

## **Additional Information to Quarterly Report of Fortis Bank Polska S.A. for the third quarter of 2006 (3Q)**

(under Article 91 para. 6 of the Ministry of Finance Ordinance dated October 19, 2005  
– Journal of Laws No. 209, item 1744)

- 1. Position of the Board of Executives regarding the possibility of the fulfilment of previously announced forecasts for a given year in the light of the results presented in the quarterly report as compared to the forecast results.**

The Bank's Board of Executives does not publish any financial forecasts.

- 2. Shareholders holding, directly or indirectly through their subsidiaries, at least 5% of the total number of votes at the issuer's Annual General Meeting as of the date of submitting the quarterly report, with the indication of the number of shares held by such entities, their percentage of the share capital, number of votes resulting thereof and their percentage share in the total number of votes at the Annual General Meeting and the indication of any changes to the structure of ownership of the issuer's substantial share packages in the period elapsed from the submission of the previous quarterly report.**

Shareholders' data specifying the shareholders with at least 5% of the total number of votes at the Annual General Meeting until the date of publishing this report, i.e., November 3, 2006.

	number of shares owned	Share (%) in the equity	number of votes at the AGM	share (%) in the total number votes at the AGM
<b>Fortis Bank S.A./N.V.</b>	14.941.807	99,10%	11.308.275	75%
<b>Others</b>	135.893	0,90%	135.893	0,90%
<b>Total:</b>	15.077.700	100%		

*Pursuant to Art. 26 of the Banking Law Act of August 29, 1997 (Journal of Laws, no. 140, item 939 as amended) and according to Resolution No. 159/KNB/99 of the Banking Supervision Commission of 16 August 1999 regarding the issuance of the permit to acquire the Bank's shares by Fortis Bank S.A./N.V.– Fortis Bank S.A./N.V. has 75% of the total votes at the General Shareholders Meeting.*

In the third quarter of 2006, and until submission of this quarterly report, no changes occurred in the ownership structure of significant packets of the Bank's shares.

The Bank's share capital increase up to PLN 452,331,000 was registered on September 4, 2006. Neither the number of shares nor the ensuing number of votes at the General Meeting was changed. The Bank's share capital is divided into 15,077,700 shares of PLN 30 nominal value each, which entitle to exercise 15,077,700 votes at the Bank's General Meeting.

- 3. Changes in the number of the issuer's shares, or share options, owned by the members of the management or supervisory bodies, according to the Bank's knowledge, in the period from the submission of the previous quarterly report.**

As at the date of submitting this report for the third quarter of 2006, i.e. November 3, 2006, none of the Members of the Board of Executives or Members of the Supervisory Board held any shares issued by Fortis Bank Polska S.A., which means that no change occurred from the date of submitting the previous quarterly report for the second quarter of 2006, i.e., August 2, 2006.

The Bank was informed that Mr. Antoni Potocki, Deputy Chairman of the Supervisory Board, held five (5) shares of the Bank. Other Supervisory Board's Members, i.e. Mr. Jos Clijsters, Mr. Werner Claes, Mr. Zbigniew Dresler, Mr. Didier Giblet, Mr. Bernard Levie, Mr. Thierry Schuman and Mr. Peter Ullmann, hold neither any shares of the Bank nor any rights to them.

	function	number of shares held as at	
		3.11.2006	2.08.2006
Antoni Potocki	Deputy Chairman	5	-

**4. Pending proceedings before the court, a respective body for arbitration proceedings or a public administration body.**

In the third quarter of 2006, there were no pending proceedings related to the obligations or claims of the Bank or its subsidiary before court, relevant authority for arbitration or state administration bodies, whose total value would account for at least 10% of the Bank's equity.

**5. Information on entering by the issuer or its subsidiary into one or more transactions with affiliated entities if the value of such transactions (the total value of all transactions entered into in the period elapsed from the beginning of the fiscal year) exceeds the PLN equivalent of EUR 500,000 – unless such transactions are typical and routine transactions made on market conditions between the affiliated entities, and their nature and terms result from the current operating activities run by the issuer or its subsidiary, except for transactions entered into by the issuer which is a fund with an affiliated entity.**

On July 27, 2006, the Bank signed another credit agreement with Fortis Bank SA/NV based in Brussels and Fortis Bank (Nederland) N.V. based in Rotterdam, for EUR 300 million. Detailed terms and conditions of the above credit line were communicated by the Bank in current report no. 11/2006.

**6. Information about granting by the issuer or its subsidiary any suretyships for loans or credit facilities or issuance of guarantees – in total to one entity or its subsidiary, if the total value of the existing suretyships of guarantees constitutes the equivalent of at least 10% of the issuer's equity.**

In the third quarter of 2006, the Bank granted no suretyships or guarantees to one entity or its subsidiary, the total amount of which would exceed 10% of the Bank's equity, i.e. PLN 70,140 thousand. The total of the existing suretyships or guarantees issued did not exceed 10% of the Bank's equity in relation to any entity or its subsidiary.

**7. Other information which in the issuer's opinion are essential for the assessment of the issuer's situation with respect to human resources, property, finances, net profit/loss and changes thereto, likewise the information which are vital for the evaluation of the issuer's ability to fulfill its obligations.**

On September 4, 2006 the District Court for the capital city of Warsaw, XIII Commercial Division of the National Court Register, registered the Bank's share capital increase from PLN 30,155,400 up to PLN 452,331,000 using the Company's funds, through the increase of nominal value of each of 15,077,700 Bank shares from PLN 2.00 to PLN 30.00, i.e. by PLN 28.

On October 2, 2006 the Bank received Resolution no. 521/2006 of the Management Board of the National Depository for Securities (KDPW) dated September 29, 2006 stating that following the change in the Bank's share nominal value resulting from the share capital increase, the nominal value of the Bank's shares of PLPPAB000011 code was PLN 30.

On October 16, 2006, under Resolution no. 18/2006, the Bank's Supervisory Board chose KPMG Audyt Sp. z o.o. based in Warsaw as the auditor of the Bank's financial statements for 2006 and 2007 and the entity reviewing the Bank's financial statement for the first half of 2007 and the first half of 2008. The Bank used the services of KPMG Sp. z o.o. as regards audits and reviews of financial statements until September 2005.

On September 18, 2006, the Bank's Board of Executives announced the Extraordinary General Meeting to be held on October 26, 2006. EGM adopted a resolution regarding the share capital increase through issuance of series K shares with the exclusion of pre-emptive rights and then assimilating the series K shares with the remaining ones listed on the stock

exchange market. Following the issuance of 1,693,480 series K shares, the Bank's share capital will increase by PLN 50,804,400 up to PLN 503,135,400. As the shareholders approved the opinion of the Board of Executives regarding the exclusion of pre-emptive rights, the series K shares will be offered by the Board of Executives to Fortis Bank S.A./NV based in Brussels.

On September 4, 2006, Fortis Commercial Finance, a factoring company of Fortis Group, purchased a Polish company - "4 Faktor" Sp. z o.o.

On October 30, 2006 Fortis group informed about signing an agreement to acquire 100% shares of Dominet Bank S.A., the Polish retail bank, which specializes in consumer finance. The transaction is subject to regulatory approvals, in particular by the Polish Commission for Banking Supervision.