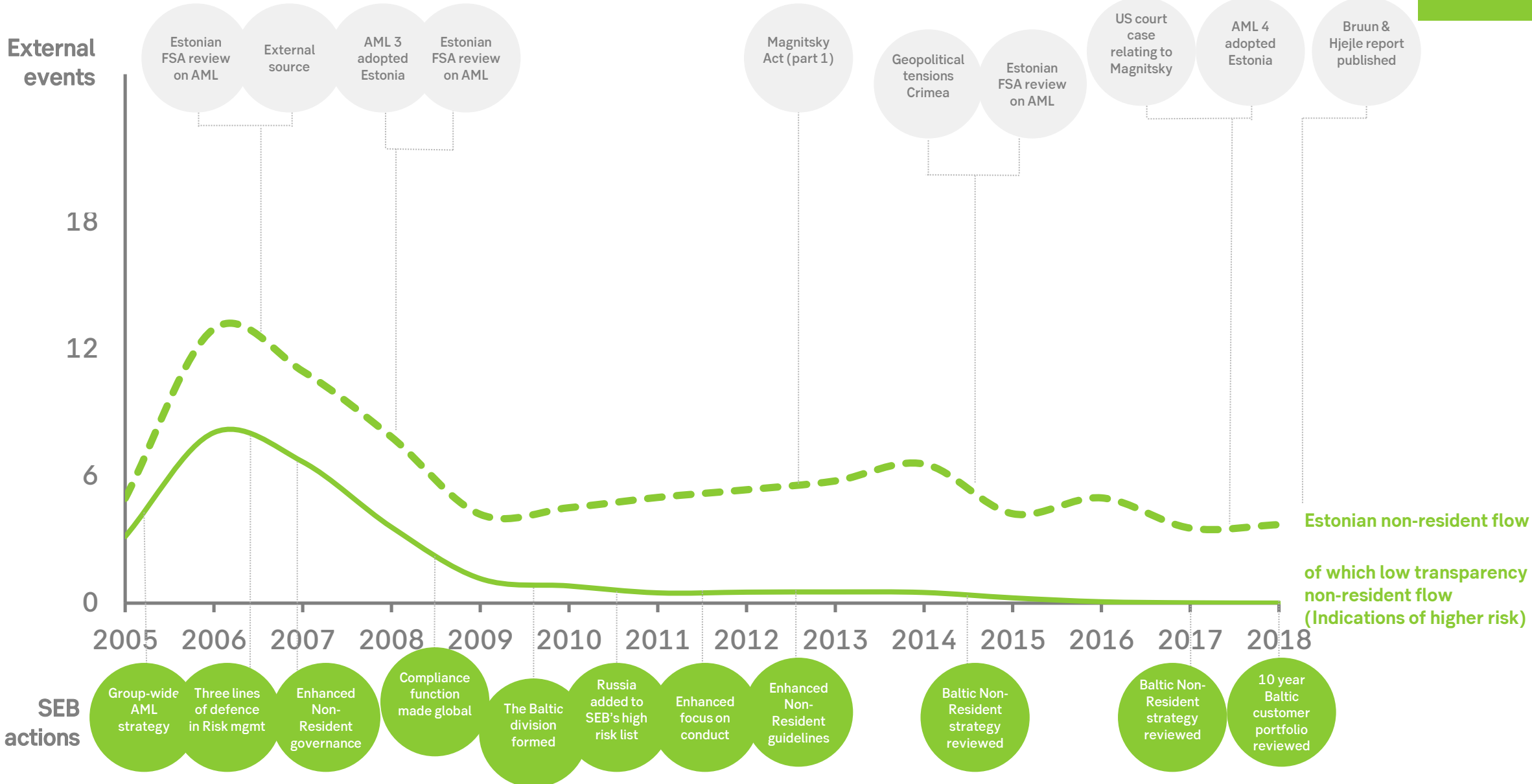


Historical non-resident flows in Estonia



2005-2018 in EURbn



Historical non-resident flows⁽¹⁾ in Estonia

All figures in EURbn

Full year	Non-resident Estonian customer ⁽²⁾ Flow ⁽¹⁾	of which low transparency non-resident Estonian customer ⁽³⁾ Flow ⁽¹⁾
2005	5.0	3.1
2006	13.0	8.1
2007	11.0	6.7
2008	7.9	3.6
2009	4.2	1.2
2010	4.5	0.8
2011	5.0	0.5
2012	5.4	0.5
2013	5.8	0.5
2014	6.6	0.5
2015	4.2	0.2
2016	5.0	0.1
2017	3.5	0.0
2018	3.7	0.0
Total cumulative Flow⁽⁴⁾	84.6	25.8

1) Flow: A Flow is the sum of all ingoing payments (both cross border and domestic) and outgoing payments (both cross border and domestic), to and from Non-resident Estonian customers.

2) Non-resident Estonian customer: A Non-resident Estonian customer is a legal entity customer, previous or current, of SEB Estonia, excluding other banks, that has its registered office outside of Estonia.

3) Low transparency non-resident Estonian customer: A Low transparency non-resident Estonian is a Non-resident Estonian customer for which, based on today's standards the historical customer relationship did not fulfill the banks' requirements for transparency, and/or where the bank was not able to connect the Flow to real business. For the period 2005 - 2007 a wider definition for Low transparency non-resident Estonian customer has been used and includes all Non-resident Estonian customers that were off-boarded during that period.

4) Please note - total cumulative flow may not sum due to rounding differences.

Methodology:

Each individual customer was assessed on the basis of 17 criteria, including both internal and external sources.

Important to note is that conclusions are based on what the bank knows at this point, and conclusions would need to be updated based on discovery of additional facts.