

## PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## PRODUCT

### BNP PARIBAS OBLI REVENUS, unit class Classic (FR0010093872)

**Manufacturer:** BNP PARIBAS ASSET MANAGEMENT Europe (« BNPP AM »)

**Website:** <https://www.bnpparibas-am.com>

**Phone number:** call +33.1.58.97.13.09 for more information.

The Autorité des marchés financiers ("AMF") is responsible for the supervision of BNPP AM with regard to this key information document.

BNPP AM is authorized in France under number GP96002 and regulated by the AMF.

**Date of production of the KID:** 27/03/2026

## WHAT IS THIS PRODUCT?

### Type

This Product is an undertaking for collective investment in transferable securities (UCITS). It is established as an FCP (fonds commun de placement mutual investment fund) subject to the provisions of the French Monetary and Financial Code and UCITS Directive 2009/65/EC as amended.

### Term

The Product was initially established for a term of 99 years.

BNPP AM is entitled to dissolve the Product unilaterally. Dissolution may also take place in the event of a merger, total redemption of the units or when the net assets of the Product are less than the minimum regulatory amount.

### Objectives

**Management objective:** Classified as a Bonds and other debt securities denominated in euro fund, the Product aims to provide unitholders with a quarterly income and to obtain, over the recommended investment period of more than three years, a performance, net of fees, that is equal to that of euro medium-term bonds.

The portfolio is constituted without reference to the composite benchmark index 50% Bloomberg Euro Aggregate 3-5 Years + 50% Bloomberg Euro Aggregate 5-7 Years, calculated with coupons reinvested, which is used solely to analyse performance.

**Key characteristics of the Product:** To achieve the management objective, the euro bond management team implements a four-stage strategy: (i) the bond committee identifies the main focuses of the bond management policy | (ii) the bond management managers then establish interest rate and credit scenarios for the quantitative allocation of risk | (iii) issuers are selected based on the recommendations of analysts who specialise in credit risk and by studying the differences in remuneration between the issuers | (iv) based on the above elements, the bond management team then constructs the portfolio by choosing the financial instruments. The Product is primarily invested in fixed-income products denominated in euro: negotiable debt securities and/or fixed-rate and/or variable-rate bonds and/or indexed and/or convertible bonds. It is managed within an interest rate sensitivity range of between 0 and 6. Private debt may account for up to 100% of the net assets. The manager has internal methods for evaluating credit risk. The ratings cited here are not used exclusively or systematically, but contribute to the overall evaluation of creditworthiness that forms the basis for the manager's decisions for selecting securities.

The Product invests in low-sensitivity money market instruments that, at the time of their acquisition, may have a minimum rating of A2 (Standard & Poor's) or P2 (Moody's) or F2 (Fitch) and bonds that, at the time of their acquisition, may have a minimum rating of B1 (Moody's) or B+ (Standard & Poor's) or B+ (Fitch). Negotiable debt securities and bonds with a rating strictly below Baa3 (Moody's) or BBB- (S&P) or BBB- (Fitch) or whose issuer does not have a rating, considered speculative securities, shall not account for more than 10% of the Product's net assets. The Product may expose up to 5% of its net assets to currency risk.

The manager may use derivatives traded in French and/or foreign regulated or over-the-counter futures markets to hedge the portfolio against and/or expose it to equity risk, interest rate risk, credit risk and currency risk, and in order to achieve the management objective. The overall exposure of the Product may not exceed 100% of the net assets.

Redemption requests are cleared by BNP Paribas from Monday to Friday at 1.00 pm. Orders cleared on a given day at 1.00 pm are executed on the basis of the net asset value of the same day and settled within five days following the net asset value calculation date.

**Other information:** Allocation of distributable income: Accumulation and/or distribution - allocation of net realised capital gains: Accumulation

For more details, please refer to this Product's prospectus. This Product may not be appropriate for investors who plan to withdraw their money within three years.

### Intended retail investors

This Product is designed for investors who have neither financial expertise nor any specific knowledge to understand the Product but nevertheless may bear a total capital loss. It is suited for clients who seek growth of and/or income from capital. Potential investors should have an investment horizon of at least 3 years. The product is not marketed to US investors that fall within the definition of restricted persons, as summarised in the Product's prospectus.

### Practical Information

■ Custodian: BNP PARIBAS

■ The prospectus, the key information document(s) for the other share classes of this Product, the net asset value and the latest annual and periodical documents are available on the website: [www.bnpparibas-am.com](http://www.bnpparibas-am.com). They can be sent to you free of charge upon written request to: BNP PARIBAS ASSET MANAGEMENT Europe - Service Client - TSA 90007 - 92729 Nanterre CEDEX, France.

## WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

### Risk Indicator



The risk indicator assumes you keep the Product for 3 years.



The summary risk indicator 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 we are not able to pay you.

We have classified this Product as 2 out of 7, which is a low risk class. The risk category is justified by investment in interest rate instruments. Investors are asked to pay particular attention to the fact that a rise in interest rates will cause the value of investments in bonds and other debt securities to fall. In other words, the potential losses related to the Product's future results are low, and if the market situation deteriorates, it is very unlikely that the value of your investment will be affected when you request the redemption of your units.

**Be aware of currency risk. If the currency of your account is different from the currency of this Product, the payments you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

Other risks materially relevant to the Product not included in the summary risk indicator:

- Credit risk: the risk that the creditworthiness of an issuer may deteriorate or that it may default, potentially causing the value of the associated instruments to fall.

- Risk linked to derivatives: the use of derivatives can amplify fluctuations in the value of investments, thus increasing the volatility of returns.

For additional details regarding the risks, please refer to the prospectus.

This Product does not include any protection from future market performance so you could lose some or all of your investment.

## Performance Scenarios

The figures shown include all the costs of the Product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate and favourable scenarios presented represent examples using the best and worst performance, as well as the average performance of the Product and/or appropriate benchmark over the last 10 years. The markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances.

Recommended holding period: 3 years		If you exit after 1 year	If you exit after 3 years
Example Investment: EUR 10,000			
<b>Scenarios</b>			
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	<b>What you might get back after costs</b>	8,418.19 EUR	8,094.9 EUR
	Average return each year	-15.82%	-6.80%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	8,599.71 EUR	8,444.56 EUR
	Average return each year	-14.00%	-5.48%
<b>Moderate</b>	<b>What you might get back after costs</b>	9,919.53 EUR	9,957.02 EUR
	Average return each year	-0.80%	-0.14%
<b>Favourable</b>	<b>What you might get back after costs</b>	10,661.07 EUR	10,951.69 EUR
	Average return each year	6.61%	3.08%

The favorable scenario occurred for an investment between 2023 and 2026.

The moderate scenario occurred for an investment between 2022 and 2025.

The unfavorable scenario occurred for an investment between 2019 and 2022.

## WHAT HAPPENS IF BNPP AM IS UNABLE TO PAY OUT?

The Product is a fund of jointly owned financial instruments and deposits separate from BNPP AM.

In the event that BNPP AM defaults, the assets of the Product held by the depositary will not be affected.

However, in the event that the depositary defaults, the Product's risk of financial loss is mitigated by the legal segregation of the depositary's assets from those of the Product.

## WHAT ARE THE COSTS?

The person advising on or selling you this Product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the Product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- in the first year, you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the Product performs as shown in the moderate scenario.

- EUR 10,000 is invested.

	If you exit after 1 year	If you exit after 3 years
<b>Total Cost</b>	220.57 EUR	468.23 EUR
<b>Annual Cost Impact (*)</b>	2.22%	1.56% each year

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 1.41% before costs and -0.14% after costs. We may share the costs with the person selling you the product to cover the services they provide to you. This person will inform you of the amount.



**Composition of costs**

One-off entry or exit costs		If you exit after 1 year
Entry costs	Up to 1.00% of the amount you pay in when entering this investment.	Up to 100 EUR
Exit costs	We do not charge an exit cost.	0 EUR
Recurring costs levied annually		
Management costs and other administrative and operating costs	1.20% of the value of your investment per year. The amount is based on an estimate of the charges that will be taken out of your money.	118.8 EUR
Transaction costs	0.01% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the Product. The actual amount may vary. This figure is therefore indicative and may be revised upwards or downwards.	1.77 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this Product.	0 EUR

**HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?****Recommended holding period ("RHP"): 3 years.**

The RHP has been defined and based on the risk and reward profile of the Product.

The reimbursements modalities are detailed in the prospectus of the fund.

Any redemption occurring before the end of the RHP may adversely impact the performance profile of the Product. The Product has a unit redemption cap scheme that allows redemption requests to be postponed in exceptional circumstances and in accordance with the conditions set out in the Product's prospectus.

**HOW CAN I COMPLAIN?**

For any complaints, investors are invited to contact their usual advisor at the establishment that advised them on the Product. They can also contact BNPP AM via its website [www.bnpparibas-am.fr](http://www.bnpparibas-am.fr) (Complaints Management Policy in the footer at the bottom of the page), by sending a registered letter with acknowledgement of receipt to BNP PARIBAS ASSET MANAGEMENT Europe - Client Service - TSA 90007 - 92729 Nanterre CEDEX, France, France, or by sending an email to [amfr.reclamations@bnpparibas.com](mailto:amfr.reclamations@bnpparibas.com).

**OTHER RELEVANT INFORMATION**

- In order to access the Product's past performances and performance scenarios, please follow the instructions below: (1) Click on <https://www.bnpparibas-am.fr> (2) On the welcome page, keep "France" country and choose the language and your investor profile; accept web site terms and conditions. (3) Go to tab 'FUNDS' and 'Fund explorer'. (4) Search for the Product using the ISIN code or the Product's name and click on the Product. (5) Click on the 'Performance' tab.
- The chart on the website shows the Product's performance as the percentage loss or gain per year over the last 10 years compared to its benchmark. It can help you assess how the Product has been managed in the past and compare it to its benchmark.
- If this Product is used as an underlying of an insurance policy or a capitalization policy, the additional information on this contract, such as the costs of the contract, which are not included in the costs indicated in this key information document, the contact in case of a claim and what happens in the case of failure of the insurance company are presented in the key information document of this contract, which must be provided by your insurer or broker or any other intermediary of insurance in accordance with its legal obligation.
- Environmental, social and governance (ESG) criteria contribute to the manager's decision-making process but are not a determining factor.
- The Product falls under article 8 of the so-called SFDR regulation (Sustainable Finance Disclosure Regulation - regulation 2019/2088 of the European Parliament and of the Council of 27 November on sustainability related disclosures in the financial services sector). Information on sustainable finance is available at the following address: <https://www.bnpparibas-am.com/en/sustainability-bnpp-am/sustainability-documents/>.
- This Product uses an adjusted net asset value or swing pricing mechanism which is defined in its prospectus.
- In the event of continued disagreement, investors can also contact the AMF Ombudsman by post: The AMF Ombudsman, Autorité des marchés financiers, 17 place de la Bourse, 75082 Paris CEDEX 02, FRANCE, or via the Internet: <http://www.amf-france.org> Section: The AMF Ombudsman.

