

Holders of bearer shares in the Netherlands

General Meeting of Fortis N.V. – Utrecht

What formalities must I complete in order to attend the General Meeting of Shareholders of Fortis N.V. in Utrecht?

Please contact the financial institution where your Fortis shares are deposited and inform them that you wish to attend the General Meeting.

The financial institution will see to it that your shares are blocked and that your registration is communicated to Fortis N.V. (via Fortis Bank Nederland Settlements).

Fortis N.V. (via Fortis Bank Nederland Settlements) will process your registration and print your entrance passes. Fortis N.V. (via Fortis Bank Nederland Settlements) will send the entrance passes to your financial institution, which will then send them to you.

What formalities must I complete in order to issue a proxy for the General Meeting of Fortis N.V. in Utrecht?

Please contact the financial institution where your Fortis shares are deposited and inform them that you wish to issue a proxy and to whom.

The financial institution will see to it that your shares are blocked and that the registration of your proxy is communicated to Fortis N.V. (via Fortis Bank Nederland Settlements).

Fortis N.V. (via Fortis Bank Nederland Settlements) will process the registration of your proxy and will print the entrance passes for your representatives. Fortis N.V. (via Fortis Bank Nederland Settlements) will send the entrance passes to your financial institution, which will then send them to you.

It is up to you to inform your representatives and to send them the entrance passes for the General Meeting of Fortis N.V. in Utrecht.

General Meeting of Fortis SA/NV – Ghent

What formalities must I complete in order to attend the General Meeting of Shareholders of Fortis SA/NV in Ghent?

Please contact the financial institution where your Fortis shares are deposited and inform them that you wish to attend the General Meeting.

The financial institution will see to it that your shares are blocked and that your registration is communicated to Fortis SA/NV (via Fortis Bank Nederland Settlements).

Fortis SA/NV (via Fortis Bank Nederland Settlements) will process your registration and print your entrance passes. Fortis SA/NV (via Fortis Bank Nederland Settlements) will send the entrance passes to your financial institution, which will then send them to you.

What formalities must I complete in order to issue a proxy for the General Meeting of Fortis SA/NV in Ghent?

Please contact the financial institution where your Fortis shares are deposited and inform them that you wish to issue a proxy and to whom.

The financial institution will see to it that your shares are blocked and that the registration of your proxy is communicated to Fortis SA/NV (via Fortis Bank Nederland Settlements).

Fortis SA/NV (via Fortis Bank Nederland Settlements) will process the registration of your proxy and will print the entrance passes for your representatives. Fortis SA/NV (via Fortis Bank Nederland Settlements) will send the entrance passes to your financial institution, which will then send them to you.

One extra step is required in order to issue a proxy for the General Meeting in Ghent. Belgian law requires Fortis SA/NV to check your 'paper' proxy form against the blocking of your shares. You are therefore requested to proceed as follows:

Print a copy of the proxy form from the Fortis website: <http://www.holding.fortis.com/governance/shareholdersmeeting.asp> (PDF) and enter the missing information in the boxes. This relates to your name and address, and the number of Fortis shares you currently hold (your bank will inform you of this as it blocks the shares in question). Don't forget to sign the form.

Having printed, completed and signed the form, return it to Fortis in one of the following ways:

By post (don't forget the postage stamp):

Fortis SA/NV
Corporate Administration – 1WA2A
Rue Royale 20
1000 Brussels
Belgium

By fax:

Send the signed form to: +32 2 565 55 15

By e-mail:

Scan the completed and signed form, and e-mail it to: corporate.adm@fortis.com

The form must arrive in Brussels no later than 21 April 2009. Please allow sufficient delivery time, therefore (international deliveries take longer).

If your proxy form is received on time, Fortis SA/NV will check it against the blocking of your shares. It is up to you to inform your representative and to send them the entrance passes for the General Meeting of Fortis SA/NV in Ghent.

Following the ruling of the Court of Appeal in Brussels on 31 March 2009 (item 2 on the agenda: Project with BNP Paribas)

*Please note that **only the General Meeting of Fortis SA/NV in Belgium** is obliged to apply the restrictions on the number of shares with voting rights. However, these restrictions may not apply on the day of the General Meeting if the court decision having imposed them is reversed before the meeting is held.*

You will be entitled to vote:

- as long as you were a shareholder on 14 October 2008; and
- up to the number of shares that you held on this date and which you still **hold on the date on which the shares are frozen**.

Specifically, you will be able to vote on this item based on whichever of the following two numbers is the smaller: the number on 14 October 2008 and the number on the date on which the shares are frozen.

For instance, if you held 1,000 shares on 14 October 2008 and you now hold 750 (having sold 250 in the meantime), you will be able to vote on item 2 on the agenda on the basis of 750 shares (the smaller of the two numbers).

The number of shares authorised with regard to voting on item 2 on the agenda should be specified by your financial intermediary on the document certifying that the shares have been frozen. Your usual adviser will, of course, be able to help you to determine this number.

Holders of registered shares in the Netherlands

General Meeting of Fortis N.V. – Utrecht

What formalities must I complete in order to attend the General Meeting of Shareholders of Fortis N.V. in Utrecht?

Fortis N.V. will send you a written convocation for the General Meeting by post, together with the necessary registration and proxy forms.

Complete the **registration form** (fill in the missing information in the boxes). Check your name and address, and the number of Fortis shares you currently hold (Fortis will block these on your behalf). Don't forget to sign the form.

Having printed, completed and signed the form, return it to Fortis before the General Meeting of Fortis N.V. in Utrecht in one of the following ways:

By post (don't forget the postage stamp):

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Rue Royale 20
1000 Brussels
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