

Bjørn Erik Naess
Chairman of the Audit Committee
Luminor Bank AS

info@luminor.ee

OFFICIAL NOTICE

Dear Bjørn Erik Naess,

The Auditing Activities Supervisory Board (AJN) hereby formally draws your attention to the fact that, despite repeated reminders, you continue to violate Section 98, subsection 3² of the Auditing Activities Act, which requires the audit committee of a public interest entity to provide the supervisory board with information for assessing the effectiveness of its activities.

For the collection of this information, a questionnaire (enclosed in the digital container) has been prepared, which must be completed for the period 01.06.2024–31.05.2025, and the deadline for submission was 25.06.2025. We kindly request that you send your responses to the questions as soon as possible, but no later than 06.10.2025, to the email address ajn@ajn.ee

Respectfully,

/signed digitally/

Urmas Kaarlep
Chairman of the Auditing Activities Supervisory Board

Ministry of Finance, info@fin.ee
Chairman of the Supervisory Council of Luminor Bank AS, Nils Melngailis, info@luminor.ee