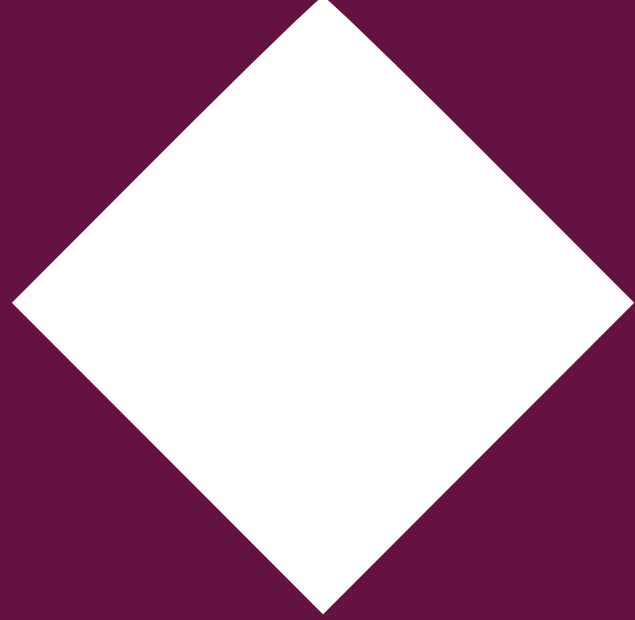




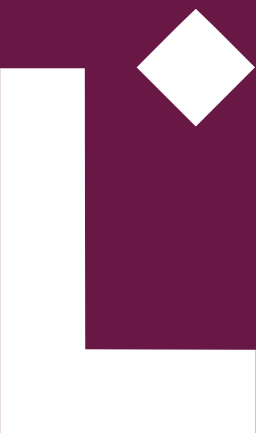
**The new generation bank
for the local way of life and
doing business.**

STRATEGIC RATIONALE

“We want to leave a mark as a contemporary financial services provider with a strong local focus, that brings our business closer to the customers and builds a better tomorrow.”

Erkki Raasuke

Chief Executive Officer
of Luminor Group



OUR BRAND

Luminor

light as that's what we aim to be for our customers
our roots and knowledge coming from our parent Nordic banks



3rd

largest banking
group in the Baltics

OUR STARTING POINT

1.3^{million}
customers

3^{thousand}
employees

17[%]
Capitalised

1^{tier}
Capital

12^{billion}
in lending

9^{billion}
in deposits

1.7^{billion}
EUR in the amount



We focus on local companies and financially active people with an entrepreneurial mindset.

Excel in customer service

- Local companies and entrepreneurial, active private individuals
- Home bank for our target customer groups
- Financial aggregator and ecosystem
- Proactive partnerships with innovative 3rd party service providers
- Mastering risk management

Pan-Baltic but local

- Customer needs driven, not a product provider
- Intuitive service design and customer experience
- Experienced relationship managers
- Not a price leader but valued for our professional service
- First to launch innovative solutions from our partners

Data and knowledge driven

- Business data as a strategic asset
- Focus on data collection, analysis and usage capabilities



OUR VALUES

Curiosity

Curiosity drives the change for better tomorrow

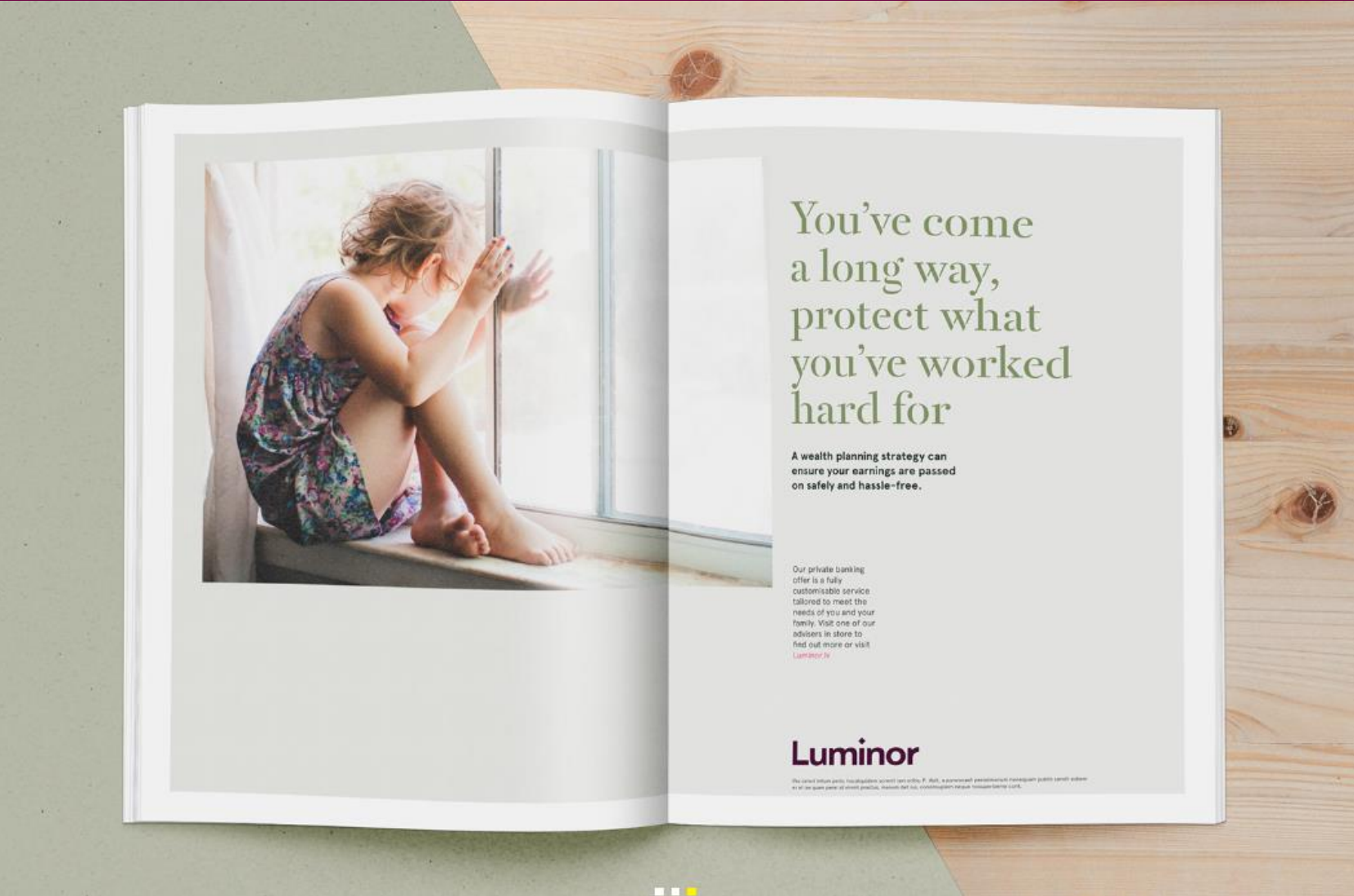
Collaboration

We praise the teamwork and value the team targets higher than individual

Focus

With a clear purpose we are empowered to take initiative and act





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**Good things come to
those who wait no more.**

