



CONFIRMATION OF RESPONSIBLE PERSONS

Abiding by Article 22 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 interim nine-month 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.

President of SEB Bank

Raimondas Kvedaras

Director of Business Support Division and CFO of SEB
Bank

Aušra Matusevičienė

Acting Director of Finance Department of SEB Bank

Jurgita Sinkevičienė

Vilnius,
November 2010