

**Notice to the holders of the
Fortis Luxembourg Finance S.A.
11.30% Fixed Rate Notes due 12 February 2014**

**guaranteed on an Unsubordinated Basis by
Fortis Bank NV/SA
(ISIN XS0477376130-Series 620)**

**issued under the EUR 30,000,000,000
Euro Medium Term Note Programme**

**The Subscription Period has been early terminated on 21 January 2010 as agreed
between the Issuer and the Dealer.**

The Principal Amount of Tranche is TRY 25,000,000

Fortis Bank/FLF