

FINANCIAL SUPERVISION COMMISSION

Annual Report SAB-R 2006

(pursuant to §86, para.1, item 3 of the Ordinance of the Finance Minister dated October 19, 2005 - Journal of Laws No. 209, item 1744)

(for banks)

For the fiscal year of 2006 from January 1, 2006 to December 31, 2006
and the previous fiscal year from January 1, 2005 to December 31, 2005

Submitted on April 20, 2007
(submission date)

FORTIS BANK POLSKA SA (the Issuer's full name)		
FORTISPL (the Issuer's short name)		Banks (ban) (sector in the WSE classification)
02-676 (postcode)		Warszawa (place)
Postępu (street)		15 (No)
(022) 566 90 00 (phone)	(022) 566 90 10 (fax)	info@fortisbank.com.pl (e-mail)
676-007-83-01 (NIP)	P-003915970 (REGON)	www.fortisbank.com.pl (www)

KPMG Polska Audyt Sp. z o.o.
(Auditor)

April 18, 2007
(auditor's opinion date)

Annual report includes:

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| <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Opinion and report of the auditor on the audit of the financial statements <input checked="" type="checkbox"/> Statement of the Board of Executives regarding the reliability of making financial statements <input checked="" type="checkbox"/> Statement of the Board of Executives regarding the auditor <input checked="" type="checkbox"/> Letter of the President of the Board of Executives <input checked="" type="checkbox"/> Annual financial report <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Introduction <input checked="" type="checkbox"/> Balance Sheet Statement <input checked="" type="checkbox"/> Profit and Loss Statement <input checked="" type="checkbox"/> Board of Executives' Report (report on the Issuer's activity) | <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Movements in Own Equity <input checked="" type="checkbox"/> Cash Flow Statement <input checked="" type="checkbox"/> Additional Notes |
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FINANCIAL HIGHLIGHTS	PLN thousand		EUR thousand	
	2006	2005	2006	2005
I. Interest income	383 038	301 694	98 270	74 987
II. Commission and fee income	100 248	87 531	25 719	21 756
III. Result on banking activity	407 949	323 136	104 661	80 316
IV. Net operating income	131 740	122 392	33 799	30 421
V. Gross profit (loss)	131 740	122 392	33 799	30 421
VI. Net profit (loss)	108 266	101 499	27 776	25 228
VII. Net cash flow from operating activity	-344 310	82 867	-88 334	20 597
VIII. Net cash flow from investing activity	-392 273	65 502	-100 640	16 281
IX. Net cash flow from financial activity	1 591 583	-40 946	408 329	-10 177
X. Total net cash flow	855 000	107 423	219 355	26 700
XI. Total assets	10 454 711	6 369 903	2 728 835	1 650 319
XII. Due to the central bank	320 000	-	83 525	-
XIII. Due to other financial institutions	4 450 669	2 178 408	1 161 691	564 384
XIV. Due to customers and the public sector	4 248 686	3 174 609	1 108 970	822 480
XV. Equity capital	798 542	691 785	208 431	179 228
XVI. Share capital	452 331	30 155	118 065	7 813
XVII. Number of sharers	15 077 700	15 077 700		
XVIII. Book value per share (in PLN/EUR)	52,96	45,88	13,82	11,89
XIX. Diluted book value per share (in PLN/EUR)	52,96	45,88	13,82	11,89
XX. Capital adequacy ratio (%)	8,47%	11,11%		
XXI. Profit (loss) per ordinary share (in PLN/EUR)	7,18	6,73	1,84	1,67
XXII. Diluted profit (loss) per ordinary share (in PLN/EUR)	7,18	6,73	1,84	1,67
XX. Dividend per share, declared or paid (in PLN/EUR)				