

Questions & Answers

Until Wednesday 4 February 2009

What formalities must I complete in order to attend the General Meeting of Shareholders?

Every Fortis shareholder is entitled to participate in the General Meeting. Each share that you hold entitles you to one vote at the General Meeting of both Fortis SA/NV (Belgium) and Fortis N.V. (Netherlands). To be able to take part legitimately in one or both of the General Meetings, your shares must be blocked by 4 February 2009.

How can I block my shares?

- If you are a registered shareholder (i.e. details of your shareholding are recorded in the share register at the company's registered office) then you need only notify the company of your intention to attend the Meeting. Fortis Corporate Administration will then block the shares in the register on your behalf. Please use the documents provided by Fortis Corporate Administration (one Registration Form and Proxy for the General Meeting of Shareholders of Fortis SA/NV in Belgium and one Registration Form and Proxy for the General Meeting of Shareholders of Fortis N.V. in the Netherlands).

NB: If you would like to attend and/or be represented at the two General Meetings, please return the two Registration Forms and Proxies.

These documents must arrive at the company's registered office by 4 February 2009.

- If you have shares in a securities account, you must ask the bank at which your securities account is held to block your shares. Your bank should then provide the Fortis holding with written confirmation that the shares have been blocked by 4 February 2009.

NB: If you would like to block your shares for the two General Meetings, please inform your branch explicitly to that effect.

Holders of physical shares who wish to block those shares should deposit them with their bank. Please note that depositing the shares in this way could result in the 'dematerialisation' (permanent conversion to electronic form) of the shares in question! Your bank should then provide the Fortis holding with written confirmation that the shares have been blocked by 4 February 2009.

I cannot attend the Meeting but I would still like to vote.

If you cannot attend the Meeting yourself, but would like to exercise your voting rights, you can appoint a proxy (NB: there are separate proxy forms for each Meeting).

You can have yourself represented either:

- By a person designated by you who will vote on your behalf at the Meeting
 - If you state your voting instructions on the proxy form, the proxy will merely confirm them at the Meeting;
 - If you do not give voting instructions, your proxy will cast an actual vote at the Meeting.
- Or, if you do not specify a proxy on the form, Fortis will designate a proxy to represent you
 - If you state your voting instructions on the proxy form, the proxy will merely confirm them at the Meeting;
 - If you do not give voting instructions, the proxy will vote in favour of the proposed resolution.

In both cases, the shares must be blocked as referred to above and you must send in the proxy form(s) (one proxy form for the General Meeting of Shareholders of Fortis SA/NV in Belgium and/or one proxy form for the General Meeting of Shareholders of Fortis N.V. in the Netherlands) by 4 February 2009.

These forms are available online at www.fortis.com, in the 'Investor Relations' section under the heading 'General Meetings of Shareholders'.

I blocked my shares prior to the Meeting on 2 December 2008 or 19 December 2008: do I need to block them again?

You do indeed need to block your shares again by 4 February 2009 in order to be able to attend the Meeting on 11 February 2009 and/or 13 February 2009.

Will I get confirmation of right of admittance to the Meeting?

1. If you have complied with the necessary requirements to attend the General Meeting of Shareholders of Fortis SA/NV in Belgium, you will receive from the Fortis holding a letter confirming your right of admittance to the Meeting.

If you do not receive any correspondence concerning the Meeting, you should telephone us on 0800/12310 (or +32.2.433.41.54 from abroad).

- If your shares are in a securities account, it is advisable to take with you to the Meeting the statement certifying that your shares have been blocked, especially if you have not received a letter confirming your right of admittance. This will avoid any registration problems at the time of the Meeting.
- If you are a registered shareholder (i.e. details of your shareholding have been recorded in the share register at the company's registered office), it is advisable to take with you to the Meeting a copy of your registration form together with proof of delivery.

2. If you have complied with the necessary requirements to attend the General Meeting of Shareholders of Fortis N.V. in the Netherlands via your branch in the Netherlands, you will receive a letter confirming your right of admittance to the meeting from that branch.

How can I get confirmation that my shares have been blocked?

If your shares are in a securities account and you have asked your bank to have them blocked, you can also ask your bank for a copy of the application to block the shares (please remember that the shares must be blocked by 4 February 2009).

On the basis of how many shares will I be able to vote regarding the break-up of Fortis, as required by the ruling of the Court of Appeal in Brussels on 12 December 2008 (item 2 on the agenda)?

Please note that only the General Meeting of Fortis SA/NV in Belgium will be called on to vote on this item.

You will be entitled to vote:

- In so far as you were a shareholder on 14 October 2008; and
- In accordance with the number of shares you held as of that date **and which you continue to hold as of the date on which the shares are blocked.**

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

In the event that you have deposited physical shares in your securities account since 14 October 2008, these may be added to the balance on 14 October 2008 **if you can prove that you received coupon 41 for these shares in May 2008.** To prove that you held the shares, you will need to show when applying for the shares to be blocked the account statement showing when the coupons were credited. Alternatively, you can ask your adviser to look up your current account history to the same effect.

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

After 4 February 2009

I haven't received my admittance letter for the General Meeting of Fortis SA/NV in Belgium on 11 February 2009. What should I do?

You will receive an **invitation letter** and a card containing a barcode for the Fortis General Meeting on 11 February 2009 in Brussels. As stated in the letter, you will need to take the card with the barcode with you to the General Meeting in order to register, which is compulsory if you are to be allowed to cast your vote.

⇒ *I am a shareholder and I would like to take part in the Meeting in person.*

If you have not received the invitation letter prior to the date of the General Meeting;
and if you asked for your Fortis shares to be blocked by 4 February 2009;
and if you wish to take part in the meeting in person;
please present yourself directly at the Meeting, together with the following documents:

- A copy of the application to block the shares, which amounts to a certificate to that effect; you will normally have been provided with this document when you applied for your shares to be blocked;
- Your identity card.

The General Meeting of Shareholders will take place at 10 a.m. on Wednesday 11 February 2009 (building accessible from 8.15 a.m.) at Palais 6, Brussels Expo, Place de Belgique 1, 1020 Brussels. Free parking is available and access will be signposted.

*If you have not blocked your shares by 4 February 2009,
you will not be permitted to take part in the Meeting!!!!*

⇒ *I am a proxy and I will be attending the Meeting as the representative of a shareholder.*

If you have not received the invitation letter prior to the date of the General Meeting;
and if the shareholder asked for his/her/its Fortis shares to be blocked by 4 February 2009;
and if the shareholder has completed, signed and returned the proxy to Fortis Corporate Administration by 4 February 2009;
please present yourself directly at the Meeting, together with the following documents:

- A copy of the application to block the shares, which amounts to a certificate to that effect; the shareholder will normally have been provided with this document when he/she/it applied for the shares to be blocked;
- A copy of the proxy;
- Your identity card.

The General Meeting of Shareholders will take place at 10 a.m. on Wednesday 11 February 2009 (building accessible from 8.15 a.m.) at Palais 6, Brussels Expo, Place de Belgique 1, 1020 Brussels. Free parking is available and access will be signposted.

*If the shareholder has failed to block the shares
or return the proxy form by 4 February,
the proxy will not be permitted to take part in the Meeting!!!!*