BNP PARIBAS
FORTIS

The bank
for a changing
world

Half-Year Results 2026

Today's agenda

01

We Love Cinema

Exclusieve beelden tonen Hollywoodster Brad Pitt (62) in Brussel voor opnames van nieuwe film ‘The Riders’

Hollywoodster Brad Pitt (62) is woensdag opnieuw gespot in het centrum van Brussel. De acteur verblijft deze week in ons land voor de opnames van zijn nieuwe film ‘The Riders’, en dook de voorbije dagen al op verschillende locaties op.

Brad Pitt poursuit sa tournée bruxelloise: la star en tournage à Uccle et à Saint-Gilles

Brad Pitt poursuit sa tournée bruxelloise. En tournage en Belgique pour son nouveau film “The Riders”, la star américaine a été aperçue à Uccle ce mardi et à Saint-Gilles ce jeudi, rapportent HLN et Sudinfo.

WE LOVE CINEMA
SINCE 1973

Financing films through tax shelter

Offer unique cinema experiences to our customers

Creating Belgian cinema content

Make cinema accessible to everybody

We Love Cinema

BNP PARIBAS FORTIS FILM FINANCE

Founded in 2007

Producers receive a subsidy of 30 to 40% of Belgian production expenses thanks to the tax shelter

BNP Paribas Fortis Film Finance finances approximately

- 70% in films & TV series
- 25% in live performances, and
- 5% in videogames

Investors are Belgian companies (SMEs) investing an average of 80,000 euros & receive, through tax benefits, a net return of approximately 13% over 18 months

Only bank in Belgium, via a subsidiary, with own Tax Shelter product developed, managed and controlled in-house.

€500 million
Amount financed since 2007

€46 million
Amount financed in 2025

950
Total number of productions financed since 2007

20%
Market share in Belgium in 2025 (Market leader)

Partnership Brightfish

Cinema journals

1.5 million viewers/journal – 16 journals/year

70% of weekly viewers in BE

Website

51% of the content
dedicated to Belgian Cinema

Daily updated
with exclusive content

Cinejob

Cinewish
(tickets to avant-premières...)

Events

We Love Cinema Days

Avant-premières with crews

Festivals (anima, FIFF, FFO...)

School screenings

Social Media

National & international content

A **community** of cinema lovers

- **LARGEST BELGIAN FILM FESTIVAL**
- **STARTED IN 2005 AS FORTIS FILM DAYS**
- **150K VISITORS/YEAR**
- **4 DAYS OF CINEMA**
- **ACCESSIBLE TO EVERYBODY**
- **ALL MOVIES**
- **CELEBRATING CINEMA ACROSS BELGIUM IN APPROX. 50 CINEMA THEATRES**

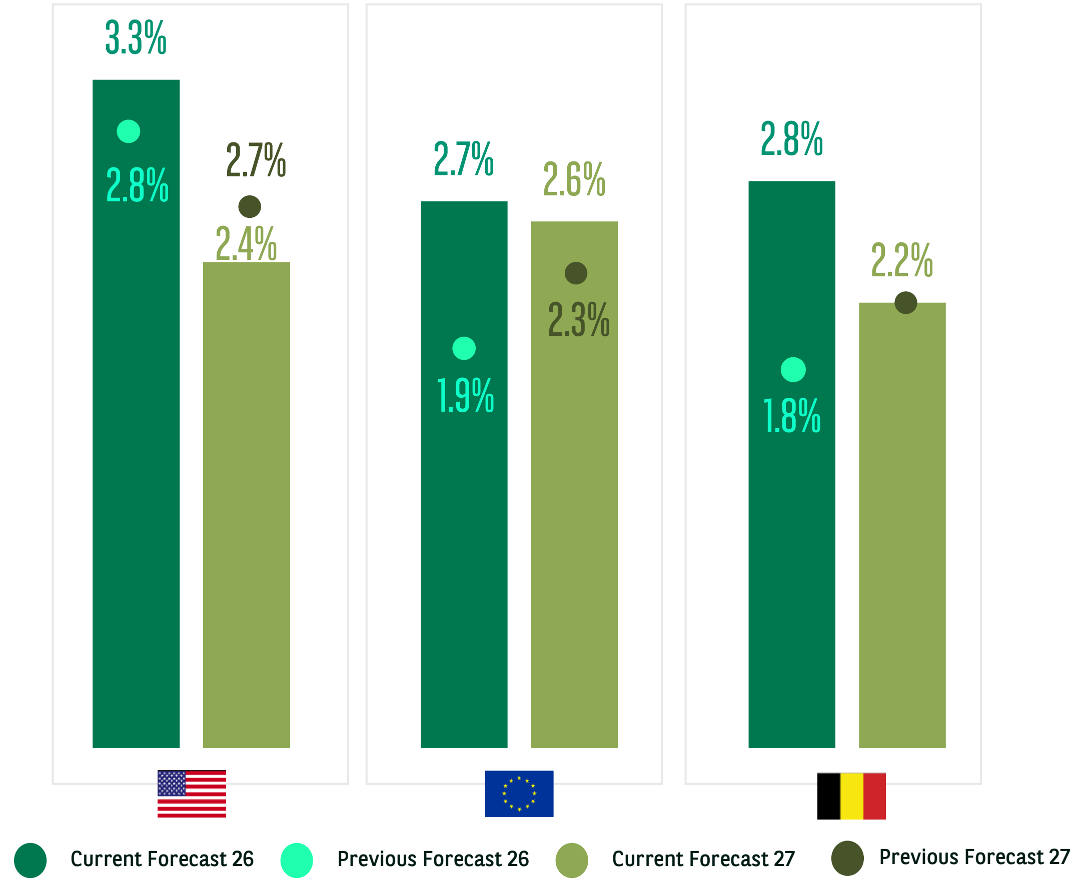
2011 – BNP Paribas Fortis Film Days

02

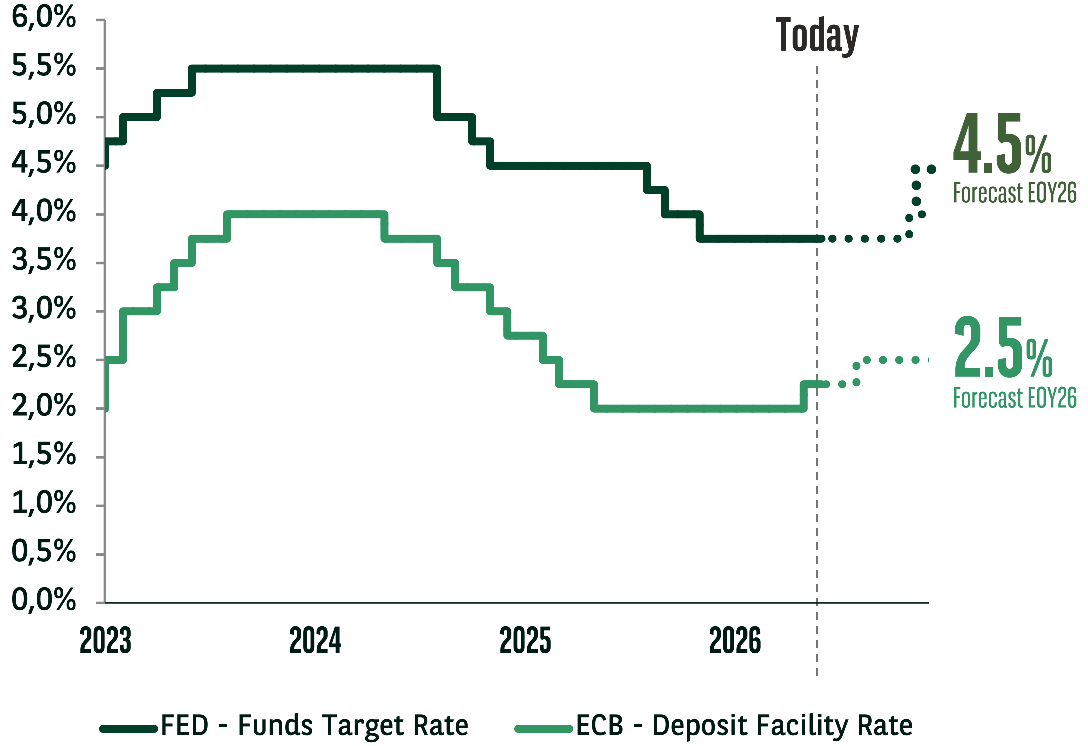
Today's macroeconomic context

Inflation & policy rates

(Projected) inflation

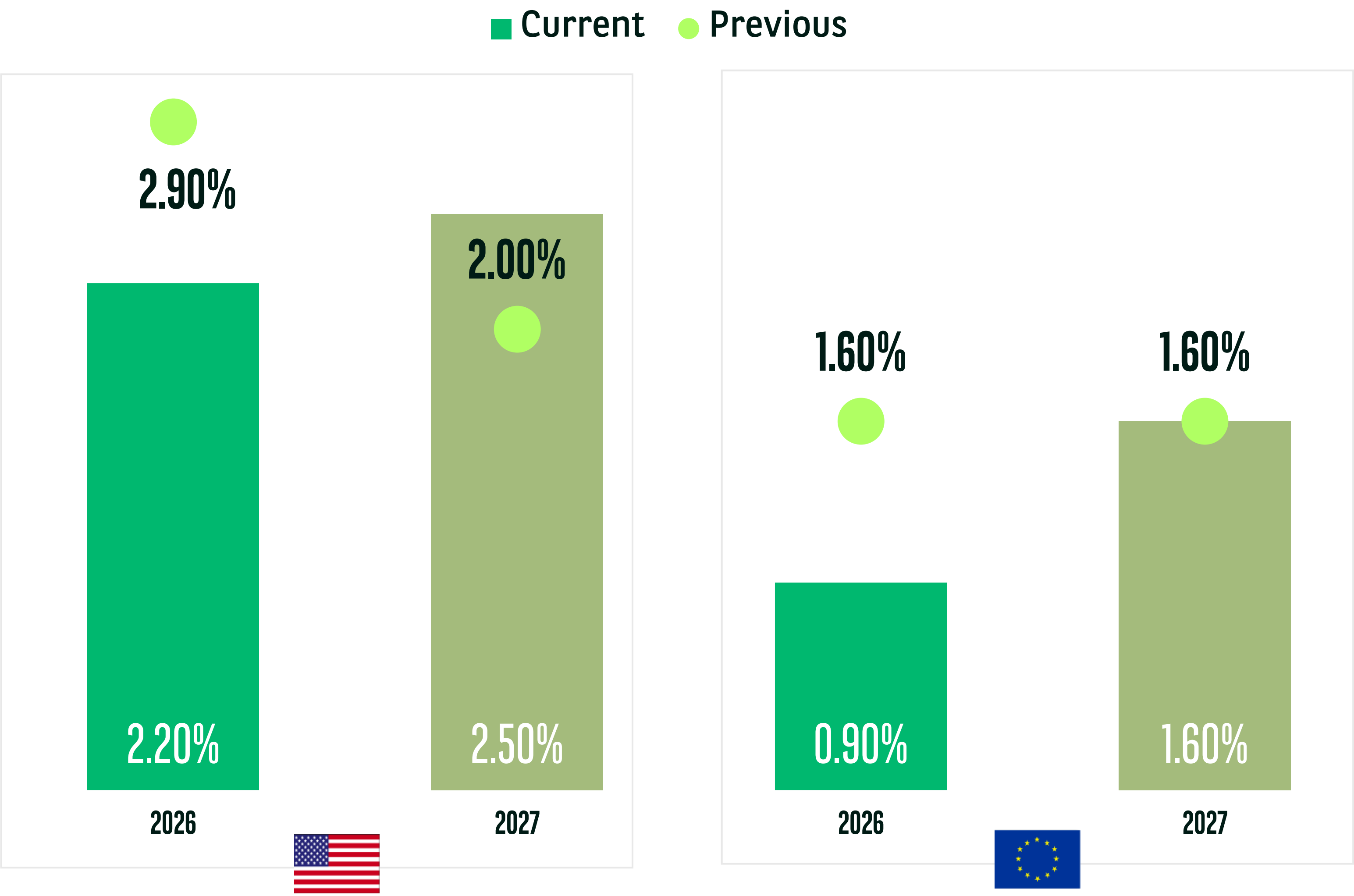


Projected policy rates FED & ECB



Sources: realised values: National Bank of Belgium, Federal Reserve, Macrobond; projections: BNP Paribas Economic Research Global Outlook

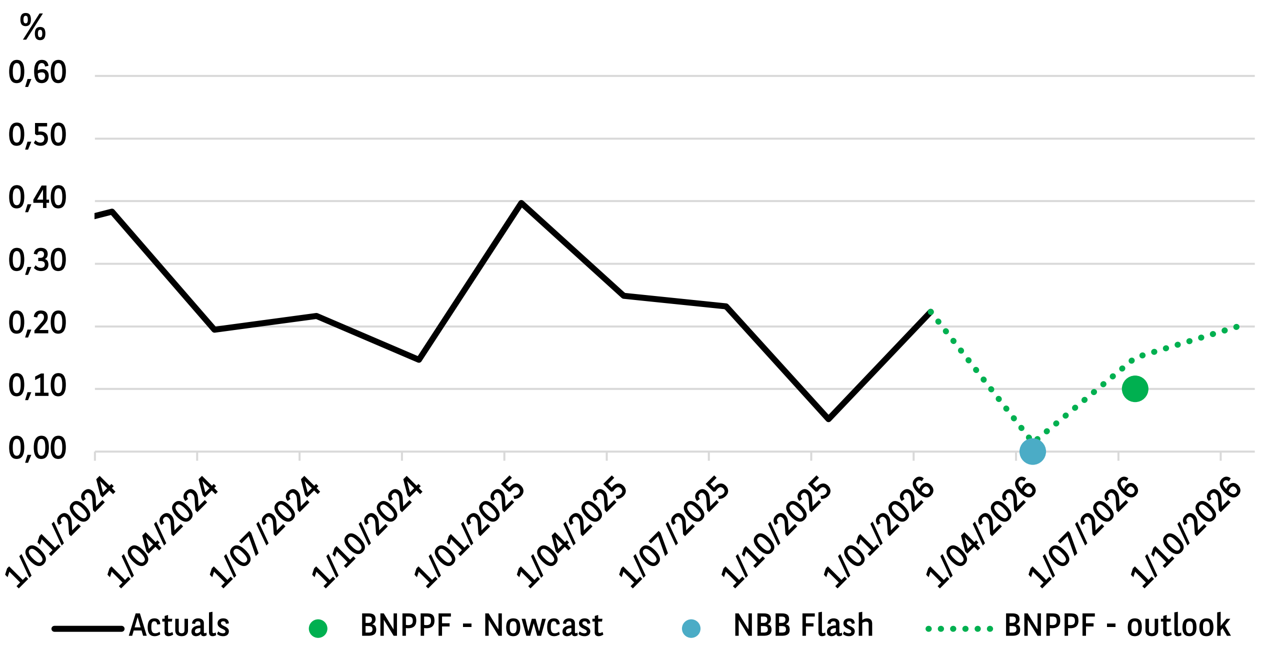
GDP predictions



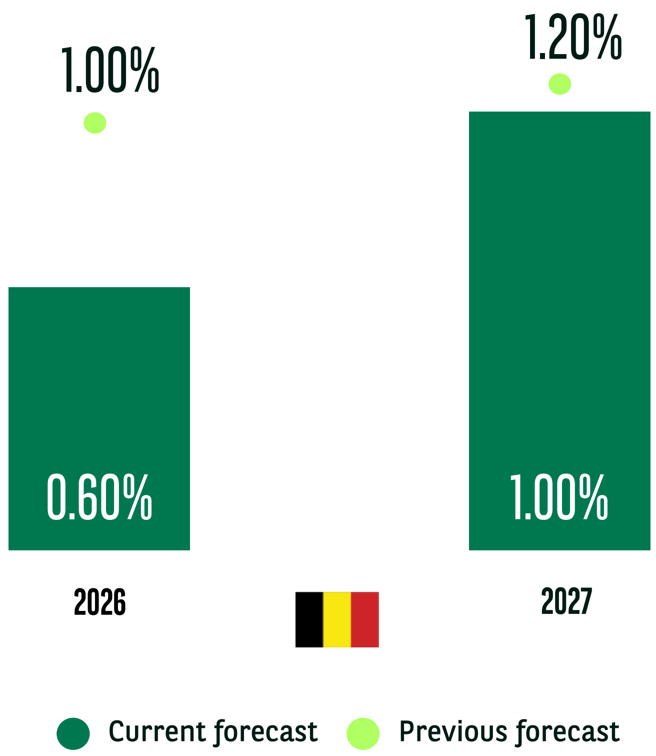
Source: BNP Paribas Global Outlook

Our latest nowcast data show 0.1% growth in Q3

GDP growth outlook Belgium (QoQ)

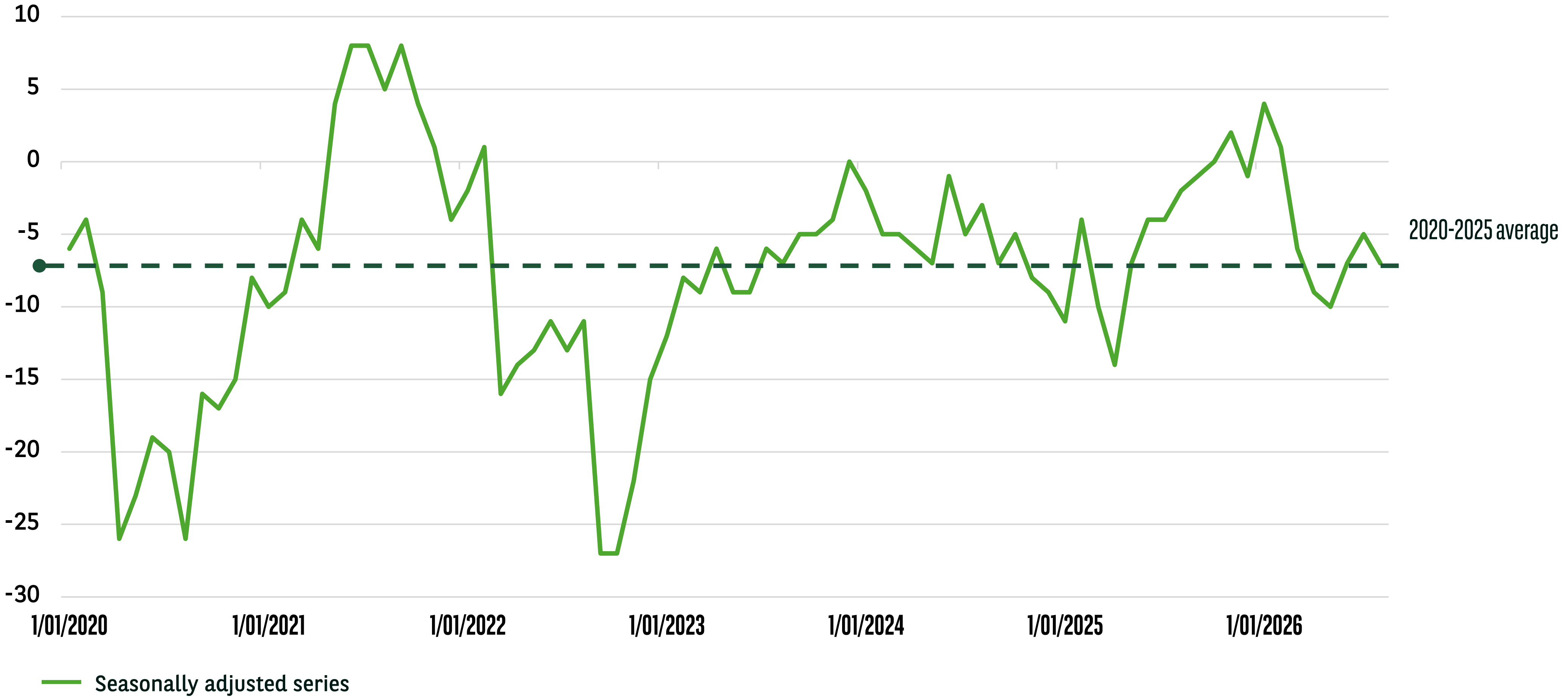


GDP growth prediction Belgium



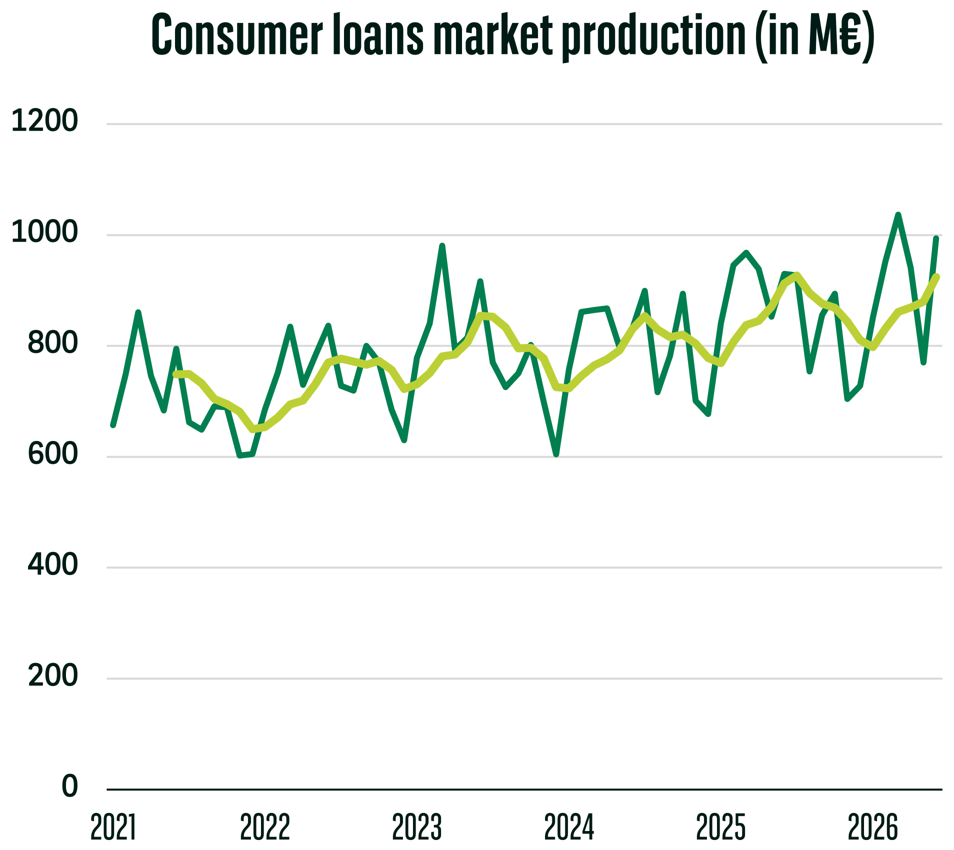
Sources: BNP Paribas Fortis Economic Research, National Bank of Belgium

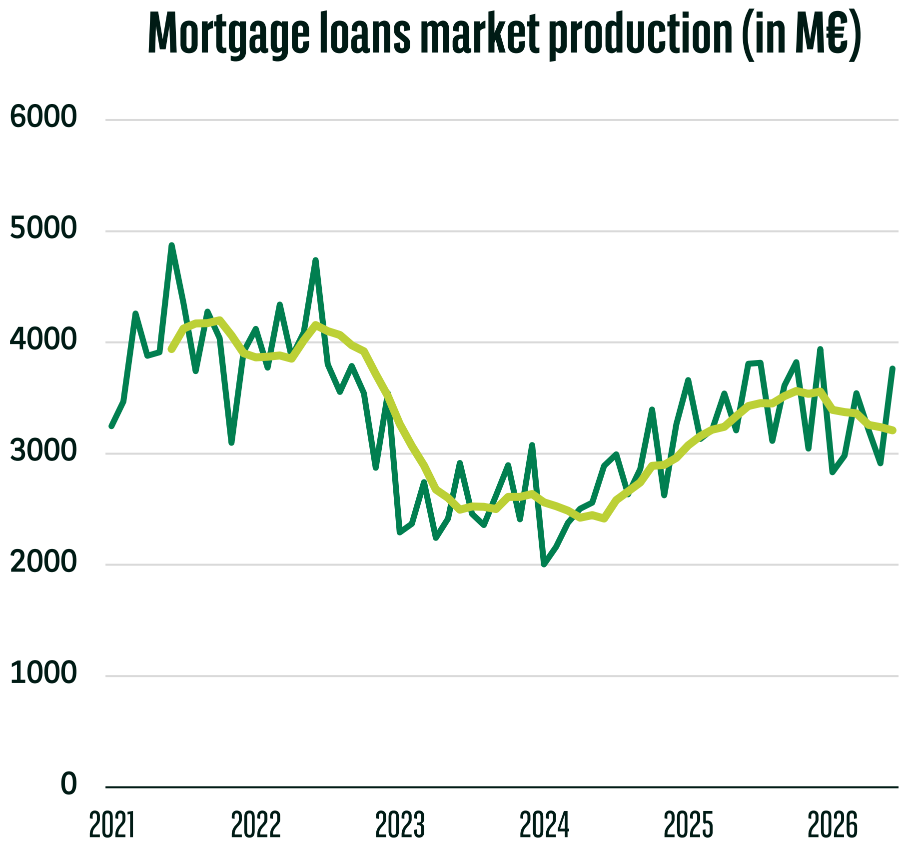
Consumer confidence



Source: National Bank of Belgium

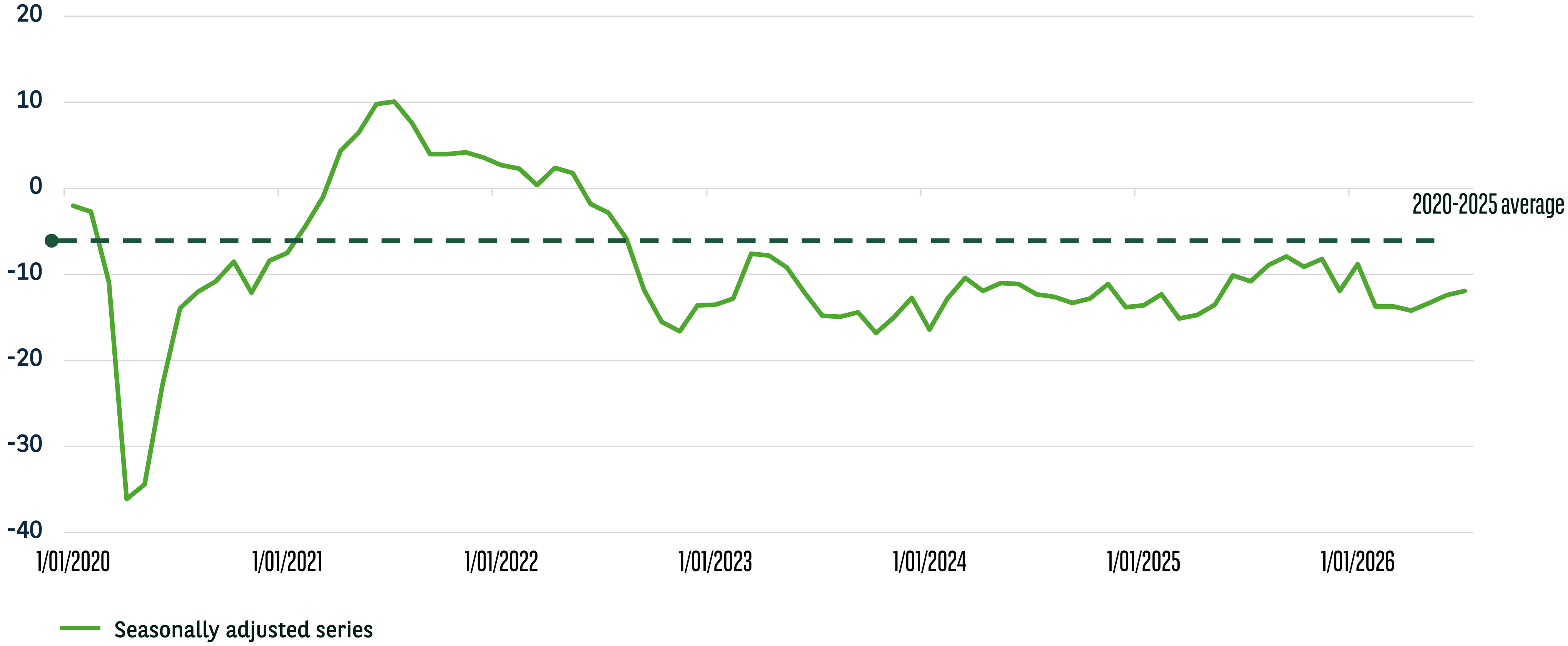
Consumer loans



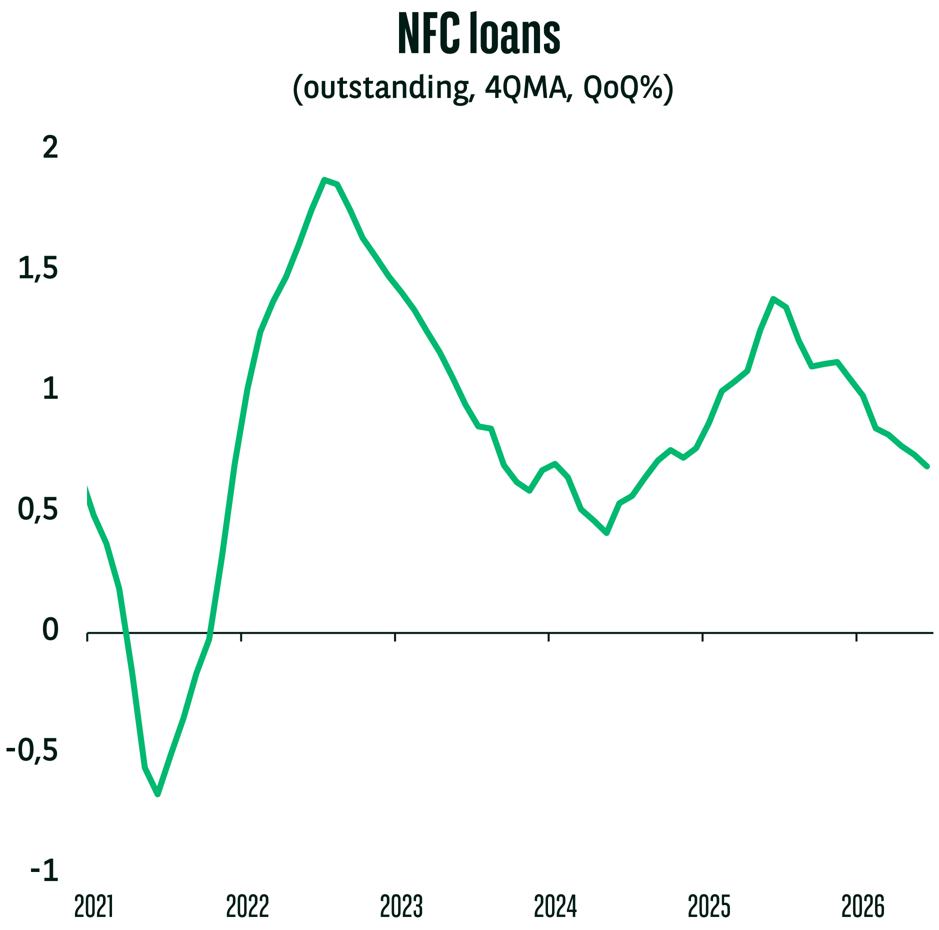


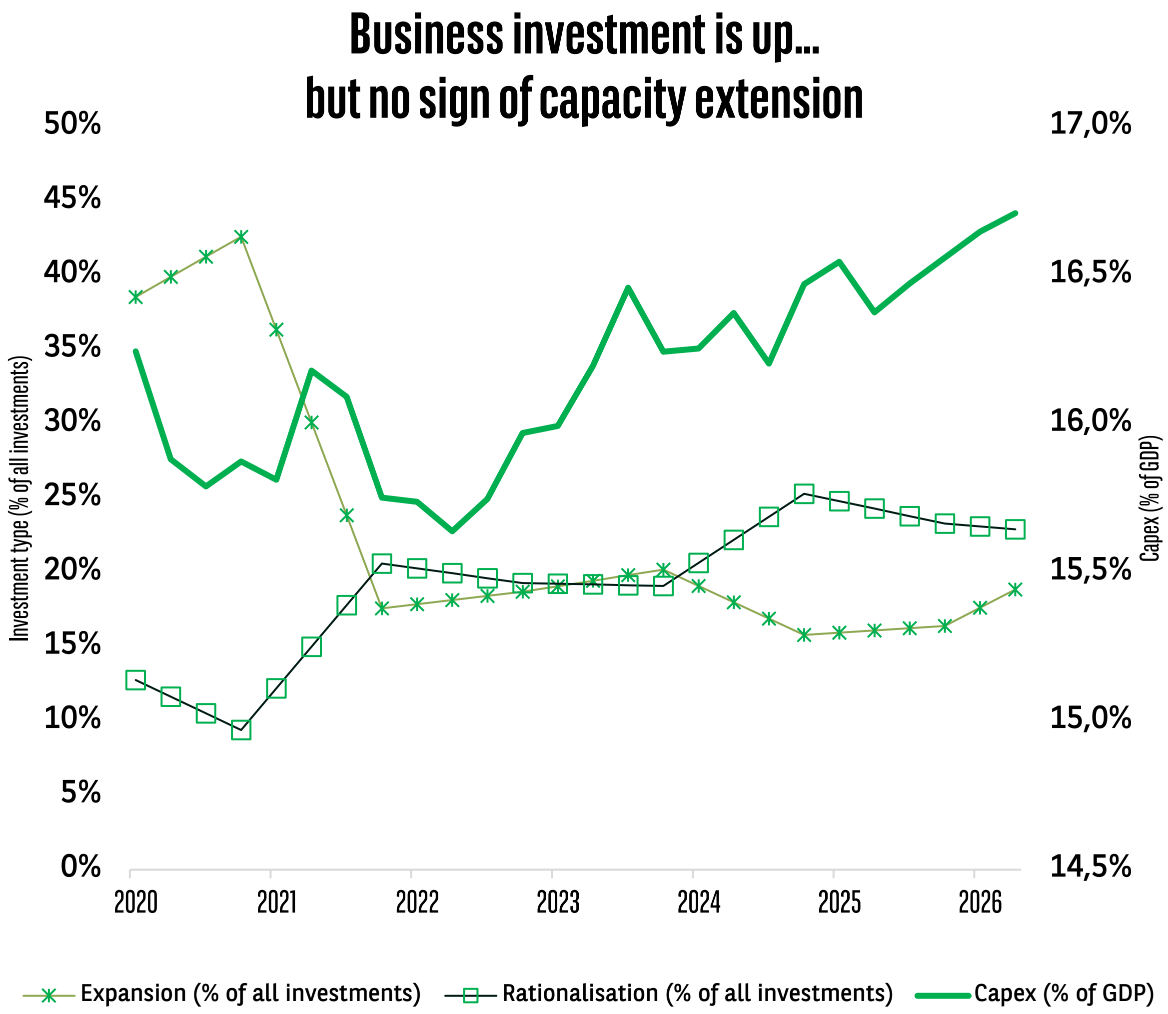
Sources: BNP Paribas Fortis, Market dashboard, Macrobond

Business confidence



Source: National Bank of Belgium





Sources: BNP Paribas Fortis, Market dashboard, Macrobond

03

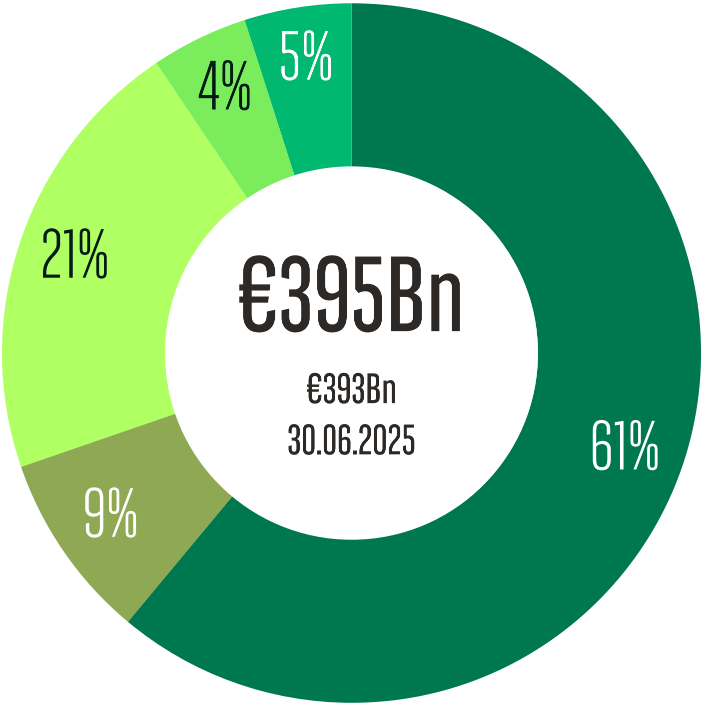
Results Half-Year 2026

Our perimeter

Fully-owned subsidiaries	Controlled subsidiaries with minority interests	Significant participations
ARVAL BNP PARIBAS GROUP	TEB	BNP PARIBAS (Polska)
alphacredit BNP PARIBAS GROUP	BGL BNP PARIBAS	
	BNP PARIBAS LEASING SOLUTIONS	

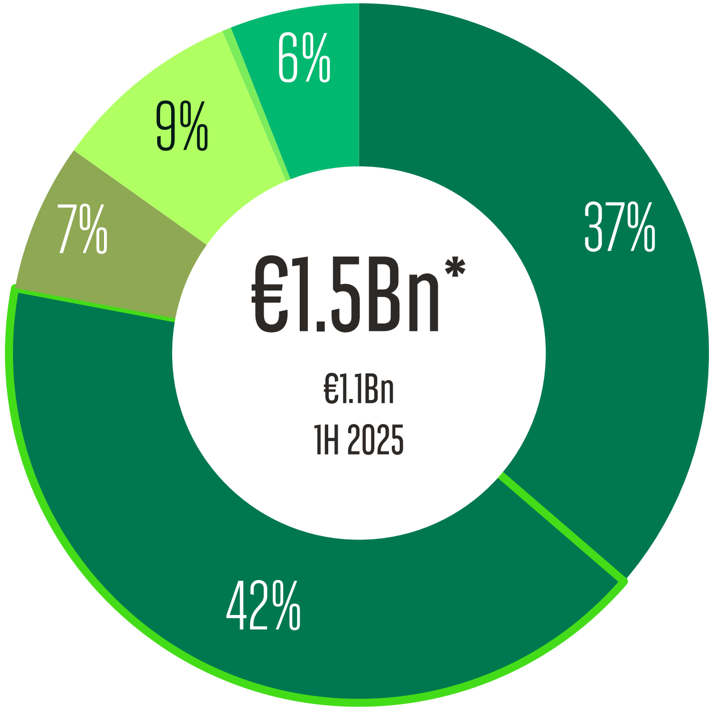
Consolidated key figures

Balance sheet



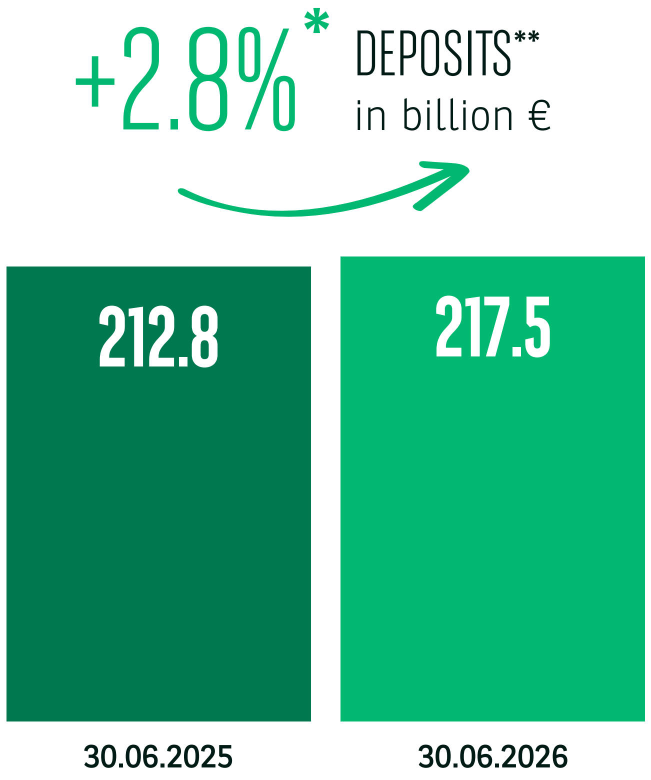
- Belgian banking activities
  - *o/w gain on AG Insurance*
- Luxembourg banking activities
- Arval & Leasing Solutions
- Turkish banking activities
- Other

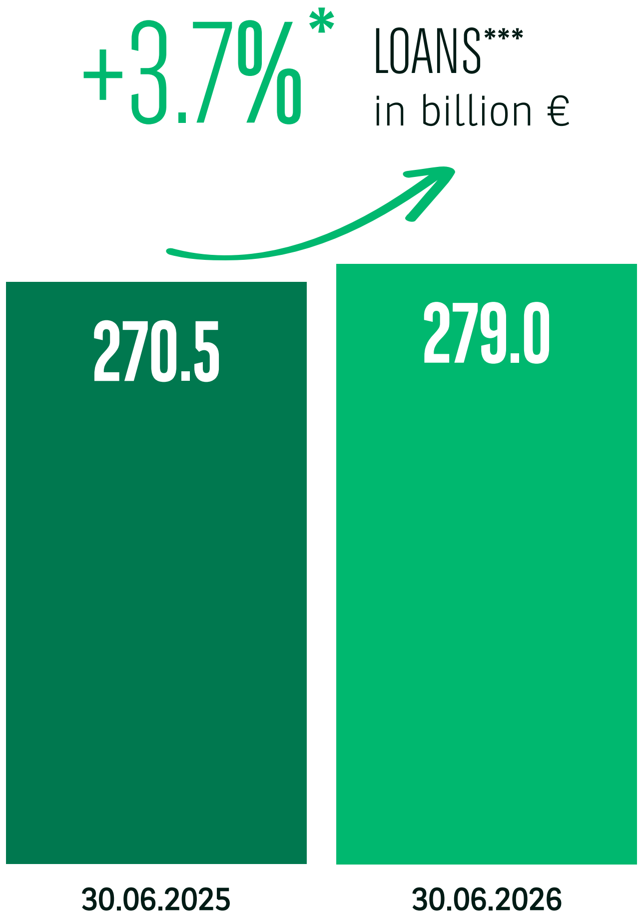
Net profit



** Net profit includes in 1H 2026 the one-off gain on sale of the participation in AG Insurance for €636M*

Consolidated deposits & loans





* *Excluding retreated items, i.e. at constant scope, constant exchange rates and excluding other one-off results*
** *Excluding repurchase agreements ('repos') and including savings certificates*
*** *Including Arval's rental fleet and excluding repurchase agreements ('repos')*

Consolidated results

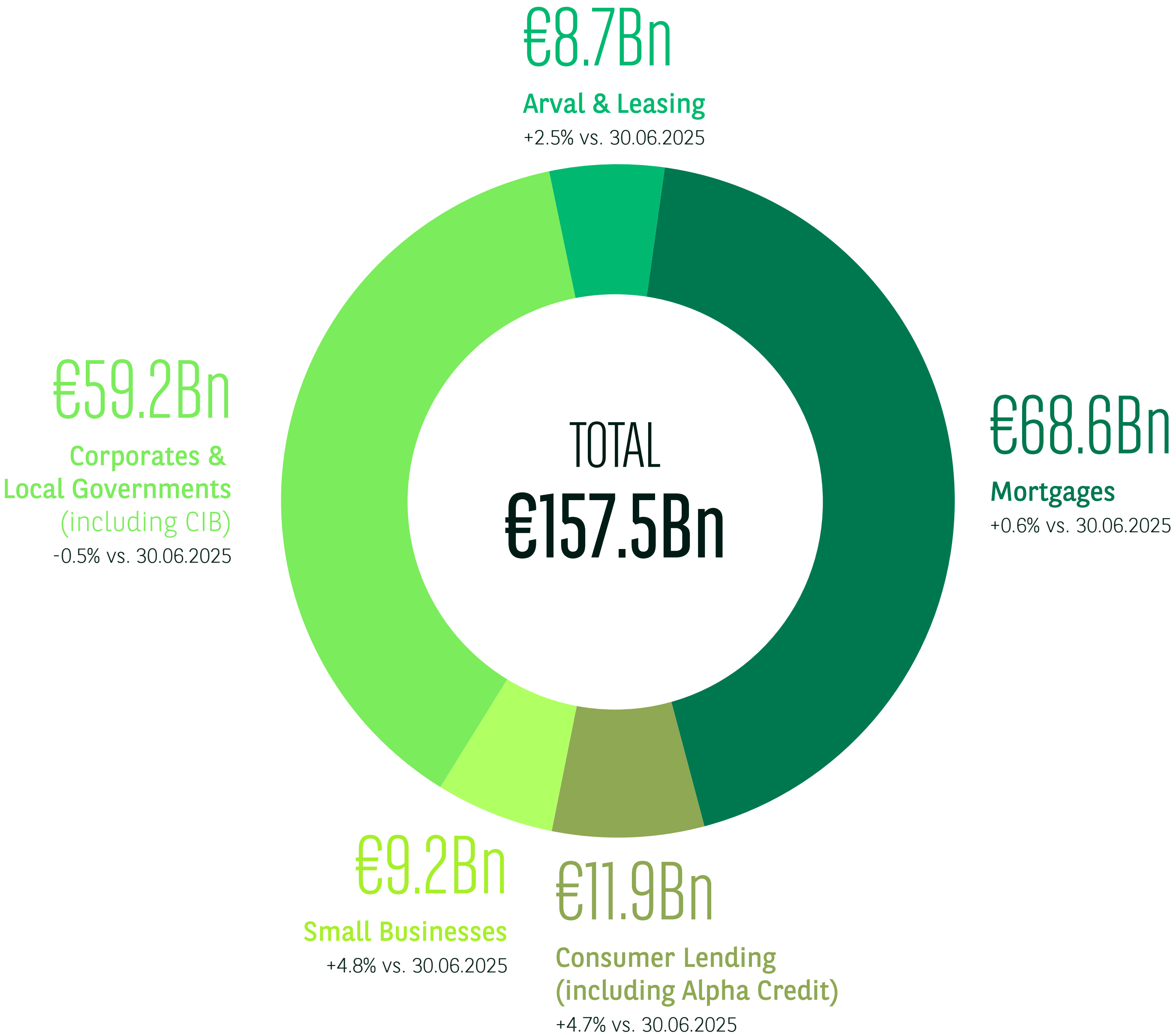
In million €	30.06.2026	30.06.2025	Total Variance	Underlying Variance*	Excl. used-cars impact at Arval Underlying Variance*
Revenues	**5,430**	**5,192**	**+5%**	**+4%***	**+10%***
Operating Expenses	(3,206)	(3,179)	+1%	+2%*	+2%*
Gross Operating Income	**2,224**	**2,013**	**+10%**	**+8%***	**+24%***
Cost of Risk	(446)	(305)	+46%	+51%*	+49%*
Operating Income	**1,778**	**1,708**	**+4%**	**+1%***	**+20%***
Associates Income	76	221	-66%	-25%*	-25%*
Other Non-Operating Items**	452	(148)	-406%	n.a.	n.a.
Pre-Tax Income	**2,306**	**1,781**	**+29%**	**-0%***	**+17%***
Income Tax	(611)	(525)	+16%	+5%*	+22%*
Net Income Attributable to Equity Holders	**1,494**	**1,058**	**+41%**	**-7%***	**+15%***

** Excluding retreated items, i.e. at constant scope, constant exchange rates and excluding other one-off results*
*** The Other Non-Operating Items include in 1H 2026 the one-off gain on sale of the participation in AG Insurance €636M*

Committed to the Belgian economy

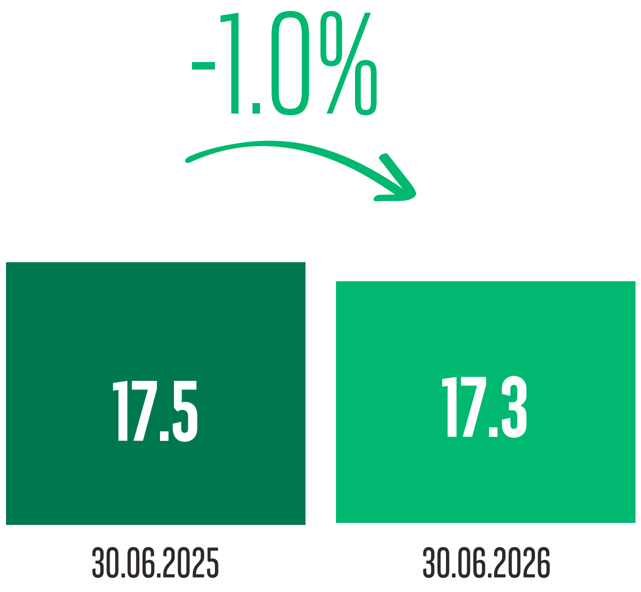
+ €1.3Bn

OUTSTANDING LOANS
(+0.8%) vs 30.06.2025

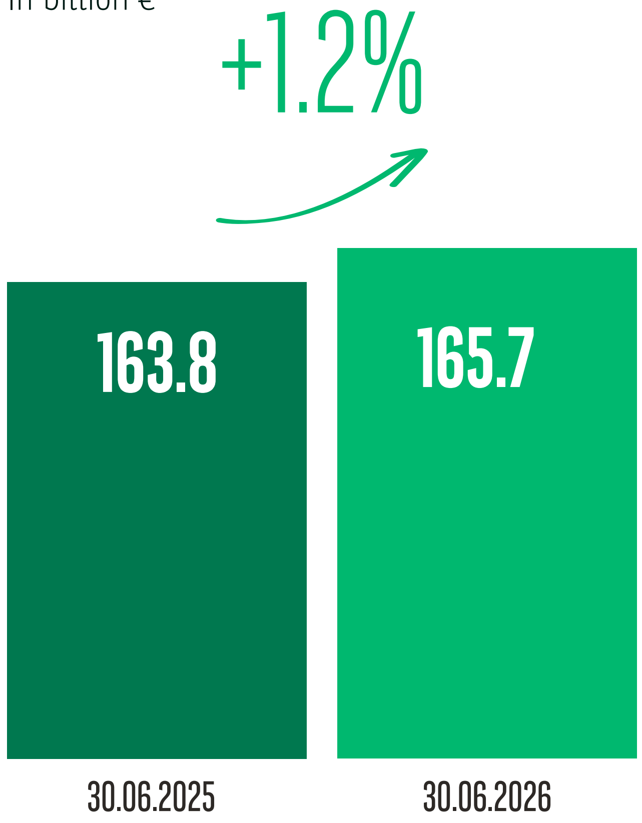


Committed to the Belgian Economy

New credit financing
In billion €



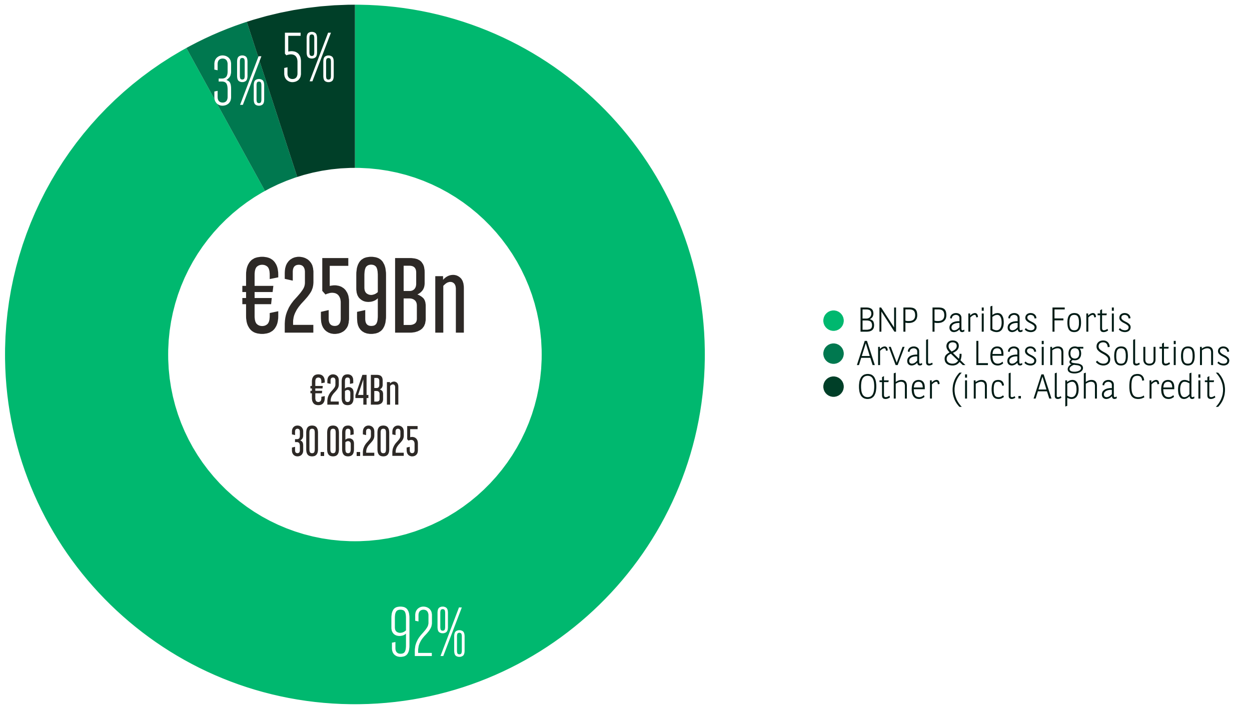
Deposits
In billion €



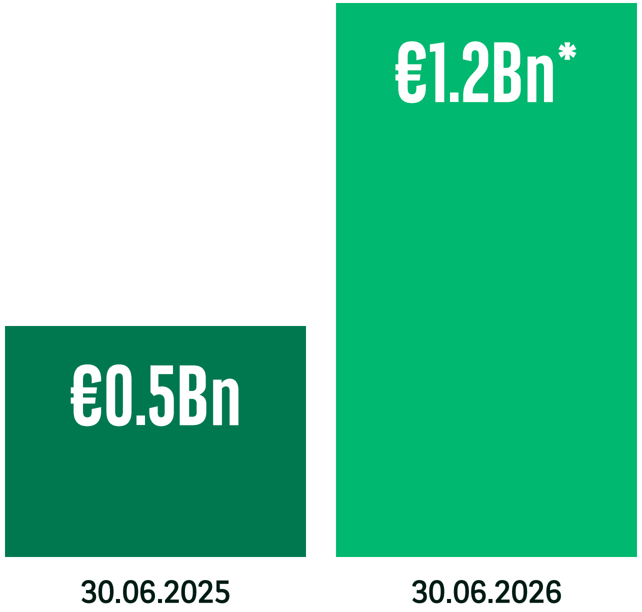
Off-balance sheet aum
In billion €

Key figures - Belgian scope

Balance sheet in Belgium



Net profit in Belgium



** Net profit includes in H1 2026 the one-off gain on sale of the participation in AG Insurance for €636M*

A strong financial position

Profitability	Efficiency	Liquidity	Solvency
10.4%	55.5%	130%	14.0%
Return on normative equity (Adjusted for IFRIC 21)	Cost/income ratio (adjusted for IFRIC 21)	LCR (non-consolidated basis)	CET1 ratio

04
Highlights

Highlights | Client Franchise

Most accessible bank

Interactions (remotely and in person) with our customers in H1 26, marking a 15% increase compared to the H1 2025. Branch (BNP Paribas Fortis & Bpost) visits surged by 24% year-on-year.

4.6M

47%

In H1 26, mobile transactions represented 47% of total digital sales, up from 35% in the same period of 2025.

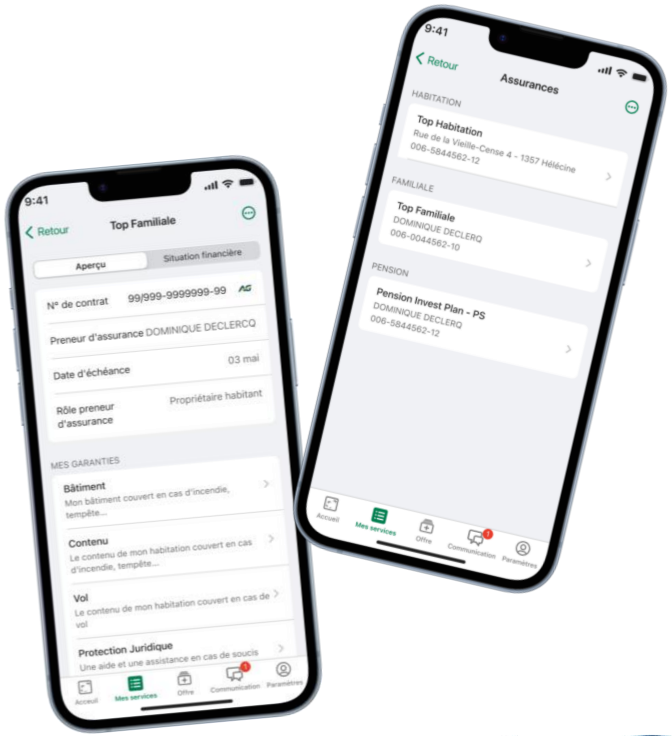
3M

We have the largest digitised customer base on the Belgian market with more than 3 million digital active clients.
In the first half of 2026, the number of active users in the app increased by 3%, reaching 2.77 million.
Meanwhile, in Easy Banking App sessions rose by 4% year-on-year.

+46%

Strong customer growth across all segments: customer acquisition increased by 46% year-on-year.

Insurance



New 15-year distribution agreement with AG Insurance.

1.9M

More than 1.9 million active insurance contracts across Life and Non-Life (+2% compared to the H1 2025).

+60%

Growth in number of active contracts in non-life insurance professionals policy in HY 2026.

+12%

In death and disability insurance, booked premiums increased by 12% year-on-year.

Highlights | AI Transformation

Our bank is already augmented by AI

Our AI strategy is built around 2 pillars:

- Enable an AI-driven future for the bank (workforce/accessibility)
- Industrialise AI roll-out in selected areas

0.8M

With our digital chatbot Samy, we achieved a 77% resolution rate in almost 0.8 million conversations in H1 2026. Since its roll-out in H2 2024, Yara has processed over 2.3 million conversations. In the first half of 2026, their volume increased by 70% year-on-year.

370FTE

AI does the work of 370 full-time employees, versus 180 FTE year-on-year.

92

The BNP Paribas Fortis experts have already put more than 90 AI use cases into production.

Fraud Prevention

From 24/7 live controls to next milestones

86 transactions per second processed and scanned in real time on average/year.

86tx/sec

-12%

Of fraudulent cases at BNP Paribas Fortis in H1 2026 vs H1 2025.

+6%

Authorised Push Payments or account takeover (as modus operandi shift continuously).

+27

New features in app in H1 2026:

- ‘Check the call’ function
- Verify suspicious transactions
- Other detection & protection updates

05
Conclusion

Key take-aways

Economic Outlook

- Further increase of geopolitical uncertainty with conflict escalation
- Impact necessitates adjustment of growth and inflation expectations
- Higher inflation, lower growth
- Belgian economy proves to be resilient

Our Performance in 2026

- Good commercial and financial performance
- Positive trend thanks to transformation margin and volume growth
- Strong solvency and liquidity parameters
- Continued commitment to Belgian economy

Any questions?

Thank you!