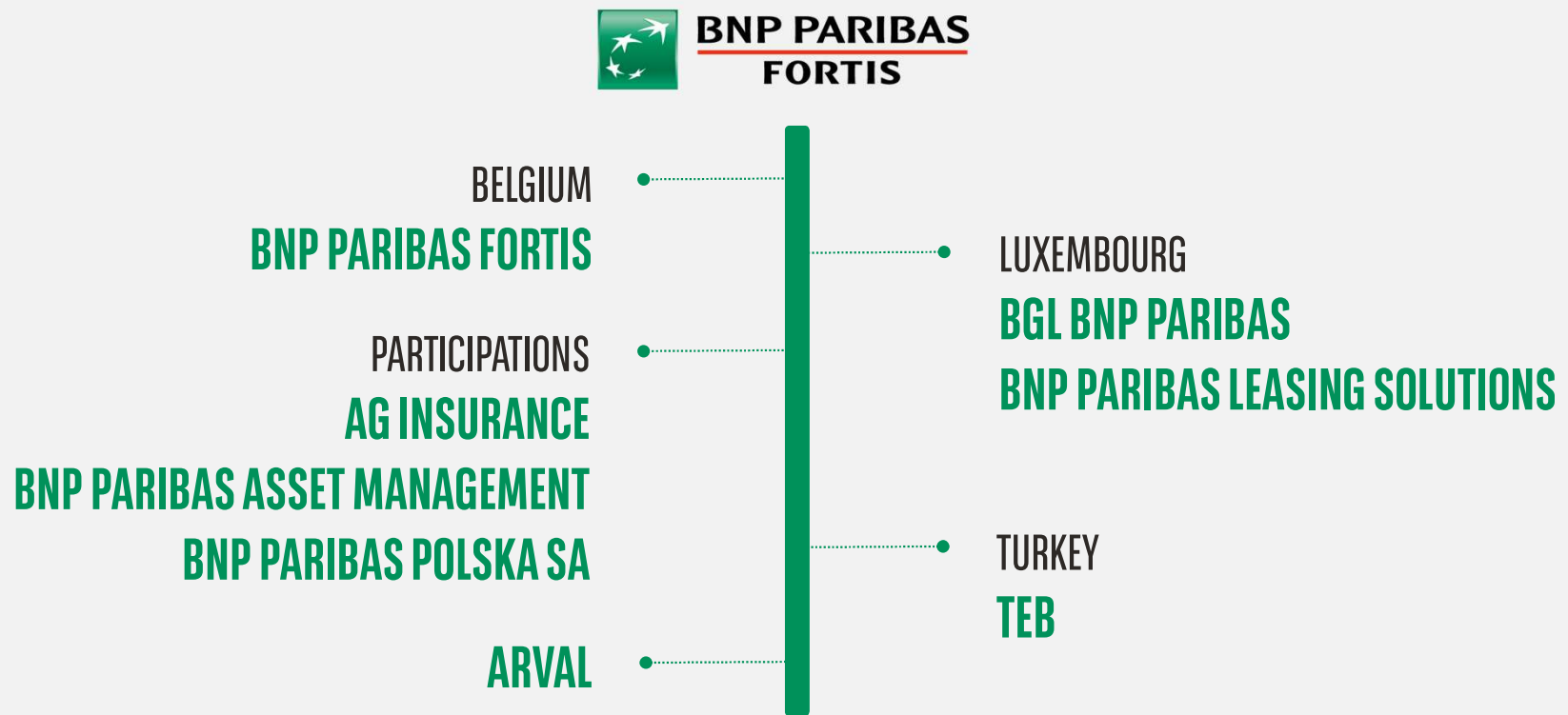

FULL YEAR RESULTS

2019

MAX JADOT, CEO BNP PARIBAS FORTIS
BRUSSELS, 13 MARCH 2020

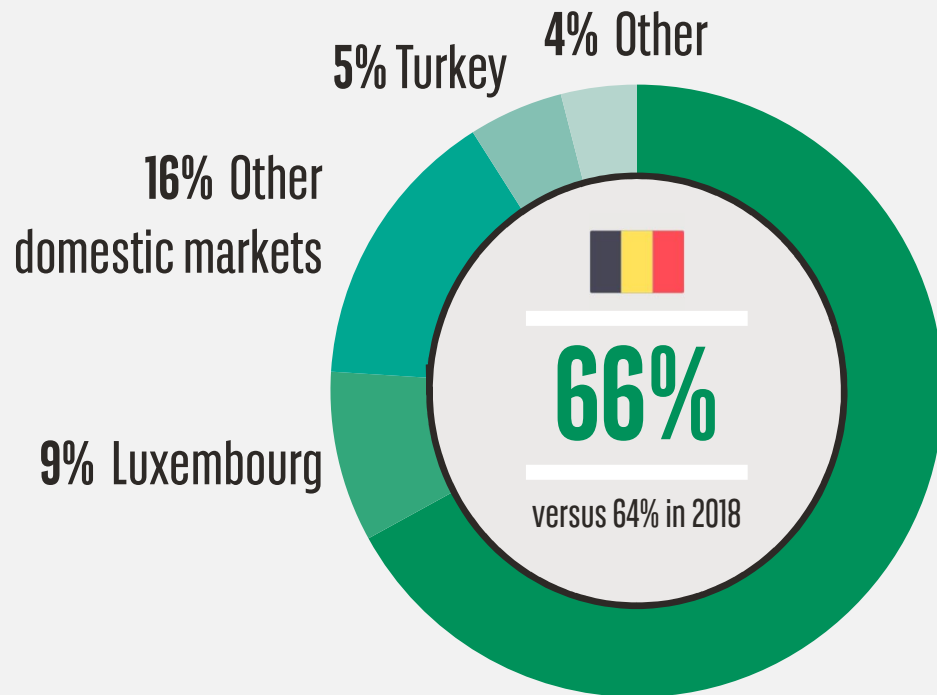


OUR CONSOLIDATED PERIMETER

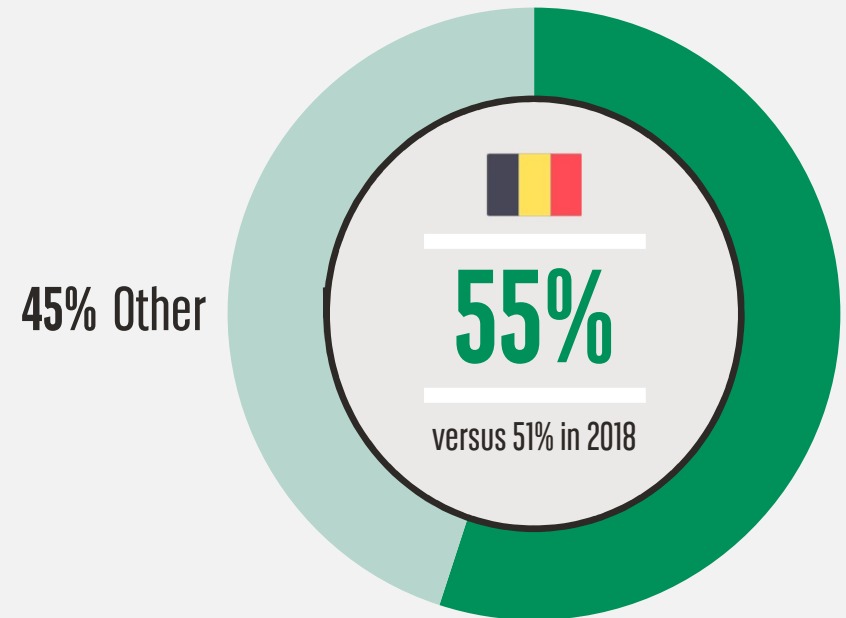


OUR REPARTITION

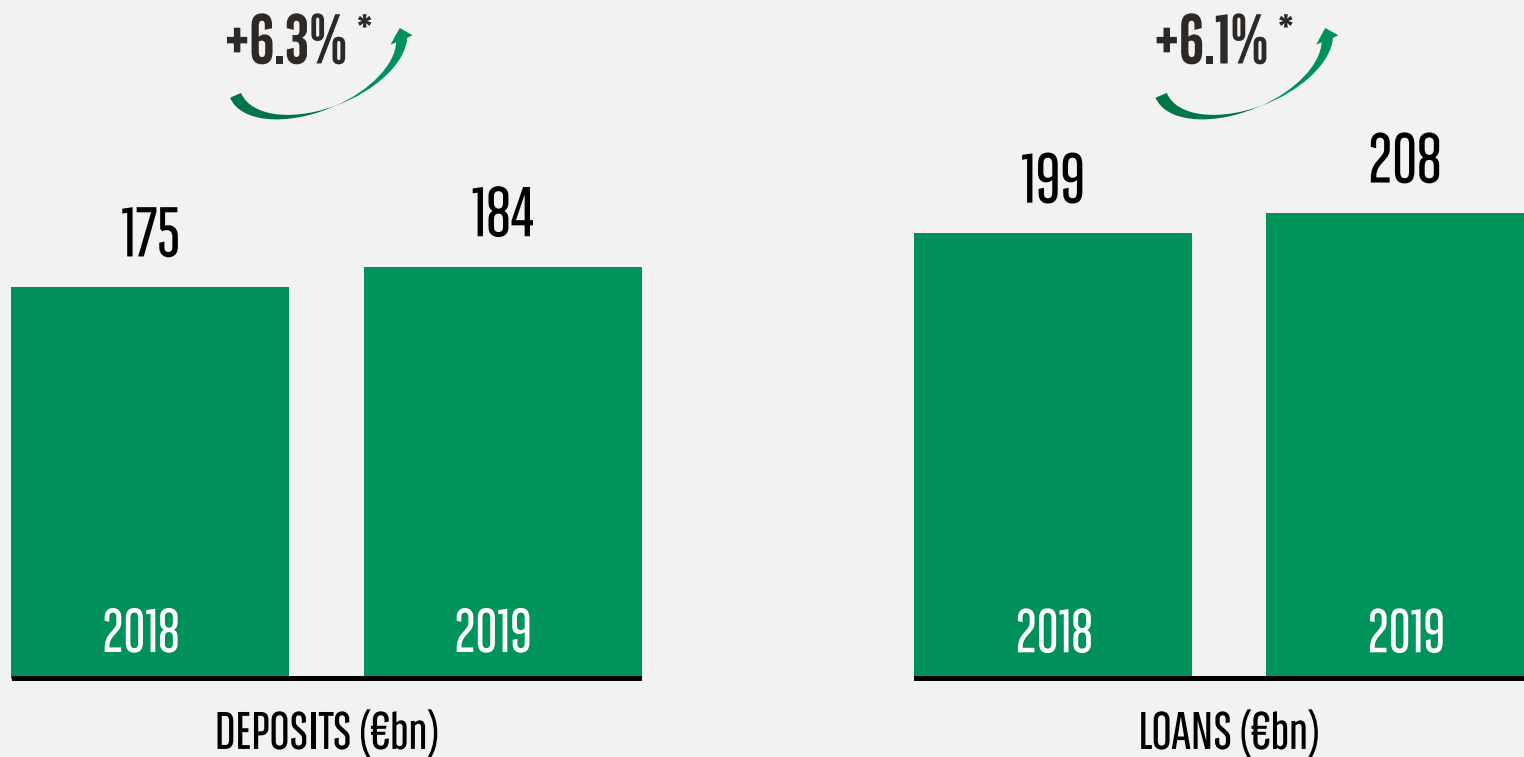
BALANCE SHEET



NET PROFIT



STRONG BUSINESS ACTIVITY AT CONSOLIDATED LEVEL

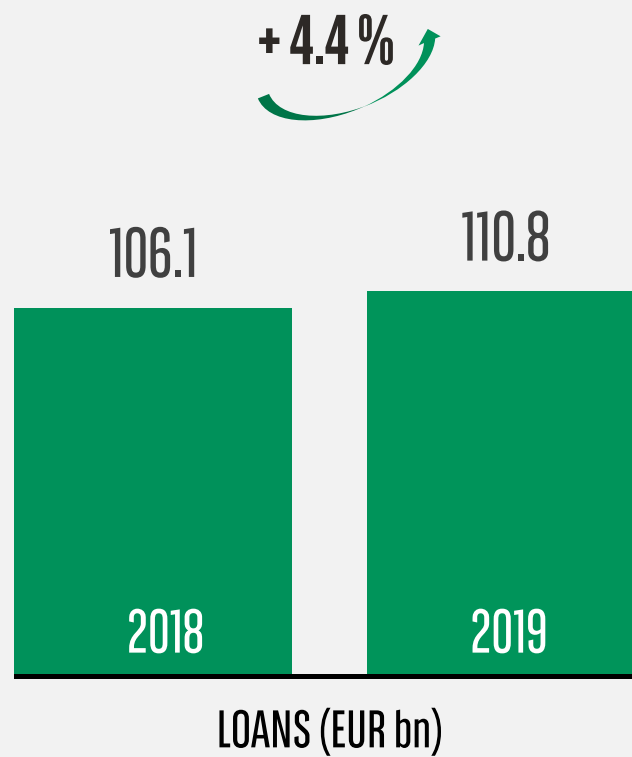
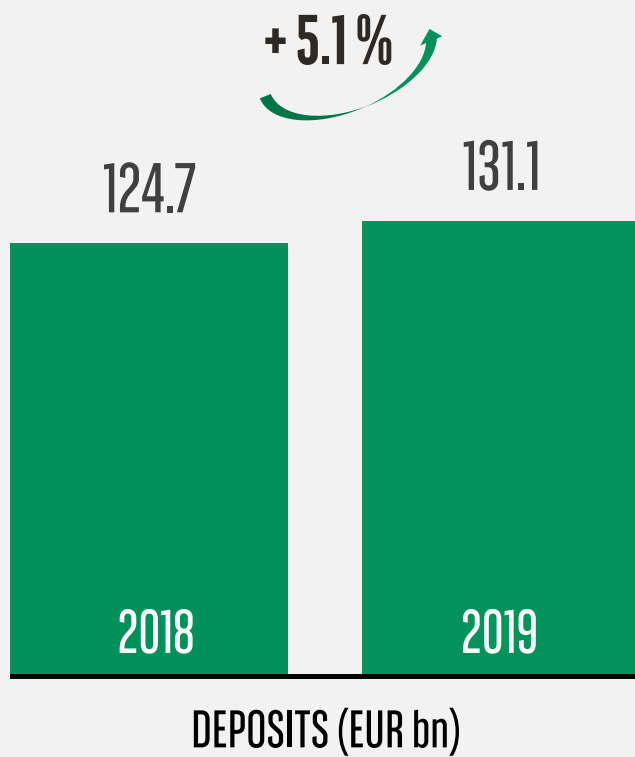


**Excluding non-recurrent items*

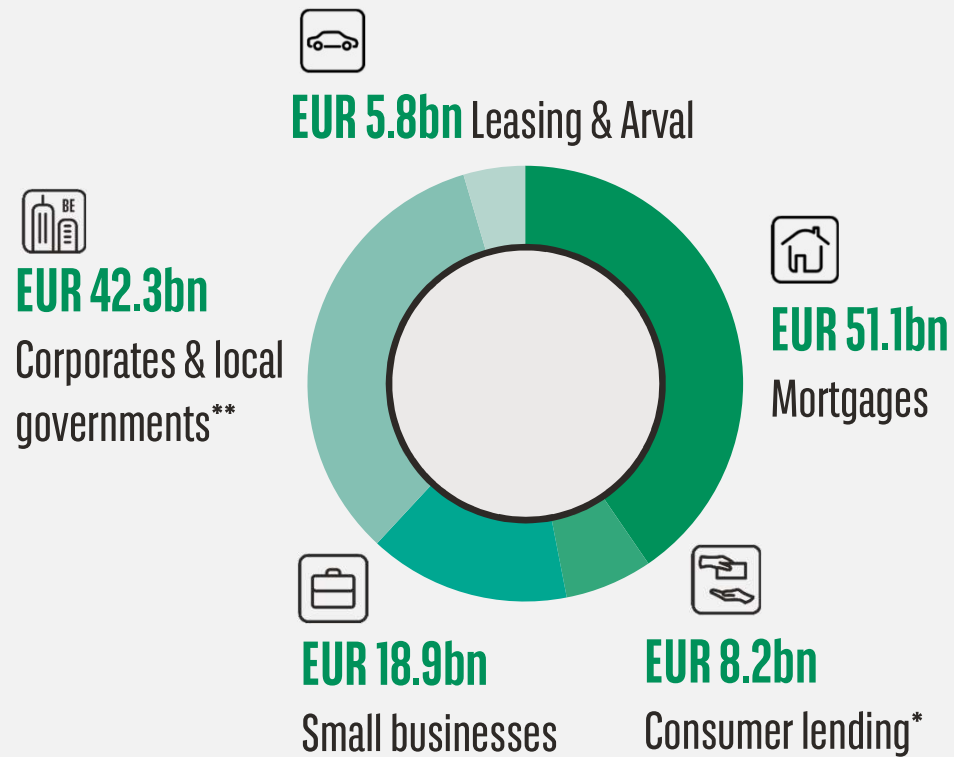
GOOD OVERALL PERFORMANCE - CONSOLIDATED VIEW

In EUR m	2018	2019
REVENUES	8,053	8,036
OPERATING EXPENSES	(4,847)	(4,754)
GROSS OPERATING INCOME	3,206	3,282
COST OF RISK	(395)	(454)
OPERATING INCOME	2,811	2,828
+ ASSOCIATES INCOME	201	254
+ OTHER NON-OPERATING ITEMS	16	156
PRE-TAX INCOME	3,028	3,238
NET INCOME ATTRIBUTABLE TO EQUITY HOLDERS	1,932	2,212

CONTINUED GROWTH OF LOANS & DEPOSITS AT BELGIAN RETAIL BANKING



STRONG COMMITMENT TO THE BELGIAN ECONOMY

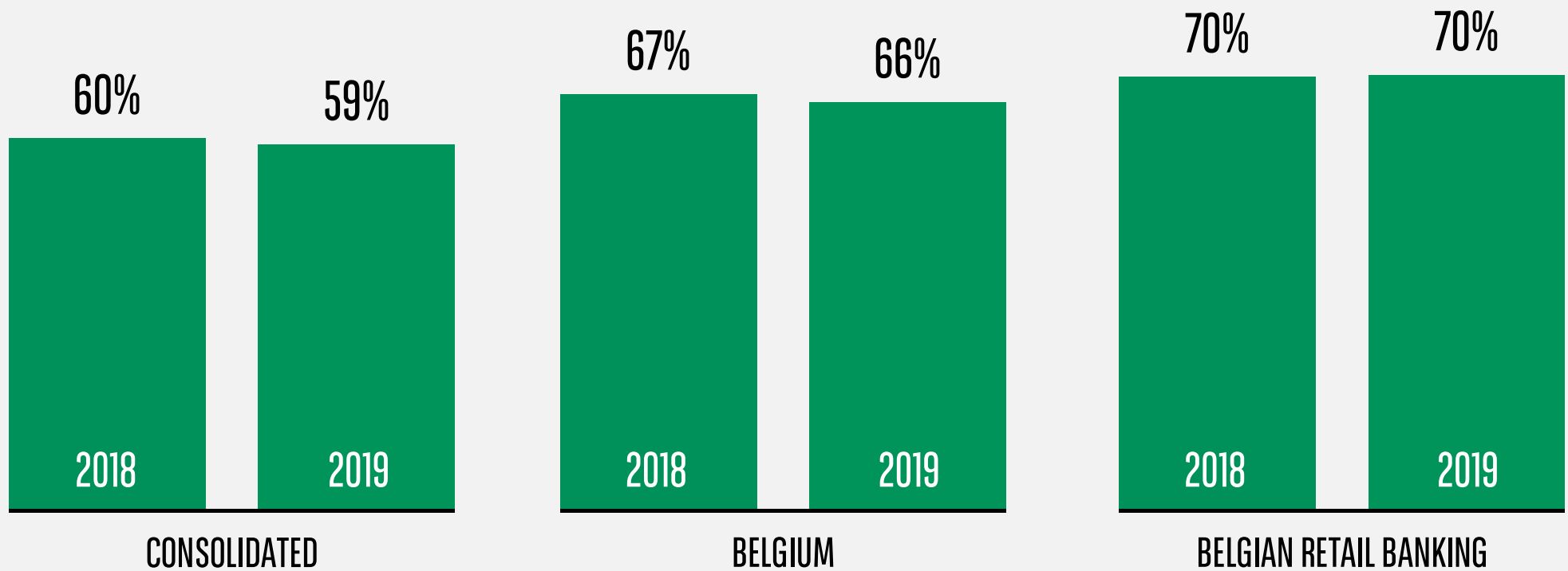


* Including Alpha Credit
** Including CIB BE

OVERALL PERFORMANCE - BELGIAN RETAIL BANKING VIEW

In EUR m	2018	2019
REVENUES	3,595	3,524
OPERATING EXPENSES	(2,521)	(2,480)
GROSS OPERATING INCOME	1,074	1,044
COST OF RISK	(43)	(55)
OPERATING INCOME	1,031	989
NON-OPERATING ITEMS	18	10
PRE-TAX INCOME	1,049	999

OPERATING EFFICIENCY: COST INCOME RATIO



SOLID FINANCIAL STRUCTURE

13.2%

Solvency

Fully loaded CET1

127%

Liquidity

LCR
(non-consolidated basis)

CONCLUSION



GOOD RESULTS

COMMITTED TO THE BELGIAN ECONOMY
+ 4.4 % LOAN GROWTH (BELGIAN RETAIL BANKING)

SOLID FINANCIAL STRUCTURE

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



BNP PARIBAS
FORTIS

The bank for a changing world

2019 Full Year Results

12

DISCLAIMER

This presentation has been prepared by BNP Paribas Fortis SA/NV (together with its affiliates, "BNPPF") for information purposes only.

No representation or warranty, express or implied, is or will be made in relation to, and no responsibility or liability is or will be accepted by BNPPF or any of their respective officers or employees as to or in relation to the accuracy or completeness of this presentation or any further written or oral information made available to the recipient or its advisers. BNPPF expressly disclaims any and all liability which may be based on such information, errors therein or omissions therefrom. In particular, no representation or warranty is given as to the accuracy or completeness of any financial information contained herein or as to the achievement or reasonableness of any forecasts, projections, management targets, prospects or returns.

Recipient(s) hereof should make their own judgment and assessment of the information contained in this presentation and should not base any decisions solely on the basis upon the information and opinions contained in this presentation.

Any views expressed herein reflect the judgment of BNPPF as of the date of this presentation and may be subject to change without notice if BNPPF becomes aware of any information which may have a material impact on any such views. BNPPF will not be responsible for any consequences resulting from the use of this presentation or reliance upon any view or statement contained herein or for any omission.

© BNP Paribas Fortis SA/NV. All rights reserved.