



Solid partners, flexible solutions

Utrecht, 8 April 2004

The Board of Directors has the pleasure to invite you at the General Extraordinary Meeting of Shareholders of Fortis N.V. on

Tuesday 4 May 2004 at 2:30 PM

Fortis, room 1.21 (Ronde Zaal)
Archimedeslaan 6
3584 BA Utrecht

Referring to past experience, we draw however the attention of the shareholders on the fact that this meeting will not have the required quorum. The shareholders will be informed on this matter on 29 April.

They will then be invited to the general meeting of shareholders to be held on

Wednesday 26 May 2004 at 3.00 PM

Agenda

1. Opening
2. Amendments to the Articles of Association
3. Closure

↪ Attendance at the meeting

Holders of registered shares are entitled to attend the meeting, but must advise Fortis N.V. of their intention to do so in writing **by Wednesday 28 April 2004 at the latest.**

Holders of bearer shares will be able to attend the general meeting if they have registered to do so. To this end, they should instruct their banks or brokers – ie, the institution whose administration identifies them as holders of said shares – to register them, in writing, with Fortis Bank in Amsterdam or Fortis Bank in Brussels **by Wednesday 28 April 2004 at the latest.** Their banks or brokers will be required to submit a statement certifying that the relevant shares held by the shareholder will remain blocked in their administration until after the general meeting is closed.

↪ Proxies

Shareholders wishing to be represented by other persons at the meeting are invited to use the proxy form which may be obtained upon simple request at the institutions mentioned hereunder. The proxy can also be found on the website mentioned hereunder.

Every proxy must reach the company's registered office by **Wednesday 28 April 2004 at the latest**.

↵ **Available documents**

The complete text of the articles of association that will enter into effect if the proposed amendments are approved by the general meeting as well as an explanatory note on the main amendments to the articles of association are available at the registered office and at Fortis SA/NV, as well as at the banks mentioned hereunder. A copy of these documents will be submitted free of charge

These documents can also be found on Internet : www.fortis.com/ir, "information to the shareholders" – "shareholdersmeeting".

↵ **Further information**

For further information, please contact the Fortis secretaries' office.

Tel. 0031 30 278 3310

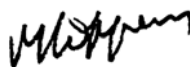
Fax 0031 30 278 7613

E-mail : simone.delangen@fortis.com

The Board of Directors



Jaap Glasz
Chairman



Maurice Lippens
Chairman

Fortis N.V.
Archimedeslaan 6
3584 BA Utrecht
KvK 30072145

Fortis SA/NV
Rue Royale 20
1000 Brussels
HR Bru. 577.615

Fortis Bank
Rokin 55
1012 KK Amsterdam

Fortis Bank
Montagne du Parc 3
1000 Brussels

Banque Générale du Luxembourg
50, Avenue J.F. Kennedy
2951 Luxemburg