Accession Deed

To:

The Ministry of Finance of the Republic of Estonia

From:

OP Corporate Bank plc

Dated:

3 April 2020

DEALER AGREEMENT Dated 15 March 2019

Dear Sir/Madam,

- 1. We refer to the Dealer Agreement dated 15 March 2019. This deed (the "Accession Deed") shall be deemed an Accession Deed for the purposes of the Dealer Agreement. Terms defined in the Dealer Agreement have the same meaning in paragraphs 1-3 of this Accession Deed unless given a different meaning in this Accession Deed.
- OP Corporate Bank plc agrees to become an Additional Dealer and to be bound by the terms of the Dealer Agreement including with all obligations of a Dealer set out in the Dealer Agreement as well as in the Information Memorandum and other documents related to the Estonian Treasury Bill Programme and as set out in Clause 6.1 of the Dealer Agreement. OP Corporate Bank plc is a company duly incorporated under the laws of Finland and is a credit institution with the registration number 0199920-7 in the Finnish Trade Register.
- 3. OP Corporate Bank plc's contact details for the purposes of the Dealer Agreement are as follows:

Postal address: Gebhardinaukio 1, 00510 Helsinki, Finland

E-mail address: juho.saastamoinen@op.fi and jarkko.ruokonen@op.fi

Attention: Capital Markets Legal

4. This Accession Deed and any obligations arising out of or in connection with it are governed by substantive Estonian law.

THIS ACCESSION DEED has been signed on behalf of the Additional Dealer on the date stated above.

OP CORPORATE BANK PLC

Tero Rautasuo Senior Vice President

Pekka Petro Head of Markets