

BNP PARIBAS FORTIS 2022 FIRST HALF RESULTS

SOLID CONSOLIDATED BUSINESS GROWTH SUPPORTED BY ALL ACTIVITIES

CUSTOMER LOANS¹ AT EUR 238 BILLION, +7.7%* vs. 30.06.2021
CUSTOMER DEPOSITS² AT EUR 216 BILLION, +5.2%* vs. 30.06.2021

STRONG SUPPORT TO THE BELGIAN ECONOMY

EUR 20.1 BILLION (+15.0%) OF LOANS PRODUCTION³
EUR 148 BILLION (+13.1%) OF LOANS PORTFOLIO⁴
EUR 86 BILLION (-7.1%)* OF OFF BALANCE SHEET ASSETS UNDER MANAGEMENT⁵

REVENUES: EUR 4,786 MILLION, +16.9%* vs. 1H 2021

STRONG GROWTH IN REVENUES SUPPORTED BY ALMOST ALL ACTIVITIES

COSTS: EUR 2,657 MILLION, +8.7%* vs. 1H 2021

CONTAINED COST INCREASE TO SUPPORT THE BUSINESS DEVELOPMENT

GROSS OPERATING INCOME: EUR 2,129 MILLION, +28.4%* vs. 1H 2021

STRONG OPERATIONAL PERFORMANCE AND VERY POSITIVE JAWS EFFECT

COST OF RISK: EUR 131 MILLION, -9bp⁶ vs. 1H 2021

PRUDENT RISK PROFILE REFLECTED IN A LOW COST OF RISK AT 12bp

PRE-TAX INCOME: EUR 2,460 MILLION, +36.8%* vs. 1H 2021

NET INCOME : EUR 1,634 MILLION, +29.8%* vs. 1H 2021

VERY SOLID FINANCIAL STRUCTURE

COMMON EQUITY TIER 1 RATIO OF 17.3%

LIQUIDITY COVERAGE RATIO OF 154%⁷

* Excluding non-recurrent items, i.e. at constant scope, constant exchange rates and excluding other one-off results.

¹ Loans and receivables due from customers excl. securities and reverse repos and incl. Arval's rental fleet.

² Amounts due to customers excl. repurchase agreements ('repos').

³ Including Belgian subsidiaries (excluding the Arval's rental fleet in Belgium).

⁴ Including Belgian subsidiaries (including the Arval's rental fleet in Belgium).

⁵ Commercial & Personal Banking in Belgium (CPB BE) scope, excluding Assets under Administration (AuA).

⁶ Cost of risk on average outstanding loans.

⁷ On a non-consolidated basis.

Analysis of the first half 2022 financial performance

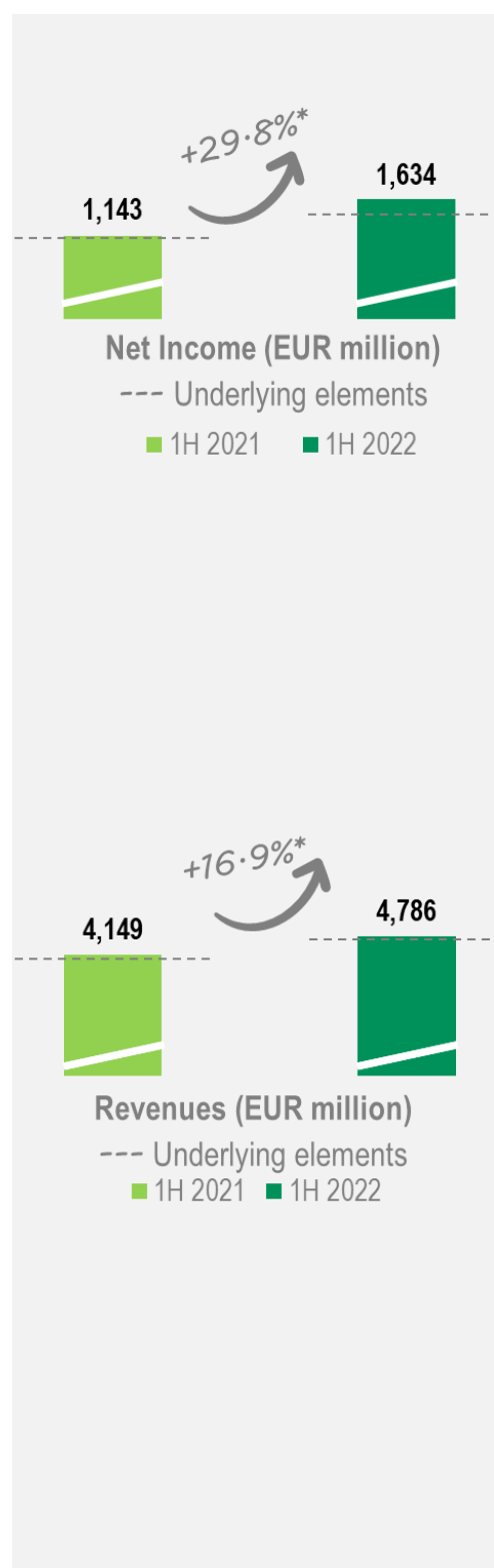
In the first half of 2022, the BNP Paribas Fortis' consolidated net income attributable to equity holders amounted to EUR 1,634 million, increasing by +43.0% compared to the first semester of 2021. When excluding non-recurrent items, such as the noticeable impacts from the change of consolidation of bpost bank in 2022 (including a badwill of EUR +245 million in non-operating income, see details on page 6), the underlying evolution showed a material increase of +29.8%*.

The below analysis focuses on this underlying evolution.

Strong growth in revenues supported by most activities

Revenues amounted to EUR 4,786 million during the first semester 2022, increasing by +16.9%* compared to the same period in 2021.

- In Belgium¹, revenues increased by +2.1%*, thanks to the Commercial & Personal Banking in Belgium activities (previously named Belgian Retail Banking activities), with a higher net interest income supported by the growth of loans to individuals, particularly mortgage loans, and the increase in loans to the corporate segment. The fees rose sharply again, across all customer segments. The overall increase was partially offset by lower revenues at Corporate and Institutional Banking, driven by slower lending activities at Global Banking compared to a very good first semester 2021. There was a steep rise in revenues at Global Markets in a context of higher volatility.
- In Other Activities², the revenues increased by +33.7%*. In Luxembourg, excluding the losses on financial assets held at fair value through profit and loss, the revenues



* Excluding non-recurrent items, i.e. at constant scope, constant exchange rates, and excluding other one-off results.

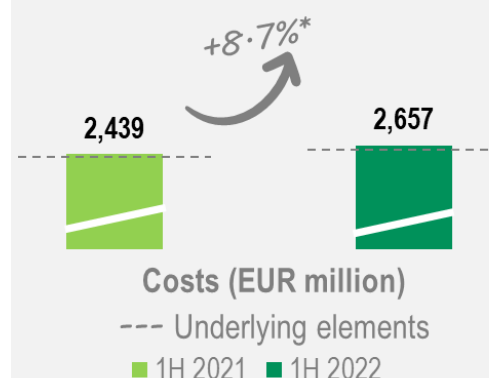
¹ Includes Commercial & Personal Banking in Belgium and Corporate & Institutional Banking.

² Made of Luxembourg (mainly BGL BNPP), Turkey (mainly TEB), Arval, Leasing Solutions, Personal Finance (Alpha Crédit) and Other (mainly AG Insurance, BNPP-Asset Management and BNPP Bank Polska).

increased with a higher net interest income driven by higher volumes mainly for mortgage and corporate loans and a sharp increase in fees. In Turkey, the increase in revenues was very strong, supported by a material growth of customer loans particularly in the corporate segment combined with a sharp increase in margins, higher revenues from market activities servicing clients in a context of high volatility and a further sharp growth of the fees. Specialised Businesses¹ performed very well during the first semester, essentially driven by the continued growth of all activities, combined for Arval with prices of second-hand vehicles remaining at a very high level. Arval and Turkey were the two largest contributors to the increase in revenues.

Costs amounted to EUR 2,657 million, increasing by +8.7%* compared to the first semester of 2021.

- In Belgium, costs increased by +6.5%*. At Commercial & Personal Banking, the increase was driven by higher taxes subject to IFRIC 21, in particular the banking taxes, the increase in staff expenses induced by the higher inflation despite the continuous decrease in FTE's, and the support for the business development. Costs decreased at Corporate and Institutional Banking thanks to lower other operating expenses and stable staff expenses. The overall costs in Belgium were also impacted in 2022 by a material increase in the contribution to the Single Resolution Fund.
- In Other Activities, there was an overall higher increase in costs by +12.0%* mainly due to higher costs in Turkey. The strong increase in costs in Turkey was driven by the salary expenses impacted by the very high inflation with a less pronounced increase in other operating expenses. In Luxembourg, there was a more contained increase in costs mainly driven by the banking taxes and the support for the business development whereas the impact of the inflation on the staff expenses was offset by a decrease in FTE's. At



* Excluding non-recurrent items, i.e. at constant scope, constant exchange rates, and excluding other one-off results.

¹ Includes Arval, Leasing Solutions and Personal Finance (Alpha Crédit).

Specialised Businesses, the increase of costs supporting the business development was also contained, reflecting an improvement in productivity and a capacity for growth at marginal cost. The costs decreased at Personal Finance.

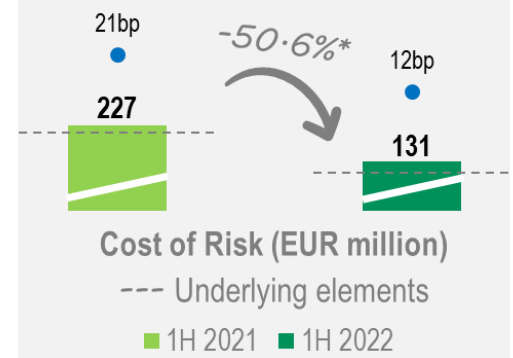
Gross operating income increased by +28.4%* to EUR 2,129 million. The consolidated cost / income ratio¹ improved at 50.6% compared to 54.2% at the end of the first semester of 2021.

Cost of risk amounted to EUR 131 million during the first semester of 2022, an overall decrease of -9bp, mainly driven by lower provisions on non-performing loans (stage 3). Cost of risk at 12 bp was at a low level.

- In Belgium, the cost of risk was at 5bp compared to 16bp in the first semester of 2021. At Commercial & Personal Banking, the cost of risk improved significantly, mainly thanks to lower provisions on non-performing loans. The cost of risk was at a very low level in basis points, close to zero. At Corporate and Institutional Banking, there was an overall increase in the cost of risk due to the provisions on performing loans.
- In Other Activities, the cost of risk was at 22bp compared to 30bp in 2021 despite the deterioration of the macro economic environment, an improvement driven by Turkey, Personal Finance and Luxembourg.

The share of earnings of equity-method entities amounted to EUR 180 million, increasing by +9.0%* compared to the same period in 2021, mainly thanks to higher contributions from BNP Paribas Asset Management and BNP Paribas Bank Polska, and to a lesser extent from AG Insurance impacted by weather events in the first quarter of 2022.

Cost / Income ratio¹
Consolidated from 54.2% to **50.6%**
Belgium from 57.5% to **60.9%**
CPB BE from 68.2% to **66.8%**



* Excluding non-recurrent items, i.e. at constant scope, constant exchange rates, and excluding other one-off results.

¹ The cost income ratio is calculated by dividing the total operating expenses and depreciation (absolute value) by the total revenues (the net banking income), without excluding the non-recurrent items. Cost income ratio is linearized for banking taxes.

The net income attributable to equity holders increased by +29.8%* compared to the first semester of 2021 and reached EUR 1,634 million during the first semester of 2022.

BNP Paribas Fortis has applied IAS 29 “Financial Reporting in Hyperinflationary Economies” in Turkey since first January 2022. During the first semester of 2022, the impact of the effects induced by the hyperinflation situation¹ in Turkey on the pre-tax income was limited overall and amounted to EUR +45 million.

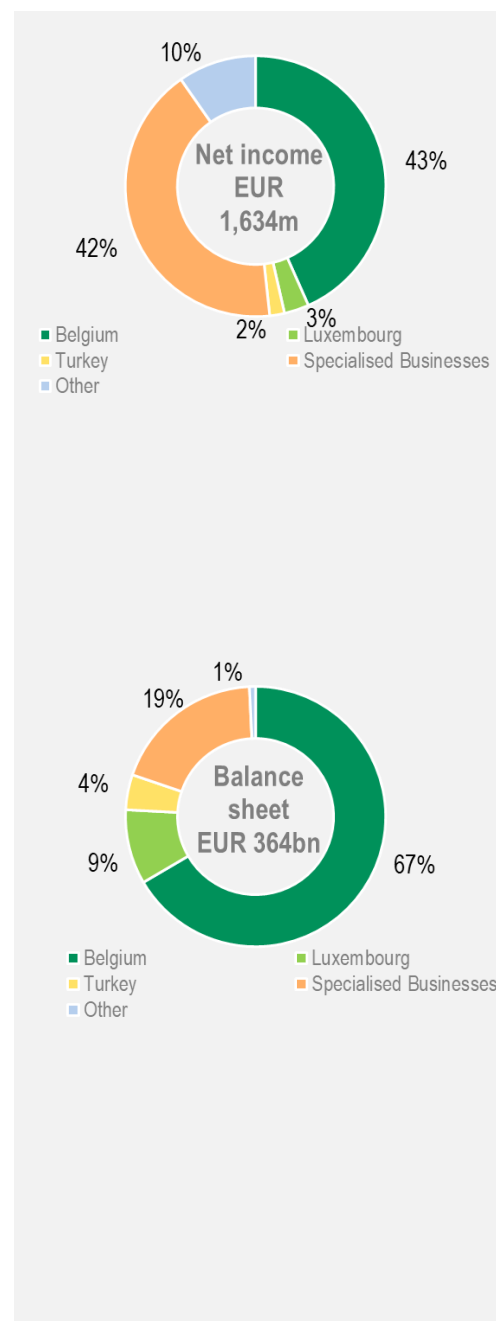
Very solid financial structure

The consolidated balance sheet totalled EUR 364 billion as at 30 June 2022, an increase of EUR +22 billion or +7% compared to the end of 2021, of which EUR +19 billion coming from the growth of customer loans and Arval’s rental fleet.

The consolidated Common Equity Tier 1 ratio remained very strong and stood at 17.3% (compared to 18.0% as of 31 December 2021), well above the regulatory threshold.

The non-consolidated Liquidity Coverage Ratio stood at high 154% (compared to an exceptionally high 192% as of 31 December 2021), well above the regulatory threshold of 100%.

Both ratios reflect the very strong financial structure of the bank, ideally positioning BNP Paribas Fortis for the future.



* Excluding non-recurrent items, i.e. at constant scope, constant exchange rates, and excluding other one-off results.

¹ Application of IAS 29 standards “Financial Reporting in Hyperinflationary Economies” and efficiency of the hedging with CPI linkers taken into account and now recognized in “Other non-Operating items”.

CONSOLIDATED PROFIT AND LOSS ACCOUNT

in EUR million	1H 2022 1H 2021		Total variance**		Non-recurrent items*		Variance excl. non-recurrent items**	
	a	b	Δ EUR	Δ %	2022	2021	Δ EUR	Δ %
			c	d	e	f	g	h
Net banking income	4,786	4,149	637	15.4%	86	127	678	16.9%
Operating expenses and Depreciation	(2,657)	(2,439)	(218)	8.9%	(92)	(80)	(206)	8.7%
Gross operating income	2,129	1,710	419	24.5%	(5)	47	472	28.4%
Cost of Risk	(131)	(227)	96	-42.1%	(30)	(21)	104	-50.6%
Operating income	1,998	1,483	515	34.7%	(35)	26	576	39.6%
Share of Earnings of Associates	180	174	7	3.9%	19	26	13	9.0%
Other Non-Operating Items	282	7	275	n/a	282	7	-	n/a
Pre-tax income	2,460	1,664	797	47.9%	265	59	590	36.8%
Corporate income tax	(613)	(319)	(294)	92.1%	(120)	(6)	(181)	57.8%
Minority interests	(213)	(202)	(12)	5.7%	56	(13)	(80)	42.6%
Net income attributable to equity holders	1,634	1,143	491	43.0%	202	39	329	29.8%

* Non-recurrent items for the Profit and Loss account relate to the following elements:

- Adjustments for constant scope, mainly related to the change of consolidation of bpost bank (Impacts : net income attributable to equity holders EUR -21 million, customer loans EUR +8.5 billion and total assets EUR +12.5 billion).
- Adjustments for constant exchange rates, mainly related to the Turkish lira depreciation.
- Other one-off results, mainly related to (i) a capital gain at BNPP-AM in 2021 and, in 2022, (ii) the positive impact of the merger of a BNPP-AM Indian subsidiary, (iii) a EUR +245m goodwill recognised on bpost bank, (iv) the impact of the effects induced by the hyperinflation situation¹ in Turkey since the first quarter 2022, (v) a first consolidation impact of a Belgian entity and (vi) the transformation & restructuring costs in Belgium.

** Variances are calculated as follows:

- $c = a - b$
- $d = c / b$
- $g = (a - e) - (b - f)$
- $h = g / (b - f)$

¹ Application of IAS 29 standards "Financial Reporting in Hyperinflationary Economies" and efficiency of the hedging with CPI linkers taken into account and now recognised in "Other non-Operating items".

BNP Paribas Fortis 2022 First Half Results

In the first half of 2022, the expected upswing following the tailing off of the COVID-19 pandemic was severely tested by a succession of shocks. Disruptions in supply chains triggered by the pandemic have not yet been resolved. Inflation rose to the highest level in many decades and, for the time being, shows no sign of abating. In Europe, an energy crisis has erupted, causing a broad increase in the cost of living. The challenges of sustainability and climate change are considerable and are strongly felt in our daily lives and activities of companies in Belgium and elsewhere.

In this difficult context, our #PositiveBanking approach has kept us fully focused on providing services and solutions to make our customers' lives easier and help them grow, while working towards a more sustainable economy. As a strong and diversified bank and insurance provider, we offer Belgian companies and individuals the financing support, payment solutions and advice they need in uncertain times. We therefore confirm our 2025 strategic objectives, announced last March, to bring growth, accessibility and sustainability in our service to our four million customers, throughout the economic cycle.

Strong financial results

Against the backdrop of a resilient Belgian economy, BNP Paribas Fortis posted very good results for the first half of 2022. Net income amounted to EUR 1,634 million, up 29.8%* compared to the first half of 2021.

Revenues increased by 16.9%* to EUR 4,786 million, while the increase in operating expenses was limited to 8.7%*, at EUR 2,657 million. This resulted in a very positive jaws effect of 7.8 points and a significant improvement in our consolidated cost-income ratio to 50.6%, compared to 54.2% last year.

The Belgian Commercial & Personal Banking activities achieved a positive net profit evolution thanks to an increase in interest income, mainly supported by higher volumes in customer loans and a sharp increase in commission income, combined with a contained increase of costs and a low cost of risk. Corporate Banking revenues and net profit declined, but this was partly offset by lower costs.

The vehicle leasing operations of our subsidiary Arval performed extremely well. Revenues of Leasing Solutions and Personal Finance also increased. All three activities achieved a positive jaws effect and increased their net profit. TEB's banking activities in Turkey showed a strong profit development despite the depreciation of the Turkish currency.

Within the Belgian Commercial & Personal Banking activities, loans to customers increased by 15.4% (8.1% at constant scope) compared to end of the first semester of 2021, with strong growth in both retail and corporate loans. Deposits increased by 8.7% (0.8% at constant scope).

* Excluding retreated items (RI), i.e. at constant scope, constant exchange rates and excluding other one-off results.



The cost of risk came in at a low 12bp, down 51%* despite the volatile macro-economic environment.

With a CET1 ratio of 17.3%, our capital position remains very strong. The same applies to our liquidity ratio with a liquidity coverage ratio that stood at 154% on 30 June 2022. Both values show our strong capacity to support the Belgian economy and help our clients in the realisation of their projects.

Strategic focus on accessibility and growth

In 1H2022 we continued to build on our new distribution model that aims to make our banking and insurance services 100% digitally accessible, in a totally seamless way. Through our digital and remote contact channels, we aim to offer simplified products and services with a strong focus on high quality and operational excellence, to make life easier for all our customers. In the first half of 2022, 47% of sales to retail customers were made directly through digital channels, slightly down compared to the pandemic period 2020-2021, but steadily increasing over the longer term. Besides savings and payment products (over 50%), our customers increasingly use digital channels to purchase insurance products (29%) and loans (25%).

We see the facilitation of daily payments management as key to the growth and development of our customers. In the first half of the year, we successfully completed the largest ever replacement and migration of payment cards in Belgium. Almost 4 million Bancontact-VISA Debit cards were distributed to almost all our individual and business customers in a meticulously prepared campaign, at a rate of up to 600,000 cards per month. The new card offers much greater convenience for payments abroad and for online payments especially for some new customer groups, such as young people.

We continued to build Axepta's acquiring services, with nearly 60 million transactions in the first half of the year, and growth in services to merchants, chain stores and mid-caps. We aim to reach 130 million transactions by the end of this year.

Our parent group BNP Paribas launched "Nickel" in the Belgian market in June. Nickel brought basic banking services within the reach of everyone, perfectly complementing our other sales channels. In five minutes, customers can open a current account in newspaper shops and make transfers or receive money. Our aim is to make 1,400 points of sale available to our customers within five years.

In the next few years, we will also integrate bpost bank into BNP Paribas Fortis (completion is due on 1 January 2024, subject to regulatory approval). BNP Paribas Fortis customers will be able to obtain all basic financial services at 657 post offices and we will become a 100% supplier of the 600,000 customers of bpost bank.

Our DigitAll initiative, which aims to promote digital inclusion in Belgium, has already attracted more than 70 companies, public authorities and social organisations. In June, we launched another

* Excluding retreated items (RI), i.e. at constant scope, constant exchange rates and excluding other one-off results.



awareness campaign to inform and guide the widest possible segment of the population about coping in a digital society.

We have recently opened the first of sixteen “Client Houses” in Brussels. Client Houses bring together our private banking, wealth and corporate clients to offer combined skills and expertise in investments, credits, estate planning and insurance, for both professional and private needs.

We also drive growth in the corporate segment via our Private Equity (PE) business, through which we have been providing investment capital and mezzanine finance since 1981. Our mission in this area is to strengthen the local Belgian economy by acting as a long-term minority investor and offering PE solutions throughout the life cycle of a business. New and add-on investments totalled EUR 137 million in 2021 and EUR 68 million in the first half of 2022. Recently, we realised direct investments in both Hannecard and Van de Velde Pipe Inspections & Solutions, and we also participated in the capital increase of the scale-up Nobi.

Strategic focus on sustainability

We want our customers - individuals, families and businesses - to be the winners in the necessary transition to a more sustainable society and economy. In 2022, we continued to implement numerous initiatives to help our customers prepare for a more sustainable future. We focus our #PositiveBanking approach on sustainability in four priority areas:

1. **Sustainable investments and savings products.** More than 830,000 of our customers currently have an SRI investment product in their portfolio, and 76% of new production in funds over the first six months of 2022 meets the criteria of the Febelfin “Towards Sustainability” label. Our ambition is to raise the current 51% share of sustainable investments in total client investments, spanning funds, bonds, insurance and equities, to 68% by the end of 2025.
2. **Sustainable living.** Making the outdated Belgian housing stock sustainable by 2050, under the influence of new government regulations, will be a major challenge for private individuals, not least because of the introduction of the EPC (Energy Performance Certificate). As Belgium’s largest mortgage lender, we want to play a leading role and support our customers with expert advice and differentiated loan conditions for sustainable home improvements. At the end of June 2022, we had EUR 4.1 billion¹ of green mortgages in the portfolio, i.e. mortgages with the European Energy Efficient Mortgage (EEM) Label that we are the first bank in Belgium to apply. In the first half of 2022, the share of green mortgage loans in total mortgage loans for construction and renovation was 38%. One in three personal renovation loans was an energy loan; compared to the first quarter of 2021, the number of green energy loans increased by 76%.
3. **Sustainable corporate and SME financing.** We are convinced that companies can increase their market share and profitability through sustainability, which is why we want to increase significantly the share of corporate loans that meet the ESG criteria (Environmental, Social and Governance). On 30 June, the outstanding amount of these ESG-compliant loans was EUR 8.7 billion², with a EUR 0.4 billion increase over the past six months. The ESG-compliant loans

¹ Clients of BNP Paribas Fortis SA/NV.

² Clients of BNP Paribas Fortis SA/NV (including loans granted by Leasing Solutions in Belgium).

include EUR 4.4 billion of loans for corporate projects in renewable energy (62%), as well as for recycling, sustainable building and renovation, and soft mobility. In addition, the ESG-compliant loans also include EUR 3.5 billion in loans for the non-profit sector: hospitals, schools, universities, associations, and social and microenterprises. For the latter category, the amount is EUR 171 million.

To support the transition of companies, we rely on our extensive internal network of experts: our Sustainable Business Competence Centre (SBCC), five Innovation Hubs, our Private Equity team, and, at Group level, the Low Carbon Transition Group (LCTG) and the Network of Experts in Sustainability Transitions (NEST).

Through this expertise and our global reach, we are able to realise innovative deals with a sustainable component. In the first half of the year, we were, among others: Bookrunner for a EUR 1 billion Dual Tranche Green Bond of VGP; Joint Global Coordinator of a EUR 500 million green bond of Cofinimmo; Coordinator of a EUR 500 million sustainability-linked loan of Umicore; and Joint Lead Manager of the first green issue of Argenta aimed at professional investors of EUR 600 million.

4. **Sustainable mobility.** Our customers are increasingly opting for sustainable mobility solutions. Our subsidiary Alpha Credit, for example, was able to secure 1,478 new contracts for e-bikes in 1H2022, up 29% on a year ago. Arval experienced a 62% increase in the number of orders for 'energy-efficient cars' in the same period, to 7,113 vehicles, representing 55% of the total number of new orders. Arval's ambition is to have 700,000 electrically powered vehicles in its leasing fleet worldwide by the end of 2025. In Belgium, almost 1 in 2 vehicles leased by Arval will be electrically powered by 2025. Our initiatives extend across the entire mobility chain, for example, through our stake in Ghent-based start-up Optimile, which has already equipped 10,000 charge points across Europe with Optimile software and made 230,000 charge points accessible with the Optimile pass.

In order to realise our ambitions in these four sustainability priority areas, **we are stepping up our HR efforts.** By 2025, we aim to recruit 2,000 new colleagues to strengthen our Positive Banking community, leveraging our commitment to sustainable, accessible and growth-oriented banking as an attractive element of our employer profile. During 1H2022, we already welcomed 245 new colleagues.

We are also providing intensive training for our employees. In the first half of the year, we organised 1,200 days of sustainability training on topics such as housing, mobility and ESG regulation and assessment. In addition, 360 corporate and 149 retail customer advisers and relationship managers are already Cambridge certified.

More than 6,700 bank staff supported a total of 390 local sustainability projects on 22 April during our "Positive Impact Day" to highlight our commitment to sustainability.



CEO Max Jadot: *"In today's uncertain world, marked by the rising cost of living and higher inflation, our core mission is to protect, advise and support our clients in overcoming financial difficulties and leveraging opportunities. This has been our mission over the past 200 years - the pandemic being the most recent example - and we will continue to do so today.*

Next to this shorter-term focus, we will maintain a long-term perspective, with a particular focus on driving forward the transition towards a sustainable economy. We do so by translating our vision into concrete solutions and objectives that will help the bank and its clients successfully transition to net zero.

In terms of sustainable financing solutions, we are developing powerful innovations, both in our own operations and through our range of green mortgages, loans, car finance, decarbonisation initiatives and corporate loans linked to ESG criteria.

As a strong and well-capitalised bank with a diversified product offering, we have the tools and the expertise to assist Belgian individuals, companies and institutions in all phases of the economic cycle, today and tomorrow.

I would like to thank all our colleagues whose efforts have contributed to the very good results of our bank in the first half of 2022. I also thank our customers for the trust they continue to place in us."



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Interim financial information included in this document is reviewed by the accredited statutory auditors in accordance with the International Standard on Review Engagements. A review is substantially less in scope than an audit conducted in accordance with the International Standards on Auditing. As a consequence, no audit opinion is expressed.

Please note that the results of BNP Paribas Fortis SA/NV announced in this press release are the consolidated results of BNP Paribas Fortis SA/NV and are not equivalent to the contribution of BNP Paribas Fortis to the consolidated results of BNP Paribas.

This document includes forward-looking statements based on current beliefs and expectations about future events. Forward-looking statements include financial projections and estimates and their underlying assumptions and statements regarding plans, objectives and expectations with respect to future events, operations, products and services, as well as statements regarding future performance and synergies. Forward-looking statements are not a guarantee for future performance. They are subject to inherent risks, uncertainties and assumptions on investments, developments at BNP Paribas Fortis and its subsidiaries, banking industry trends, future capital expenditure and acquisitions, changes in economic conditions globally or in BNP Paribas Fortis' principal local markets, the competitive market and regulatory factors.

Those events are uncertain; their outcome may differ from current expectations, which may in turn significantly affect expected results. Actual results may differ materially from those projected or implied in these forward-looking statements. Any forward-looking statement contained in this document is made at the date of this document. BNP Paribas Fortis does not recognise any obligation to publicly revise or update any forward-looking statements in the light of new information or future events. The information contained in this document as it relates to parties other than BNP Paribas Fortis or derived from external sources has not been independently verified and no representation or warranty expressed or implied is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained herein.

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BNP Paribas Fortis (www.bnpparibasfortis.com) offers the Belgian market a comprehensive range of financial services for private individuals, the self-employed, professionals, companies and public organisations. In the insurance sector, BNP Paribas Fortis works closely, as a tied agent, with Belgian market leader AG Insurance. At international level, the Bank also provides high-net-worth individuals, large corporations and public and financial institutions with customised solutions, for which it is able to draw on the know-how and international network of the BNP Paribas Group.

BNP Paribas (www.bnpparibas.com) is the European Union's leading bank and key player in international banking. It operates in 68 countries and has more than 193,000 employees, including nearly 148,000 in Europe. The Group has key positions in its three main fields of activity: Retail Banking for the Group's retail-banking networks and several specialised businesses including BNP Paribas Personal Finance and Arval ; Investment & Protection Services for savings, investment and protection solutions ; and Corporate & Institutional Banking, focused on corporate and institutional clients. Based on its strong diversified and integrated model, the Group helps all its clients (individuals, community associations, entrepreneurs, SMEs, corporates and institutional clients) to realise their projects through solutions spanning financing, investment, savings and protection insurance. In Europe, BNP Paribas has four domestic markets: Belgium, France, Italy and Luxembourg. The Group is rolling out its integrated retail-banking model across several Mediterranean countries, Turkey, Eastern Europe as well as via a large network in the western part of the United States. As a key player in international banking, the Group has leading platforms and business lines in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific. BNP Paribas has implemented a Corporate Social Responsibility approach in all its activities, enabling it to contribute to the construction of a sustainable future, while ensuring the Group's performance and stability.



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