

HALF YEAR RESULTS

2019

MAX JADOT, CEO BNP PARIBAS FORTIS
BRUSSELS, 3 SEPTEMBER 2019



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The bank for a changing world

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1

AGENDA

Part 1

OUR FINANCIALS

Part 2

BANK FOR A CHANGING WORLD

Part 3

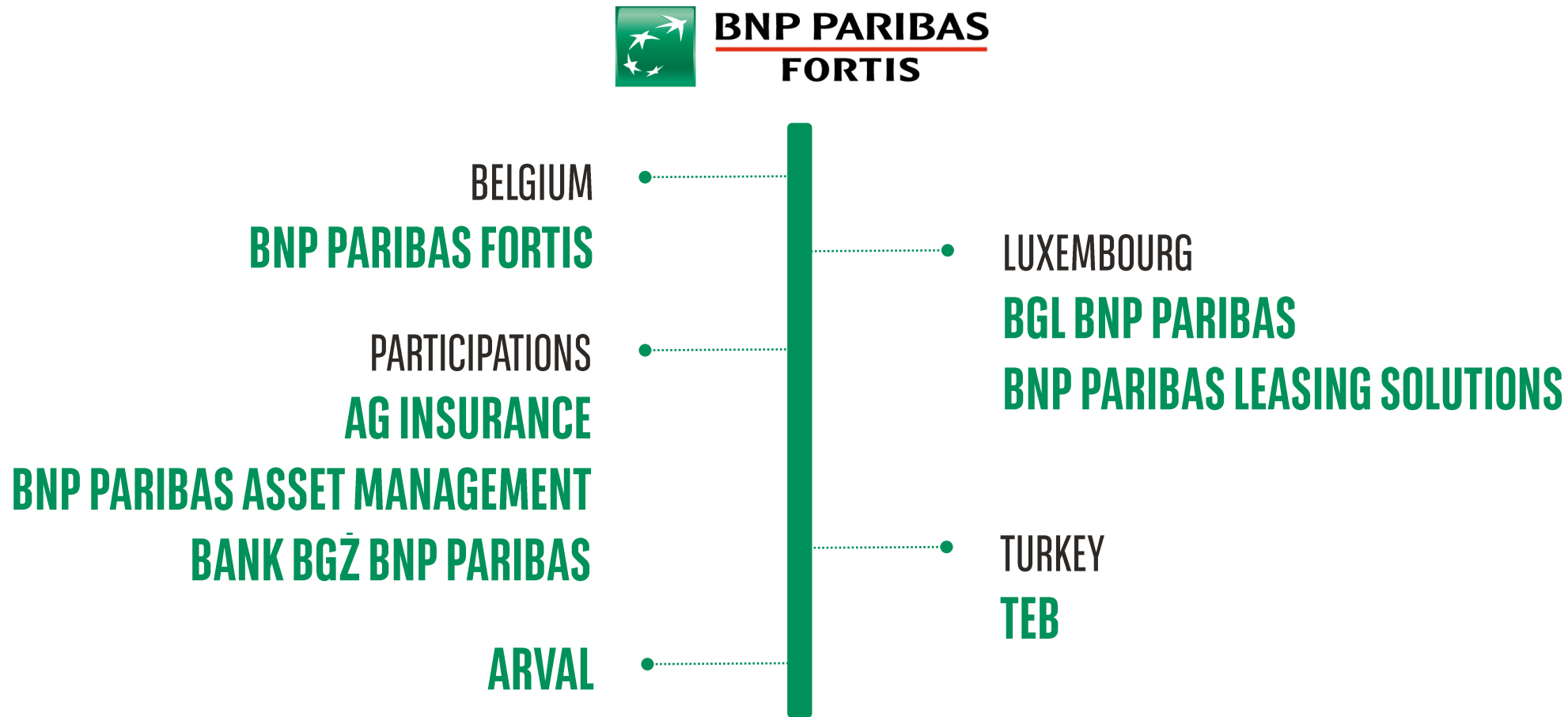
CONCLUSION

Part 1

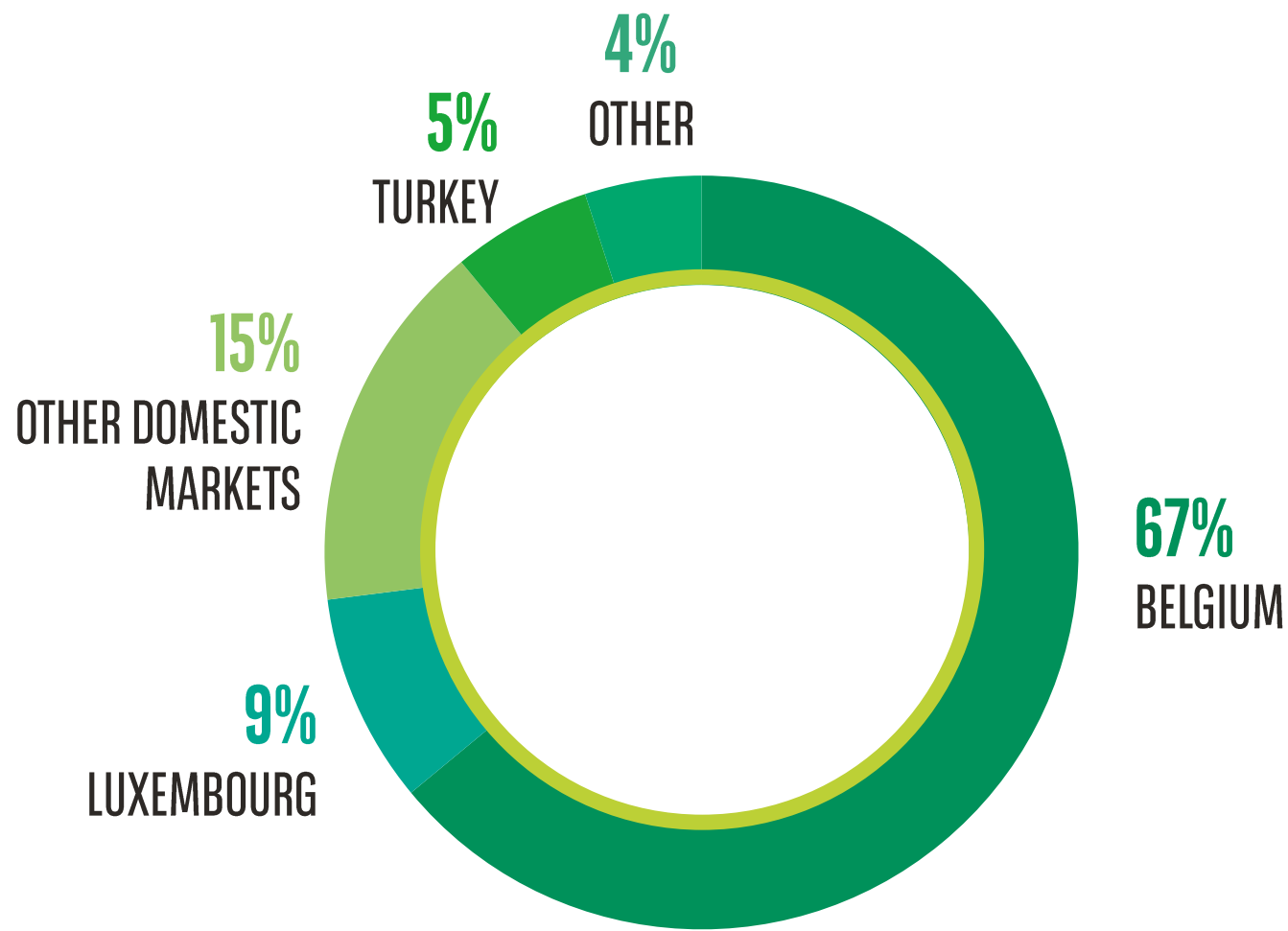
OUR FINANCIALS



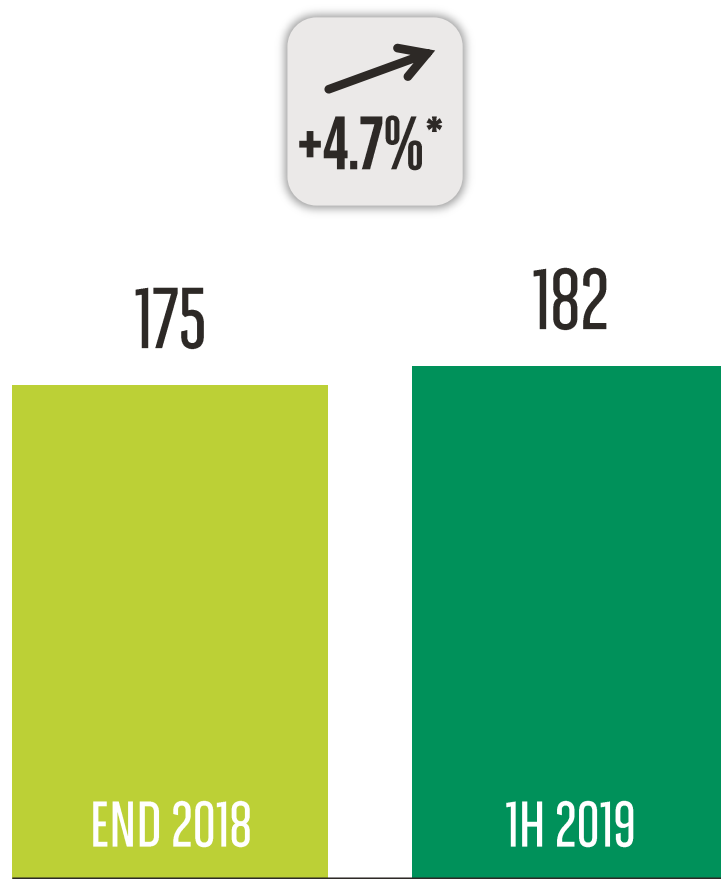
OUR CONSOLIDATED PERIMETER



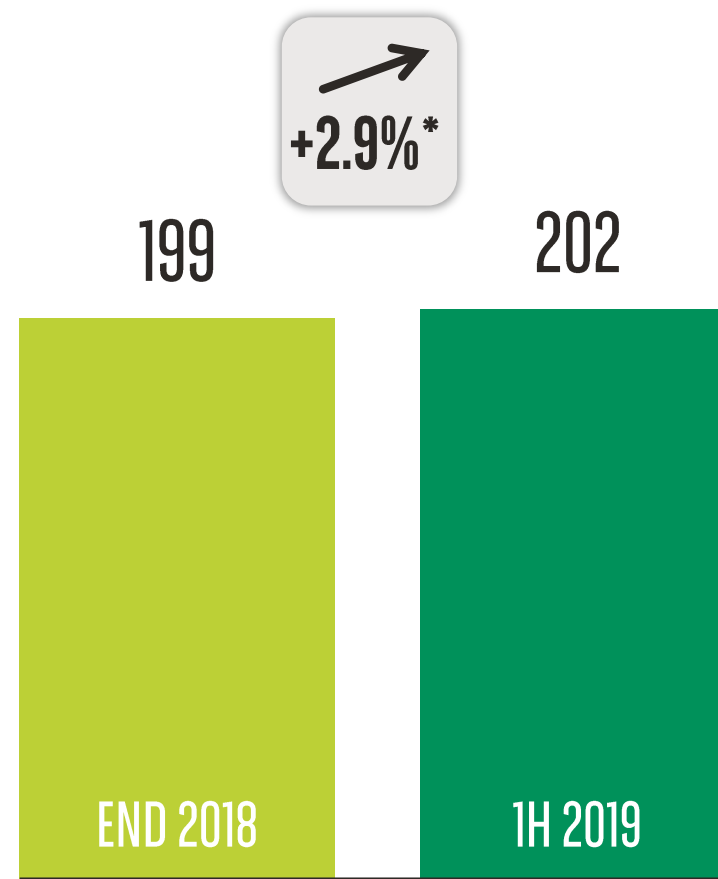
BELGIUM ACCOUNTS FOR 67% OF BALANCE SHEET



SUSTAINED BUSINESS ACTIVITY (CONSOLIDATED)



DEPOSITS (€b)



LOANS (€b)

**Excluding non-recurrent items*



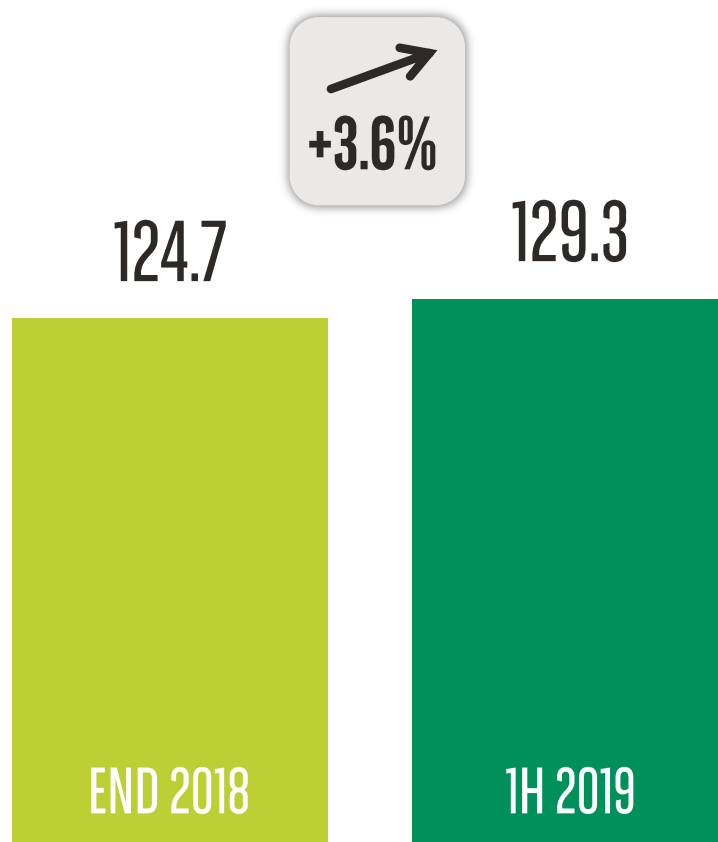
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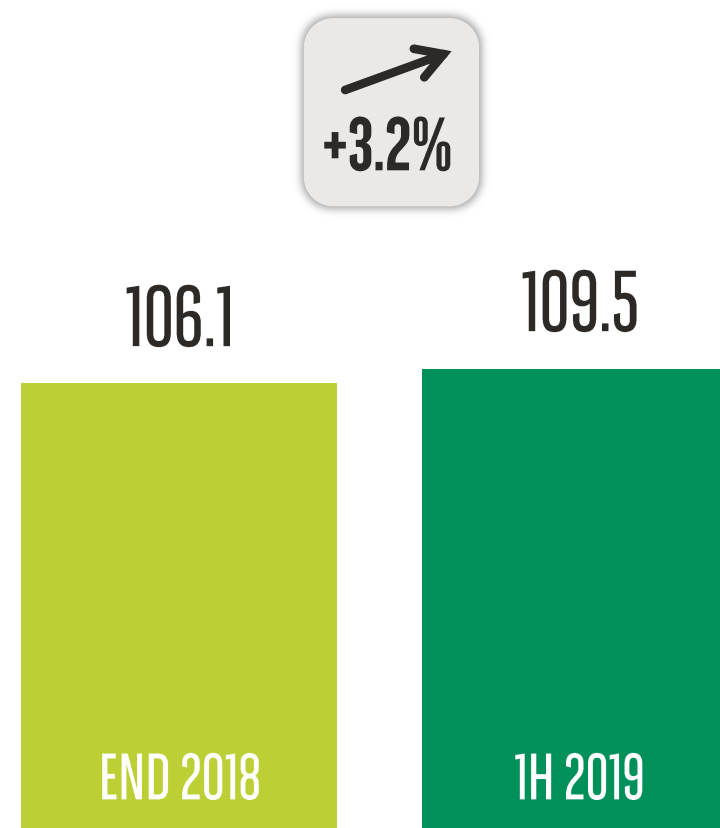
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6

CONTINUED GROWTH OF LOANS & DEPOSITS (BELGIAN RETAIL BANKING)



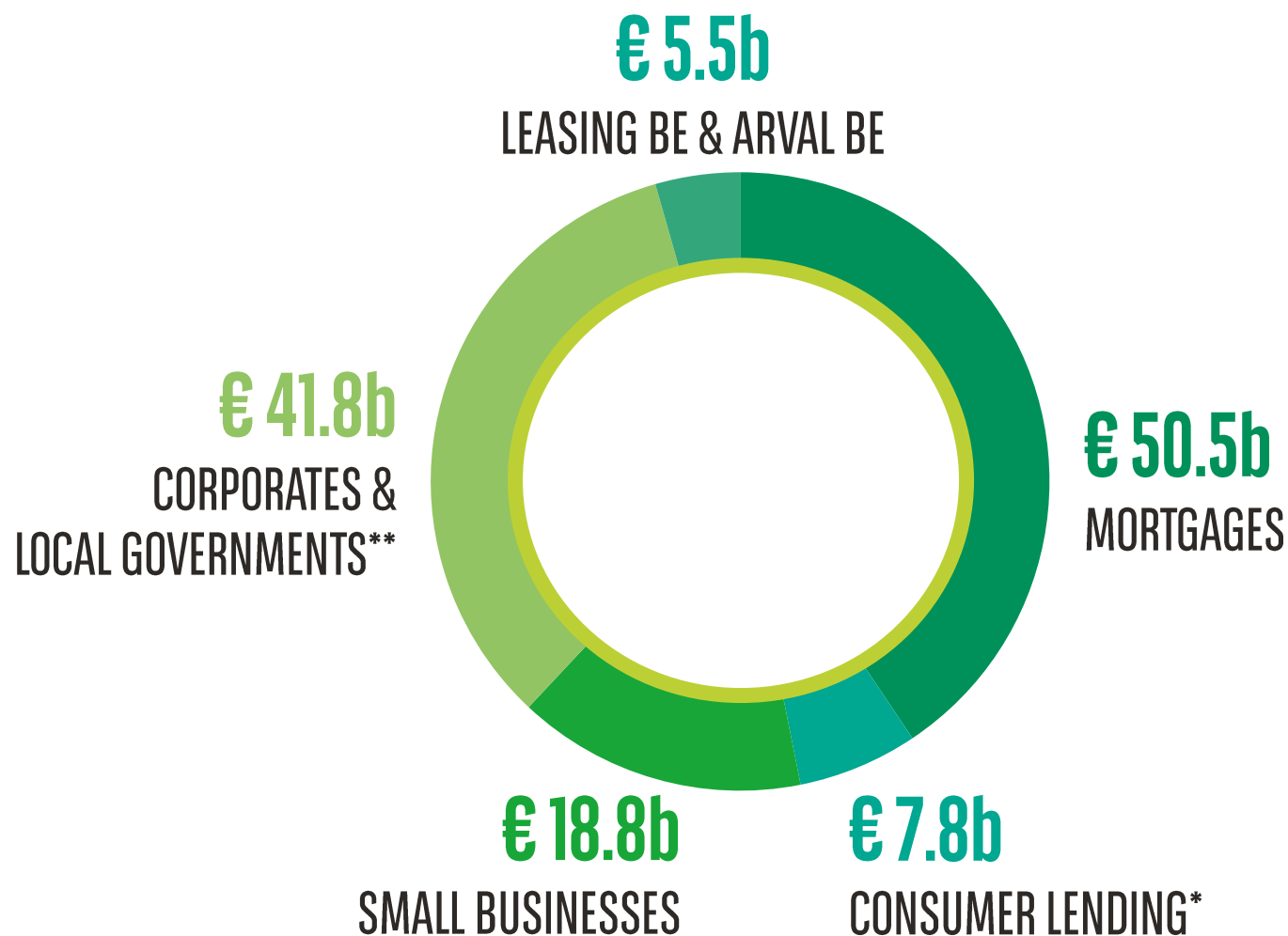
DEPOSITS (€b)



LOANS (€b)



COMMITMENT TO THE BELGIAN ECONOMY



**Including Alpha Credit*

***Including CIB BE*



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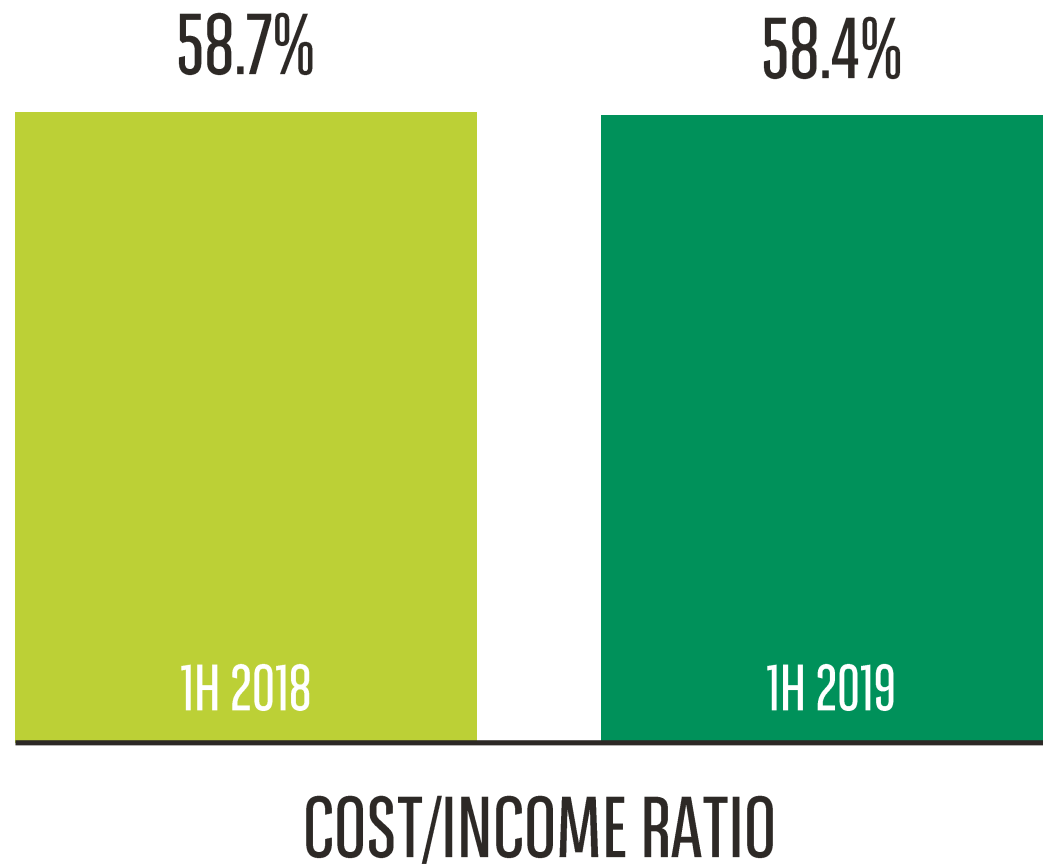
8

OVERALL PERFORMANCE

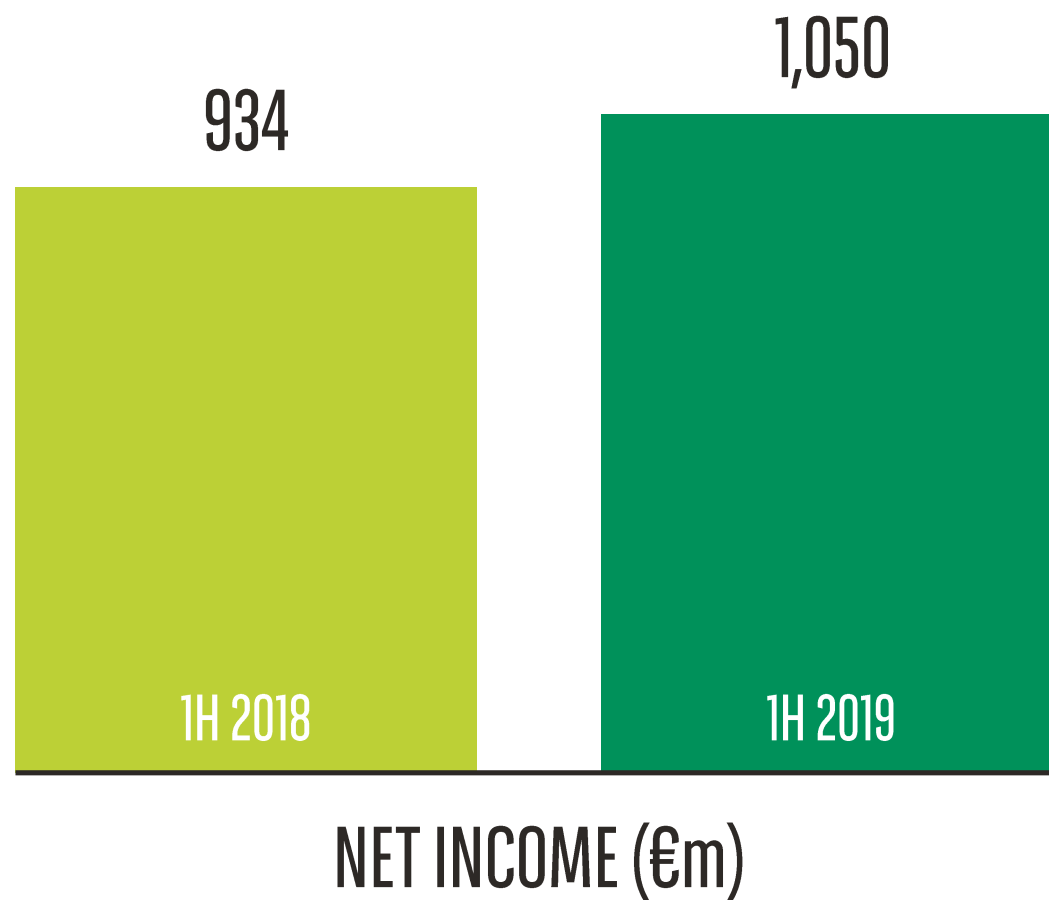
In €m	1H 2018	1H 2019
REVENUES	4,111	4,014
OPERATING EXPENSES	(2,588)	(2,517)
GROSS OPERATING INCOME	1,523	1,497
COST OF RISK	(141)	(229)
OPERATING INCOME	1,382	1,268
+ ASSOCIATES INCOME	119	120
+ OTHER NON-OPERATING ITEMS	2	151
PRE-TAX INCOME	1,503	1,539
NET INCOME	934	1,050



OPERATING EFFICIENCY



NET INCOME



STRONG FINANCIAL STRUCTURE

SOLVENCY

13.3%

Fully loaded CET1

LIQUIDITY

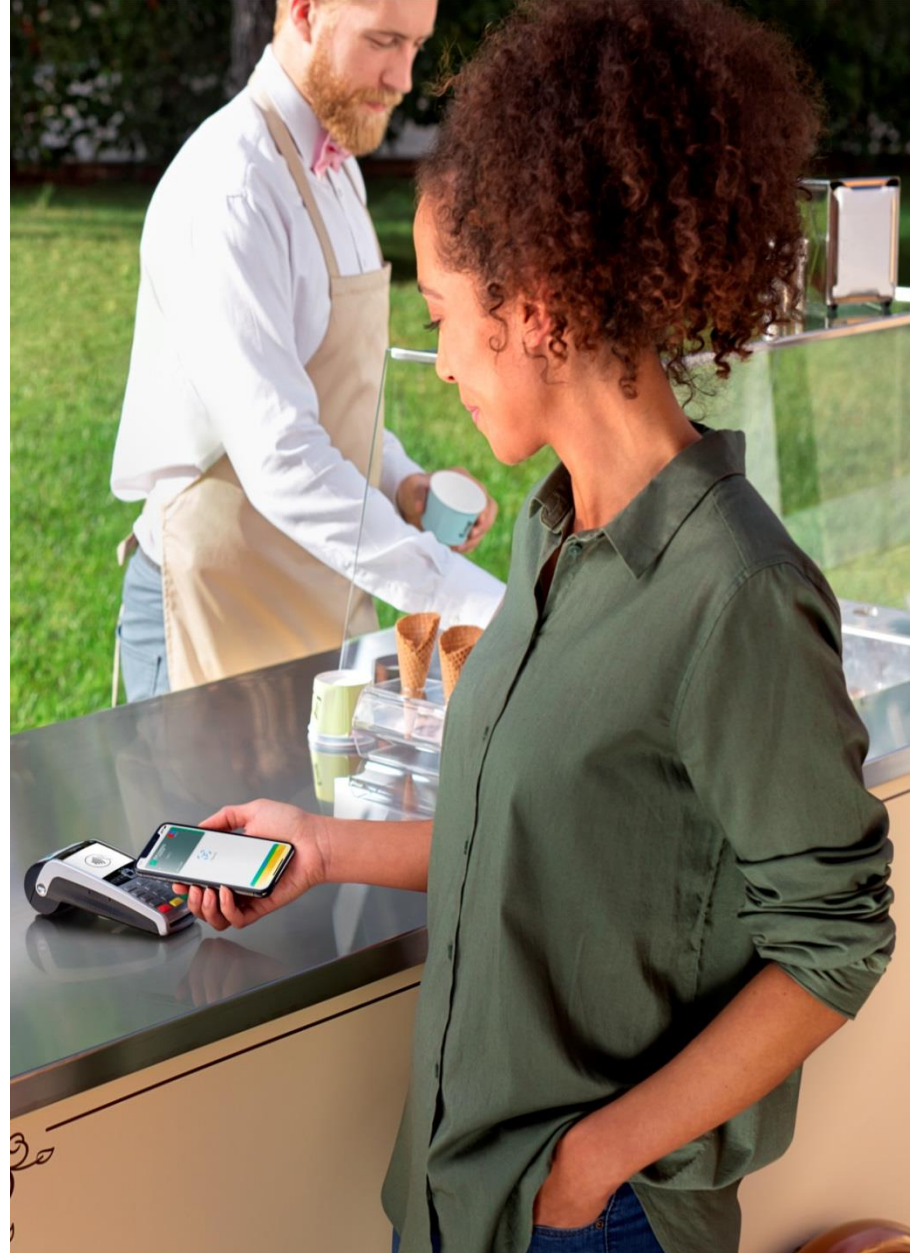
120%

LCR
(non-consolidated basis)



Part 2

BANK FOR A CHANGING WORLD



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13

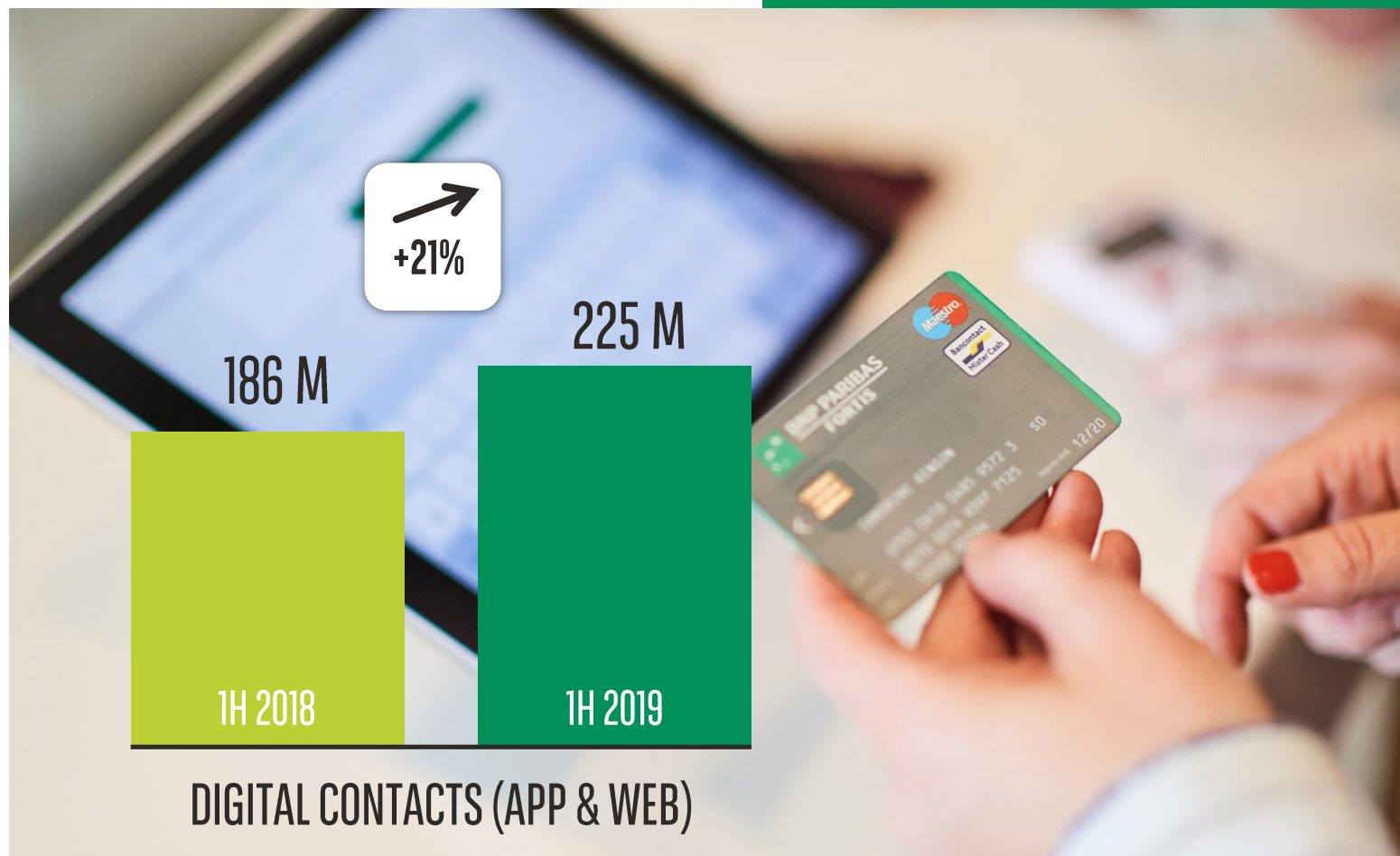
1.DIGITAL CONTACTS INCREASED WITH MORE THAN 20%

~1.2 M

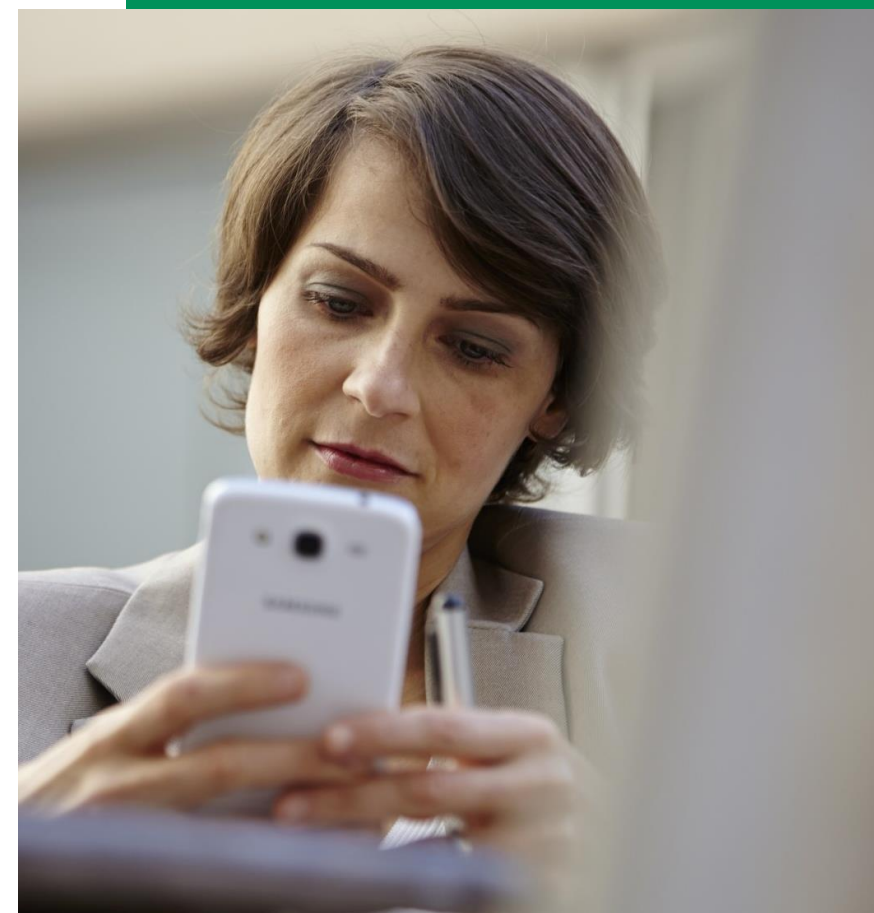
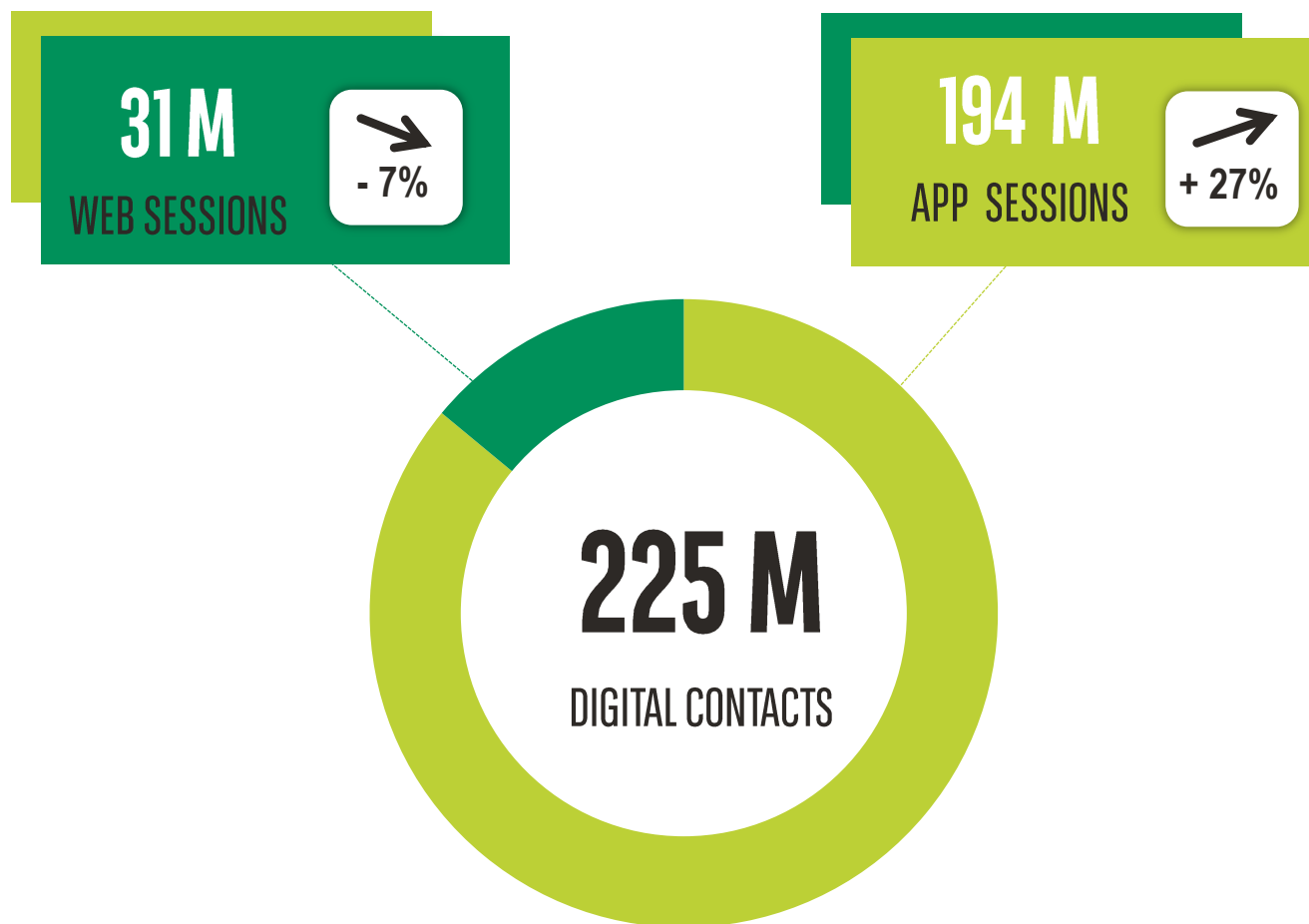
DIGITAL CONTACTS/DAY IN 1H 2019

2M

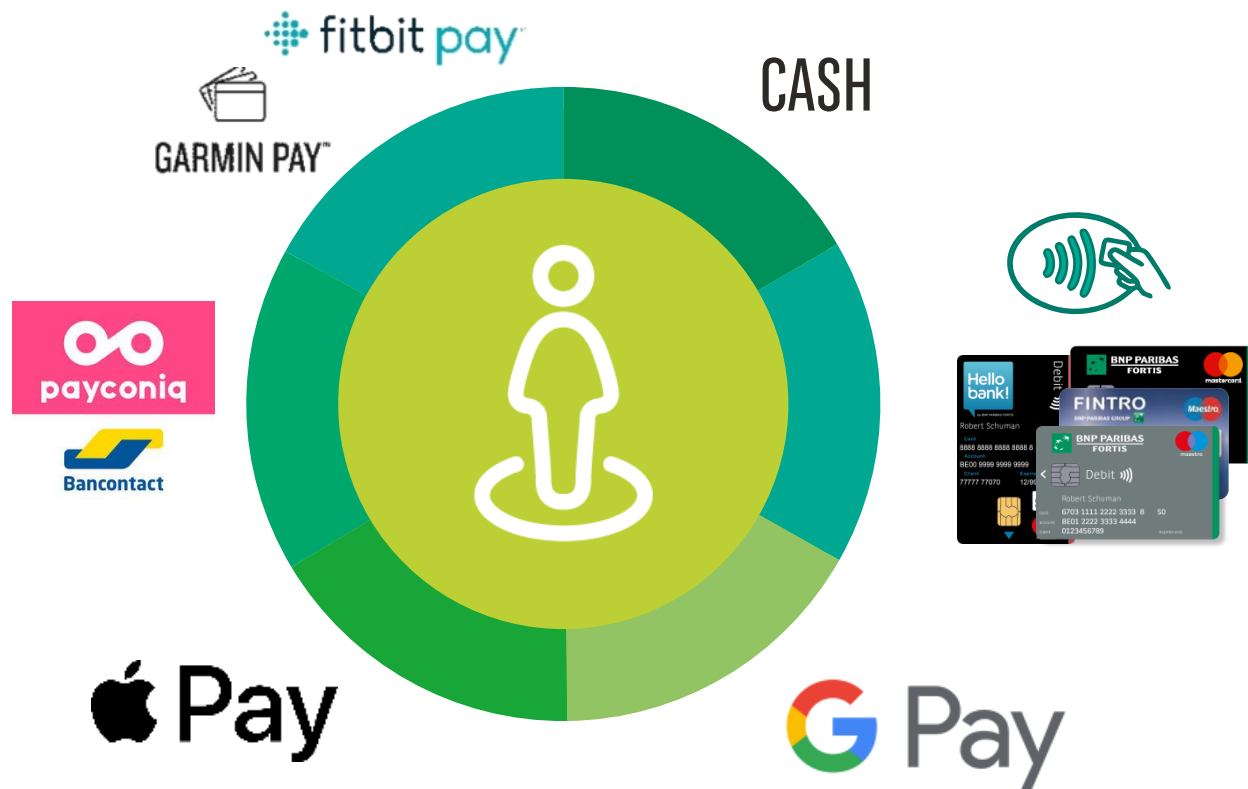
ACTIVE DIGITAL USERS



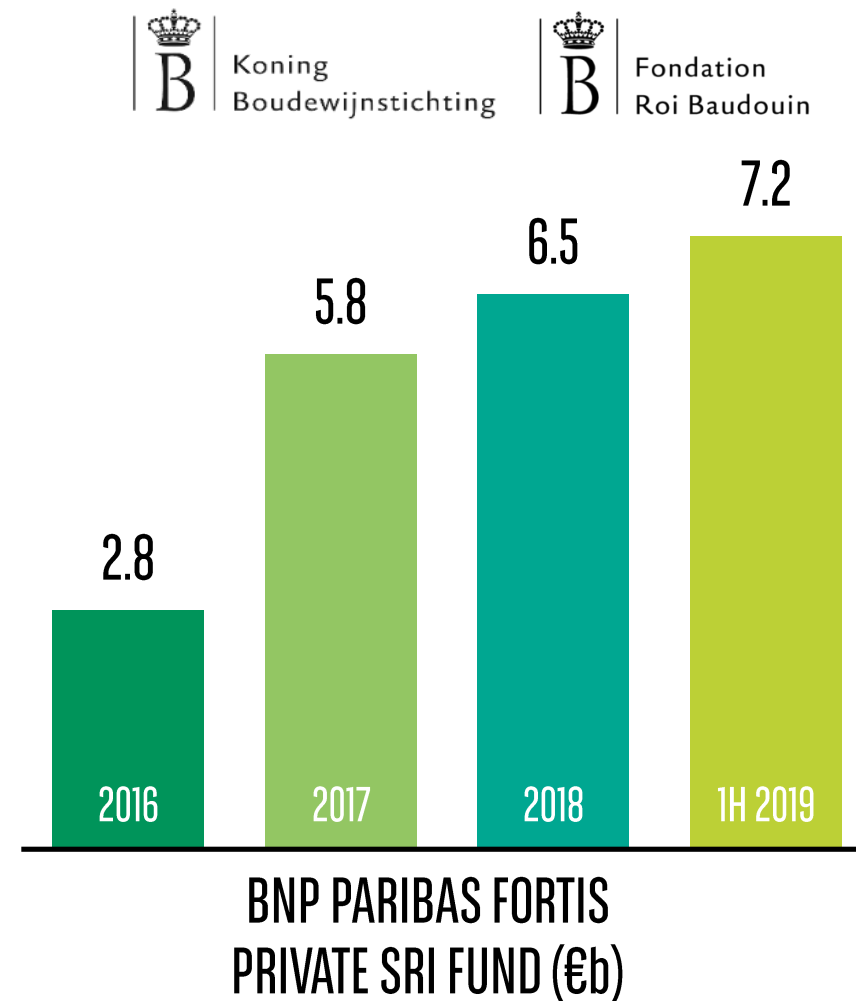
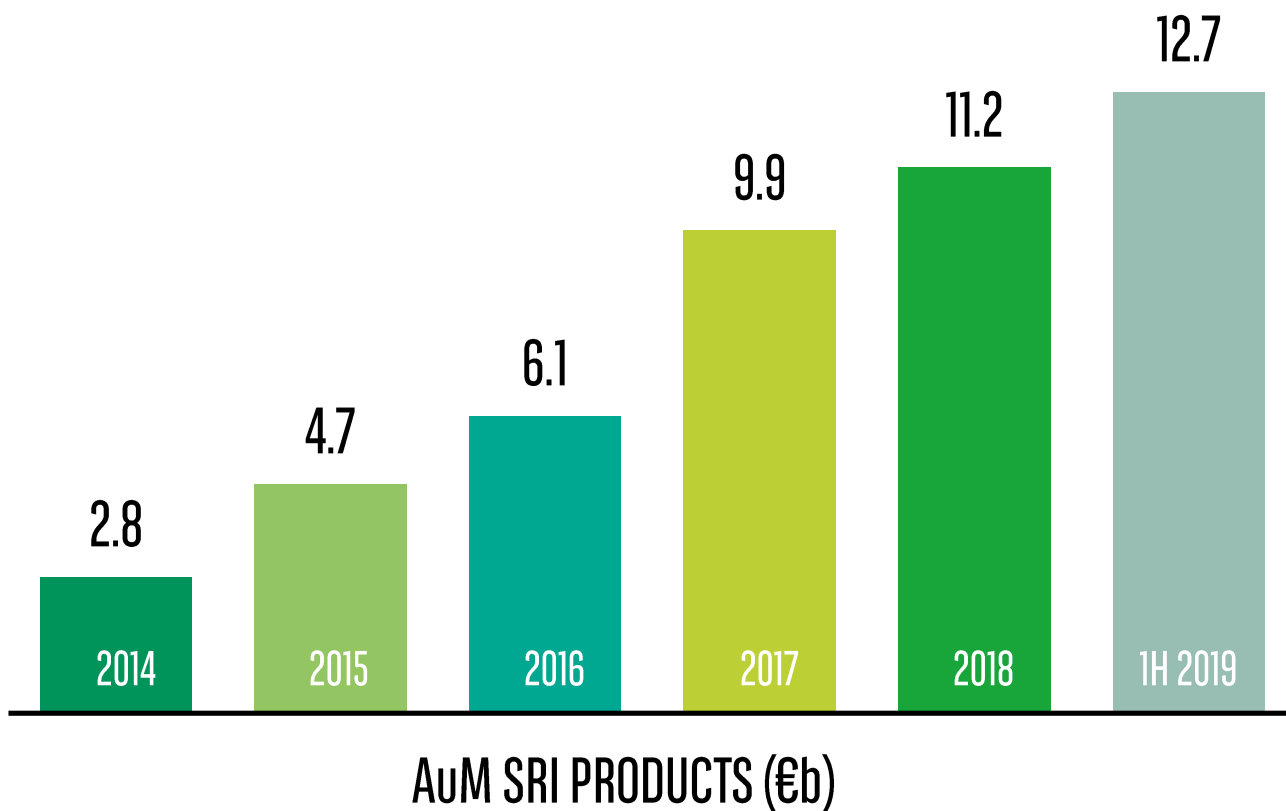
CUSTOMERS EMBRACE THE APP AND USE IT 6 TIMES MORE THAN WEB



WIDE RANGE OF PAYMENT SOLUTIONS FOR OUR CUSTOMERS



2. CUSTOMERS INCREASINGLY PREFER SRI PRODUCTS



ENHANCED OFFER OF SUSTAINABLE FINANCING & ADVICE

Social entrepreneurs

- 407 social entrepreneurs supported
- € 106m loans granted

B E L G I U M . I M P A C T

Sustainable impact loans

- Launched end 2018
- Nearly 140 projects funded
- Nearly € 180m loans granted

Sustainable deals



Sustainable Business Ateliers

- Start in December 2018
- 8 Sustainable Business Ateliers in total
- > 100 clients participated



Part 3

CONCLUSION

GOOD COMMERCIAL ACTIVITY

IMPACT OF LOW INTEREST RATE ENVIRONMENT

COMMITTED TO THE BELGIAN ECONOMY



PRESS OFFICE

PAMELA RENDERS

pamela.renders@bnpparibasfortis.com

+32 (0)2 312 37 35

VALÉRY HALLOY

valery.halloy@bnpparibasfortis.com

+32 (0)2 565 46 50

HILDE JUNIUS

hilde.junius@bnpparibasfortis.com

+32 (0)2 565 47 37

JEROEN PETRUS

jeroen.petrus@bnpparibasfortis.com

+32 (0)2 312 54 84

HANS MARIËN

hans.marien@bnpparibasfortis.com

+32 (0)2 565 86 02



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20

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