



CONFIRMATION OF RESPONSIBLE PERSONS

Abiding by Article 21 of the Law of the Republic of Lithuania on Securities as well as by the rules of the Securities Commission of the Republic of Lithuania for the preparation and submitting of periodic and supplementary information, we hereby confirm that, in accordance with our knowledge, the information provided in the annual consolidated financial reporting, that has been prepared in accordance with the International Financial Reporting Standards, is true and correctly reflects the issuer's and the consolidated companies' total assets, liabilities, financial standing, profit or loss. We also confirm that the business expansion and performance review as well as the issuer's and the consolidated companies' condition together with the description of the main risk factors and uncertainties are correctly indicated in the annual consolidated report.

President of SEB Bank

Raimondas Kvedaras

Director of Business Support Division and CFO of SEB Bank

Aušra Matusevičienė

Director of Finance Department of SEB Bank

Saulius Salda

Vilnius,
April 2011