

April 29, 2025

Dear valued clients,

I am pleased to attach to this letter an extract from our 2024 Group Annual report pertaining to the Corporate Governance principles of BNP Paribas. They demonstrate strong and solid grounds that enable us to ensure full compliance and adherence to the UAECB Corporate Governance Regulations and its standards.

In this respect and in my capacity as Chairperson of the UAE Senior Management Committee of BNP Paribas UAE Branches, I therefore acknowledge and confirm to the best of my knowledge that our internal policies required to ensure compliance with the Central Bank's Regulations and Standards on Corporate governance have been implemented to the extent applicable to us as a branch of a leading international bank.

Sincerely yours,



Francois REGNIER

CEO and Country Head

BNP Paribas UAE