

BNP Paribas Fortis

2018 Full Year Results

STRONG BUSINESS ACTIVITY

BELGIUM**
€125bn

OUTSIDE
BELGIUM
€74bn

+6.0%*
vs. 31.12.2017

+5.8%*
vs. 31.12.2017

OUTSIDE
BELGIUM
€43bn

BELGIUM**
€132bn

CUSTOMER LOANS €199bn
(Including the property, plant and equipment of Arval)

CUSTOMER DEPOSITS €175bn

GOOD RESULTS WITH A NET INCOME AT EUR 1.9 BILLION

€ **1.9** bn

Net income attributable to equity holders

+6.0%*
vs. 2017

SLIGHT REVENUES INCREASE

+2.1%* vs. 2017

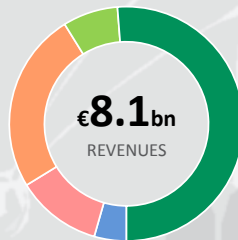
BELGIUM**
€4.2bn (-2.0%* vs. 2017)

LUXEMBOURG
€0.6bn (-1.5%* vs. 2017)

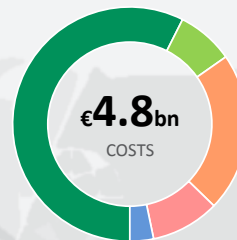
OTHER DOMESTIC MARKETS
€2.0bn (+2.0%* vs. 2017)

TURKEY
€1.0bn (+25.0%* vs. 2017)

OTHER
€0.4bn (+10.4%* vs. 2017)



C/I RATIO
Consolidated
60.2%
(+0.7pts vs. 2017)
Belgium**
67.3%
(+1.1pts vs. 2017)



STABLE COSTS

+0.4%* vs. 2017

BELGIUM**
€2.8bn (-2.2%* vs. 2017)

LUXEMBOURG
€0.4bn (+0.0%* vs. 2017)

OTHER DOMESTIC MARKETS
€1.0bn (+3.4%* vs. 2017)

TURKEY
€0.5bn (+10.5%* vs. 2017)

OTHER
€0.2bn (+3.6%* vs. 2017)

LOW COST OF RISK AT 20bp

STRONG FINANCIAL STRUCTURE

GOOD SOLVENCY

CET1 ratio
(fully loaded)
13.9%

SOLID LIQUIDITY

LCR
(non consolidated)
141%

More information on <https://www.bnpparibasfortis.com/investors>

Or contact **Financial Management**

* Excluding non-recurrent items

** Belgium : Belgian Retail Banking (BRB), Corporate and Institutional Banking (CIB) BE and other activities of BNP Paribas Fortis in Belgium



BNP PARIBAS
FORTIS

The bank
for a changing
world