

Public Limited Liability Company Bank SNORAS

THE FINAL PROVISIONS

of

Bank SNORAS Fixed Interest Bonds Emission No. 12

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

This document, together with 500,000,000 Litass 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.12
3. Emission issuance currency	EUR
4. Distribution period	02-11-2011 - 30-11-2011 (inclusive)
5. Nominal value of one security	100 EUR
6. Total nominal value of the Emission	Max 330 000 000 LTL (total of emissions No.11 and No.12)
7. Purchase price	02-11-2011 – 09-11-2011 99.9712 EUR 10-11-2011 – 16-11-2011 99.9808 EUR 17-11-2011 – 23-11-2011 99.9904 EUR 24-11-2011 – 30-11-2011 99.9986 EUR
8. Purchase fee	Non-applicable
9. Bonds effective date	1 st December 2011
10. Bonds redemption date	3 rd December 2012
11. Emission duration	368 days
12. Type of bonds	Fixed interest bonds
13. Redemption price	Bond nominal value, i.e. 100 EUR
14. Fixed interest bonds conditions	
14.1. Interest amount	4,5 % annual interest rate
14.2. Coupon payment date	3 rd December 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 16 th June 2011.

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