

IN A CHANGING WORLD,
**BELGIUM IS A MAJOR PLAYER
IN INTERNATIONAL BUSINESS**



**BNP PARIBAS FORTIS,
YOUR STRATEGIC PARTNER**

Port House in Antwerp



BNP PARIBAS
FORTIS

The bank
for a changing
world

Small country, big history. Belgium has a host of strengths to offer any international corporation looking to set up here. There are good reasons, for instance, why the world's biggest chemical firms have chosen to invest in this country.

BELGIUM AT A GLANCE



CAPITAL
Brussels



OTHER MAJOR CITIES
Antwerp, Liège, Ghent, Charleroi, Bruges



POPULATION
11 million inhabitants



SURFACE
30,528 km²



GEOGRAPHICAL AND CULTURAL GATEWAY TO EUROPE

Belgium is a founding member of the **European Union**, ideally situated between Germany, the Netherlands, France and Luxembourg. The country is located culturally at the crossroads of the Latin, Germanic and Anglo-Saxon worlds. Belgium boasts a highly regarded quality of

life and a rich artistic and cultural heritage. Rubens, Magritte, Hergé were born in Belgium!

Belgium stands out for its continental and global mobility. **Airports** in Brussels, Liège, Charleroi, Antwerp and Ostend offer a full range of international connections.

Major cities like Paris, Amsterdam, London and Cologne are readily accessible thanks to a European **network of high-speed trains** that enables business leaders and their employees to travel swiftly and conveniently.



5 REASONS TO SET UP IN BELGIUM

- Gateway to Europe
- Outward-looking economy
- Highly skilled workforce
- Attractive tax structure
- Government financial support

Thanks to our North Sea coast and major rivers, Belgium also has **several major ports** for the worldwide transport of goods (Antwerp, Zeebrugge, Ghent, Ostend, Brussels and Liège). A dense network of inland waterways allows profitable and ecological transportation across

the country and into continental Europe. Antwerp – Europe’s second largest port – offers direct links to the industrial centres of Flanders, Wallonia, the Netherlands, Germany, France and many other European destinations.



Liège-Guillemins railway station



Port of Antwerp

OPEN ECONOMY AND TOP-QUALITY EDUCATION



BNP PARIBAS FORTIS SUPPORTS NINE UNIVERSITY CHAIRS

It's an effective way for our bank to bring scientific research, education and business together to pursue key new developments for the Belgian economy.

The country's economy is firmly internationalized, with exports accounting for more than 85% of Belgium's gross domestic product in 2017.

Belgium offers a **highly educated, multilingual and productive workforce**. Our higher-education sector has developed close ties with business, while flourishing knowledge hubs across the country drive **innovation** in a variety of fields. Belgium represents 18% of Europe's **biotech** turnover, for instance, and over a tenth of its total **R&D** spend.





European Parliament

Brussels is the **multilingual** capital of Europe, hosting the European Commission and Parliament, NATO headquarters, Eurocontrol, the World Customs Organisation, Swift and Euroclear, together with 3,000 other international organisations, 160 embassies and over 800 international NGOs.

The city is also a leading centre for the media, trade and business, bringing together 1,200 journalists, 1,300 international companies and hundreds of legal and consultancy firms. With many different languages and nationalities, Belgium is worldwide known for its culture of 'compromise'!

GRANTS AND A COMPETITIVE TAX ENVIRONMENT

Belgium is a federal country. Its three Regions (Flemish Region, Walloon Region and Brussels Capital Region) are responsible for their own employment and trade (imports and exports), with each offering its own benefits and **financial incentives**. These vary according to the associated employment and value creation. EU structural funds support foreign investment too.

VARIOUS BENEFITS ARE AVAILABLE TO YOU ON TAX FRONT, INCLUDING:

- Attractive corporation tax rates
- Tax breaks on energy-saving investments
- Tax breaks on R&D investments
- An innovation deduction for income from sources like patents and copyright-protected software
- Carry-over of tax losses to subsequent financial years without a time limit
- Deferred settlement of import VAT on purchased goods: no advance VAT payment or guarantee is required



BNP PARIBAS FORTIS AT YOUR SIDE

Details of the various types of support that are available and the bodies where you apply for them are set out on the following webpage:

<https://companies.bnpparibasfortis.be/en/subsidy>

SOME GOOD ADDRESSES

The country of beer, chocolate, waffles, fries and business

Belgium is one of the best environments (cultural, social, educational, medical...) in Europe to live in and to set up your business.

Flanders Investment & Trade (FIT), the Walloon Export and Foreign Investment Agency (AWEX) and Brussels Invest & Export have the detailed information you need to choose the right location in Belgium.



www.flandersinvestmentandtrade.com
www.investinwallonia.be
www.investinbrussels.com
www.business.belgium.be
www.investinbelgium.fgov.be
www.investinbrussels.be
www.investinlanders.be
www.diplomatie.belgium.be

BNP PARIBAS FORTIS FACILITATES THE LIFE OF YOUR BUSINESS

You are part of an international group who wishes to establish its Head office in our country?

BNP Paribas Fortis has the solutions and custom advice that you, your company and your employees need.

And in addition to our thorough knowledge of the Belgian market, you can rely on the global resources of the BNP Paribas group.



WHO ARE WE?

Two out of three companies registered in Belgium have placed their trust in us.

Wherever they happen to be in the country, they can count on their **Relationship Manager**, whose priority is to identify the opportunities available to them and suggest responses that add real value.

WHEN NECESSARY, YOUR RELATIONSHIP MANAGER WILL CALL IN OUR EXPERTS IN THE FOLLOWING AREAS:

- Cash Management
- Leasing
- Factoring
- Fixed Income
- Global Trade Solutions
- Capital Markets
- Corporate Finance (Mergers & Acquisitions)
- Private Equity
- Structured Finance
- Investment Solutions
- Securities Services
- Real Estate
- Asset Management
- Personal Finance

BNP PARIBAS FORTIS

in a few figures



NET INCOME
EUR 1,9 billion
in 2017



EMPLOYEES
13,500



CUSTOMERS
3,5 million:
individuals,
self-employed
and companies



PRESENT IN
more than
75 countries



NETWORK
780 branches,
32 Private
Banking Centres,
16 Business Centres



WHAT DO OUR CLIENTS SAY?

Shurgard established its global centre of excellence in Brussels.

Its CEO, **Marc Oursin**, says: "It seemed an obvious choice for us because of the city's central location in Europe, but also because its residents speak a number of languages. The choice of BNP Paribas Fortis as main banking partner was driven by the fact that we wanted to use a single bank for optimum management of our cash flows. The Cash Management program implemented by BNP Paribas Fortis has given us a better overview of our cash flow situation in all countries where we are present."

WHAT SPECIFICALLY CAN WE OFFER YOU?

Your company wants to establish its business in Belgium and thinks of buying or renting premises or equipment? Perhaps you have seasonal operations that mean you need to optimise your working capital? Whatever your company requires, our entire banking and insurance offering is here to serve you: **traditional finance, factoring and leasing**.

It's also important for an international business like yours to benefit from the excellent international **cash management** tools offered by BNP Paribas Fortis: cash pooling, notional pooling and reporting solutions, including **online platforms** that let you manage in real time your payments and collections between all your accounts around the world.

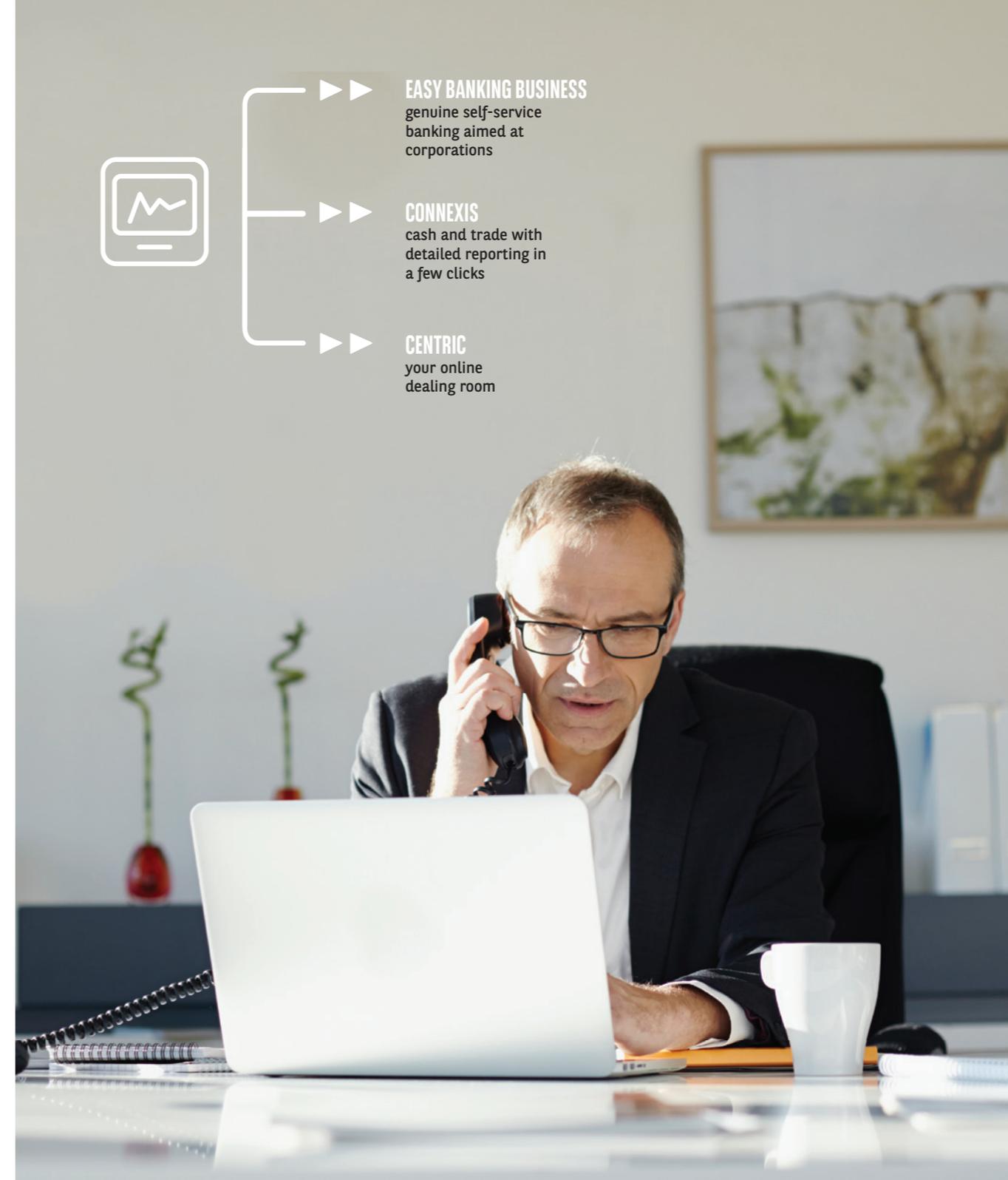
BNP Paribas Fortis:
a solid local anchoring,
a large international network

Whatever your specific payment security needs might be, we have an integrated cross-border finance offering for both exports and imports. Doing business internationally also means dealing with market volatility. Our **Fixed Income** Sales team will help you shield your company from fluctuations in interest rates, exchange rates and commodity prices.

You might also be weighing up potential acquisitions or nurturing ambitions of fresh growth. Our **Private Equity** and **Corporate Finance** experts will guide you through the key stages of your project such as bringing in a new shareholder, mergers, primary equity market transactions and capital restructuring.



- ▶▶ **EASY BANKING BUSINESS**
genuine self-service banking aimed at corporations
- ▶▶ **CONNEXIS**
cash and trade with detailed reporting in a few clicks
- ▶▶ **CENTRIC**
your online dealing room



BNP PARIBAS FORTIS ROLLS OUT THE RED CARPET FOR YOUR EMPLOYEES

We're the leading bank in Belgium when it comes to enabling future expats like you and your employees to become clients remotely and in a few clicks. An application will only take 15 minutes.

Once it is accepted, everything will then be ready and waiting for you on the day you arrive: accounts, cards, rental deposit and insurances! You can get on with living, working and savouring all our wonderful country has to offer straight away.

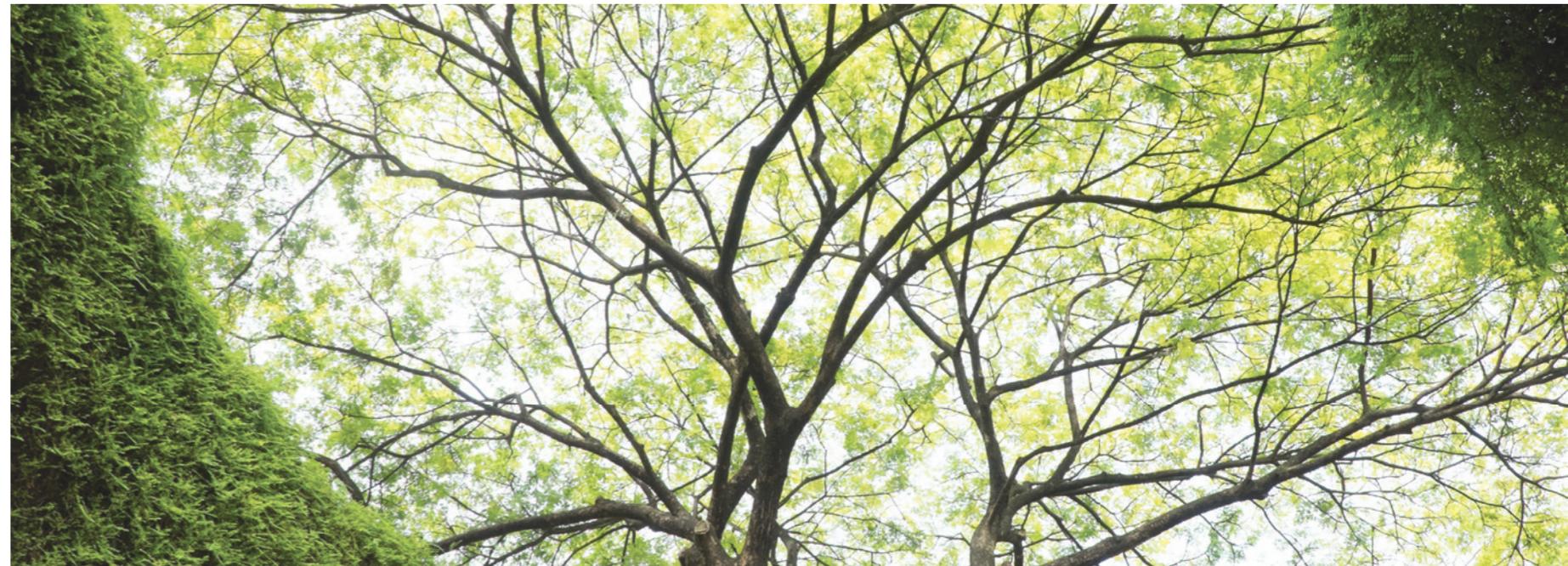
Do you need to recruit fresh talent? Reward the staff who've moved with you? BNP Paribas Fortis can help you offer your employees all sorts of extra benefits, including company cars, hospitalisation insurance...

WE'RE COMMITTED TO INSPIRING YOU. SUSTAINABLY

'I am convinced that we can always do more and better for our clients, first of all by investing in their preferred channels, by further simplifying our processes and by contributing to lasting results for their business on a daily basis'. **Didier Beauvois**, Head of Corporate Banking and member of the BNP Paribas Fortis Executive Board.

Through our achievements, we want to prove that we are both a financial services provider AND a socially responsible company. Where CSR is concerned, BNP Paribas Fortis has long adhered to strict codes of conduct, as its investments reflect on its clients, its employees, its reputation and the sector as a whole.

Setting the right example and helping businesses on the way towards sustainability has to be the raison d'être for a major bank. Welcome to Belgium and to BNP Paribas Fortis!





FOLLOW US
ON



@BNPPFBelgique &
@BNPPFBelgie
(#BNPPFBusiness)

VISIT OUR WEBSITE

<https://companies.bnpparibasfortis.be>
or contact your Relationship Manager



The Belgian dream exists. It's yours.
And BNP Paribas Fortis helps you make it happen.

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CORPORATE BANKING

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