



Press release

Brussels / Utrecht/ Hamburg, 29 November 2007

Fortis and EOS enter into a partnership in debt collection

Fortis Consumer Finance and EOS have reached an agreement by which EOS will acquire 50% joint control of Aremas, a subsidiary of Alpha Credit, part of Fortis Consumer Finance. Together, the new partners will further establish Aremas as a key player in the Belgian and Luxembourg debt collection market, and are looking forward to developing their strategic partnership.

Aremas is Fortis's in-house debt collection company, collecting defaulted loans from individuals granted by most of Fortis's Belgian and Luxembourg subsidiaries, including Alpha Credit, Fortis Bank Belgium, Fortis Bank Luxembourg, ICS Belgium and Fortis Insurance Belgium. The company has 51 FTEs.

With around 3,100 employees in 19 countries, the EOS Group, an Otto Group company, is one of the leading financial services undertakings in Europe. The 35 operating companies in the Group are active in the information management, arrears management and receivables management business and look after some 20,000 clients around the world – from banks and insurance companies, to the manufacturing industry and mail order segment, as well as public utilities, telecommunications firms and IT companies.

Marc Luet, CEO Fortis Retail International and Consumer Finance, comments: "With the combination of Fortis's skills in the collection of financial debts and its sizeable operations, teamed with EOS's European scale and industrial expertise in all debt collection areas, we want to develop Aremas into a Tier One player in the growing Belgian debt collection market. We welcome EOS as a true partner and look forward to our cooperation in Belgium and Luxembourg, but also in a long-term perspective on a pan-European basis."

With this acquisition, the EOS Group is strengthening its market position, particularly in its highest-turnover business unit of receivables management. "The expansion strategy of Fortis is a perfect complement to the growth plan of EOS. There are a lot of opportunities to be exploited and the new partnership is all geared up to do that", explains Hans-Werner Scherer, Chairman of the Board of Directors of the EOS Group.

This transaction will have no impact on Fortis's net profit per share.

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Fortis is an international financial services provider engaged in banking and insurance. We offer our personal, business and institutional customers a comprehensive package of products and services through our own channels, in collaboration with intermediaries and through other distribution partners.

With a market capitalisation of EUR 48.5 billion (31/10/2007), Fortis ranks among the 15 largest financial institutions in Europe. Our sound solvency position, our presence in more than 50 countries and our dedicated, professional workforce of 60,000 enable us to combine global strength with local flexibility and provide our clients with optimum support. More information is available on www.fortis.com

The EOS Group is one of Europe's leading financial services providers outside bank and insurance businesses that are subject to licenses. The EOS brand stands for professional, tailor-made and consolidated financial solutions, covering the entire customer life cycle – from customer acquisition, invoicing and arrears billing to debt collection and purchasing receivables portfolios.

Robust sales growth of 13.4 per cent made the financial year 2006/07 an unexpectedly positive one for the EOS Group. EOS increased its sales from EUR 203.8 million to EUR 231.1 million. More information is available on www.eos-solutions.com

Fortis

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