Supplement no. 2 dated 7 August 2026
to the Base Prospectus dated 22 May 2026

PALATINE
l'Art d'Être Banquier

BANQUE PALATINE

(Established as a société anonyme in the Republic of France)

EURO 5,000,000,000
EURO MEDIUM TERM NOTE PROGRAMME

This second supplement (the "**Supplement**") is supplemental to and must be read in conjunction with the base prospectus dated 22 May 2026, which was granted approval number 26-164 on 22 May 2026 by the Autorité des marchés financiers (the "**AMF**") as supplemented by a first supplement which was granted approval number 26-199 on 15 June 2026 by the AMF, prepared by Banque Palatine ("**Banque Palatine**" or the "**Issuer**") with respect to its Euro 5,000,000,000 Euro Medium-Term Note Programme (the "**Programme**"). The base prospectus as supplemented (the "**Base Prospectus**") constitutes a base prospectus for the purpose of Article 8 of Regulation (EU) 2017/1129 of 14 June 2017, as amended (the "**Prospectus Regulation**"). Unless otherwise defined, terms defined in the Base Prospectus have the same meaning when used in this Supplement.

This Supplement has been prepared pursuant to Article 23 of the Prospectus Regulation for the purposes of incorporating some recent information with respect to the Issuer. The impacted sections of the Base Prospectus are the following sections “Documents incorporated by Reference”, “Description of the Issuer” and “General Information” respectively.

This Supplement has been approved by the AMF in France in its capacity as competent authority pursuant to the Prospectus Regulation. The AMF only approves this Supplement to the Base Prospectus as meeting the standards of completeness, comprehensibility and consistency imposed by the Prospectus Regulation, such approval should not be considered as an endorsement of the Issuer or of the quality of the Notes. Investors should make their own assessment as to the suitability of investing in the Notes.

Copies of this Supplement are available for viewing on the website of the AMF (www.amf-france.org) and on the Issuer's website (https://www.palatine.fr/).

Save as disclosed in this Supplement, there has been no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus which is capable of affecting the assessment of Notes issued under the Programme since the publication of the Base Prospectus.

To the extent that there is any inconsistency between (a) any statement in this Supplement and (b) any statement in, or incorporated by reference in, the Base Prospectus, the statements referred to in (a) above will prevail.

In accordance with Article 23(2) of the Prospectus Regulation, in the case of an offer of Notes to the public, investors who have already agreed to purchase or subscribe for Notes issued under the Programme before this Supplement is published and which are affected by the amendments made in this Supplement, have the right, exercisable before the end of the period of three (3) working days beginning with the working day after the date of publication of this Supplement to withdraw their acceptances. This right to withdraw shall expire by close of business on 12 August 2026. Investors can exercise their right to withdraw their acceptances by contacting the person from whom any such investor has agreed to purchase or subscribe for such Notes before the above deadline.

AMF | AUTORITÉ DES MARCHÉS FINANCIERS

This Supplement has been approved on 7 August 2026 by the AMF, in its capacity as competent authority under Regulation (EU) 2017/1129.

The AMF has approved this Supplement after having verified that the information contained in the prospectus is complete, coherent and comprehensible within the meaning of Regulation (EU) 2017/1129. Approval does not imply verification of the accuracy of this information by the AMF.

This approval should not be considered as a favorable opinion on the issuer or on the quality of the Notes covered by this supplement. Investors are invited to make their own assessment of the advisability of investing in the Notes concerned.

This Supplement has the following approval number: 26-312.

TABLE OF CONTENTS

INFORMATION INCORPORATED BY REFERENCE

This Base Prospectus should be read and construed in conjunction with the information contained in the following sections which are incorporated in, and shall be deemed to form part of, this Base Prospectus:

(a) the 2025 annual financial report (the "2025 Financial Report") of the Issuer in English language which includes the consolidated financial statements for the fiscal year ended 31 December 2025, together with the explanatory notes and the related auditors reports;
https://banque-palatine-rfa.fr.digital-report.net/en/report/5879

(b) the 2024 annual financial report (the "2024 Financial Report") of the Issuer in English language which includes the consolidated financial statements for the fiscal year ended 31 December 2024, together with the explanatory notes and the related auditors reports;
https://banque-palatine-rfa.fr.digital-report.net/en/report/4197#title_2266664&pdf_open=true&page=1

(c) the sections "Terms and Conditions of the Notes" of the following base prospectuses (together the "Previous EMTN Conditions") relating to the Programme included in:

(i) the base prospectus dated 23 May 2025 (pages 57 to 105) (the "2025 EMTN Conditions")
https://www.img.palatine.fr/app/uploads/sites/35/2025/05/26103412/banque-palatine-emtn-update-2025-base-prospectus-v.-finale-avec-numero-dapprobation.pdf

(ii) the base prospectus dated 21 June 2024 (pages 53 to 100) (the "2024 EMTN Conditions");
https://www.img.palatine.fr/app/uploads/sites/35/2024/06/26104732/emtn-prospectus-de-base-21-06-2024.pdf

(iii) the base prospectus dated 22 June 2023 (pages 52 to 99) (the "2023 EMTN Conditions");
https://www.img.palatine.fr/app/uploads/sites/35/2023/06/23145437/banque-palatine-emtn-update-2023-base-prospectus.pdf

(iv) the base prospectus dated 24 June 2022 (pages 51 to 98) (the "2022 EMTN Conditions");
https://www.img.palatine.fr/app/uploads/sites/35/2022/06/27103151/banque-palatine-2022-base-prospectus.pdf

(v) the base prospectus dated 25 June 2021 (pages 48 to 80) (the "2021 EMTN Conditions");
https://www.img.palatine.fr/app/uploads/sites/35/2022/03/11162304/banque-palatine-2021-base-prospectus.pdf

(d) the press release “Résultats au 30 juin 2026” in French language, published on 4 August 2026, which includes non-audited condensed financial statements as of 30 June 2026; (the "2026 Semi Annual Results Press Release").
https://www.img.palatine.fr/app/uploads/sites/35/2026/08/04162847/cp-palatine-comptes-au-30-juin-2026-vdef.pdf

(e) the interim financial report as of June 2026 (the « 2026 Interim Financial Report ») of the issuer in French language, which includes non-audited condensed financial statements, notes to the financial statements as well as auditor’s limited review report.
https://www.img.palatine.fr/app/uploads/sites/35/2026/08/04162301/rfs-30.06.2026.pdf

Such information shall be deemed to be incorporated in, and form part of this Base Prospectus. Non-incorporated parts of the documents listed above are either non-relevant for the investors or covered elsewhere in the Base Prospectus.

Any statement contained in the information incorporated by reference herein shall be modified or superseded for the purposes of this Base Prospectus to the extent that a statement contained herein modifies or supersedes such earlier statement (whether expressly, by implication or otherwise). Any statement so modified or superseded shall not, except as so modified or superseded, be part of this Base Prospectus. Statements contained in any supplement (or contained in any information incorporated by reference therein) published in accordance with section headed "Supplement to the Base Prospectus" of this Base Prospectus shall, to the extent applicable (whether expressly, by implication or otherwise), be deemed to modify or supersede statements contained in this Base Prospectus or in the information incorporated by reference in this Base Prospectus.

For as long as any Notes are outstanding, the information incorporated by reference into this Base Prospectus will be available on the website of the Issuer (www.palatine.fr) and on the following website: https://www.info-financiere.fr/pages/home/.

Other than in relation to the information which is deemed to be incorporated by reference, the information on the websites to which this Base Prospectus (including, for the avoidance of doubt, any information on the websites which appear in the information incorporated by reference) refers does not form part of this Base Prospectus and has not been scrutinised or approved by the AMF.

For the avoidance of doubt, the information requested to be disclosed by the Issuer as a result of Annex 6 of the Commission Delegated Regulation (EU) 2019/980 as amended, supplementing the Prospectus Regulation and not referred to in the cross reference lists below is either covered elsewhere in this Base Prospectus or is not relevant to the investors. The relevant page references for the information incorporated by reference herein in response to the specific requirements of Annex 6 of Commission Delegated Regulation (EU) 2019/980 as amended, are as follows:

Cross Reference Table - Annex VI of Commission Delegated Regulation (EU) 2019/980 supplementing the Prospectus Regulation, as amended

	2026 Interim Financial Report[1]	**2026 Semi Annual Results Press Release**	**2025 Financial Report**	**2024 Financial Report**
4. INFORMATION ABOUT THE ISSUER				
4.1.5 Details of any recent events particular to the Issuer and which are to a material extent relevant to an evaluation of the Issuer's solvency	Pages 5 to 6	Pages 1 to 3		
7. TREND INFORMATION				
7.2 Information of any known trends	Pages 8 to 14	Pages 1 to 3	Pages 4 to 22	Pages 4 to 22
11. FINANCIAL INFORMATION CONCERNING THE ISSUER'S ASSETS AND LIABILITIES, FINANCIAL POSITION AND PROFITS AND LOSSES				
11.1 Historical Financial Information				
11.1.1 Audited historical financial information			Pages 302 to 456	Pages 284 to 432
11.1.6 Consolidated financial statements			Pages 302 to 456	Pages 284 to 432
11.2 Interim and other financial information	Pages 19 to 87	Pages 1 to 3		
11.3 Auditing of historical annual financial information			Pages 458 to 470	Pages 434 to 444
11.3.1 a Where audit reports on the historical financial information have been refused by the statutory auditors or where they contain qualifications, modifications of opinion, disclaimers or an emphasis of matter, the reason must be given, and such qualifications, modifications, disclaimers or emphasis of matter must be reproduced in full.			Page 459	Page 435

The Previous EMTN Conditions are incorporated by reference into the Base Prospectus for the purpose of further issues of Notes to be assimilated (assimilées) and form a single Series with Notes already issued under the relevant Previous EMTN

[1] The page numbers in this table correspond to the continuous numbering of the 2026 Interim Financial Report

Conditions.

Previous EMTN Conditions	
2025 EMTN Conditions	Pages 57 to 105
2024 EMTN Conditions	Pages 53 to 100
2023 EMTN Conditions	Pages 52 to 99
2022 EMTN Conditions	Pages 51 to 98
2021 EMTN Conditions	Pages 48 to 80

Non-incorporated parts of the base prospectuses of the Issuer dated 23 May 2025, 21 June 2024, 22 June 2023, 24 June 2022 and 25 June 2021 respectively are not relevant for investors.

DESCRIPTION OF THE ISSUER

The section "Description of the Issuer" appearing on pages 327 to 339 of the Base Prospectus is amended as follows:

a) The paragraph "*Description of known trends affecting the Issuer and the markets in which it operates*" appearing on page 329 is deleted in its entirety and replaced with the following:

"1°) Commercial banking

The Commercial Division is organised into three network divisions of similar size:

- North-East France, comprising 9 Business and Private Banking Centres ("CABP") under the management of Noël Zemmour;
- South-East France, comprising 8 CABP under the management of Pascal Tapissier;
- West France, comprising 9 CABP under the management of Thierry Tronchon.

Since April 2026, a joint management structure has been put in place for the Strasbourg – Alsace and Metz – Lorraine Champagne CABP in order to ensure ambitious development in the Grand Est region.

Following its relocation to Vincennes at the beginning of June, the Nogent CABP was renamed Vincennes CABP.

To support the CABP managers as well as Premium branches, three network control managers monitor operations, with the objective of improving commercial efficiency while strengthening performance on regulatory issues.

At the same time, Palatine continued the refurbishment plan for its commercial network.

During the first half-year, the Dijon – Bourgogne Franche-Comté CABP located at 20 boulevard de Brosses, 21000 Dijon, and the Caen CABP located at 2 Place de la République, 14000 Caen – Normandie, were inaugurated, with premises designed to better serve and welcome customers.

The CABP in Rennes and Vincennes have also changed address; their inauguration will take place during the second half of the year.

A specific programme has been implemented to better onboard new managers when they take up their positions within the CABP.

<u>Corporate Market</u>

The acquisition of corporate customers generating more than EUR 15 million in revenue remained dynamic and was stable compared with the same period in 2025. The first half of the year thus recorded 111 new relationships (versus 112 at mid-year 2025). This acquisition ensured stability in the customer base of companies generating more than EUR 15 million in revenue, at 3,418 companies as at June 2026 (versus 3,437 as at June 2025), after the exit of 77 customers due to a decline in revenue not offset by 51 entries resulting from an increase in revenue.

Synergies with the private banking market, driven by more selective acquisition criteria for company executives, led to the opening of 109 private banking customers during the first half of 2026 versus 157 as at June 2025.

In a context of lower investment by mid-sized companies, the production of medium- and long-term corporate loans in the first half of 2026 decreased by 5.4% to EUR 1,220.8 million compared with EUR 1,320.4 million in June 2025. Consequently, medium- and long-term loan outstandings and drawdowns to corporates slightly eased by 1.49% to EUR 6,879.7 million compared with EUR 6,984.2 million in June 2025.

Despite strong competition, balance sheet resources in the corporate market recorded dynamic growth, with a significant increase of 6.12% to EUR 11,790.3 million at end-June 2026 compared with EUR 11,110.4 million at end-June 2025.

In a less favourable environment, the bank delivered a satisfactory first half of 2026 for its structured finance activities, which generated fee income stabilising at EUR 8 million versus EUR 8.3 million in the first half of 2025.

Private banking market

Commercial activity in the first half of 2026 was characterised by:

- A level of new client acquisition that remained very strong, with 801 new clients since the beginning of the year, i.e. +6.8% compared with last year, and a controlled attrition rate.
- An increase in total gross inflows to EUR 386 million, i.e. +22.5% compared with last year, with EUR 153 million and EUR 233 million subscribed respectively in life insurance policies and securities accounts.
- Continued inflows in discretionary portfolio management with a good first half at more than EUR 46 million, together with support and training for private bankers and wealth management advisors.
- Total financial savings outstandings of EUR 3.6 billion, up +1.9% compared with 31 December 2025. Balance sheet savings outstandings at EUR 2 billion remained stable over the period.
  New residential mortgage production amounted to EUR 327 million, a strong increase compared with the first half of 2025 (EUR 279 million). It should be noted that residential mortgage outstandings continued to grow, by +2.9% to EUR 3.4 billion as at 30 June 2026 compared with December 2025.

Subsidiaries

Palatine asset Management

While the first quarter saw the outperformance of the Value style in a context of geopolitical tensions (notably the outbreak of the Iranian conflict) and highly contrasted sector performances, the second quarter marked a favourable turning point with the return to outperformance of the Quality-Growth style after several difficult quarters.

With a remarkable performance of 24.2% in the first half-year, the Palatine Planète fund confirms its very strong stock-picking on the flagship and structurally supportive themes of the period, namely environmental transition, energy sovereignty and European technological innovation.

On a US market still dominated by extreme technological concentration, Palatine Amérique confirms the effectiveness of its strategy based on an innovative artificial intelligence model, delivering robust and consistent performances.

The Palatine Europe Sustainable Employment fund confirmed its recovery in the second quarter, supported by an overweight in energy efficiency, rigorous selection of European financial stocks and targeted exposure to semiconductors.

Conversely, French small- and mid-cap funds were penalised by a particularly unfavourable dual market effect: the structural absence of semiconductor stocks on the Paris market, while this sector dominated European performance, and the strong contribution of Total and Abivax to French indices, securities that cannot be included in PAM’s ESG portfolios. Palatine Entreprises Familiales continued to suffer from a theme under pressure in the current economic environment.

For short- and medium-term credit funds, the bond environment was characterised by sovereign yields under pressure and credit spreads maintained at particularly tight levels.

Palatine Monétaire Standard fully capitalised on this environment of persistently high interest rates, contributing to the significant recovery of its performance since the beginning of the year.

Credit funds overall demonstrated good resilience in this particularly demanding environment. While credit risk hedging slightly weighed on Palatine Optimum 6–12 mois, the other strategies maintained their positive trajectory. Palatine Conviction Crédit 3–5 ans stands out in particular with remarkable long-term performances.

Lastly, PAM’s diversified UCIs posted strong performances since the beginning of the year thanks to the combination of a successful tactical adjustment of exposures to the different asset classes according to market conditions and the good performance of the underlying funds.

As at end-June 2026, PAM recorded net outflows of EUR 152 million, including in particular outflows of EUR 144 million on money-market funds, and a positive market effect across all asset classes of EUR 148 million.

Total assets under management stood at EUR 3.9 billion, at the same level as at end-2025.

Net income for the first half of 2026 nevertheless remained solid at EUR 1.8 million, though down compared with EUR 2.2 million in the first half of 2025.

The strategic plan's focus areas in terms of products and management style were reaffirmed, with a concentration of the range on French and European equity funds. It should be noted that the expertise developed on the Americas (notably the integration of artificial intelligence tools into the analysis process) has borne fruit, delivering good performance and should support the promotion of this product.

PAM reaffirms its position on sustainable investment with a "just transition" positioning and differentiation on the social dimension of ESG through strategies focused on sustainable employment (France and Europe).

On the commercial front, ties with the Palatine network and anchoring within Groupe BPCE remain priorities. For customers outside the Group, a significant transformation is under way in favour of distribution, notably to wealth management advisors, family offices and major platforms, which involves obtaining listings for flagship funds with the main insurers, a prerequisite on which PAM has made progress.

Lastly, PAM has initiated international diversification in nearby markets:

- Luxembourg, which is a natural extension for the activity of independent wealth management advisors serving high-end clients. Discussions have been initiated with Luxembourg insurers;
- French-speaking Switzerland, following a linguistic and private client logic and the ramp-up of ESG regulation;
- Spain, following the same "sustainable employment" ESG logic and, in a more opportunistic manner, for Palatine Amérique, notably via a third-party manager distributor (ACCIS).

Other Subsidiaries

It is recalled that Palatine disposed of its subsidiary Ariès Assurances on 17 December 2025.

Accounted for using the equity method, the Conservateur Finance investment, a financing and investment firm, recorded a share of net income of EUR 196 thousand in June 2026, compared with EUR 87 thousand in June 2025.

2°) Financial activities

In 2025, the Bank invested €1,055 million in securities eligible for its liquidity reserve. These investments were made in Level 1 High Quality Liquid Assets (HQLA), including securities issued by supranational, national and regional entities, as well as by corporates benefiting from an explicit state guarantee. The Bank's total HQLA bond portfolio amounted to €1,943 million at year-end 2025.

This portfolio is intended to constitute the liquidity buffer required under the Liquidity Coverage Ratio (LCR). As these securities are eligible as collateral with central banks, they also provide a source of secured refinancing for the Bank.

The Bank's financial strategy remains aligned with the regulatory ratios set at group level. The Liquidity Coverage Ratio (LCR) was maintained above 106% throughout 2025.

The Bank's funding is primarily ensured through customer deposits, supported by a comprehensive range of savings products. The loan-to-deposit ratio (LDR) stood at close to 100% at year-end, reflecting a solid deposit base that enables the Bank to support its commercial development.

Balance sheet management remained in line with the Bank's objectives in 2025, with a continued focus on controlling liquidity and interest rate risks:

- short- and medium-to-long-term liquidity management aims primarily to ensure the Bank's refinancing under competitive conditions for its clients;
- the second objective is the strict control of interest rate risk on the banking book. This framework enables the Bank to mitigate potential volatility in earnings arising from interest rate movements. Through its balance sheet positioning, the Bank is thus hedged against future interest rate fluctuations. The residual gap measuring the overall interest rate risk exposure is currently slightly positive, indicating that the Bank's balance sheet is favourably positioned in the event of rising interest rates.

b) The paragraph "*Directors*" appearing on page 335 is deleted in its entirety and replaced with the following:

At 31 December 2025, the Board of Directors comprised:

- six board members appointed by the shareholders, whose terms of office will expire at the General Meetings held to approve the financial statements for the years ending on 31 December 2025 and 31 December 2027; and
- two Directors elected by the employees whose term of office began on 6 December 2024 and will end when the Board of Directors takes note of the results of the employee elections to be held in 2028, all of whom are French nationals.

At the date of this supplement, the Board of Directors is composed of the following members:

Jérôme Terpereau, 16/12/1968

BANQUE PALATINE	**Chairman of the Board of Directors, of the Appointments Committee and of the Remuneration Committee**
BPCE SA	Member of the Management Board in charge of Finance
CREDIT FONCIER DE FRANCE	Chairman of the Board of Directors
NA	Chairman of the Board of Directors
HEXARQ	Board Member
BPCE ASSURANCES	Chairman of the Board of Directors
GIE BPCE SERVICES FINANCIERS	Chairman of the Board of Directors
BPCE IT	Representative of BPCE, Board member
ALBIANT-IT	Representative of BPCE, Board member

Bruno Goré, 25/09/1961

BANQUE PALATINE	**Board member, Chairman of the Risk Committee, Member of the Appointments Committee (until 28/07/2026)**
CAISSE D'EPARGNE DE NORMANDIE (CEN)	Chairman of the Board
CAISSE D'EPARGNE CAPITAL	Member of the supervisory board
CE DEVELOPPEMENT 3	Member of the supervisory board
NAXICAP PARTNERS	Member of the Supervisory Board
SEVENTURE PARTNERS	Vice-Chairman of the Supervisory Board
FEDERATION NATIONALE DES CAISSES D'EPARGNE	Permanent representative of CEN, Director and member of the Bureau
FONDS CAISSE D'EPARGNE NORMANDIE POUR L'INITIATIVE SOLIDAIRE	Permanent representative of CEN, Chairman of the board
BPCE ACHATS ET SERVICES	Permanent representative of Caisse d'Epargne Normandie at the

	Board of Directors
TURBO	Board member

<u>Guillemette Valantin,</u> 25/07/1966

BANQUE PALATINE	**Board member representing executive staff employees, Member of the Risk Committee**

<u>Sabine Calba,</u> 26/02/1971

BANQUE PALATINE	**Board member, member of the Audit Committee and of the Compensation Committee**
BANQUE POPULAIRE MEDITERRANEE (BPMED)	Chief Executive Officer
FEDERATION NATIONALE DES BANQUES POPULAIRES	Board member
CREDIT FONCIER DE FRANCE	Board member
ASSOCIATION LES ELLES DE BPCE	Chairwoman
GIE – I-BP INVESTISSEMENTS	Permanent representative of BPMED
BPCE SOLUTIONS INFORMATIQUES	Permanent representative of BPMED, partner
GIE INFORMATIQUE BANQUE POPULAIRE I-BP	Permanent representative of BPMED
ASSOCIATION TOP 20	Board member
FONDS DE DOTATION RIVIERA ACTES	Board member
SCI SSB1	Manager

<u>Marjorie COZAS,</u> 11/07/1985

BANQUE PALATINE	**Permanent representative of BPCE, Board Member, chairwoman of the Audit Committee (Until 26/05/2026)**
BPCE SA	Director of Performance Management at Groupe BPCE

<u>Bertrand Magnin,</u> 25/07/1977

BANQUE PALATINE	**Board member, Member of the Remuneration Committee and of the Risk Committee**
PALATINE ASSET MANAGEMENT	Board Member
CAISSE D'EPARGNE LOIRE DROME ARDECHE	Chairman of the board of directors

FNCE	Board Member
SNC ECUREUIL	Board Member
BPCE-IT	Board Member and member of the Audit Committee
ALBIAN-IT	Board Member
BPCE-SI	Board Member and member of the Audit and Accounts committee
SDH	Chairman of the board of directors
TURBO SA	Board Member

Bernard Dupouy, 19/09/1955

BANQUE PALATINE	**Board member, member of the Audit Committee and of the Remuneration Committee (until 28/07/2026)**
BANQUE POPULAIRE AQUITAINE CENTRE ATLANTIQUE	Chairman of the Board of Directors
FEDERATION NATIONALE DES BANQUES POPULAIRES	Board Member
SCI BADIMO	Manager
SAS DUPOUY SBCC	Legal representative of the DUPOUY SA Group, Chairman of the Board of Directors
GROUPE DUPOUY SA	Chief Executive Officer

Zohra Messous, 18/01/1979

BANQUE PALATINE	**Board member representing employees (technical staff), Member of the Audit Committee, Banking Services Officer**

Vincent Alhenc-Gelas, 19/04/1987

BANQUE PALATINE	**Permanent representative of BPCE, Board Member, chairman of the Audit Committee and member of the Appointments Committee (Since 26/05/2026)**

Pierre Foucry, 24/07/1972

BANQUE PALATINE	**Board member, member of the Audit Committee and of the Appointments Committee (Since 28/07/2026)**
CAISSE D'EPARGNE ET DE PRÉVOYANCE D'AUVERGNE ET DU LIMOUSIN (CEPAL)	Chairman of the Management Board

FÉDÉRATION NATIONALE DES CAISSES D'EPARGNE (FNCE)	Permanent representative of CEPAL to the General Meeting
FONDATION D'ENTREPRISE CEPAL POUR L'ART, LA CULTURE ET L'HISTOIRE	Member of the Board of Directors
BPCE SOLUTIONS INFORMATIQUES (BPCE-SI)	Permanent representative of CEPAL to the Board of Directors
BPCE INFOGÉRANCE ET TECHNOLOGIES (BPCE IT)	Permanent representative of CEPAL to the Board of Directors
COMPAGNIE EUROPÉENNE DES GARANTIES ET CAUTIONS (CEGC)	Permanent representative of CEPAL to the Board of Directors
ALBIANT - IT	Permanent representative of CEPAL to the Board of Directors
BPCE SOLUTIONS CLIENTS	Permanent representative of CEPAL to the Board of Directors
COMITÉ DES BANQUES PUY-DE-DÔME AUVERGNE (FBF)	Chairman

Carine Chesneau, 24/08/1974

BANQUE PALATINE	**Board member, member of the Audit Committee (Since 28/07/2026)**
BANQUE POPULAIRE GRAND OUEST	Chairwoman of the Board of Directors
SCI BACAPALO 72	Manager
SAS ETABLISSEMENTS PAUL LAMBERT	President, representing SARL FINANCIERE CC
SAS KOCH	President, representing SARL FINANCIERE CC
SAS LAMBERT MANUFIL INDUSTRIES	President, representing SARL FINANCIERE CC
SCI LOIRE LM	Manager
FONDS DE DOTATION POUR L'ARBRE AUX HÉRONS À NANTES	President
SARL FINANCIERE CC	Manager

As part of their duties, the persons above named as members of the Management Committee are domiciled under their function at 86, rue de Courcelles - 75008 Paris.

c) The paragraph "*Changes to the Board of Directors in 2025*" appearing on page 337 is deleted in its entirety and replaced with the following:

The composition of the Board of Directors did not change during 2025.

It should be noted that at its meeting of 6 November 2025, the Board of Directors appointed Sabine Calba as a member of the audit committee in place of the risk committee and maintained her membership on the remuneration committee.

The Board of Directors on May 26, 2026, took note of the appointment by BPCE SA of Vincent Alhenc-Gelas as permanent representative, replacing Marjorie Cozas for the remainder of the term of office, i.e., until the ordinary general meeting that will approve the financial statements for the fiscal year ending December 31, 2027.

In addition, the General Meeting of July 28, 2026, appointed Pierre Foucry and Carine Chesneau for a four-year term, replacing Bruno Goré and Bernard Dupouy, respectively.

GENERAL INFORMATION

The section "General Information" appearing on pages 345 to 347 of the Base Prospectus is amended as follows:

a) The item 3 appearing on page 345 is deleted in its entirety and replaced with the following:
"Save as disclosed in this Base Prospectus, there has been no significant change in the financial performance or financial position of the Group since 30 June 2026. "

b) The item 7 appearing on page 345 is renewed:
"To the knowledge of the Issuer, there are no potential conflict of interest between the duties toward the Group, members of the Board of Directors, CEO (Directeur Général) and the Management Committee, and their private interests."

PERSONS RESPONSIBLE FOR THE SUPPLEMENT

The Issuer confirms that the information contained in this Supplement is, to the best of its knowledge, in accordance with the facts and that it contains no omission which could affect its import.

Banque Palatine
86, rue de Courcelles
75008 Paris
France
duly represented by **Tarek Akrout**, *Directeur Desk Commercial*

on 7 August 2026