



Brussels, February 7, 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**") and its subsidiary KBC Securities NV with its registered office in Brussels, Havenlaan 12, B-1080 Brussels, Belgium ("**KBC Securities**"), have 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 2, 2011 (settlement date on February 7, 2011) KBC Bank has reduced its interest in Kredyt Bank in excess of 1% of the total shareholding.

Before the transactions KBC Bank and KBC Securities held 84.32% of the shares of Kredyt Bank, being in total 229,078,874 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 - 4.32% of the shares of Kredyt Bank, being in total 11,751,771 shares.

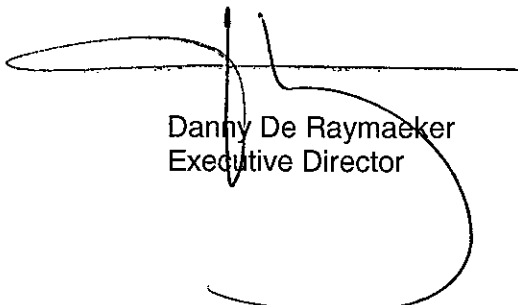
After the transactions KBC Bank continues to hold the 80% of the shares, being in total 217,292,646 shares in its investment portfolio, while KBC Securities holds 3.32% of the shares, being in total 9,024,937 shares with a view of selling to interested investors. The voting rights of KBC Bank and its 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 the shareholder's share in the total vote within 12 months from the notification date.

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

  
Jan Vanhevel  
Executive Director

  
Danny De Raymaeker  
Executive Director



Brussels, February 7, 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 2, 2011 (settlement date on February 7, 2011) has reduced its interest in Kredyt Bank in excess of 1% of the total shareholding.

Before the transactions KBC Group held indirectly 87.21% of the shares of Kredyt Bank, being in total 236,939,792. 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, 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**") - 4.32% of the shares of Kredyt Bank being in total 11,751,771 shares;
- through KBC Insurance NV with its registered office in Leuven, Professor Roger Van Overstraetenplein 2, 3000 Leuven, Belgium ("**KBC Insurance**") - 2.89% of the shares of Kredyt Bank, being in total 7,860,918 shares.

After the transactions KBC Group continues to hold through KBC Bank the 80% of the shares, being in total 217,292,646 shares in its investment portfolio, while KBC Securities holds 3.32% of the shares, being in total 9,024,937 shares with a view of selling to interested investors and KBC Insurance holds 2.12% of the shares, being in total 5,748,197 shares with a view of selling to interested investors. The voting rights of KBC Group and its subsidiaries: KBC Bank, KBC Securities and KBC Insurance will be in total limited to 203,744,160. This represents 75% of the votes.

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

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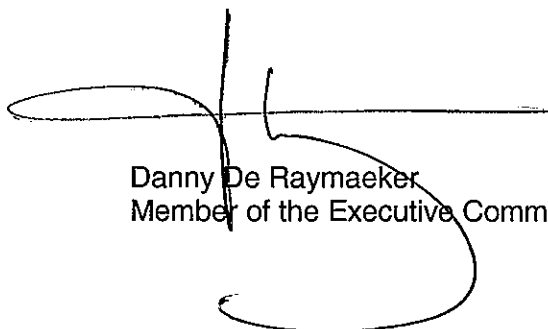


KBC Group and its subsidiaries: KBC Bank, KBC Securities and KBC Insurance did not enter with a third party into any agreement on the transfer of right to exercise voting rights.

On behalf of KBC Group NV



Jan Vanhevel  
Executive Director



Danny De Raymaeker  
Member of the Executive Committee



Brussels, February 8, 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 subsidiary, 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 3, 2011 (settlement date on February 8, 2011) has reduced its interest in Kredyt Bank in excess of 1% of the total shareholding.

Before the transactions KBC Group held indirectly 85.43% of the shares of Kredyt Bank, being in total 232,065,780. 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 217,292,646 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**") - 2.12% of the shares of Kredyt Bank, being in total 5,748,197 shares.

After the transactions KBC Group continues to hold through KBC Bank the 80% of the shares, being in total 217,292,646 shares in its investment portfolio, while KBC Securities holds 3.32% of the shares, being in total 9,024,937 shares with a view of selling to interested investors and KBC Insurance holds 0.26% of the shares, being in total 706,860 shares with a view of selling to interested investors. The voting rights of KBC Group and its subsidiaries: KBC Bank, KBC Securities and KBC Insurance will be in total limited to 203,744,160. This represents 75% of the votes.

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



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

A handwritten signature in black ink, appearing to be 'J. Vanhevel', written over a horizontal line.

Jan Vanhevel  
Executive Director

A large, stylized handwritten signature in black ink, appearing to be 'D. De Raymaecker', written over a horizontal line.

Danny De Raymaecker  
Member of the Executive Committee