

Current Report 22/2007



Signing a significant loan agreement with the affiliated entity

Pursuant to §5, item 1 point 3 and §9 of the Ordinance of the Finance Minister of October 19, 2005 regarding current and periodical information furnished by issuers of securities (Journal of Acts of 2005 No. 209, item 1744)

The Board of Executives of Fortis Bank Polska S.A. hereby announces that on September 28, 2007 Fortis Bank Polska S.A. signed a credit agreement with Fortis Bank (Nederland) N.V. seated in Rotterdam, regarding drawing by the Bank a subordinated debt in the principal maximum amount of EUR 100 million from Fortis Bank (Nederland) N.V..

The agreement has been signed for 10 years, i.e. until September 28, 2017

The applied interest rate will be three month Euribor on EUR plus a margin of 1% p.a.

The Board of Executives of Fortis Bank Polska S.A. will apply to the Banking Supervisory Commission for approval to include this loan into own funds as subordinated debt pursuant to Art. 127 of the Banking Law.

The agreement fulfills the criteria of a significant agreement as the value of the agreement amounts to 38.6% of the Bank's own funds amounting to PLN 975,9 as of the end of August 2007.

Signatures of the Bank's representatives:

| <i>Date</i> | <i>Name and surname</i> | <i>Position/function</i> | <i>Signature</i> |
|-------------|-------------------------|--------------------------|------------------|
| 2007-09-28 | Jan Bujak | President of the Board | |