

Public Limited Liability Company Bank SNORAS

THE FINAL PROVISIONS

of

Bank SNORAS Fixed Interest Bonds Emission No. 4

ISSUED ACCORDING TO 300,000,000 LITAS MEDIUM DURATION BONDS PROGRAMME

This document, together with 300,000,000 Litass Medium Duration Bonds Programme's Base Prospectus, approved in LR Securities Commission on 1 July 2010 and by other documents related by way of reference, is the emission prospectus, prepared in accordance with the Rules, confirmed by Resolution No. 1K-21 of LR Securities Commission as of 15 July 2005, on preparing, approving and disclosing information as well as Commission Regulation (EC) No. 809/2004/EC of 29 April 2004 implementing Directive 2003/71/EC of the European Parliament and Council as regards information contained in prospectuses as well as the format, incorporation by reference and publication of such prospectuses and dissemination of advertisements.

These Final Provisions must be read together with the Base Prospectus, which can be familiarized with on the Issuer's website www.snoras.lt and www.crib.lt as well as in the Issuer's Brokerage Department located at A. Vivulskio str.7, in Vilnius, tel.: (8~5) 232 72 12, 232 72 23, 232 7017, fax: (8~5) 232 73 06.

Emission parameters:

1. Issuer	Public Limited Liability Company Bank SNORAS
2. Emission title and number	Bank SNORAS Fixed Interest Bonds Emission No.4
3. Emission issuance currency	LTL
4. Distribution period	30-05-2011 - 30-06-2011 (inclusive)
5. Nominal value of one security	100 LTL
6. Total nominal value of the Emission	Max 220 000 000 LTL
7. Purchase price	30-05-2011 – 05-06-2011 99.9517 LTL 06-06-2011 – 12-06-2011 99.9633 LTL 13-06-2011 – 19-06-2011 99.9750 LTL 20-06-2011 – 26-06-2011 99.9867 LTL 27-06-2011 – 30-06-2011 99.9983 LTL
8. Purchase fee	Non-applicable
9. Bonds effective date	4 July 2011
10. Bonds redemption date	5 July 2012
11. Emission duration	367 days
12. Type of bonds	Fixed interest bonds
13. Redemption price	Bond nominal value, i.e. 100 LTL
14. Fixed interest bonds conditions	
14.1. Interest amount	4 % annual interest rate
14.2. Coupon payment date	5 July 2012
14.3. Coupon calculation order	$C = N \times (r \times \frac{b}{365}), \text{ where :}$ <p>C – coupon N – bond nominal value r – interest rate indicated in clause 14.1. b – number of days indicated in clause 11.</p>

14.4. Days' calculation method	Act/365
Other conditions	
15. Place and time of signing bonds agreements	Fixed interest bonds purchase agreements can be signed in all mini-banks of Bank SNORAS, in branches and branch outlets in Lithuania, whose addresses and work time are indicated on the bank's website www.snoras.lt
16. Distributor (-s)	Public Limited Liability Company Bank SNORAS A. Vivulskio str.7, Vilnius (8 5) 232 7212, 232 7223, 232 7017
17. Distribution place (scope)	Republic of Lithuania
18. The minimum number of bonds offered for purchase to one investor	5 units
19. The maximum number of bonds offered for purchase to one investor	Non-applicable
20. Premature redemption	Non-applicable
21. Transfer during secondary turnover	Applicable. Investors during the bonds validity period will be able to transfer all or part of their bonds to other investors or Bank "Finasta" earlier than on the scheduled date of bonds redemption. Indicated prices of bonds will be regularly announced on the website www.finasta.lt .
22. Listing	Not listed
23. Securities fiduciary	UAB FMĮ "DV INVEST" Konstitucijos pr. 23B-609, Vilnius (8 5) 273 5806
24. Calculating agent	Public Limited Liability Company Bank SNORAS A. Vivulskio str.7, Vilnius (8 5) 232 7212, 232 7223
25. Settlement mediators	Public Limited Liability Company Bank SNORAS A. Vivulskio str.7, Vilnius (8 5) 232 7212, 232 7223
26. Depository mediators	Public Limited Liability Company Bank SNORAS A. Vivulskio str.7, Vilnius (8 5) 232 7212, 232 7223
27. Money for the purchased bonds must be transferred	To the Investor's Bank account indicated in the Bonds Subscription Agreement.
28. Taxes	All taxes for legal entities and residents as indicated in the Base Prospectus approved by LR Securities Commission on 1 July 2010.

The Issuer shall be responsible for correctness of the information provided in this document.

Director of Investment Business Division



Remigijus Bartaška