisioner</b>                                    | 9 862      | 9 365       | 9 207       |  |
| <b>Nettovinst på finansiella instrument</b>                           | 7 146      | 7 464       | 6 118       |  |
| <b>Intäkter</b>   | 44 275     | 44 597      | 42 516      |  |
| <b>Kostnad för risk</b>   | -5 717     | -3 203      | -2 764      |  |
| <b>Rörelseresultat</b>  | 8 364      | 10 057      | 9 169       |  |
| <b>Nettoresultat hänförligt till aktieägare</b>                       | 7 067      | 8 173       | 7 526       |  |
| <b>Resultat per aktie (i €)</b>                                       | 5,31       | 6,21        | 5,73        |  |
| <b>Balansräkning</b>  |            |             |             |  |
|   | <b>År</b>  | <b>År-1</b> | <b>År-2</b> |  |
| <b>I miljoner €</b>   | 31/12/2020 | 31/12/2019  | 31/12/2018  |  |
| <b>Totala tillgångar</b>  | 2 488 491  | 2 164 713   | 2 040 836   |  |
| <b>Skuldförbindelser</b>  | 212 351    | 221 336     | 206 359     |  |
| <b>Av vilka medelfristiga prioriterade skuldförbindelser föredras</b> | 82 086*    | 88 466*     | 88 381      |  |
| <b>Mindre prioriterade skulder</b>                                    | 23 325     | 20 896      | 18 414      |  |
| <b>Lån och kundfordringar (netto)</b>                                 | 809 533    | 805 777     | 765 871     |  |
| <b>Insättningar från kunder</b>                                       | 940 991    | 834 667     | 796 548     |  |
| <b>Eget kapital (koncernandel)</b>                                    | 112 799    | 107 453     | 101 467     |  |
| <b>Tvivelaktiga lån/bruttoresultat**</b>                              | 2,1%       | 2,2%        | 2,6%        |  |
| <b>Kärnprimärkapitalrelation</b>                                      | 12,8%      | 12,1%       | 11,8%       |  |
| <b>Total kapitalrelation</b>  | 16,4%      | 15,5%       | 15%         |  |
| <b>Hävstångsmått***</b>   | 4,9%       | 4,6%        | 4,5%        |  |

(\*) Tillsynsombfattning

(\*\*) Nedskrivna lån (steg 3) för kunder och kreditinstitut, ej avdragna från garantier, inklusive i balansräkningen och utanför balansräkningen och obligationer beräknat från upplupet anskaffningsvärde eller till rimligt värde genom eget kapital redovisat på obetalda lån brutto till kunder och kreditinstitut, i balansräkningen och utanför balansräkningen inklusive obligationer beräknat från upplupet anskaffningsvärde eller till rimligt värde genom eget kapital (exklusive försäkring).

(\*\*\*) Med beaktande av det tillfälliga undantaget för insättningar hos centralbanker i Eurosystemet (beräknat i enlighet med förordning (EU) nr 2020/873, artikel 500b). Den uppgår till 4,4 % vid 31.12.20 exklusive denna effekt.

#### **Mest väsentliga riskfaktorer som gäller garanten**

1. En väsentlig ökning i nya avsättningar, eller ett underskott i nivån på tidigare redovisade avsättningar som varit exponerade för kreditrisker och risker vad gäller motparter skulle negativt kunna påverka BNP Paribas Grupp verksamhetsresultat och finansiella ställning.
2. Ett avbrott eller en störning i BNP Paribas Grupp informationssystem kan försaka väsentlig förlust av kundupplysningar, skada BNP Paribas Grupp rykte och leda till ekonomiska förluster.
3. BNP Paribas Grupp kan ådra sig väsentliga förluster vid handels- och investeringsverksamhet till följd av valutakursfluktuationer och volatilitet.
4. Justering av balansvärdet på BNP Paribas Grupp värdepappers- och derivatportfölj och BNP Paribas Grupp egen skuld skulle kunna ha en negativ effekt på årets resultat och eget kapital.
5. BNP Paribas Grupp tillgång till och kostnader för finansiering skulle kunna påverkas negativt av nya ekonomiska kriser, sämre konjunkturläge, lägre kreditvärdering, ökning av kreditspreaden eller andra faktorer.
6. O gynnsamma ekonomiska och finansiella villkor har tidigare påverkat och kommer kanske i framtiden att påverka BNP Paribas Grupp och marknaden i vilken den verkar.
7. Lagar och bestämmelser som antagits under senare år, särskilt som svar på den globala finanskrisen så väl som nya lagförslag kan väsentligen påverka BNP Paribas Grupp och den finansiella och ekonomiska miljö i vilken den bedriver sin verksamhet.
8. BNP Paribas Grupp kan drabbas av betydande böter och andra administrativa och straffrättsliga påföljder för bristande efterlevnad av tillämpliga lagar och förordningar och kan även ådra sig förluster vid relaterad (eller orelaterad) rättstvist med privata parter.
9. Epidemier och pandemier, inklusive den pågående coronaviruspandemin (Covid-19) och dess ekonomiska konsekvenser kan negativt påverka koncernens affärsverksamhet, funktion, resultat och finansiella ställning.

#### **Vilka är de centrala riskerna som är specifika för värdepapperna?**

##### **Mest väsentliga riskfaktorer som är specifika för värdepapperna**

Det finns även risker som är förknippade med Värdepapperna, inklusive:

##### **1. Risker som är relaterad till värdepappernas struktur:**

Avkastningen på Värdepapperna beror på avkastningen på de Underliggande Referenserna och om knock-in- eller knock-out-funktion tillämpas. Produkter som löses in automatiskt omfattar mekanismer för automatisk tidig inlösen. Beroende på tillämpningsformeln kan investerarna, om en automatisk tidig inlösenhändelse inträffar, exponeras mot en partiell förlust på investeringen. Investerare kan exponeras mot en partiell eller fullständig förlust på investeringen.

##### **2. Risker som är relaterade till de underliggande och dess avbrott och justeringar:**

Indexvärdepapper är kopplade till utvecklingen på underliggande index (ett "index"), som kan innehålla olika tillgångsklasser såsom aktier, obligationer, utländsk valuta eller värde på fastigheter eller kan referera till en blandning av tillgångsklasser. Investerare i Indexvärdepapper står inför risker som har ett bredare spektrum, vilket betyder att tillgångarna som Index baserar sig på inte utvecklar sig som man tror jämfört med en investering i en konventionell obligation. Därför är avkastningen på en investering i Indexvärdepapper antagligen mer negativt än en investering i konventionella obligationer.

Exponering mot index, justerade händelser och marknadsavbrott eller misslyckad handel kan ha negativa effekter på värdepapperets värde och likviditet.

##### **3. Risker som är relaterade till handel med värdepapper:**

Kursen på Värdepapper kan påverkas av ett antal faktorer inklusive, men inte begränsat till, det gällande priset eller nivån på Underliggande Referenser, återstående tid på Värdepapperets planerade inlösendag, aktuell eller implicit volatilitet som är förknippat med den Underliggande Referensen och risken med det inbördes förhållandet till gällande Underliggande Referens(er). Möjligheten att Värdepapperets kurs kommer att fluktueras (antingen uppåt eller nedåt) beror på ett antal faktorer som investeraren nog borde överväga innan köp eller försäljning av Värdepapper.

##### **4. Rättsliga risker:**

Villkoren för Värdepapper kommer innehålla bestämmelser för hur man ska kalla till möten mellan innehavare av aktuella värdepapper för att belysa frågor som generellt sett påverkar deras intressen. Dessa bestämmelser ger angivna majoriteter rätten att fatta beslut som binder alla innehavare, inklusive innehavare som inte har närvarat eller röstat på aktuellt möte och innehavare som röstat mot majoriteten.

## **Avsnitt D - Nyckelinformation om erbjudandet av värdepapper till allmänheten och/eller upptagandet tillstånd att handla på en reglerad marknad**

### ***Enligt vilka villkor och tidsramar kan jag investera i detta värdepapper?***

#### **Allmänna villkor och erbjudandets förväntade tidsram**

Värdepapperna kommer att erbjudas allmänheten i Finland fr.o.m. den 17 maj 2021 till 11 juni 2021 med förbehåll för varje tidigare stängning eller förtängning av erbjudandeperioden.

Ansökan kommer att göras av Emittenten (eller på dennes vägnar) för värdepapper som ska tillåtas att handlas på Nasdaq OMX Helsinki (Reglerad Marknad).

### **Uppskattning av emissionens totala kostnader och/eller erbjudande, inklusive uppskattade kostnader som påförs investeraren av emittenten eller anbudsgivaren**

Emittenten kommer inte att påföra investeraren några kostnader.

### ***Vem är anbudsgivaren och/eller personen som ber om tillstånd att handla?***

#### **Beskrivning av anbudsgivaren och/eller personen som ber om tillstånd att handla**

Erbjudare EAB Varainhoito Oy (EAB Asset Management Ltd.), Kluuvikatu 3, 3rd floor, 00100 Helsinki, Finland, Legal Entity Identifier (LEI): 549300BFCJLOU1HWRC77. Person som ber om tillstånd att få handla : BNP Paribas Issuance B.V. ("Emittenten"), Herengracht 595, 1017 CE Amsterdam, Nederländerna (telefonnummer: +31(0)88 738 0000).

### ***Varför görs detta prospekt?***

#### **Användning av och uppskattat nettobelopp på avkastning**

Nettointäkterna från emissionen av värdepapperna kommer att bli en del av Emittentens allmänna fonder. Sådana intäkter kan komma att användas för att bibehålla positioner inom optioner och terminskontrakt eller andra risksäkringsinstrument.

Uppskattad nettoavkastning: Upp till EUR 5 000 000

#### **Emissionsverksamhetsavtal**

Ingen emissionsverksamhet utförs av Anbudsgivaren

### **Mest väsentliga intressekonflikterna rörande erbjudandet eller upptagandet till handel**

Förvaltaren och dess dotterbolag kan också ha varit verksamma, och kan även i framtiden bli verksamma vad gäller investeringar och börshandel och kan utföra andra tjänster för Emittenten och Garanterna och deras respektive dotterbolag.

Olika företag inom BNPP-koncernen (inklusive Emittenten och Garanterna) och Dotterbolag åtar sig olika roller i samband med Värdepapperna, inklusive Värdepappernas Emittent och Värdepappernas Beräkningsombud och kan även utföra handelsrelaterade verksamheter (inklusive risksäkringsverksamhet) som hänför sig till Underliggande och andra instrument eller derivatprodukter baseras på eller som är relaterade till de Underliggande. Detta kan förorsaka möjliga intressekonflikter.

BNP Paribas Arbitrage SNC som verkar som Förvaltare och Beräkningsombud, är ett Dotterbolag till Emittenten och Garanterna och potentiella intressekonflikter kan finnas mellan Värdepappernas innehavare, inklusive och med hänsyn till vissa beslut och bedömningar som Beräkningsombuden måste göra. De ekonomiska intressena hos Emittenten och hos BNP Paribas Arbitrage SNC såsom Förvaltare och Beräkningsombud, är potentiellt motsatta till intressena hos Innehavare av Värdepapperna.

Annat än vad som nämnts ovan och såvitt Emittenten vet, har ingen person som är involverad i Värdepappersemissionerna något intresse i erbjudandet, inklusive de motstridiga intressena.