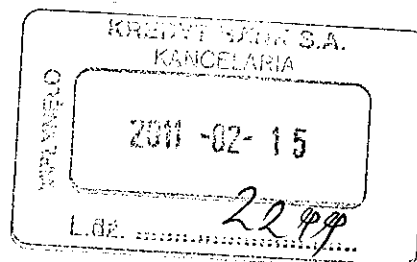


Brussels, February 11, 2011

Kredyt Bank S.A.
ul. Kasprzaka 2/8
01/211 Warszawa
Poland



Re: INFORMATION ON TRANSACTIONS

Dear Sirs,

Pursuant to article 69 section 2 point 2 of the Act on Public Offering, Conditions Governing the Introduction of Financial Instruments to Organized Trading, and Public Companies dated July 29, 2005, we would like to inform you that KBC Bank NV with its registered office in Brussels, Havenlaan 2, B-1080 Brussels, Belgium ("**KBC Bank**"), through its subsidiary KBC Securities NV with its registered office in Brussels, Havenlaan 12, B-1080 Brussels, Belgium ("**KBC Securities**"), has sold in several transactions on the regulated market, shares of Kredyt Bank S.A. with its registered office in Warsaw ("**Kredyt Bank**") and on February 8, 2011 (settlement date on February 11, 2011) has reduced its interest in Kredyt Bank in excess of 1% of the total shareholding.

Before the transactions KBC Bank and KBC Securities held 83.31% of the shares of Kredyt Bank, being in total 226,352,040 shares. The number of votes was equal to 203,744,160; this represented 75% of the vote. KBC Bank held:

- directly 80% of the shares of Kredyt Bank, being in totally 217,327,103 shares*. The number of votes was equal to 203,744,160; this represented 75% of the votes;
- indirectly, through KBC Bank's subsidiary KBC Securities - 3.32% of the shares of Kredyt Bank, being in total 9,024,937 shares.

After the transactions KBC Bank continues to hold the 80% of the shares, being in total 217,327,103 shares* in its investment portfolio. KBC Securities holds 2.06% of the shares, being in total 5,600,000 shares with a view of selling to interested investors. The voting rights of KBC Bank and its subsidiary KBC Securities will be in total limited to 203,744,160. This represents 75% of the votes.

KBC Bank and KBC Securities have no intention to further increase their shareholder's share in Kredyt Bank within 12 months from the notification date.



* KBC Bank holds 217,292,646 dematerialized ordinary bearer shares and 34,457 registered shares.



KBC Bank and KBC Securities did not enter with a third party into any agreement on the transfer of right to exercise voting rights.

On behalf of KBC Bank NV

A handwritten signature in black ink, consisting of several overlapping horizontal strokes and a long vertical stroke extending downwards from the right side.

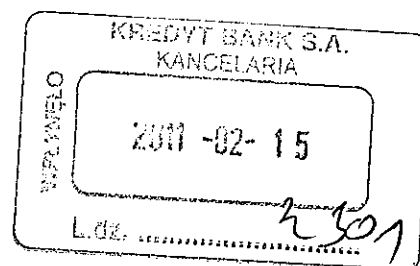
Luc Philips
Executive Director

A handwritten signature in black ink, featuring a prominent vertical stroke on the left, a horizontal stroke across the middle, and a curved stroke on the right.

Luc Popelier
Member of the Executive Committee

Brussels, February 11, 2011

Kredyt Bank S.A.
ul. Kasprzaka 2/8
01-211 Warszawa
Poland



Re: INFORMATION ON TRANSACTIONS

Dear Sirs,

Pursuant to article 69 section 2 point 2 of the Act on Public Offering, Conditions Governing the Introduction of Financial Instruments to Organized Trading, and Public Companies dated July 29, 2005, we would like to inform you that KBC Group NV with its registered office in Brussels, Havenlaan 2, B-1080 Brussels, Belgium ("**KBC Group**"), through its subsidiaries, has sold in several transactions on the regulated market, shares of Kredyt Bank S.A. with its registered office in Warsaw ("**Kredyt Bank**") and on February 8, 2011 (settlement date on February 11, 2011) has reduced its interest in Kredyt Bank in excess of 1% of the total shareholding.

Before the transactions KBC Group held indirectly 83.57% of the shares of Kredyt Bank, being in total 227,058,900. The number of votes was equal to 203,744,160; this represented 75% of the vote. KBC Group held:

- through KBC Bank NV with its registered office in Brussels, Havenlaan 2, B-1080 Brussels, Belgium ("**KBC Bank**") – 80% of the shares of Kredyt Bank S.A., being in total 217,327,103 shares*. The number of votes was equal to 203,744,160; this represented 75% of the votes;
- through KBC Bank's subsidiary KBC Securities NV with its registered office in Brussels, Havenlaan 12, B-1080 Brussels, Belgium ("**KBC Securities**") - 3.32% of the shares of Kredyt Bank, being in total 9,024,937 shares;
- through KBC Insurance NV with its registered office in Leuven, Professor Roger Van Overstraetenplein 2, 3000 Leuven, Belgium ("**KBC Insurance**") – 0.26% of the shares of Kredyt Bank, being in total 706,860 shares.

After the transactions KBC Group continues to hold through KBC Bank the 80% of the shares, being in total 217,327,103 shares* in its investment portfolio. KBC Securities holds 2.06% of the shares, being in total 5,600,000 shares, with a view of selling to interested investors. The voting rights of KBC Group and its subsidiaries: KBC Bank and KBC Securities will be in total limited to 203,744,160. This represents 75% of the votes.

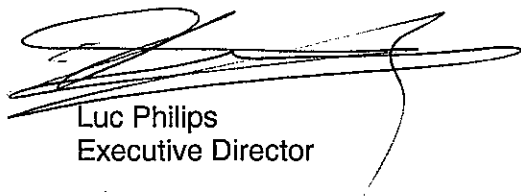
KBC Group and its subsidiaries: KBC Bank and KBC Securities have no intention to further increase their shareholder's share in Kredyt Bank within 12 months from the notification date.

* KBC Bank holds 217,292,646 dematerialized ordinary bearer shares and 34,457 registered shares.

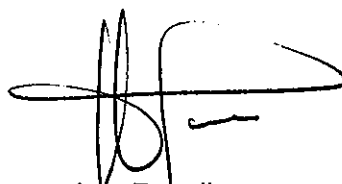


KBC Group and its subsidiaries: KBC Bank, KBC Securities and KBC Insurance did not enter with a third party into any agreement on the transfer of right to exercise voting rights.

On behalf of KBC Group NV



Luc Philips
Executive Director

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke.

Luc Popelier
Member of the Executive Committee

A handwritten signature in black ink, featuring a large vertical loop and a horizontal stroke that extends to the right.



Brussels, February 15, 2011

Kredyt Bank S.A.
ul. Kasprzaka 2/8
01/211 Warszawa
Poland

Re: INFORMATION ON TRANSACTIONS

Dear Sirs,

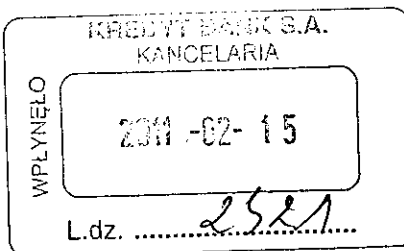
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Before the transactions KBC Bank and KBC Securities held 82.06% of the shares of Kredyt Bank, being in total 222,927,103 shares. The number of votes was equal to 203,744,160; this represented 75% of the vote. KBC Bank held:

- directly 80% of the shares of Kredyt Bank, being in total 217,327,103 shares*. The number of votes was equal to 203,744,160; this represented 75% of the votes;
- indirectly, through KBC Bank's subsidiary KBC Securities - 2.06% of the shares of Kredyt Bank, being in total 5,600,000 shares.

After the transactions KBC Bank continues to hold the 80% of the shares, being in total 217,327,103 shares* in its investment portfolio. The voting rights of KBC Bank will be in total limited to 203,744,160. This represents 75% of the votes.

KBC Bank has no intention to further increase their shareholder's share in Kredyt Bank within 12 months from the notification date.



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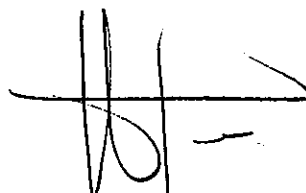


KBC Bank did not enter with a third party into any agreement on the transfer of right to exercise voting rights.

On behalf of KBC Bank NV



Luc Philips
Executive Director



Luc Popelier
Executive Director



Brussels, February 15, 2011

Kredyt Bank S.A.
ul. Kasprzaka 2/8
01-211 Warszawa
Poland

Re: INFORMATION ON TRANSACTIONS

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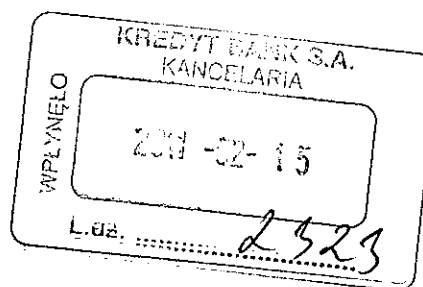
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After the transactions KBC Group continues to hold through KBC Bank the 80% of the shares, being in total 217,327,103 shares* in its investment portfolio. The voting rights of KBC Group and its subsidiary KBC Bank will be in total limited to 203,744,160. This represents 75% of the votes.

KBC Group and KBC Bank have no intention to further increase their shareholder's share in Kredyt Bank within 12 months from the notification date.

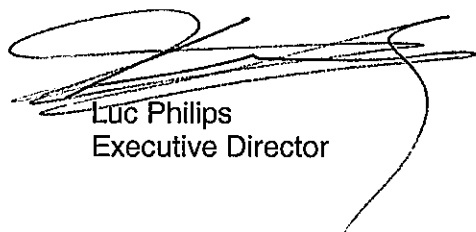


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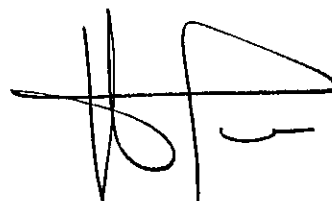


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On behalf of KBC Group NV



Luc Philips
Executive Director



Luc Popelier
Member of the Executive Committee