

Senior Executive Vice President
28th of April 2014

To whom it may concern,

Howard Stephen Jeremy Wilkinson joined the Sampo Bank Baltic organisation in 2006 as Head of Markets. After Danske Bank acquired Sampo Bank operations, Howard continued in the position and coordinated alignment of the Baltic markets operations with those of Danske Markets.

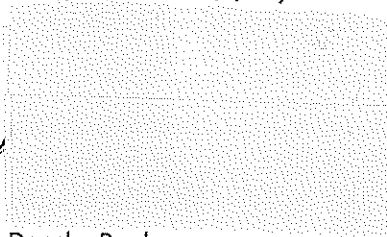
During the years, Howard has shown himself as a true professional having a deep knowledge of various aspects in the financial markets operations. He has shown his strengths especially in areas of foreign exchange and interest rates/customer liability risk management. Howard has also helped develop a good franchise in the fixed income/bond brokerage area.

Howard took the position to develop the international team that works closely with other business units in respective countries, but also operates across the borders. He is a demanding and performance oriented manager and he has succeeded in establishing a team that is professional, demonstrates good customer service and is respected both in and outside the organization.

Howard sponsored introducing the Danske Bank front office system in all the Baltic countries which enabled us to provide not only a professional customer offering, but also to improve the efficiency of the bank's processes.

Howard has been part of the financial risk management organization in all the Baltic countries. During the years of the financial crisis, he was part of developing the bank's liquidity, interest rate and currency risk strategy and also the daily execution of those.

Howard has been member of Baltic Asset and Liability Management Committee and the Baltic Executive Committee.

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Danske Bank