

**Notice to the holders of the**

**Fortis Luxembourg Finance S.A.  
Equity Markets Bear Notes  
due 20 April 2009**

**guaranteed on an Unsubordinated Basis by  
Fortis Bank nv-sa  
(ISIN XS0290527786-Series 356 )**

**issued under the EUR 15,000,000,000  
Euro Medium Term Note Programme**

**The Principal Amount of Tranche is EUR 1,500,000**

**Fortis Bank/FLF**