

Public Limited Liability Company Bank SNORAS

THE FINAL PROVISIONS

of

Bank SNORAS Fixed Interest Bonds Emission No. 5

ISSUED ACCORDING TO 500,000,000 LITAS MEDIUM DURATION BONDS PROGRAMME

This document, together with 500,000,000 Litas Medium Duration Bonds Programme's Base Prospectus, approved in LR Securities Commission on 16th June 2011 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.5
3. Emission issuance currency	LTL
4. Distribution period	04-07-2011 - 31-07-2011 (inclusive)
5. Nominal value of one security	100 LTL
6. Total nominal value of the Emission	Max 500 000 000 LTL
7. Purchase price	04-07-2011 – 10-07-2011 99.9650 LTL 11-07-2011 – 17-07-2011 99.9767 LTL 18-07-2011 – 24-07-2011 99.9883 LTL 25-07-2011 – 31-07-2011 99.9983 LTL
8. Purchase fee	Non-applicable
9. Bonds effective date	1 st August 2011
10. Bonds redemption date	2 nd August 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	5 % annual interest rate
14.2. Coupon payment date	2 nd August 2012
14.3. Coupon calculation order	$C = N \times (r \times \frac{b}{365}), \text{ where :}$ C – coupon N – bond nominal value r – interest rate indicated in clause 14.1. b – number of days indicated in clause 11.
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 16th June 2011.

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

Director of Investment Business Division



Remigijus Bartaška