

FORTIS

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INVITATION PRESS CONFERENCE ANNUAL RESULTS 2003

Fortis has pleasure in inviting you to the presentation of the
annual results 2003.

The results will be commented upon by
Anton van Rossum, CEO,
Herman Verwilt, Deputy CEO
and Gilbert Mittler, CFO.

The press conference will take place on:

Thursday 11 March 2004 at 10.30 a.m. (CET)

in the Fortis Bank Auditorium in Belgium,
Rue de la Chancellerie 1, 1000 Brussels
(see route description enclosed).

Parking facility "Albertine" is located nearby the Fortis
Headquarters in Brussels; exit tickets will be provided
to you by Fortis.

A lunch will be offered after the press conference.

The press conference can be followed by webcast on

www.fortis.com or by telephone:

+ 44 207 162 0185.

Please dial in 5 minutes in advance.

A replay line of the pressconference is available
until 18 March 2004:

+44 208 288 4459, password: 609352

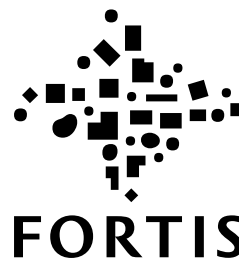
Please return the enclosed fax before 9 March 2004.

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**Fortis
Press conference
Annual results 2003
Thursday 11 March 2004 at 10.30 a.m.
in Brussels**

Name:

Editorial staff:

E-mail address:

Mobile phone:

Will attend: Yes No

**Please reply before 9 March 2004
By fax : +32 (0)2 565 4710
Or by e-mail: myriam.devroey@fortis.com**