

Please publish my comment in full, without clipping or taking the statements out of context.

All questions asked are based on allegedly leaked internal Swedbank reports, which contain my name and series of allegations. It is a big question whether such report exists in fact or not, and who are the authors thereof. If it indeed exists, it is a matter for separate investigation, who and on what basis granted you access thereto, especially bearing in mind that all bank employees in Estonia have termless obligation to keep bank secrecy (Estonian: pangasaladus). I am fully convinced that the report authors whoever they are, do not have any evidence for making these allegations, nor do they possess sufficient knowledge about, or care for applicable laws and regulations.

Unlike the people, who, in violation of law and regulations, obtained and disclosed confidential information, I cannot provide any answers to the questions about any particular companies, their beneficial owners or their turnovers based on my termless obligation to keep the bank secrecy. Asking these questions, especially based on illegally received information - such as purportedly leaked internal bank report - is an attempt to push me to breach the Estonian laws, which I am not going to do!

About my claimed connection to Mr Mikhail Abyzov and the employment by the company beneficially owned by him, I can say that in late autumn of 2016 it became clear that the business with non-resident customers was going to be closed by Swedbank in the course of several months. I had made several potential job interviews (in and outside Estonia), and representatives of Anduril Enterprises Ltd, a Cypriot company, have offered me a position of director after I leave Swedbank. I was appointed one of two directors of Anduril Enterprises Ltd, a company having an Italian subsidiary, two months after I quit working for Swedbank. My duties were related to those of CEO and CFO. I served as one of two directors from April 2017 till July 2019, when I resigned and quit working for this group of companies. I have not done any transaction for any client using their pin-calculator. This allegation is a lie and denied.

The same regards the alleged comment which I never made, referring to some transaction as a 'non-transparent' and 'fairytale'. This allegation is a defamation, lie and denied! Neither the source of such quotes nor a connection with any particular deal are disclosed in the leaked document, so this is a fairytale of the persons who compiled the report.