



# Finantsinspeksioon

9 November 2018 No. 4.11-1.1/5179-1

## Confirmation

To whom it may concern,

Finantsinspeksioon (the Estonian Financial Supervision and Resolution Authority, address Sakala 4, 15030 Tallinn, Estonia) hereby confirms that Luminor Bank AS (registry code 11315936, address Liivalaia 45, 10145 Tallinn, Estonia) is as at 7 November 2018 a credit institution authorised in Estonia.

The right to operate as a credit institution was granted to Luminor Bank AS by Finantsinspeksioon on 1 August 2012 with a decision No. 4.1-1/54.

In addition, on 29 August 2017 the European Central Bank granted Luminor Bank AS an extension of the authorisation in order to provide investment and ancillary investment services pursuant to clauses 43(1)1)-43(1)7) and section 44 of the Estonian Securities Market Act.

List of credit institutions authorised in Estonia is available on the website of Finantsinspeksioon: <https://www.fi.ee/index.php?id=3163>.

Yours faithfully,

Andres Kurgpõld  
Member of the Management Board

A handwritten signature in blue ink, appearing to be 'Andres Kurgpõld', written over a light blue horizontal line.

Mariann Sirgmets (Ms.), +372 668 0564  
Mariann.Sirgmets@fi.ee