

At a glance



2025



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The asset partner for entrepreneurs and liberal professions



Our key figures

Entrusted client assets
(in billions of euros)

30.2 27.7

2025

2024

Customer loans
(in billions of euros)

6.4 6.3

2025

2024

(Very) satisfied customers



Net Promoter Score (NPS)



Our related ESG domains

Future-proof wealth
management for clients

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Responsible lending

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Responsible
investments

8

Strategic focus: only for entrepreneurs and liberal professions

Bank Van Breda focuses exclusively on family businesses and liberal professions. Our ambition is to be their lifelong financial partner, both personally and professionally. This clear emphasis allows us to build in-depth expertise and adopt a personal, proactive approach. The bank stands out for its deep understanding of its clients' lives, its close relationships with them, and its skill in simplifying complex financial matters into clear, practical, and tailored guidance.

The right financial choices

Our core service is to support clients in the systematic accumulation, management, and protection of their assets. We base our approach on the client's professional activities as the driving force behind their personal wealth. Through a thorough analysis of the individual situation and the establishment of long-term goals, the bank offers integrated advice on financial decisions. This empowers clients to make informed choices and confidently focus on their entrepreneurial and professional ambitions.

Long-term vision and sustainable value creation

Bank Van Breda's strategy is based on a long-term vision that extends beyond today's cyclical challenges. Through strategic planning and forward-looking policies, we strive to create sustainable value for all our stakeholders: clients, employees and shareholders. By providing tailored advice, we contribute to our clients' financial stability of its clients. At the same time, it is committed to steady growth, supported by targeted investments in innovation and organisational development.

Simplicity and transparency

Bank Van Breda chooses to expand its reach in small niches. This focus guarantees simple and transparent business operations focused on a personal approach, with a single point of contact for every client for both personal and professional matters. Short decision-making lines between local offices and the head office increase operational efficiency and ensure fast turnaround times.



Specialised

We understand the world of entrepreneurs and liberal professions and are familiar with its pivotal moments.



Personal

We are a trusted partner, providing close support through a dedicated contact with a genuine understanding of the client.



Proactive

We think ahead and anticipate our clients' professional and personal needs and goals.



Future-oriented

We provide the right, customised solutions for sustainable wealth creation, delivered with clarity and simplicity.

Bank Van Breda avoids unnecessary complexity and uses clear communication, whereby solutions are only offered when they are fully transparent to all parties involved.

Responsible entrepreneurship

Sustainability is an integral part of Bank Van Breda's strategy and decision-making. Based on our long-term vision and respecting the balance between all stakeholders, Bank Van Breda contributes to a more sustainable future. We focus on responsible investments, sustainable energy, and good governance, and encourage our clients to make conscious choices with a positive social and ecological impact. In this way, we combine economic value creation with social and environmental responsibility.

Thanks to our niche market—entrepreneurs and liberal professions—we also contribute, through our clients, to sustainable economic growth in Belgium, a fair and transparent financial and legal system, and broad access to quality care. In this way, we not only strengthen our own sustainability strategy but also the foundations of a resilient Belgian society.

Innovation and digitalisation

Bank Van Breda continuously invests in high-performance IT infrastructure and digital applications, including the MyPlan app, a digital app that offers our customers a comprehensive financial overview. These investments enable us to offer efficient, secure, and user-friendly services in a rapidly evolving digital environment. Digitalisation supports both operational efficiency and customer autonomy, with continued attention to data protection and privacy.

The power of our people and good governance

Content employees provide better advice, foster strong relationships, and create a positive atmosphere that clients can instantly feel. That's why Bank Van Breda invests in a work environment that encourages development, supports autonomy, and strengthens collaboration. This enhances employee engagement and elevates the standard of our services. Good governance is an essential foundation for this. Integrity, responsibility, and transparency guide Bank Van Breda's actions at all levels. By adhering to high ethical standards and consistently striving for honesty and openness in all activities, Bank Van Breda builds lasting trust. In this way, the bank confirms its status as a stable and reliable financial partner.

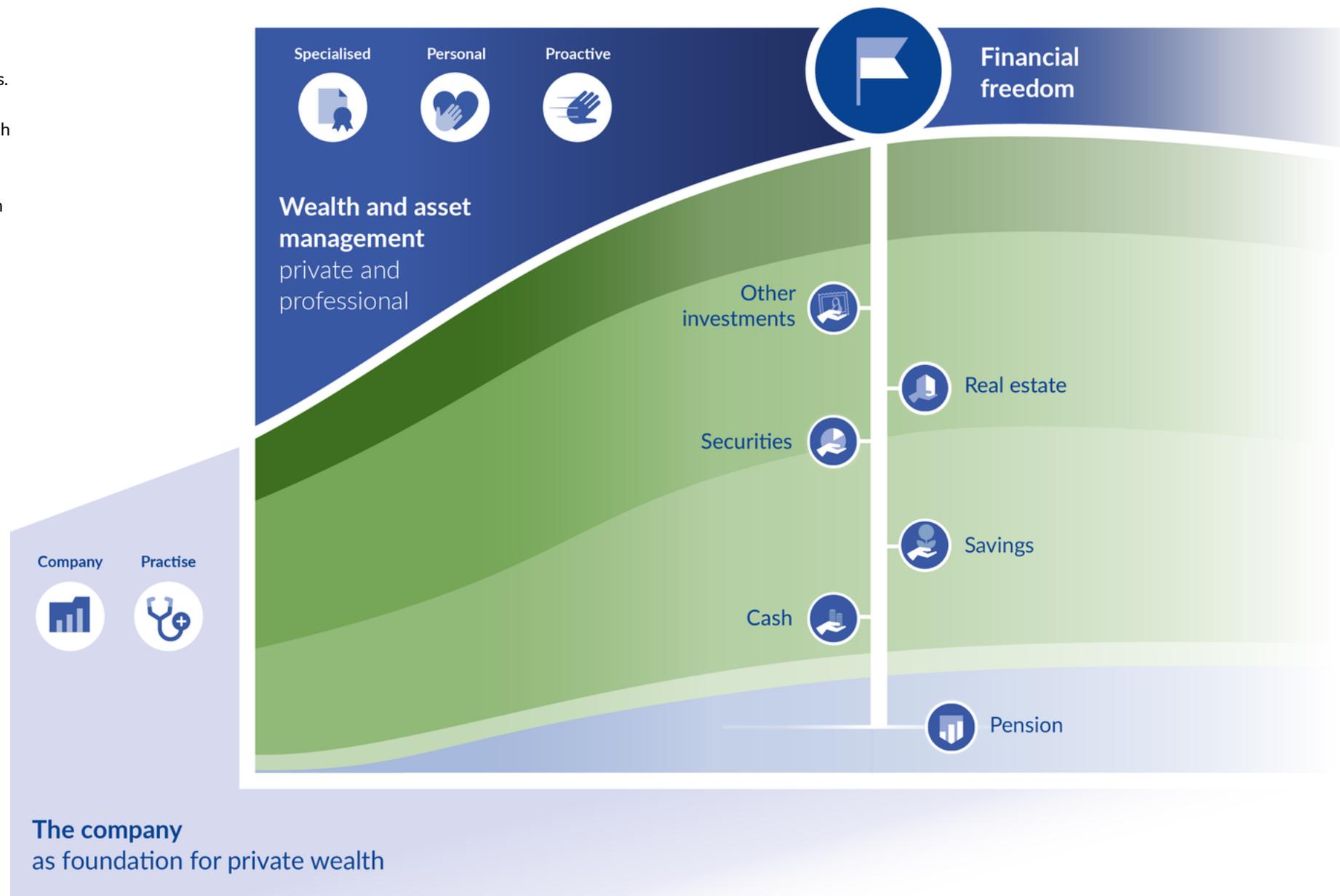
Network and community

With Bank Van Breda The SQUARE, the bank has created a platform that connects clients and focuses on knowledge sharing, collaboration and mutual reinforcement. The network supports entrepreneurs and liberal professions in addressing the challenges of today and tomorrow. Mutual inspiration is at the heart of our community approach. Through lectures, meetings and thematic activities, we are building a platform where clients can share their knowledge, insights, and experiences. The content addresses key thematic areas, including innovation and creativity, market developments, work-life balance, organisational matters and peer exchange for reflection and feedback. These initiatives promote the professional and personal development of our clients and strengthen social cohesion within our target group.

The right choices for financial freedom

At Bank Van Breda, wealth building begins with a thorough understanding of the entrepreneur or liberal profession, in addition to an analysis of the business or practice. What are the motivations, ambitions, and concerns of the person behind the business? These insights form the basis for a future-oriented wealth strategy that allows for personal and professional ambitions.

The business or practice serves as both a foundation and a catalyst for wealth accumulation. It forms the basis for future capital and investment management, investments in real estate or business growth, and even investments in personal passions. This is how Bank Van Breda guarantees an integrated approach that aligns with each client's life, character, ambitions, and vision for the future.



Also Bank Van Breda

Van Breda Car Finance, partner in financing and leasing

Through its Van Breda Car Finance division, Bank Van Breda acts as a credit partner for car financing and financial leasing for clients of large, independent car dealers and mobility brokers. Since 2021, the offering has been expanded to include leasing solutions for small equipment, charging stations, and bicycles.

By offering financing and leasing solutions, we support our partners in simplifying their sales process and strengthening their customer service.

Van Breda Car Finance's strategy is based on three pillars: personal and dedicated account management, fast and efficient file processing and balanced credit acceptance with a focus on a healthy risk-volume profile. In all our activities, we consistently embody our core values of **"fast, friendly, and flexible."**

- Fast: strict response times in all contacts with partners and their clients.
- Friendly: personal, solution-oriented interactions with partners and customers with the aim of a positive and distinctive customer experience.
- Flexible: thinking along in win-win situations, while maintaining our focus and values: honesty, responsibility and enthusiasm.

Partalis, a partnership in real estate and asset management

Partalis was established in 2025 as a joint venture between Dewaele Vastgoedgroep and Bank Van Breda, with the goal of advising and supporting clients with real estate needs and assets through the purchase, optimization, and sale of their portfolios. Dewaele Vastgoedgroep and Bank Van Breda share the same core values: family roots, a clear long-term vision and a focus on advice and lifelong guidance. Dewaele's local real estate expertise and market knowledge are combined with Bank Van Breda's financial know-how and asset management.

The result is a complementary and sustainable partnership that supports clients at every key moment in their asset management process.



How we create value

At Bank Van Breda, we build lasting relationships of trust with our clients through a specialised, personalized, and proactive approach. We listen first, advise later, and think solution-oriented, without focusing solely on selling financial products. By offering an integrated financial overview, acting as a strategic sounding board, and ensuring systematic follow-up, we support our clients in achieving their financial goals.

Trust

Our reputation is built on trust and transparency. At Bank Van Breda, robust processes and controls support compliance with laws, regulations, and internal guidelines. This supports a controlled risk profile and strengthens the trust of clients, employees and other stakeholders. Compliance forms a foundation for integrity and sustainable value creation.

An eye on the future

We act in the long-term interests of our clients and strive for sustainable results, while respecting the balance between clients, employees, shareholders and society. We achieve our steady commercial growth largely through positive referrals from satisfied clients, professional associations, and client networks.

Prosperity, well-being and responsibility

With this strategy, Bank Van Breda aims to be a reliable partner for entrepreneurs and liberal professions, supporting their financial growth and contributing to their success. At the same time, for us value creation goes beyond financial results alone. Family businesses are a key driver of our economy, while liberal professions provide essential social services, such as healthcare, financial transparency, and legal certainty. By creating value for clients, Bank Van Breda also has a positive impact on society. The bank's strategy encourages sustainable choices within the organization and among its clients. We are thus investing in a future where prosperity goes hand in hand with well-being and responsibility.



Our stakeholders



Our customers

- We provide entrepreneurs and liberal professions in Belgium with financial peace of mind and clarity, so they can focus on their ambitions.
- We strive for high customer satisfaction through personal, specialised and proactive guidance.



Our society and planet

- By fostering the growth of entrepreneurs and liberal professions, we stimulate prosperity and well-being in Belgium. Our clients are the driving force behind an economically and socially strong society.
- We are committed to a positive impact on the climate and the environment through our overarching climate strategy.



Our colleagues

- As an employer, we ensure well-being, personal development, and an inspiring work environment for our colleagues.
- We strive for the highest employee satisfaction and offer sustainable careers.



Our shareholders

- We achieve sustainable profit growth through commercial strength, strategic investments and innovation.
- We remain a profitable and financially healthy bank.

A safe haven for almost a century



Our key figures

Equity

€0.9 bn

2024: €0.8 bn

Solvency
(Leverage Ratio)

8.9%

8.5%

2025

2024

Balance sheet total

€9.4 bn

2024: €9.0 bn

Liquidity
(Liquidity Coverage Ratio)

324%

317%

2025

2024

Cost-efficient
(Cost-Income Ratio)

50%

2024: 48%

Profitable
(Return on Equity)

12.3%

12.6%

2025

2024

Our related ESG domains

Inspiring climate approach

1

Information security and privacy protection

4

Safe haven

6

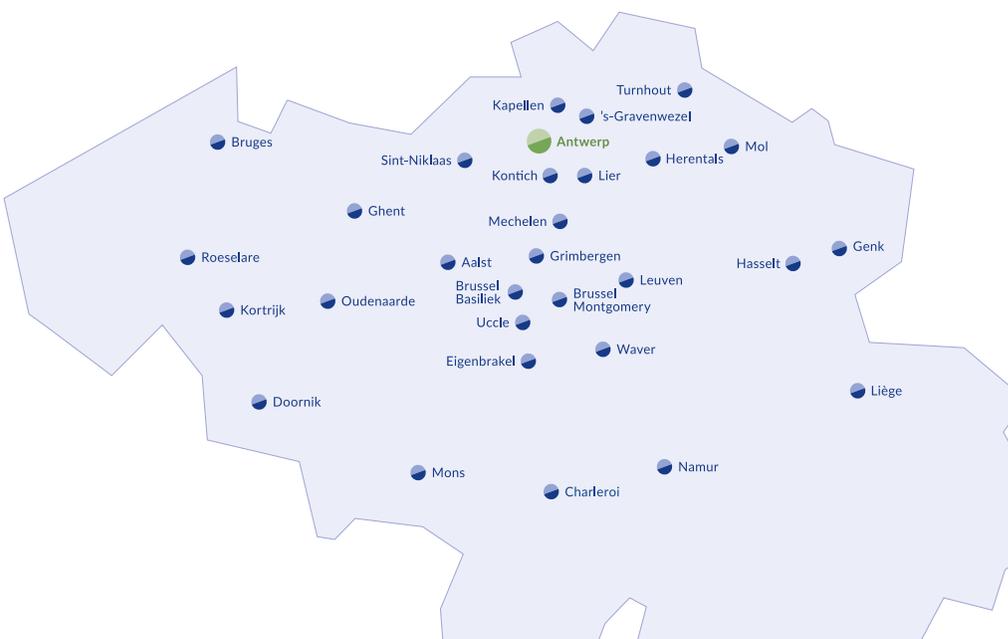
Belgian and independent

From family business to national niche bank

Bank Van Breda was founded in Lier on 21 February 1930, by brothers Jos and Maurice Van Breda. Despite the economic crisis, they started their own bank with family capital, driven by the belief that a sensibly managed bank for local businesses had a future.

What began as a combined banking and insurance operation grew into specialised entities. The insurance branch was spun off in 1937 and is now known as the independent Vanbreda Risk & Benefits. The bank itself relocated to Antwerp in 1968 and expanded its services to include car financing, now known as Van Breda Car Finance. A crucial turning point came in 1989, when the bank decided to focus entirely on the specific needs of entrepreneurs and liberal professions. This specialisation remains the bank's hallmark today.

Today, Bank Van Breda combines the stability of a strong group with the personal approach of a specialist. Thanks to its expansion into Brussels and Wallonia in 2000, Bank Van Breda now supports entrepreneurs and liberal professions throughout Belgium in building, managing and protecting their assets.



1930

Establishment of Bank J. Van Breda & C° NV



1989

The bank specialises, becoming solely for entrepreneurs and liberal professions



1998

The bank will become a holding of Ackermans & van Haaren and the Delen family



2000

Bank Van Breda crosses the language border to Brussels and Wallonia



2005

Total approach as a personal asset partner, both private and professional



2018

Personal approach digitally supported via MyPlan



2021

Bank J. Van Breda & C° becomes Bank Van Breda



2025

A network of 30 environmentally friendly offices close to the customer



Head office in Antwerp

Our shareholders

The bank is managed by two Belgian shareholder groups: Ackermans & van Haaren (via FinAx) and the Delen family (via Promofi).

Both parties are family businesses by origin and have consciously opted for sustainable, active and stable shareholdings.

Through their representation on the Board of Directors and the advisory committees, they ensure a policy aimed at sustainable value creation, with a clear focus on long-term vision and continuity.

Ackermans & van Haaren

Today, Ackermans & van Haaren (AvH), as the reference shareholder through FinAx, holds 78.75% of the shares. Ackermans & van Haaren (www.avh.be) is listed on Euronext Brussels and is included in the BEL20 index, the BEL ESG index, and the European DJ Stoxx 600 index.

AvH is a diversified group with activities in four core sectors:

- Marine Engineering & Contracting: DEME, one of the world's largest dredging and offshore energy companies, and CFE, a construction group headquartered in Belgium.
- Private Banking: Delen Private Bank and Bank Van Breda.
- Real Estate: Nextensa, a listed integrated real estate group.
- Energy & Resources: SIPEF, an agro-industrial group active in tropical agriculture.

In addition, Ackermans & van Haaren offers growth capital within the 'Growth Capital' segment to sustainable companies in various sectors.



Ackermans & van Haaren

Delen Family

FinAx
78.75%

Promofi
21.25%



Bank Van Breda



Delen Private Bank



The expertise of Bank Van Breda and Delen Private Bank is complementary. Supported by family-based shareholders, we can grow and continue to invest in quality to ensure a bright future.

Dirk Wouters, Chief Executive Officer (CEO)

Delen Family and sister bank Delen Private Bank

Through Promofi, the Delen family holds a 21.25% stake in the capital. Bank Van Breda and Delen Private Bank are sister companies within the same group. Thanks to close collaboration, Bank Van Breda can also offer its clients access to the specialised services of Delen Private Bank.

Delen Private Bank (www.delen.bank) focuses on asset management and wealth planning, using an integrated approach with client peace of mind as its central principle.

The Belgian group was founded in 1936 and, thanks to a well-thought-out growth strategy, has become a leading player in private banking. Today, Delen operates in Belgium, the Netherlands, Luxembourg, Switzerland and the United Kingdom.

The group is supported by two stable reference shareholders: the Delen family and Ackermans & van Haaren (shareholder since 1992). In 1998, Bank Van Breda joined the holding company, marking the beginning of a lasting and successful partnership.

Strong results again in 2025

In 2025, Bank Van Breda once again achieved excellent commercial and financial results, despite a rather subdued economic environment. This growth is attributable to a growing customer base, responsible risk management, and professional financial management.

94% of our customers are satisfied to very satisfied. When asked, "To what extent would you recommend Bank Van Breda to other entrepreneurs or professionals?", 72% of customers gave the bank a score of 9 or 10 ("promoters") on a 10-point scale, while 22% gave 7 or 8. Together, these represent 94% (very) satisfied customers. These figures resulted in a Net Promoter Score (NPS) of +66: one of the best in the Belgian banking sector and a significant increase from our score of +60 last year.

Entrusted assets continue to grow

Total assets under management increased by 9% to €30.2 billion, underscoring our clients' confidence in the quality of our asset management.

Customer deposits increased by €212 million (+3%) to €8.2 billion. The volume of off-balance-sheet investments grew by €2.3 billion (+12%) to €22.1 billion, thanks to strong net inflows and a positive stock market effect, despite the volatile year. A significant portion of these off-balance-sheet investments (€19 billion or 87%) has been entrusted to Delen Private Bank for asset management and fund management.

Credit portfolio on the rise

Bank Van Breda, based on its comprehensive approach, provides loans to family businesses and liberal professions. Through its Van Breda Car Finance division, the bank also offers financing and financial leasing for cars, equipment, charging stations and bicycles.

In 2025, we achieved a healthy credit production, resulting in a 2% growth of the total credit portfolio to €6.4 billion.



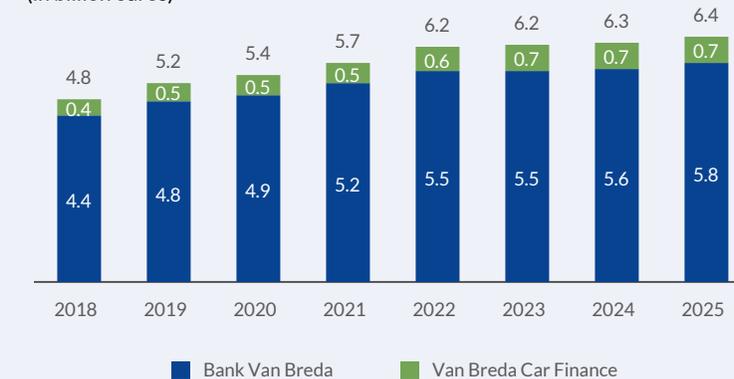
Entrusted client assets

(in billion euros)



Credit portfolio

(in billion euros)



Solid growth of our net result by 6%

Profit rose 6% to €106 million in 2025, thanks to balanced growth of our activities, in line with our sustainable growth ambitions. This meant we surpassed the €100 million mark for the second year in a row. Return on average equity (ROE) remained solid at 12.3%.

Total net income rose by 7% to €292 million due to strong growth in our commercial volumes. Net fee income, primarily comprised of fees from off-balance-sheet investments, increased by 15% thanks to the growth in off-balance-sheet volumes. Interest income stabilised despite the growth in balance-sheet volume, primarily due to the decline in short-term market interest rates.

Cost-efficient, with future-oriented investments

Total costs increased by 13% to €147 million, mainly driven by higher personnel costs due to indexation and the further increase in the number of (internal) employees to 662.

We continue to invest in our commercial strength, clients, and staff, as well as in the renovation and upgrade of our offices. At the same time, we are continuing to strengthen and secure our IT platforms to enable further advancements in digitalisation, data and AI. Furthermore, the bank remains committed to a robust regulatory framework, ensuring clients can count on transparent, secure, and future-proof solutions that are fully compliant with legislation.

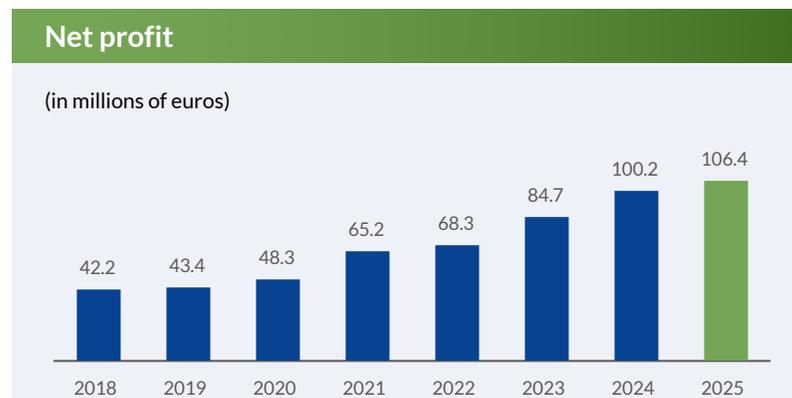
Despite this strong cost growth, the cost-income ratio remained at a healthy 50%. This makes Bank Van Breda one of the most efficient Belgian banks.

Our credit portfolio remains of high quality

Non-performing loans (NPLs) are at a very low level of 0.8%. The risk cost of credit losses (including expected credit losses, or ECL) also remained low at 0.03% of the average loan portfolio. Both ratios demonstrate the strong quality of the bank's loan portfolio and the resilience of our clients.

Liquidity and solvency remain robust

Based on its cautious approach in its lending and investment strategy, the bank consistently maintains a sufficiently ample liquidity position. The

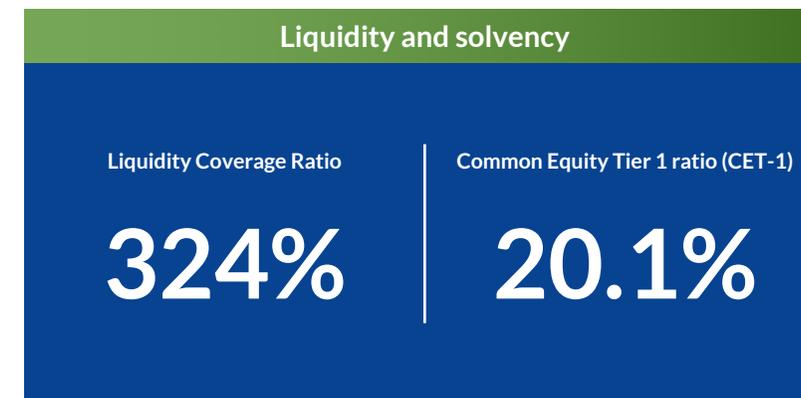


Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) stood at 324% and 158%, respectively, at the end of 2025, both well above the statutory requirement of 100%.

The loan portfolio is fully funded by customer deposits, so the bank is not dependent on external financing in the financial markets. The loan-to-deposit ratio was 79% at the end of 2025. By not converting all deposits into loans, the bank maintains a strong liquidity buffer to protect its depositors.

Equity (group share) rose to €900 million, contributing to the bank's strong solvency, the most important safeguard for depositors. The core capital ratio (Common Equity Tier 1 ratio, or CET1 ratio) was 20.1%. The non-risk-weighted solvency ratio (leverage ratio) stood at 8.9%, a multiple of the 3% regulatory requirement.

With figures like these, Bank Van Breda remains a safe haven and a strong partner in building, managing, and protecting its clients' assets.



Interest rate risk remains low thanks to hedging instruments

Bank Van Breda carefully manages its interest rate risk and deliberately keeps it at a relatively low level. Because the term of our loans is generally longer than that of the deposits we attract, a maturity mismatch arises. To limit this mismatch and thus make the interest income less sensitive to interest rate fluctuations, the bank uses interest rate derivatives (such as interest rate swaps) as hedging instruments.

Research and development in IT

In the area of research and development, Bank Van Breda focuses primarily on creating and developing IT solutions for attracting, following up, and serving its customers. These developments impact every level of the organisation.

Evolution of our key figures

	2025	2024	2023	2022	2021
Staff (number)	662	608	569	547	518
Customer satisfaction					
Net Promoter Score (NPS)	66	60	53	54	53
Satisfied customers (%) ¹	94	92	90	91	90
Net profit (in millions of euros)	106	100	85	68	65
Equity (in millions of euros)	900	831	762	674	678
Volumes (in billion euros)					
Total commercial volumes	36.7	34.0	30.1	26.8	26.8
Total assets under management	30.2	27.7	23.9	20.6	21.1
Customer deposits	8.2	8.0	7.5	6.6	6.4
Off-balance sheet investments	22.1	19.8	16.4	14.1	14.7
Lending to customers	6.4	6.3	6.2	6.2	5.7
Ratios					
Efficiency ratio (cost/income)	50 %	48 %	51 %	53 %	55 %
Return on average equity (ROE)	12.3 %	12.6 %	11.8 %	10.1 %	10.0 %
Return on assets (ROA)	1.2 %	1.1 %	1.1 %	0.9 %	0.9 %
Non-performing loans ratio (NPL)	0.8 %	0.7 %	0.7 %	0.7 %	0.9 %
Impairments on loans excluding ECL ²	0.04 %	0.08 %	0.02 %	-0.01 %	0.01 %
Impairments on loans including ECL ²	0.03 %	0.04 %	0.01 %	0.02 %	-0.04 %
Non-risk-weighted solvency ratio (leverage ratio)	8.9 %	8.5 %	8.3 %	8.1 %	8.1 %
Core Capital Ratio (Common Equity Tier 1)	20.1 %	19.4 %	17.7 %	15.5 %	16.8 %
Risk-weighted solvency ratio (Total capital ratio)	20.1 %	19.4 %	17.7 %	16.5 %	17.9 %
Loan-to-Deposit ratio (LtD)	78.5 %	78.9 %	83.5 %	94.2 %	89.9 %
Liquid assets at net outflow < 30 days (LCR)	324 %	317 %	304 %	138 %	160 %
Available stable funding on required stable funding (NSFR)	158 %	158 %	150 %	131 %	135 %

¹ The total of all customers who gave a score of 7 or higher to the question "To what extent would you recommend Bank Van Breda to other entrepreneurs or liberal professionals?"

² A minus sign on the impairments implies a positive impact on the results.

Balance sheet

(in millions of euros)

Data always on 31.12	2025	2024
Cash and deposits at central banks	2,063	1,943
Receivables from credit institutions	96	104
Investment portfolio	685	610
Loans to customers	6,427	6,287
Other assets	106	104
Total assets	9,378	9,048
Customer deposits	8,184	7,972
Certificates of deposit and deposits of credit institutions	167	128
Other obligations and provisions	127	116
Total liabilities	8,478	8,217
Equity	900	831
Total liabilities and equity	9,378	9,048

Income statement

(in millions of euros)

Data always on 31.12	2025	2024
Total net income	292	273
<i>of which interests</i>	146	148
<i>of which fees and other</i>	146	125
Total operating costs (incl. depreciation)	-147	-130
Gross operating profit	145	143
Impairments	-2	-3
Profit before taxes	143	140
Income taxes	-37	-40
Total net profit for the year	106	100

Our people are our success

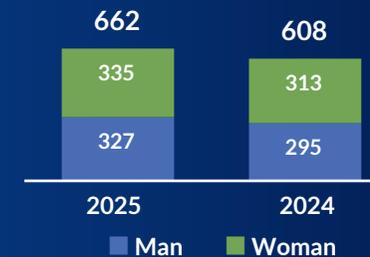


Our key figures

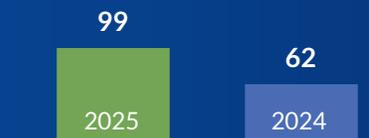
Satisfied colleagues



Number of employees



Growing together (number of hires)



**Great Place
To Work[®]**
in 2025

Certified

Our related ESG domains

Attractive workplace for talent development

2

Honest and ethical organization

5

Driven by values

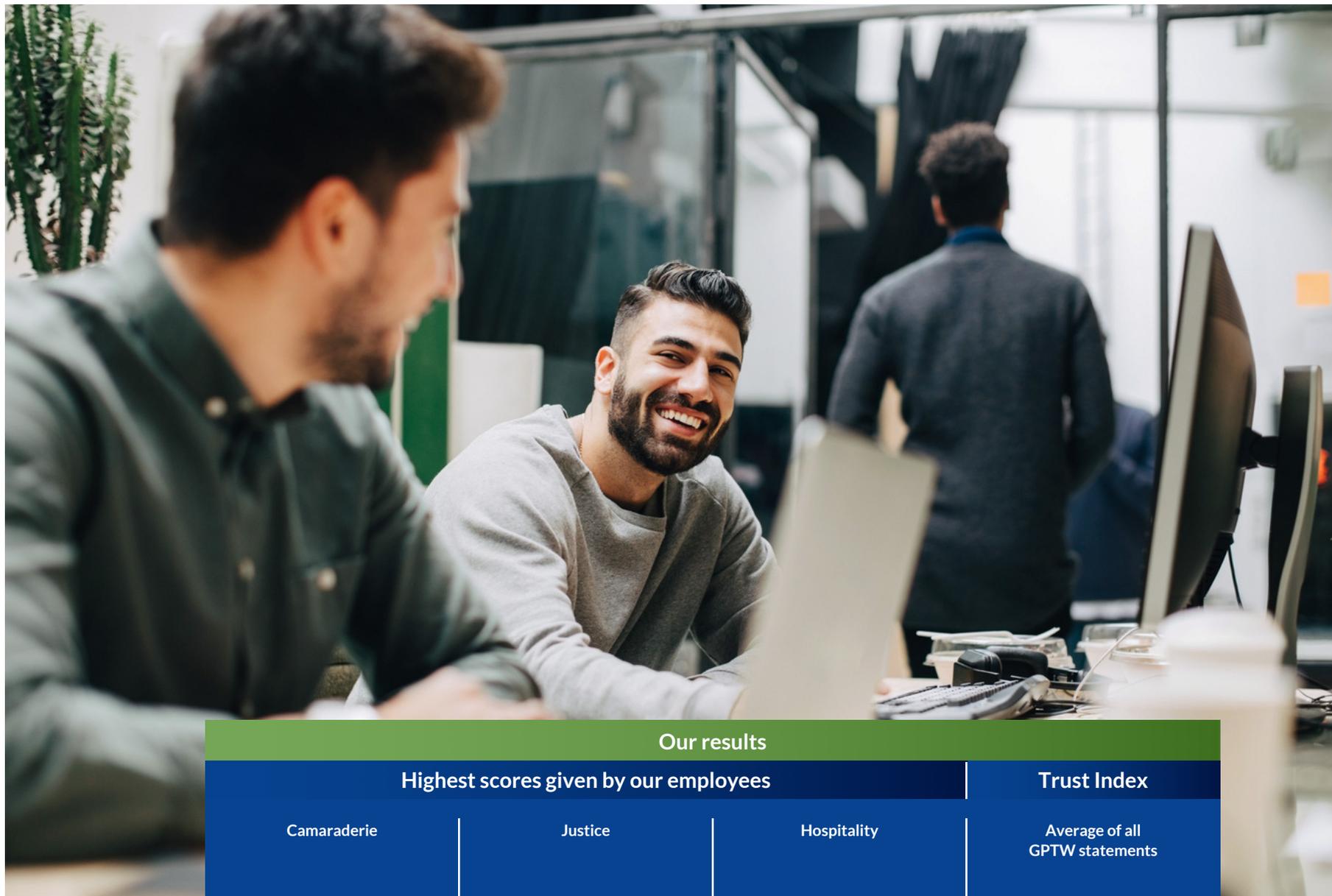
Enthusiastic and committed colleagues are essential to Bank Van Breda's success and contribute to our customers' peace of mind. The enduring values of honesty, responsibility and enthusiasm are the foundation of a strong corporate culture, which our colleagues embody in both their words and deeds.

At Bank Van Breda, a strong focus on the customer underpins every role and at all times. Employees take initiative, generate support for new ideas, and are solution-oriented. They think and work as if it were their own organization, demonstrate flexibility, and actively contribute to change, while keeping up with technological developments. We honour our commitments, place collaboration and the organisation's interests first, and deliver our services with simplicity, clarity, and elegance. We continuously evaluate service and customer contact, sharing mistakes to learn from them.

As an employer, Bank Van Breda offers autonomy, room for development, and equal opportunities, enabling employees to maximise their development and continuous learning. We employ a pragmatic approach and value integrity, regulatory compliance, collegiality, and job satisfaction. Clear objectives, professionalism, expertise, and commitment are valued. Employees are encouraged to experiment, learn, and start over, and receive guidance where needed, both professionally and personally. Open communication, feedback, and dialogue are essential: every colleague is encouraged to be the architect of their own career.

Bank Van Breda is once again a "Great Place to Work®" in Belgium

Bank Van Breda boasts a very high employee satisfaction rating. Every two years, the bank participates in the international survey "Great Place To Work®" organised in collaboration with Vlerick Business School. The November 2025 survey showed that 94% of our colleagues consider the bank a very good organisation to work for. This earned the bank the "Great Place To Work®" certificate.



Highlights 2025

Winter

Sharing knowledge

In February, we organised interactive webinars for entrepreneurs, liberal professions, and our partners, the accountants, clearly explaining the impact of the new coalition agreement. Knowledge sharing and advice are a cornerstone of the relationship of trust with our clients.



Innovation

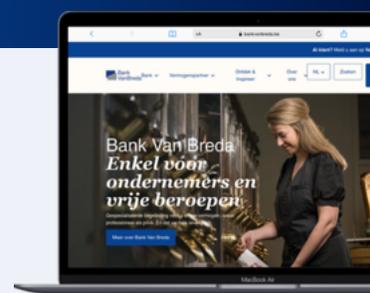
A joint venture with Dewaele Vastgoedgroep resulted in the successful launch of Partalis. Partalis offers specialised advice to clients with real estate questions and assets, and guides them through the purchase, optimisation, and sale of their real estate portfolio.



Spring

Digitally forward

April saw the launch of our redesigned website, which further supports customers in their digital banking experience. We paid extra attention to accessibility and refreshed the images and design to improve user experience.



Celebration & connection

On 17 May, we celebrated an unforgettable staff party with all our colleagues, marked by energy and camaraderie. With partners and children in attendance, it was a heartwarming day filled with workshops, tours of the headquarters, entertainment, and delicious food and drinks.



Paris-Roubaix

Sports and networking go hand in hand. We discovered this with clients on the sidelines of the Paris-Roubaix cycling classic. A unique experience, but above all, a well-received event that strengthened the Bank Van Breda community.



Moving together



B-Fit designed a great annual programme, and spring was also all about vitality. Our athletic participation in the Ten Miles in Antwerp was a highlight.

Jubilee

Bank Van Breda celebrated its 95th anniversary. And our presence in Brussels and Wallonia celebrated its 25th anniversary. We didn't let this go unnoticed as a milestone for our regional growth in 2025. We thanked clients and colleagues for their commitment at a celebration in Louvain-la-Neuve.



Summer

Inspiration

Openness and trust are crucial for a healthy work culture. With an inspirational session on psychological safety, organised by xELLerate, the internal network for female colleagues to foster development, we encouraged all employees to make their voices heard, share ideas, and foster innovation in a safe environment.



Diversity

CEO Dirk Wouters reflected on diversity and inclusion during the Antwerp Pride panel, a valuable moment for Bank Van Breda and our corporate culture, which has equality and openness to differences at its foundation.



To collaborate

Just before the summer holidays, we launched WikiBreda 2.0 - not just an intranet, but a revamped knowledge platform for employees, focused on collaboration and growth. A project that was supported and implemented across various departments: a prime example of successful project management.

Strengthening management

The summer brought reinforcement to the management team with the arrival of Mieke Van Hoydonck, who will help shape our strategic direction and further develop operational quality, efficient support of the branch network, and a strong customer experience.



Autumn

Recognition

Dirk Wouters was nominated for Manager of the Year by Trends, a wonderful personal recognition for his sincere, responsible, and enthusiastic leadership every day. It also deserves a pat on the back for the sustainable growth of Bank Van Breda and everyone who contributes to it.



Future

Working faster and smarter with and through AI requires training and governance. The results from last year with pilot groups and early adopters have been excellent. Therefore, we accelerated the rollout of AI - Copilot to all employees, boosting our digital transformation without compromising security and privacy protection.



Sustainable design

At the end of 2025, we opened new and renovated offices in Namur, Herent and Herentals. The warm interior design complements innovative, smart, and energy-efficient improvements. We continue to green our existing buildings and successfully combine comfort and circularity.



Ready for the future

Economic outlook

We expect moderate growth in the eurozone in 2026, within a challenging (geo)political context. The ECB appears to be at the end of its easing cycle, which should contribute to a stable interest rate environment. The inflation outlook for the eurozone is close to the 2% target.

Strong foundation for further growth

Bank Van Breda looks to the future with confidence. Our solid financial, commercial, and organisational foundations make us resilient, even in a changing economic environment. The combination of a healthy risk profile, a solid financial structure and a clear long-term strategy forms a strong foundation for continued growth, both in terms of clients and assets under management.

Our people make the difference

Our high employee satisfaction and strong sense of community - confirmed by our recognition as a "Great Place to Work®" - are key drivers of our continued growth. A close-knit team that believes in our mission as the best capital partner for entrepreneurs and liberal professions makes a difference every day. That's why we continue to invest specifically in attracting, developing, and retaining talent. A strong and committed team remains essential to providing our clients with the guidance they deserve.

Customer satisfaction remains central

Our customers are at the heart of everything we do. Their trust and feedback shape our direction. Their satisfaction motivates us to do better every day. Satisfied customers are our best ambassadors and strengthen our sustainable growth.

At Van Breda Car Finance, the core values of fast, friendly and flexible remain guiding principles. Our partnerships with car dealers and brokers are characterized by fast and reliable service with a focus on strong customer loyalty.

Prudent risk management and healthy financial structure

Our risk appetite remains deliberately conservative. Our track record of low risk costs, even in challenging economic times, underpins the strength of our model. Nevertheless, we remain vigilant: limited economic growth, persistent geopolitical tensions, and inflation could impact the credit environment. However, thanks to a cautious credit policy, we expect the impact to remain limited.

Our diversified source of interest and fee income provides a robust foundation for further growth. The ultimate outcome remains dependent on financial markets, the interest rate environment, and competition, factors we systematically consider in our growth forecasts.

Investing in the future

We continue to invest in commercial strength, in initiatives that bring customers and employees closer together, and in offices that are ready for tomorrow. But just as important is what happens behind the scenes.

We are modernising and strengthening our IT platforms, improving their security, and continuing to develop digital applications that make our customers' lives easier and more efficient.

By continuing to invest in high-performance systems and user-friendly digital tools, we can offer our customers modern, people-focused, and secure services. Regulatory compliance, privacy and data protection are absolute priorities.

Responsible entrepreneurship as a guiding principle

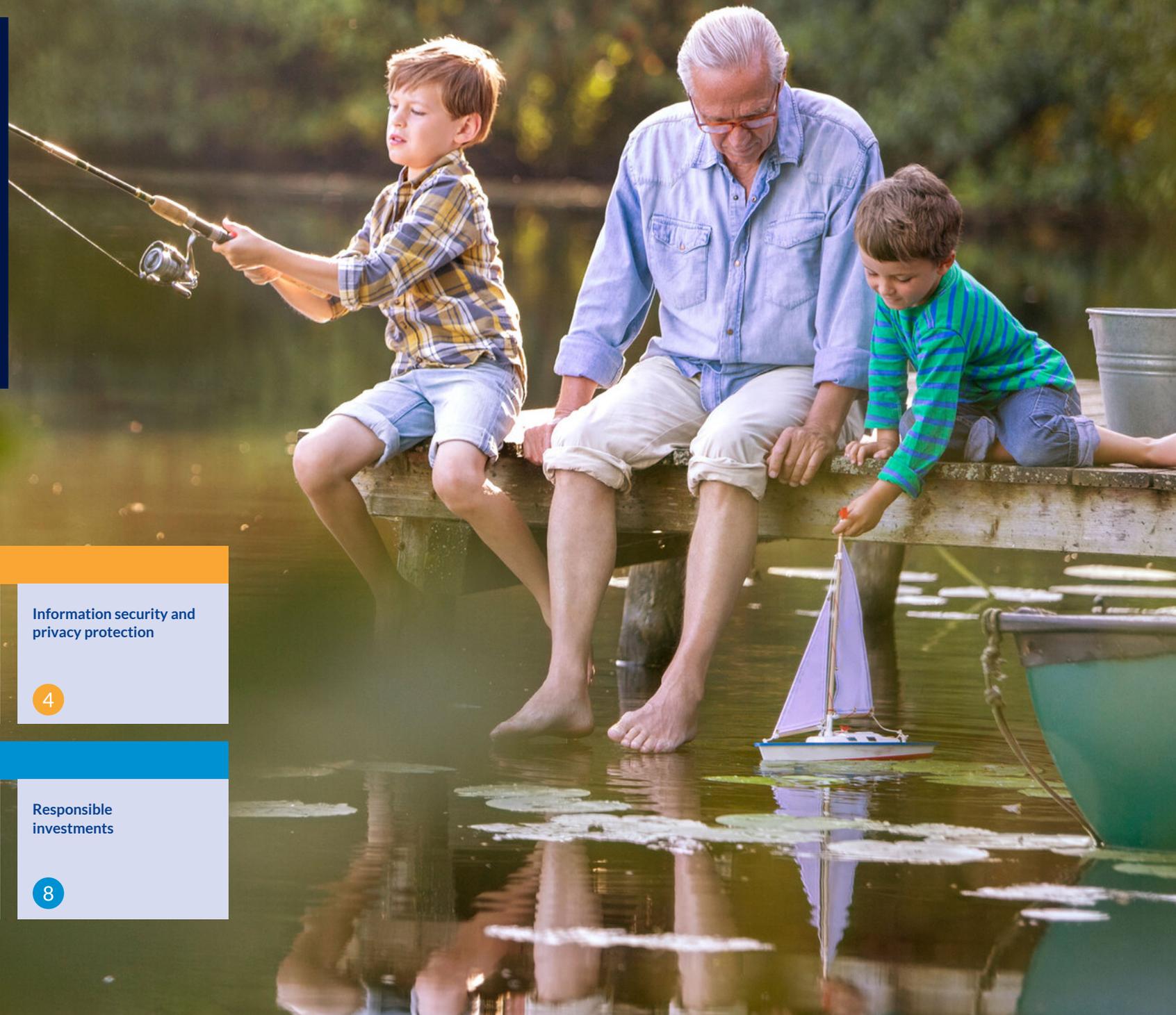
We look to the future, guided by responsibility. By focusing on renewable energy, environmentally friendly practices, and responsible investments, we, together with our customers, actively contribute to the climate transition.

We are helping to build a sustainable economy where prosperity and well-being go hand in hand, and where our customers and our bank can continue to grow in a future-proof way.

The Board of Directors thanks all customers for their trust and all employees for their commitment, the collegial collaboration, and the excellent results in 2025. Bank Van Breda looks forward to 2026 with confidence.

**Frank Verhaegen, Chairman of the Board of Directors
& Dirk Wouters, Chairman of the Executive Committee**

As a responsible asset management partner, Bank Van Breda is committed to a sustainable future for clients, stakeholders and society. Sustainability is integral to its strategy and guides the bank's choices, services and long-term vision. With a forward-looking approach, Bank Van Breda takes responsibility for its social impact. The bank aims to play a role in the transition to a sustainable future, going beyond financial services alone. This ambition is shaped by eight strategic ESG domains, translated into concrete actions, clear objectives, and measurable results. Together with its clients and employees, Bank Van Breda contributes every day to a sustainable and just society.



Environment	Social		
Inspiring climate approach	Attractive workplace for talent development	Futureproof wealth management for clients	Information security and privacy protection
1	2	3	4
Governance			
Honest and ethical organisation	Safe haven	Responsible lending	Responsible investments
5	6	7	8



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