

AB Bank SNORAS

FINAL PROVISIONS

OF

THE FIXED INTEREST BONDS EMISSION ISSUED ACCORDING TO THE MEDIUM TERM DURATION 100.000.000 LITAS BONDS PROGRAMME

This document, together with the Base Prospectus of 100.000.000 Litass medium term duration bonds Programme, approved in LR Securities Commission on 11 February 2009 and with other reference related documents, is the emission prospectus arranged according to the Rules on arranging, approving and disclosing of information in the securities prospectus, approved by resolution No. 1K-21 of LR Securities Commission as of 15 July 2005, as well as by the European Community Commission regulation No. 809/2004 as of 29 April 2004 implementing the provisions of directive 2003/71EC of the European Parliament and Council on the information submitted in prospectuses and the format, incorporation via reference and publication of these prospectuses as well as distribution of advertising announcements.

These Final Provisions should be read together with the Base Prospectus, which can be familiarized with at the Issuer's websites www.snoras.lt and www.crib.lt or in the Issuer's Brokerage Department at A. Vivulskio str.7, Vilnius, tel: (8~5) 232 72 12, 232 72 23, fax: (8~5) 232 73 06.

The main data of the emission:

1. Issuer	Public Limited Liability Company Bank SNORAS
2. Name and number of the issue	Fixed interest bonds No. 7
3. Issue currency	LTL
4. Distribution period	From 20.04.2009 till 15.05.2009 (inclusive)
5. Nominal value of one security	100 LTL
6. Total nominal value of the issue (equivalent in Litas)	max 45 000 000
7. Purchase price¹ (18.05.2009)	100
7.1. Discount rate of the initial distribution	7 per cent
7.2. Purchase price calculation	$P = \frac{N}{1 + i \times \frac{t}{360}}$, where: P – bond purchase price N – bond nominal value i – discount interest rate indicated in clause 7.1 t – number of days till the end of distribution
8. Purchase fee	Non-applicable
9. Bonds effective date	18.05.2009
10. Bonds redemption date	24.05.2010
11. Emission duration	371 days
12. Type of bonds	Fixed interest
13. Redemption price or its calculation procedure	$K = N \times (1 + r \times \frac{d}{365})$, kur : K – bond redemption price N – bond nominal value r – interest rate is indicated in clause 14.1 d – bond duration (number of days)

¹ The Bonds purchase price on a specific day of the distribution period is presented in Annex No.1

14. Conditions of the fixed interest bonds

14.1. Interest rate	10.5 per cent
14.2. Coupon payment date	24.05.2010
14.3. Day calculation method	ACT/365

Other conditions**15. Time and venue of signing Bonds agreements**

Bonds shall be signed on the time and at the addresses indicated in Annex 2

16. Distributor (-s)

AB Bank SNORAS
Vivulskio str.7, Vilnius
(8 5) 232 7212, 232 7223
Republic of Lithuania

17. Distribution venue (scope)**18. Minimum number of bonds offered to be acquired to one investor**

Non-applicable

19. Maximum number of bonds offered to be acquired to one investor

Non-applicable

20. Transfer during the secondary turnover

Applicable on the initiative of the investor

20.1. Transfer dates

The bonds transfer dates are specified in Annex No.3. After submitting the bonds for sale on the transfer date, the settlement for the bonds will be performed on the same day. After submitting the bonds for sale on other day except the transfer date, the settlement will be performed on the next transfer date indicated in Annex No.3.

20.2. Transfer prices

Bonds transfer prices are specified in Annex No. 3

20.3. Annual interest rate of transfer

Bonds transfer profitability is specified in Annex No. 3

21. Securities fiduciary

UAB FMĮ "SNORAS-Jūsų tarpininkas"
A. Mickevičiaus str. 29-3, Kaunas
(8 37) 322 995

22. Listing

Not listed

23. Calculation agent

AB Bank SNORAS
A. Vivulskio str. 7, Vilnius
(8 5) 232 7212, 232 7223

24. Settlement mediator

AB Bank SNORAS
A. Vivulskio str. 7, Vilnius
(8 5) 232 7212, 232 7223

25. Depository mediator

AB Bank SNORAS
A. Vivulskio str. 7, Vilnius
(8 5) 232 7212, 232 7223

26. Money for the acquired bonds should be transferred

To the investor's bank account in AB Bank SNORAS indicated in Bonds Subscription Agreement.

27. Fees

All fees for legal persons and residents specified in the Base Prospectus.

The Issuer shall be responsible for the correctness of the information provided in these Final Provisions.

Deputy Director of Investment Business Division

Remigijus Bartaška

15.04.2009

ANNEX 1. Bonds purchase price

Beginning of selling period	End of selling period	Effective day of the bond	Selling period duration
2009.04.20	2009.05.15	2009.05.18	26
Date	Bond purchase price	Number of days until effective day of the bond	
2009.04.20	99,4585	28	
2009.04.21	99,4777	27	
2009.04.22	99,497	26	
2009.04.23	99,5162	25	
2009.04.24	99,5355	24	
2009.04.25	99,5548	23	
2009.04.26	99,574	22	
2009.04.27	99,5933	21	
2009.04.28	99,6126	20	
2009.04.29	99,6319	19	
2009.04.30	99,6512	18	
2009.05.01	99,6705	17	
2009.05.02	99,6899	16	
2009.05.03	99,7092	15	
2009.05.04	99,7285	14	
2009.05.05	99,7479	13	
2009.05.06	99,7672	12	
2009.05.07	99,7866	11	
2009.05.08	99,8059	10	
2009.05.09	99,8253	9	
2009.05.10	99,8447	8	
2009.05.11	99,8641	7	
2009.05.12	99,8835	6	
2009.05.13	99,9029	5	
2009.05.14	99,9223	4	
2009.05.15	99,9417	3	
2009.05.18	100	0	

ANNEX 2. Venues of bonds acquisition and information submittal

1. Bonds agreements will be signed in all AB Bank SNORAS mini-banks, branches and branch outlets until 16:00.
2. Additional information is provided in the branches and branch outlets whose addresses and work schedules are indicated in the table.

Consultations and recommendations can be obtained in Brokerage Department on business days from 8:00 till 17:00 at A. Vivulskio str. 7, Vilnius or at tel. (8 5) 232 7223, (8 5) 232 7017.

Address	Time
Alytus branch, Pulko str. 14/1, Alytus	Monday-Friday - 8.00-16.00 Saturday - 8.00-13.00
Druskininkai division, Vilniaus al. 13, Druskininkai	Monday-Friday - 9.00-16.00 Saturday and Sunday - 10.00-15.00
Pramonės division, Taikos 88 A, Kaunas	Monday-Friday - 8.00-16.00 Saturday - 9.00-14.00
Kaunas branch, K. Donelaičio str.76, Kaunas	Monday-Friday - 8.00-16.00 Saturday - 9.00-14.00
Klaipėda branch, Liepų str. 50, Klaipėda	Monday-Friday - 8.00-16.00
H.Manto division, H. Manto str. 9, Klaipėda	Monday-Friday - 8.00-16.00 Saturday - 9.00-13.00
Kupiškio division, Gedimino 27, Kupiškis	Monday-Friday - 8.00-16.00 Saturday - 9.00-13.00
Marijampolė branch, J. Basanavičiaus 15, Marijampolė	Monday-Friday - 8.00-16.00 Saturday - 9.00-13.00
Mažeikiai branch, Laisvės str. 13, Mažeikiai	Monday-Friday - 8.00-16.00 Saturday - 9.00-12.00
Tauragė branch, Vytauto str. 60, Tauragė	Monday-Friday - 8.00-16.00 Saturday - 9.00-12.00
Telšiai division, Turgaus str. 19A, Telšiai	Monday-Friday - 8.00-16.00 Saturday - 8.30-12.30
Panevėžys branch, Smėlynės str. 2C, Panevėžys	Monday-Friday - 8.00-16.00
Utena branch, Maironio str. 12, Utena	Monday-Friday - 8.00-16.00
Visaginas division, Visagino str. 8, Visaginas	Monday-Friday - 9.00-16.00
Švenčionys division, Vilniaus str. 3/2, Švenčionys	Monday-Friday - 8.00-16.00
Šiauliai branch, Tilžės str. 170, Šiauliai	Monday-Friday - 8.00-16.00 Saturday - 9.00-14.00
Vilnius branch, A.Vivulskio str. 7, Vilnius	Monday-Friday - 8.00-16.00 Saturday - 9.00-14.00
Fabijoniškės division, Ukmergės str. 369, Vilnius	Monday-Friday - 9.00-16.00 Saturday - 9.00-16.00
Goštauto division, A. Goštauto str. 40a, Vilnius	Monday-Friday - 8.30-16.00
Division Nr.50 Gedimino pr.2	Monday-Friday - 9.00-16.00 Saturday - 9.00-14.00
Division Nr.60 Gedimino pr.26, Vilnius	Monday-Friday - 9.00-16.00

ANNEX 3. Dates and prices of selling bonds to the issuer in the secondary market

Dates of selling bond in the secondary market	Clean price	Accrued interest	Overall ("Dirty") selling price	Number of days	Yield
2009.05.25	100	0	100,0000	7	0,00%
2009.06.01	100	0	100,0000	14	0,00%
2009.06.08	100	0	100,0000	21	0,00%
2009.06.15	100	0,8055	100,8055	28	10,50%
2009.06.22	100	1,0068	101,0068	35	10,50%
2009.06.29	100	1,2082	101,2082	42	10,50%
2009.07.06	100	1,4096	101,4096	49	10,50%
2009.07.13	100	1,6110	101,6110	56	10,50%
2009.07.20	100	1,8123	101,8123	63	10,50%
2009.07.27	100	2,0137	102,0137	70	10,50%
2009.08.03	100	2,2151	102,2151	77	10,50%
2009.08.10	100	2,4164	102,4164	84	10,50%
2009.08.17	100	2,6178	102,6178	91	10,50%
2009.08.24	100	2,8192	102,8192	98	10,50%
2009.08.31	100	3,0205	103,0205	105	10,50%
2009.09.07	100	3,2219	103,2219	112	10,50%
2009.09.14	100	3,4233	103,4233	119	10,50%
2009.09.21	100	3,6247	103,6247	126	10,50%
2009.09.28	100	3,8260	103,8260	133	10,50%
2009.10.05	100	4,0274	104,0274	140	10,50%
2009.10.12	100	4,2288	104,2288	147	10,50%
2009.10.19	100	4,4301	104,4301	154	10,50%
2009.10.26	100	4,6315	104,6315	161	10,50%
2009.11.02	100	4,8329	104,8329	168	10,50%
2009.11.09	100	5,0342	105,0342	175	10,50%
2009.11.16	100	5,2356	105,2356	182	10,50%
2009.11.23	100	5,4370	105,4370	189	10,50%
2009.11.30	100	5,6384	105,6384	196	10,50%
2009.12.07	100	5,8397	105,8397	203	10,50%
2009.12.14	100	6,0411	106,0411	210	10,50%
2009.12.21	100	6,2425	106,2425	217	10,50%
2009.12.28	100	6,4438	106,4438	224	10,50%
2010.01.04	100	6,6452	106,6452	231	10,50%
2010.01.11	100	6,8466	106,8466	238	10,50%
2010.01.18	100	7,0479	107,0479	245	10,50%
2010.01.25	100	7,2493	107,2493	252	10,50%
2010.02.01	100	7,4507	107,4507	259	10,50%
2010.02.08	100	7,6521	107,6521	266	10,50%
2010.02.15	100	7,8534	107,8534	273	10,50%
2010.02.22	100	8,0548	108,0548	280	10,50%
2010.03.01	100	8,2562	108,2562	287	10,50%
2010.03.08	100	8,4575	108,4575	294	10,50%
2010.03.15	100	8,6589	108,6589	301	10,50%
2010.03.22	100	8,8603	108,8603	308	10,50%
2010.03.29	100	9,0616	109,0616	315	10,50%
2010.04.05	100	9,2630	109,2630	322	10,50%
2010.04.12	100	9,4644	109,4644	329	10,50%
2010.04.19	100	9,6658	109,6658	336	10,50%
2010.04.26	100	9,8671	109,8671	343	10,50%
2010.05.03	100	10,0685	110,0685	350	10,50%
2010.05.10	100	10,2699	110,2699	357	10,50%
2010.05.17	100	10,4712	110,4712	364	10,50%
2010.05.24	100	10,6726	110,6726	371	10,50%