Agenda
Brussels, December 1st, 2009

10.15 – 10.45  Welcome Coffee and registration

10.45 - 10.50  Introduction
Herman Daems, Chairman of the Board BNP Paribas Fortis

10.50 - 11.10  Strategic Rationale and Synergies
Jean-Laurent Bonnafé, Chief Executive Officer BNP Paribas Fortis

11.10 - 11.30  Retail and Private Banking Belgium
Peter Vandekeerckhove, Head of Retail and Private Banking

11.30 - 11.50  Corporate and Public Bank Belgium
Max Jadot, Head of Corporate and Public Bank Belgium

11.50 - 12.10  BNP Paribas Retail Banking
Jean-Laurent Bonnafé, Chief Executive Officer BNP Paribas Fortis

12.10 - 13.40  Buffet lunch

13.40 - 14.00  Corporate and Investment Banking
Alain Papiasse, Head of Corporate and Investment Banking

14.00 - 14.20  Investment Solutions
Jacques d’Estais, Head of Investment Solutions

14.20 - 14.40  Risk Profile and Liquidity
Georges Chodron de Courcel, Chief Operating Officer
Financial Strength and Solvency
Philippe Bordenave, Senior Executive Vice President and Chief Financial Officer

14.40 - 15.00  Keeping Ahead
Baudouin Prot, Chief Executive Officer

15.00 - 16.00  Q&A session for Investors/Analysts in Auditorium A

16.00 - 17.00  Cocktail

19.00 - 23.30  Gala dinner at Magritte Museum (Investors/Analysts)
Private visit of the exhibition
Gala dinner hosted by Baudouin Prot and Jean-Laurent Bonnafé
**Place of conference**  
BNP Paribas Fortis Office  
Rue Royale 20  
1000 Brussels

**Place of the gala dinner**  
Magritte Museum  
Place Royale 1  
1000 Brussels  
Transportation to main hotels will be provided after dinner

**Dress code**  
Business casual for the conference and formal for the dinner

**Hotels in the neighbourhood**

**Meridien**  
Carrefour de L’Europe 3  
1000 Brussels  
+32 2 548 4211

**Hilton**  
Boulevard de Waterloo 38  
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BNP Paribas Fortis Event Manager
Baudouin Prot has been Chief Executive Officer of BNP Paribas since May 2003.

Between May 2000 and May 2003, he was President and Chief Operating Officer of BNP Paribas and, prior to that, he was President and Chief Operating Officer of Banque Nationale de Paris from September 1996. Baudouin Prot joined the company in 1983 as Executive Vice President and was appointed Deputy Managing Director in 1992.

Before joining BNP Paribas, Baudouin Prot started his career at the Inspection Générale des Finances in 1976 before moving to the Ministry of Industry, where he was Deputy Head for Energy and Raw Materials from his arrival in 1980 to 1983.

His gained an MBA from HEC (Hautes Etudes Commerciales) in 1972 and a Masters in Public Administration from ENA (Ecole Nationale d'Administration) in 1976.

Baudouin Prot was born in 1951 and is married with two children. He is an Officer of the National Order of Merit and a Knight of the Legion of Honour.

In 2006 and 2008, Baudouin Prot was elected “Financier of the Year”.

In 2007, he received the “Social and Corporate Responsibility” award from the Foreign Policy Association in the United States.

Herman Daems is chairman of the Board of Gimv (a Private Equity firm listed on Euronext), chairman of the Board of BNP Paribas Fortis and chairman of the Board of BARCO (a listed technology group). He was chairman in 2004 and 2005 of the European Private Equity and Venture Capital Association. Today he is also chairman of the Belgian Corporate Governance Commission and chairman of IPEV, the international Private Equity Valuation Guidelines board which sets guidelines for assessing values in private equity funds. Herman Daems is a member of the executive committee of the Belgian employers association and holds several board positions.

Professor Daems was on the faculty of the Harvard Business School. Today he is on the faculty of K.U. Leuven.

Daems studied Theoretical Physics and Economics and holds a PhD in Economics.
Jean-Laurent Bonnafé has been Chief Operating Officer of BNP Paribas’ group in charge of the retail banking activities of the Group since September 2008.

Since May 2009, he is also Chairman of the Executive Board, of the Executive Committee and CEO of BNP Paribas Fortis.

Between 2002 and 2008 he was Member of the Executive Committee of BNP Paribas Head of the French Retail Banking Business. He was CEO of BNL (Italy) between 2006 and 2008. Prior to that he was Head of the Post-merger and integration organization of BNP Paribas. He was Head of Strategy and Development of Banque Nationale de Paris from 1997 to 1999. Jean-Laurent Bonnafé joined the company in 1993 as Senior Investment Banker.

Before joining BNP Paribas, Jean-Laurent Bonnafé started his career at the French Ministry of Industry in 1986 as High Civil Servant. In 1992-1993 he was Technical Adviser to the Minister.

He is a graduate from Ecole Polytechnique & Ecole des Mines (Paris).

Jean-Laurent Bonnafé was born in 1961 and is married with two children.

Peter Vandekerckhove started his career as a journalist and financial analyst for several financial newspapers and magazines like De Tijd, Euromoney, Trends, De Belegger. He became Managing Director and Chief Editor of De Belegger. In this period he built up his experience in media, through radio, TV and publishing.

Peter Vandekerckhove was born in 1959 and is married with two children.

He started his career within the bank in 1992 as Managing Director of Pierson, Heldring & Pierson Belgium and extended his responsibilities to The Netherlands as Chief executive officer of Mees Pierson Investments in 1996. In 2001, he became CEO of Mees Pierson Private Bank & Trustcy becoming a member of the Management Committee of Fortis Bank Netherlands.

In January 2005 he took up the responsibilities as CEO Fortis Retail Belgium and became a member of the Fortis Management Committee, the board of Fortis Insurance and Fortis Investments and became also Vice chairman of the Fortis Worker’s Council.

As of January 2008 he joined the Fortis Bank Executive committee.

He currently is a member of the board of Febelfin and AG Insurance.
Max Jadot has been Member of the Executive Committee of BNP Paribas Fortis, in charge of Corporate & Public Bank, Belgium since June 2009.

Between February 2007 and June 2009, he was Président du Directoire and Country Manager of Fortis France and, prior to that, he was Managing Director Corporate Finance & Capital Markets at Fortis Bank.

Max Jadot started his career at Générale de Banque in 1983 where he fulfilled consecutively the function of Branch Director Berchem, Manager of a network of branches in Brussels, Manager of Brussels Marketing Department, Manager of Central Region in Brussels and Manager of Marketing, Control & Organization Nord East Area (Leuven).

He gained a bachelor degree in law from Facultés Universitaires St-Louis Brussels in 1977, a Master in law from K.U. Leuven in 1980 and a Master in Comparative law from Georgetown University Washington DC (USA) in 1981.

Since 1994, Max Jadot is Board Member of Bekaert N.V.

Max Jadot was born in 1957 and is married with three children.

Alain Papiasse is a graduate of the Centre d’Etudes Supérieures de Banque (CESB) and the Centre de Perfectionnement Aux Affaires (CPA).

Having started his career with Crédit Lyonnais in 1973, Alain Papiasse has been with this bank for over 30 years. In 2003 he became a member of the Executive Committee of the Crédit Agricole Group and Deputy CEO of Credit Agricole Indosuez and subsequently Calyon.

Alain Papiasse joined BNP Paribas Group in January 2005, as Head of AMS (Asset Management and Services) which regroups the group savings and investment activities. He has been appointed Head of CIB (Corporate and Investment Banking) in April 2009.

He is a member of the BNP Paribas Executive Committee since January 2005.
Jacques d’Estais joined Paribas in 1983 as an account officer in the Commercial Banking department in Paris, subsequently moving on to Paribas’s Treasury department in 1986.

Early in 1988 he was transferred to Paribas London as the Global Head of Interest Rate Options before being appointed Global Head of Equity Derivatives in 1991.

From 1995 Jacques d’Estais worked in Japan as General Manager of Paribas Capital Markets Japan and in January 1999 transferred back to London as Chief Operating Officer for Fixed Income.

In June 2000 Jacques d’Estais was appointed Global Head of Fixed Income for BNP Paribas. Fixed Income covers all bonds, derivatives and FX activities world-wide.

In December 2005, Jacques d’Estais was appointed Head of Corporate and Investment Banking.

In February 2009, Jacques d’Estais is appointed Head of Investment Solutions.

Jacques d’Estais graduated from the Ecole des Sciences Economiques et Commerciales (ESSEC) in 1981.

Georges Chodron de Courcel is currently Chief Operating Officer of BNP Paribas (since June 2003), in charge of Corporate & Investment Banking and Investment Solutions.

Georges Chodron de Courcel graduated in 1971 from Ecole Centrale de Paris and had a degree in Economics in 1972. He began his career with Banque Nationale de Paris where he has had a succession of responsibilities. After having spent 6 years in Corporate Banking, he was named head of Equity Research and then head of Asset Management. In 1989, he was appointed Director of Corporate Finance and Chief Executive Officer of Banexi. In January 1991, he became head of Capital Markets and in September 1996, was appointed Chief Executive International and Finance of BNP. After the merger with Paribas in 1999, he has been named Head of Corporate and Investment Banking and was Member of the Executive Committee.

Born on May 20, 1950, Georges Chodron de Courcel is married with 3 children.

Georges Chodron de Courcel is Member of the Board of Directors of Alstom, Bouygues, FFP, Lagardère and Nexans; he is non-voting Director of Safran and Scor.
Philippe Bordenave, Senior Executive Vice President, has been appointed Group Chief Financial Officer of BNP Paribas in September 2000. He used to be CFO of BNP since 1998 and played a key role in the BNP-Paribas merger.

Philippe Bordenave joined BNP in 1985, where he was a key player in the development of financial market activities: he was Head of BNP Paris Dealing Room from 1987 to 1992, and Head of Global Markets from 1993 to 1997. In this role, he was especially instrumental in developing financial derivatives trading. This strategic initiative gave BNP a decisive push worldwide in these areas.

Before joining BNP, Philippe Bordenave held a number of positions in the French Treasury (Ministry of the Economy, Finance and Industry).

He graduated from two French “Grandes Ecoles”: Ecole Polytechnique and Ecole Nationale d’Administration.
Introduction
The building at rue Royale is closely associated with the history of Fortis bank and more specifically with the history of the Generale Bank, which was founded in 1822 by William of Orange to promote trade and industry in the southern provinces of the Netherlands.

Rue Royale was built in 1787 to link the place Royale and place de Louvain. Two-storey townhouses in pure Louis XVI, mainly occupied by businessmen and members of the professions, were built along rue Royale.

The present building, which is 145 metres long and 20 metres wide, was rebuilt between 1966 and 1980 in the neo-classical style (symmetry, clean, pure lines) by the architects Housiaux, van Kuyck, Guillissen and Polak, who took the opportunity to renovate the building when construction work started on the tunnels for the metro. Using precious materials such as marble, limestone and exotic woods, they drew their inspiration from the original building.

The tapestry gallery
The tapestries were woven in the 18th century by the Brussels workshops belonging to the brothers Pierre Van der Borcht (+1763) and Jean-François Van der Borcht. They bear the mark of the city of Brussels (B:shield: B Brabant-Brussels) and the signatures P.V.D. Borcht and F.V.D. Borcht in the lower right-hand corner. The brothers took over the business following the death of their father, Gaspard, in 1742, and all work produced after this date was signed jointly by the two of them. Consequently, we believe that the tapestries were woven between 1742 and 1783.

The cartoons for the tapestries, which illustrate the story of Moses, are attributed to the painter Jean van Orley (+1735). The first tapestries illustrating this story, which initially comprised ten episodes, were produced by Gaspard Van der Borcht. One of the oldest tapestries (1737-38) hangs in the town hall of Maastricht.

The tapestries depicts five scenes from the life of Moses:
- The battle against the Amalekites
- The women of Judea offering their jewels to build the Tabernacle
- The Adoration of the Golden Calf
- Moses striking water from the rock
- Pharaoh's army drowned in the Red Sea

The tapestries were not usually made with a border as they were originally intended to be mounted in wooden panelling which served as a frame.

Various European museums, such as the Kunsthistorisches Museum in Vienna, the Germanisches Nationalmuseum in Nurnberg and the Cathedral of Aachen, have several tapestries on this subject from the Van der Borcht workshops.

The Room of the Kings
At the end of the gallery is the Boardroom, which is known as the “Room of the Kings”. In the cartouche above the door there is an inscription recalling that during the 1914-18 war the Commission for Relief in Belgium, under the chairmanship of Mr Francqui, met in this room. The walls are hung with portraits of the Kings of Belgium, from William I of the Netherlands, the founder of the Generale Bank, to Albert Ier.

The 14-metre long mahogany table is illuminated by three magnificent bronze and crystal chandeliers. The Louis XVI style chairs are made of painted beech.
Since June 2nd 2009, visitors are able to discover the Musée Magritte Museum on 2,500 m² of a building of the Royal Museums of Fine Arts of Belgium. Located at the Place Royale, in the very heart of Brussels, this museum will display the works of the surrealist artist, which belong to the Royal Museums of Fine Arts of Belgium and which are mainly the result of purchases as well as of the legacies Irène Hamoir-Scutenaire and Georgette Magritte. Many private collectors, as well as public and private institutions have contributed to the Musée Magritte Museum project by loaning their masterpieces.

This multidisciplinary collection is the richest in the world. It contains more than 200 works consisting in oils on canvas, gouaches, drawings, sculptures and painted objects but also in advertising posters, music scores, vintage photographs and films produced by Magritte himself.

The Musée Magritte Museum will be, in its domain, the world reference centre for the knowledge of the artist.

### Collection

**1898 • 1929**
The Museum presents a chronological and themed trail of Magritte’s work, which begins on the top floor with the artist’s constructivist period and his contacts with the ‘7 Arts’ group, followed by his discovery of de Chirico and the first surrealist works. Themed showcases form part of the tour, displaying the wealth of surrealist archives kept at the Museum: from the so-called historic magazines to the tracts and correspondence of Magritte, these archives highlight the artist’s fellow travellers: E.L.T. Mesens, Paul Nougé, Camille Goemans and Louis Scutenaire, and the French surrealists during their stay in Paris: André Breton, Paul Eluard and Louis Aragon.

**1930 • 1950**
The next floor looks at the artist’s return to Brussels. Hit by the economic crisis of the thirties, Magritte devoted himself to what he called his ‘idiots’ works’, in other words, his work in advertising, which was crucial to his grasp of the concept of image and its repetition.

This period was also marked by his closer links with the Communist Party of Belgium. Put in the dock by the Nazis, Magritte lay low during the Second World War, when he embarked on ‘full sunlight’ surrealism, an impressionist version of his painting. On Liberation, he re-established his links with Paris, in an ambiguous way, by exhibiting the so-called ‘vache’ period series.

**1951 • 1967**
Finally, the last part of the Museum is entitled The enchanted Domain and is dedicated to Magritte’s research into the repetition and to the large Magrittian images focused around The Dominion of Light and The Domain of Arnheim. The key works of the large collection of the Royal Museums of Fine Arts of Belgium are accompanied by loans kindly provided by private collectors.

The tour ends in a cinema, which shows films dedicated to the artist as well as some films that Magritte himself liked to watch with his friends and that inspired him in his work on the subversion of images.
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