

Solid partners, flexible solutions

Utrecht, 25 September 2004

Extraordinary General Meeting of Shareholders of Fortis N.V. in Utrecht

Dear Shareholder,

The Board of Directors invites you to an Extraordinary General Meeting of Shareholders of Fortis N.V. to be held on **Monday October 11, 2004, at 11.00 AM**, at the Fortis Auditorium, Archimedeslaan 6, Utrecht.

This Extraordinary General Meeting will have the following agenda :

1. Opening

2. Appointment of a member of the Board of Directors

Proposal to appoint **Mr Jean-Paul Votron** as executive member of the Board of Directors, with effect as from 11 October 2004 until the end of the annual General Meeting of Shareholders of 2008.

3. Board of Directors Remuneration

- a) **Proposal to adopt the remuneration policy for the Board of Directors**
- b) **Proposal to adopt the allocation of a maximum number of stock options and restricted shares to be granted to the Executive members of the Board**

4. Closure

In accordance with the Belgian legislation Mr Votron will be co-opted as director by the Board of Directors of Fortis SA/NV, with effect as from 11 October 2004.

↳ **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 Monday 4 October 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 Monday 4 October 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 **Monday 4 October 2004 at the latest**.

↵ **Available documents**

An explanatory note commenting points 2 and 3 of the agenda can be obtained free of charge at the registered office, as well as at the banks mentioned hereunder.

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

↵ **Further information**

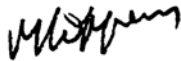
For further information, please contact the Fortis secretaries' office.

Tel. +31 30 226 3655

Fax +31 30 226 9835

E-mail : simone.delangen@fortis.com

The Board of Directors,



Maurice Lippens
Chairman

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

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