



Toomas Tõniste  
Minister of Finance of the Republic of Estonia

**ERHVERVSMINISTEREN**

20th February 2019

Dear Toomas,

First of all, thank you very much for a constructive phone call yesterday.

Efficient and timely cooperation and exchange of information between supervisory authorities as well as EU institutions is vital for an efficient supervision of financial institutions.

If possible, I would very much like to contribute to clarifying any possible misunderstandings there might be between our national supervisory authorities. Following this, as also mentioned earlier today, I would highly appreciate receiving your inputs as to which specific parts of the report from the Danish FSA from January 2019, *Report on the Danish FSA's supervision of Danske Bank as regards the Estonia case*, you disagree with.

Your input would be highly valuable in order for us all to look forward and to focus on the important work in strengthening the AML-framework going forward.

I look forward to receiving your answer.

Yours sincerely,



Rasmus Jarlov

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