



**AB SEB bankas condensed interim financial information  
for the 9 months period ended 30 September 2013**



**AB SEB BANKAS**

**CONDENSED INTERIM INFORMATION  
FOR THE NINE-MONTH PERIOD 2013**

**TABLE OF CONTENTS**

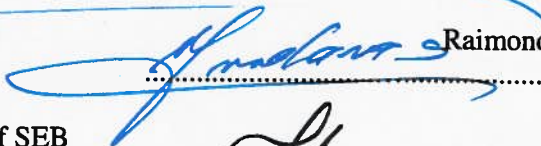
1. CONFIRMATION OF RESPONSIBLE PERSONS REGARDING INTERIM NINE-MONTH  
CONSOLIDATED FINANCIAL REPORTING
2. CONDENSED INTERIM FINANCIAL INFORMATION FOR THE 9 MONTH PERIOD ENDED  
SEPTEMBER 2013

AB SEB bankas  
Gedimino ave. 12  
LT-01103 Vilnius

## CONFIRMATION OF RESPONSIBLE PERSONS

Abiding by Article 22 of the Law of the Republic of Lithuania on Securities as well as by the rules of the Securities Commission of the Republic of Lithuania for the preparation and submitting of periodic and supplementary information, we hereby confirm that, in accordance with our knowledge, the information provided in the 9 month consolidated financial reporting, that has been prepared in accordance with the International Financial Reporting Standards, is true and correctly reflects the issuer's and the consolidated companies' total assets, liabilities, financial standing, profit or loss and cash flows.

President of AB SEB bankas



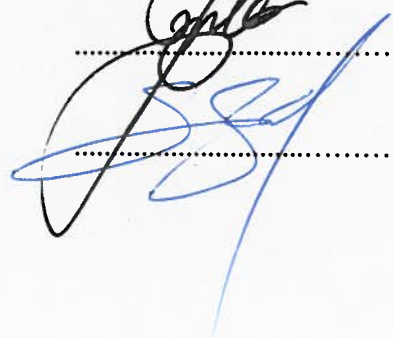
..... Raimondas Kvedaras

Head of Business Support Division and CFO of SEB bankas



..... Jonas Iržikevičius

Director of Finance Department of AB SEB bankas



..... Saulius Salda

Vilnius,  
November 2013

**1. Reporting period**

The report has been produced for the 9 months period ended 30 September 2013.

**2. The issuer's key data**

Issuer's name	AB SEB bankas
Share capital	LTL 1,034,575,341
Domicile address	Gedimino ave.12, LT-01103 Vilnius
Telephone	(8 5) 2682 800
Fax	(8 5) 2682 333
E-mail	<a href="mailto:info@seb.lt">info@seb.lt</a>
Legal organisational form	Public limited company
Registration date and place	29 November 1990, Bank of Lithuania
Company's code	112021238
Company's registration number	AB90-4
Website	<a href="http://www.seb.lt">www.seb.lt</a>




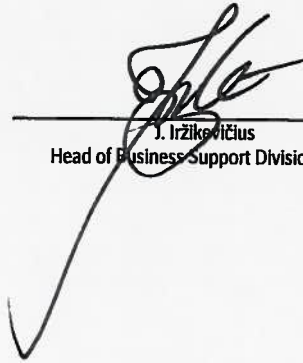
AB SEB bankas

**CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

The Group			The Bank	
January 1 - September 30 2013	January 1 - September 30 2012		January 1 - September 30 2013	January 1 - September 30 2012
167,455	137,049	Net gain (losses) for the year	159,410	103,090
		<i>Items that may subsequently be reclassified to the income statement:</i>		
985	3,264	Net gain (loss) on available for sale financial assets	985	3,264
205	1,317	Amortisation of financial assets revaluation reserve of reclassified financial assets	205	1,317
(178)	(687)	Income tax relating to the components of other comprehensive income	(178)	(687)
		<i>Items that will not be reclassified to the income statement:</i>		
1,012	3,894	Total other comprehensive income	1,012	3,894
168,467	140,943	Total comprehensive income	160,422	106,984
		<b>Attributable to:</b>		
168,467	140,943	Owners of the Bank	160,422	106,984
-	-	Non controlling interest	-	-

  
R. Kvedaras  
President

  
J. Iržikovičius  
Head of Business Support Division, CFO

**CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION  
AS OF 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)


The Group			The Bank	
30 September 2013	31 December 2012		30 September 2013	31 December 2012
		<b>Assets</b>		
332,479	443,393	Cash on hand	332,479	443,393
416,080	1,002,933	Balances with the Central Bank	416,080	1,002,933
3,592,571	2,666,929	Due from banks, net	3,592,571	2,666,929
59,076	60,900	Government securities available for sale	58,417	60,234
		Financial assets at fair value through profit and loss	866,491	608,544
910,622	651,603	Derivative financial instruments	244,455	326,230
244,455	326,230	Loans to credit institutions, net of impairment losses	100,037	6,242
100,037	6,242	Loans to customers, net of impairment losses	16,749,327	16,400,604
15,654,260	15,643,522	Finance lease receivable, net of impairment losses	-	-
1,422,430	1,502,759	Investment securities:		
		- loans and receivables	189,658	386,010
189,658	386,010	- available for sale	200	200
200	200	- held to maturity	13,562	13,812
13,562	13,812	Investments in subsidiaries	307,900	307,900
-	-	Intangible fixed assets	50,096	57,827
50,590	58,260	Property, plant and equipment	18,094	22,127
18,503	22,645	Assets under operating lease	-	-
-	375	Non-current assets held for sale	-	-
4,894	23,686	Investment property	1,287	1,332
19,956	14,232	Deferred tax asset	120,558	147,868
166,055	195,802	Other assets, net of impairment losses	101,825	107,275
134,032	113,842	<b>Total assets</b>	<b>23,163,037</b>	<b>22,559,460</b>
<b>23,329,460</b>	<b>23,133,375</b>			
		<b>Liabilities</b>		
49	37	Amounts owed to the Central Bank	49	37
7,953,717	6,789,296	Amounts owed to credit institutions	7,953,717	6,368,066
274,193	380,892	Derivative financial instruments	274,193	380,892
12,219,930	12,797,100	Deposits from public	12,239,054	12,816,799
30,203	61,181	Accrued expenses and deferred income	28,794	59,150
2,338	1,316	Income tax payable	-	-
124,790	561,016	Debt securities in issue	124,790	561,016
157,432	145,409	Other liabilities and provisions	132,689	125,384
<b>20,762,652</b>	<b>20,736,247</b>	<b>Total liabilities</b>	<b>20,753,286</b>	<b>20,311,344</b>
		<b>Equity</b>		
		Equity attributable to equity holder of the parent		
1,034,575	1,034,575	Share capital	1,034,575	1,034,575
2,200	2,200	Reserve capital	2,200	2,200
(3,086)	(4,098)	Financial assets revaluation reserve	(3,086)	(4,098)
289,202	239,612	Legal reserve	286,327	236,737
15,345	14,132	General and other reserves	15,345	14,132
1,228,572	1,110,707	Retained earnings	1,074,390	964,570
2,566,808	2,397,128		2,409,751	2,248,116
		Non controlling interest in equity	-	-
<b>2,566,808</b>	<b>2,397,128</b>	<b>Total equity</b>	<b>2,409,751</b>	<b>2,248,116</b>
<b>23,329,460</b>	<b>23,133,375</b>	<b>Total liabilities and equity</b>	<b>23,163,037</b>	<b>22,559,460</b>

  
R. Kvedaras  
President

  
R. Širkevičius  
Head of Business Support Division, CFO

**CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**  
(All amounts in LTL thousands unless otherwise stated)

The Group	Equity attributable to equity holder of the parent							Total
	Share capital	Reserve capital	Financial assets revaluation reserve	Legal reserve	General and other reserves	Retained earnings	Total before non controlling interest	
<b>31 December 2011</b>	1,034,575	2,200	(9,737)	194,708	12,497	1,096,516	2,330,759	2,330,759
Net change in available for sale investments, net of deferred taxes	-	-	2,577	-	-	-	2,577	2,577
Amortisation of financial assets revaluation reserve of reclassified financial assets	-	-	1,317	-	-	-	1,317	1,317
Net profit for the year	-	-	3,894	-	-	137,049	137,049	137,049
<b>Total comprehensive income</b>	-	-	-	-	-	137,049	140,943	140,943
Share-based compensation	-	-	-	45,616	1,224	-	1,224	1,224
Transfers to reserves	-	-	-	-	-	(45,616)	-	-
<b>30 September 2012</b>	1,034,575	2,200	(5,843)	240,324	13,721	1,187,949	2,472,926	2,472,926
<b>31 December 2012</b>	1,034,575	2,200	(4,098)	239,612	14,132	1,137,930	2,424,351	2,424,351
Change in fair value measurement of financial assets	-	-	-	-	-	(27,223)	-	(27,223)
<b>Adjusted balance as of 31 December 2012</b>	1,034,575	2,200	(4,098)	239,612	14,132	1,110,707	2,397,128	2,397,128
Net change in available for sale investments, net of deferred taxes	-	-	807	-	-	-	807	807
Amortisation of financial assets revaluation reserve of reclassified financial assets	-	-	205	-	-	-	205	205
Net profit for the year	-	-	1,012	-	-	167,455	167,455	167,455
<b>Total comprehensive income</b>	-	-	-	-	-	167,455	168,467	168,467
Share-based compensation	-	-	-	49,590	1,213	-	1,213	1,213
Transfers to reserves	-	-	-	-	-	(49,590)	-	-
<b>30 September 2013</b>	1,034,575	2,200	(3,086)	289,202	15,345	1,228,572	2,566,808	2,566,808

  
I. Izkienavicius  
Head of Business Support Division, CFO

  
R. Kvedaraitis  
President



**AB SEB bankas**

**CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL, thousands unless otherwise stated)

The Bank	Share capital	Reserve capital	Financial assets revaluation reserve	Legal reserve	General and other reserves	Retained earnings	Total
<b>31 December 2011</b>	1,034,575	2,200	(9,737)	191,184	12,497	911,059	2,141,778
Net change in available for sale investments, net of deferred taxes	-	-	2,577	-	-	-	2,577
Amortisation of financial assets revaluation reserve of reclassified financial assets	-	-	1,317	-	-	-	1,317
Net profit for the year	-	-	-	-	-	103,090	103,090
<i>Total comprehensive income</i>	-	-	3,894	-	-	103,090	106,984
Share-based compensation	-	-	-	-	1,224	-	1,224
Transfers to reserves	-	-	-	45,553	-	(45,553)	-
<b>30 September 2012</b>	1,034,575	2,200	(5,843)	236,737	13,721	968,596	2,249,986
<b>31 December 2012</b>	1,034,575	2,200	(4,098)	236,737	14,132	991,793	2,275,339
Change in fair value measurement of financial assets	-	-	-	-	-	(27,223)	(27,223)
<b>Adjusted balance as of 31 December 2012</b>	1,034,575	2,200	(4,098)	236,737	14,132	964,570	2,248,116
Net change in available for sale investments, net of deferred taxes	-	-	807	-	-	-	807
Amortisation or financial assets revaluation reserve of reclassified financial assets	-	-	205	-	-	-	205
Net profit for the year	-	-	-	-	-	159,410	159,410
<i>Total comprehensive income</i>	-	-	1,012	-	-	159,410	160,422
Share-based compensation	-	-	-	-	1,213	-	1,213
Shareholder's contribution	-	-	-	-	-	-	-
Transfers to reserves	-	-	-	49,590	-	(49,590)	-
<b>30 September 2013</b>	1,034,575	2,200	(3,086)	286,327	15,345	1,074,390	2,409,751

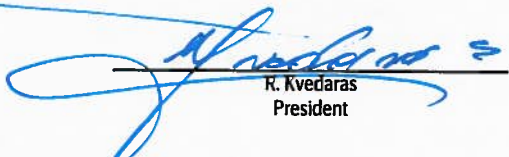
  
J. Kupčians  
 President

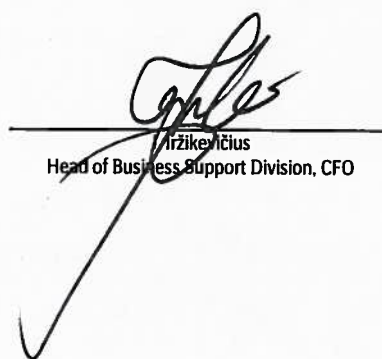
  
J. Irzikerdius  
 Head of Business Support Division, CFO

**CONDENSED INTERIM STATEMENT OF CASH FLOWS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

The Group			The Bank	
January 1 - September 30, 2013	January 1 - September 30, 2012		January 1 - September 30, 2013	January 1 - September 30, 2012
139,918	172,575	Net cash from operating activities before change in operating assets	125,210	156,212
(2,479,037)	2,086,132	Net decrease (increase) in operating assets	(2,801,869)	2,133,578
(550,610)	(688,823)	Net (decrease) increase in operating liabilities	(558,188)	(688,239)
(2,889,729)	1,571,884	Net cash from (to) operating activities	(3,234,847)	1,603,551
(2,889,729)	1,571,884	Net cash from (to) operating activities after income tax	(3,234,847)	1,603,551
30,891	886,300	Cash (used) received from investing activities	(38,328)	720,736
741,825	(2,672,820)	Cash (used in) received from financing activities	1,156,162	(2,538,923)
(2,117,013)	(214,636)	Net (decrease) increase in cash	(2,117,013)	(214,636)
3,118,790	3,396,418	Cash at the beginning of the period	3,118,790	3,396,418
1,001,777	3,181,782	Cash at the end of the period	1,001,777	3,181,782
Specified as follows:				
(81,124)	114,311	Balance available for withdrawal with the Central Banks	(81,124)	114,311
90,591	454,437	Overnight deposits	90,591	454,437
332,479	336,636	Cash on hand	332,479	336,636
659,831	2,276,398	Current accounts with other banks	659,831	2,276,398
1,001,777	3,181,782		1,001,777	3,181,782

  
R. Kvedaras  
President

  
R. Irzikeyičius  
Head of Business Support Division, CFO

**NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

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**NOTE 1 GENERAL INFORMATION**

AB SEB bankas (hereinafter - the Bank) was registered as a public company in the Enterprise Register of the Republic of Lithuania on 2 March 1990. The Bank is licensed by the Bank of Lithuania to perform all banking operations provided for in the Law on Banks of the Republic of Lithuania and the Statutes of the Bank.

The Head Office of the Bank is located at Gedimino ave. 12, Vilnius. At the end of the reporting period the Bank had 46 customer service units.

At the end of the reporting period AB SEB bankas had 3 subsidiaries (the Bank and its subsidiaries thereafter are referred to as the Group). The subsidiaries are as follows: AB "SEB lizingas" is a fully owned subsidiary engaged in the finance lease activities; UAB "SEB Venture Capital" is a fully owned subsidiary involved in venture capital activities; UAB "SEB Investicijų Valdymas" is a fully owned subsidiary engaged in provision of investments' management services activities.

The Bank accepts deposits, issues loans, makes money transfers and documentary settlements, exchanges currencies for its clients, issues and processes debit and credit cards, is engaged in trade finance and investing and trading in securities as well as performs other activities set in the Law on Banks (except for operations with precious metals).

At the end of the reporting period the shareholder of the Bank is Skandinaviska Enskilda Banken AB (publ), owning 100 percent of the Bank's shares.

**NOTE 2 BASIS OF PRESENTATION**

This interim financial information is presented in national currency of Lithuania, Litas (LTL). The books and records of the Bank and other Group companies are maintained in accordance with International Financial Reporting Standards (IFRS) as adopted for use in the European Union (EU). This interim financial report has been prepared in accordance with International Accounting Standard 34.

The accounting policies adopted and methods of computation used are consistent with those of the annual financial statements for the year ended 31 December 2012, as described in the annual financial statements for the year ended 31 December 2012.

The financial statements are prepared under the historical cost convention as modified by the revaluation of available for-sale financial assets, financial assets and liabilities held at fair value through profit and loss and all derivative contracts.

The preparation of financial statements in conformity with IFRS requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Although these estimates are based on management's best knowledge of current event and actions, actual results ultimately may differ from those estimates.

**NOTE 3 SEGMENT REPORTING**

Operating segments are reported in a manner consistent with the internal reporting provided to the Board of Directors of the Bank. The Board of Directors is responsible for resources allocation and performance assessment of the operating segments and has been identified as the chief operating decision maker.

All transactions between business segments are conducted on an arm's length basis, with intra-segment revenue and costs being eliminated. Income and expenses directly associated with each segment are included in determining business segment performance.

For management and reporting purposes, the Group is organised into the following business groupings:

**Baltic Division** has overall responsibility for providing retail services to the all types of companies and individuals. Baltic division offers it's clients solutions in the areas of:

- Lending;
- Leasing and factoring products;
- Liquidity management and payment services;
- Private Banking – which serves the higher end of the private individual segment with wealth management services and advisory services.

All depreciation and amortization expenses (except for Asset Management) are attributed to this segment.

**The Merchant Banking** division has overall responsibility for servicing large and medium-sized companies, financial institutions, banks, and commercial real estate clients. Merchant Banking offers its clients integrated investment and corporate banking solutions, including the investment banking activities. Merchant Banking's main areas of activity include:

- Lending and debt capital markets;
- Trading in equities, currencies, fixed income, derivatives and futures;
- Advisory services, brokerage, research and trading strategies within equity, fixed income and foreign exchange markets;
- Cash management;
- Custody and fund services;
- Venture capital.

**The Asset Management** division main business area is Institutional Clients division – which provides asset management services to institutions, foundations and life insurance companies and is responsible for the investment management, marketing and sales of SEB's mutual funds.

The division offers a full spectrum of asset management and advisory services and its product range includes equity and fixed income, private equity, real estate and hedge fund management.

**The Treasury** division is overall responsible for cash management, liquidity management and internal financing between the Group divisions.

**NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

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**NOTE 3 SEGMENT REPORTING (CONTINUED)**

**Operations and IT** divisions are the Group's internal segments responsible for providing operations support and processing, as well as information technologies services for all Group's divisions. In addition, Operations divisions handles bookings, confirmations, payments and reconciliations, and customer service and support.

**Staff Functions** division have dedicated responsibilities in order to support the business units within own area of expertise: HR, finance, marketing and communication, credits and risk control, security, procurement and real estate, compliance, internal audit.

The geographical segments are not defined by the Group. All activities of the Group are performed on the territory of Republic of Lithuania. Revenues and expenses related to major non resident customers services is immaterial for the purpose of these financial statements and are not presented to the chief operating decision maker.

AB SEB bankas

**NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

**NOTE 3 SEGMENT REPORTING (CONTINUED)**

Business segments of the Group for the period ended 30 September 2013 were as follows:

	Baltic Division	Merchant Banking	Asset Management	Treasury	Operations	Staff Functions	Information Technologies	Eliminations	Total Group
Interest income	347,273	763	31	151,205	-	-	-	(142,397)	356,875
- Internal	11,009	-	8	131,380	-	-	-	(142,397)	-
- External	336,264	763	23	19,825	-	-	-	-	356,875
Interest expense	(148,164)	(422)	(3)	(140,594)	-	-	-	142,397	(146,786)
- Internal	(130,960)	(422)	(3)	(11,012)	-	-	-	142,397	-
- External	(17,204)	-	-	(129,582)	-	-	-	-	(146,786)
Net commission income	136,587	180	8,823	(469)	-	-	-	-	145,121
- Internal	6,870	-	(6,401)	(469)	-	-	-	-	-
- External	129,717	180	15,224	-	-	-	-	-	145,121
Net financial income	68,183	218	(33)	(335)	-	-	-	-	68,033
Net other income	(1,916)	-	-	262	(6)	(8)	-	-	(1,668)
<b>Net operating income</b>	<b>401,963</b>	<b>739</b>	<b>8,818</b>	<b>10,069</b>	<b>(6)</b>	<b>(8)</b>	-	-	<b>421,575</b>
Total staff costs and other administrative expenses	(191,528)	(962)	(2,311)	(416)	1,327	3,306	2,033	-	(188,551)
Depreciation and amortisation	(12,596)	(34)	(27)	(1)	(193)	(702)	(1,758)	-	(15,311)
Capital losses	24	-	-	-	-	7	-	-	31
Total impairment losses	(19,698)	-	-	-	-	-	-	-	(19,698)
<b>Loss before income tax</b>	<b>178,165</b>	<b>(257)</b>	<b>6,480</b>	<b>9,652</b>	<b>1,128</b>	<b>2,603</b>	<b>275</b>	-	<b>198,046</b>
Income tax benefit	(29,562)	(8)	(1,021)	-	-	-	-	-	(30,591)
<b>Net (loss) for the year</b>	<b>148,603</b>	<b>(265)</b>	<b>5,459</b>	<b>9,652</b>	<b>1,128</b>	<b>2,603</b>	<b>275</b>	-	<b>167,455</b>
<b>Total assets</b>	18,197,837	56,717	21,968	8,434,950	1,128	2,603	1,091	(3,386,834)	23,329,460
<b>Total liabilities</b>	15,647,785	56,982	15,519	8,428,384	-	-	816	(3,386,834)	20,762,652
<i>Acquisition of intangible assets and property, plant and equipment</i>	3,204	-	92	-	-	-	-	-	3,296

**NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

**NOTE 3 SEGMENT REPORTING (CONTINUED)**

For the period ended 30 September 2013 reconciliation between Group's Segment reporting and financial statements is presented below:

	Eliminations			Financial Statements
	Segment Reporting	Interest income from Hedged L&R	Other reconciling entries	
Interest income	356,875	-	(1,049)	355,826
Interest expence	(146,786)	7,140	25	(139,621)
Net commission income	145,121	-	903	146,024
Net financial income	68,033	(7,140)	(347)	60,546
Net other income	(1,668)	-	6,224	4,556
<b>Net operating income</b>	<b>421,575</b>	<b>-</b>	<b>5,756</b>	<b>427,331</b>
Total staff costs, other administrative expenses	(188,551)	-	(5,731)	(194,282)
Depreciation and amortisation	(15,311)	-	(25)	(15,336)
Capital losses	31	-	-	31
Total impairment losses	(19,698)	-	-	(19,698)
<b>(Losses) profit before income tax</b>	<b>198,046</b>	<b>-</b>	<b>-</b>	<b>198,046</b>
Income tax benefit	(30,591)	-	-	(30,591)
<b>Net (losses) for the period</b>	<b>167,455</b>	<b>-</b>	<b>-</b>	<b>167,455</b>

## AB SEB bankas

### NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013

(All amounts in LTL thousands unless otherwise stated)

#### NOTE 3 SEGMENT REPORTING (CONTINUED)

Business segments of the Group for the period ended 30 September 2012 were as follows:

	Baltic Division	Merchant Banking	Asset Management	Treasury	Operations	Staff Functions	Information Technologies	Eliminations	Total Group
Interest income	518,739	767	92	301,331	-	-	-	(325,046)	495,883
- Internal	83,722	1	67	241,256	-	-	-	(325,046)	-
- External	435,017	766	25	60,075	-	-	-	-	495,883
Interest expense	(303,620)	(918)	(2)	(312,753)	-	-	-	325,046	(292,247)
- Internal	(241,324)	(918)	(2)	(82,802)	-	-	-	325,046	-
- External	(62,296)	-	-	(229,951)	-	-	-	-	(292,247)
Commission income	123,428	180	8,892	(933)	-	-	-	-	131,567
- Internal	6,641	-	(5,796)	(845)	-	-	-	-	-
- External	116,787	180	14,688	(88)	-	-	-	-	131,567
Net financial income	62,495	-	8	(190)	-	-	-	-	62,313
Net other income	(758)	-	1	1,438	(44)	(14)	-	-	623
<b>Net operating income (losses)</b>	<b>400,284</b>	<b>29</b>	<b>8,991</b>	<b>(11,107)</b>	<b>(44)</b>	<b>(14)</b>	-	-	<b>398,139</b>
Total staff costs, other administrative expenses	(210,844)	(647)	(2,486)	(366)	1,347	2,902	2,602	-	(207,492)
Depreciation and amortisation	(21,675)	(40)	(43)	(1)	(594)	(601)	(2,659)	-	(25,613)
Capital (losses)	(228)	-	-	-	(21)	41	-	-	(208)
Total impairment losses	(7,379)	-	-	-	-	-	-	-	(7,379)
<b>(Losses) profit before income tax</b>	<b>160,158</b>	<b>(658)</b>	<b>6,462</b>	<b>(11,474)</b>	<b>688</b>	<b>2,328</b>	<b>(57)</b>	-	<b>157,447</b>
Income tax expense	(19,515)	94	(977)	-	-	-	-	-	(20,398)
<b>Net (losses) profit for the period</b>	<b>140,643</b>	<b>(564)</b>	<b>5,485</b>	<b>(11,474)</b>	<b>688</b>	<b>2,328</b>	<b>(57)</b>	-	<b>137,049</b>
<b>Total assets</b>	19,183,277	53,842	20,050	8,155,674	688	2,328	-	(3,804,818)	23,611,041
<b>Total liabilities</b>	16,701,904	54,406	13,575	8,172,991	-	-	57	(3,804,818)	21,138,115
Acquisition of intangible assets and property, plant and equipment	7,147	-	-	-	-	-	-	-	7,147

**AB SEB bankas****NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

**NOTE 3 SEGMENT REPORTING (CONTINUED)**

For the period ended, 30 September 2012 reconciliation between Group's Segment reporting and financial statements is presented below:

	Segment Reporting	Eliminations		Financial Statements
		Interest income from Hedged L&R	Other reconciling entries	
Interest income	495,883	-	(1,344)	494,539
Interest expense	(292,247)	18,627	532	(273,088)
Net commission income	131,567	-	1,953	133,520
Net financial income	62,313	(18,627)	521	44,207
Net other income	623	-	4,446	5,069
<b>Net operating income</b>	<b>398,139</b>	<b>-</b>	<b>6,108</b>	<b>404,247</b>
Total staff costs and other administrative expenses	(207,492)	-	(5,581)	(213,073)
Depreciation and amortisation	(25,613)	-	(528)	(26,141)
Capital losses	(208)	-	-	(208)
Total impairment losses	(7,379)	-	1	(7,378)
<b>Profit before income tax</b>	<b>157,447</b>	<b>-</b>	<b>-</b>	<b>157,447</b>
Income tax	(20,398)	-	-	(20,398)
<b>Net profit for the period</b>	<b>137,049</b>	<b>-</b>	<b>-</b>	<b>137,049</b>



**AB SEB BANKAS**
**NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

**NOTE 4 FINANCIAL ASSETS AND LIABILITIES**

The table below presents the carrying amounts and fair values of those financial assets and liabilities presented in the Group's statement of financial position at amortized cost:

	<b>30 September 2013</b>	
	<b>Book value</b>	<b>Fair value</b>
Balances with the Central Bank	416,080	416,624
Loans to credit institutions	3,692,608	3,697,121
Loans to customers	15,654,260	15,169,278
Investment securities - loans and receivables	189,658	193,854
Finance lease receivable	1,422,430	1,441,286
Investment securities – held to maturity	13,562	13,345
<b>Total financial assets valued at amortised cost</b>	<b>21,388,598</b>	<b>20,931,508</b>
Due to the Central Bank	49	49
Due to credit institutions	7,953,717	8,076,908
Deposits from the public	12,219,930	12,234,481
Debt securities in issue	117,564	119,330
<b>Total financial liabilities valued at amortised cost</b>	<b>20,291,260</b>	<b>20,430,768</b>

The table below presents the carrying amounts and fair values of those financial assets and liabilities presented in the Bank's statement of financial position at amortized cost:

	<b>30 September 2013</b>	
	<b>Book value</b>	<b>Fair value</b>
Balances with the Central Bank	416,080	416,624
Loans to credit institutions	3,692,608	3,697,121
Loans to customers	16,749,327	16,260,629
Investment securities - loans and receivables	189,658	193,854
Investment securities – held to maturity	13,562	13,345
<b>Total financial assets valued at amortised cost</b>	<b>21,061,235</b>	<b>20,581,573</b>
Due to the Central Bank	49	49
Due to credit institutions	7,953,717	8,076,908
Deposits from the public	12,239,054	12,253,607
Debt securities in issue	117,564	119,330
<b>Total financial liabilities valued at amortised cost</b>	<b>20,310,384</b>	<b>20,449,894</b>

The table below summarizes the hierarchy of fair value measurement of asset and liabilities presented on the Group's statement of financial position at fair value:

	<b>Fair value measurement at the end of reporting period based on:</b>		
	<b>Quoted price in active markets for the same instrument</b>	<b>Valuation techniques for which all significant inputs are based on observable market data</b>	<b>Valuation techniques for which any significant input is not based on observable market data</b>
<b>30 September 2013</b>			
Government securities available for sale	59,076	-	-
Financial assets at fair value through profit and loss	866,491	-	44,131
Derivative financial instruments (assets)	51	244,384	20
Investment securities – available for sale	-	-	200
Derivative financial instruments (liabilities)	(402)	(273,771)	(20)
Debt securities in issue	-	(7,226)	-
<b>Total</b>	<b>925,216</b>	<b>(36,613)</b>	<b>44,331</b>

**NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

**NOTE 4 FINANCIAL SSETS AND LIABILITIES (CONTINUED)**

The table below summarizes the hierarchy of fair value measurement of asset and liabilities presented on the Bank's statement of financial position at fair value:

	Fair value measurement at the end of reporting period based on:		
	Quoted price in active markets for the same instrument	Valuation techniques for which all significant inputs are based on observable market data	Valuation techniques for which any significant input is not based on observable market data
<b>30 September 2013</b>			
Government securities available for sale	58,417	-	-
Financial assets at fair value through profit and loss	866,491	-	-
Derivative financial instruments (assets)	51	244,384	20
Investment securities – available for sale	-	-	200
Derivative financial instruments (liabilities)	(402)	(273,771)	(20)
Debt securities in issue	-	(7,226)	-
<b>Total</b>	<b>924,557</b>	<b>(36,613)</b>	<b>200</b>

**NOTE 5 FINANCIAL ASSETS AND LIABILITIES SUBJECT TO OFFSETTING OR NETTING ARRANGEMENTS**

The table below shows recognised financial assets and liabilities that are presented net in the statement of financial position or with potential rights to off-set associated with enforceable master netting arrangements or similar arrangements.

30 September 2013

	Financial assets and liabilities subject to offsetting or netting arrangements					
	Gross amounts of recognised financial assets	Gross amounts of recognised financial liabilities set off in the balance sheet	Net amounts of financial assets recognised in the balance sheet	Related amounts not set off in the balance sheet	Cash collateral received	Net amount
<b>Assets</b>						
Derivative assets	-5,654,132	5,404,309	-249,823	452	-	-249,371
Reversed repo receivable	-	-	-	-	-	-
Securities borrowing	-	-	-	-	-	-
Other	-	-	-	-	-	-
<b>TOTAL</b>	<b>-5,654,132</b>	<b>5,404,309</b>	<b>-249,823</b>	<b>452</b>	<b>0</b>	<b>-249,371</b>
<b>Liabilities</b>						
Derivative liabilities	5,669,565	-5,404,309	265,256	-452	-	264,804
Repo payable	-	-	-	-	-	-
Securities lending	-	-	-	-	-	-
Other	-	-	-	-	-	-
<b>TOTAL</b>	<b>5,669,565</b>	<b>-5,404,309</b>	<b>265,256</b>	<b>-452</b>	<b>0</b>	<b>264,804</b>
<b>NET</b>	<b>15,433</b>	<b>0</b>	<b>15,433</b>	<b>0</b>	<b>0</b>	<b>15,433</b>

**NOTE 6 ASSETS UNDER MANAGEMENT**

The Group			The Bank	
30 September 2013	31 December 2012		30 September 2013	31 December 2012
31,067	39,770	Customers funds	-	-
768,053	767,647	Financial instruments acquired at customer account	-	-
1,806,780	1,703,602	Accounts receivable from customer assets managed on trust basis	-	-
<b>2,605,900</b>	<b>2,511,019</b>	<b>Total assets under management</b>	<b>-</b>	<b>-</b>

**NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

**NOTE 7 OFF BALANCE SHEET ITEMS**

The Group			The Bank	
30 September 2013	31 December 2012		30 September 2013	31 December 2012
2,766,378	2,544,274	Agreements to grant loans	2,850,754	2,693,951
614,785	554,414	Guarantees issued	615,968	555,495
134,345	180,215	Letters of credit issued	136,165	180,215
75,768	32,601	Commitments to purchase assets and other commitments	-	-
-	80	Other commitments	-	80
38	38	Customs guarantees collateralised by deposits	38	38

**NOTE 8 RELATED PARTIES**

A number of banking transactions are entered into with related parties in the normal course of business. The transactions with top parent company include loans, deposits and debt instrument transactions. Transactions with AB SEB bankas group (including parent bank) can be specified as follows:

The Group			Interest rate %	The Bank	
30 September 2013	31 December 2012			30 September 2013	31 December 2012
3,577,882	2,536,274	Outstanding loan amount	0.02-0.90	3,577,136	2,535,996
79,173	166,964	Positive replacement values (HFT)	-	79,173	166,964
3,735	23	Other assets	-	3,001	23
7,522,297	6,309,920	Outstanding deposit amount	0.05-5.49	7,522,297	5,888,690
198,203	593,106	Other liabilities	-	197,688	593,106
26,350	48,402	Unused granted overdraft facilities	-	26,350	48,402
-	200	Guarantees issued	-	-	200
<b>For 9 months period ended 30 September 2013 and 2012</b>					
6,479	28,549	Interest income	-	6,458	28,522
(90,645)	(192,461)	Interest expense	-	(87,366)	(177,262)
(4,647)	(9,962)	Other services received and cost incurred from SEB group, net	-	(9,846)	(14,914)

Transactions with parent bank can be specified as follows:

The Group			Interest rate %	The Bank	
30 September 2013	31 December 2012			30 September 2013	31 December 2012
3,495,192	2,536,274	Outstanding loan amount	0.02-0.90	3,494,446	2,535,996
79,173	166,964	Positive replacement values (HFT)	-	79,173	166,964
1,061	23	Other assets	-	327	23
7,479,886	6,309,920	Outstanding deposit amount	0.05-5.49	7,479,886	5,888,690
-	593,106	Other liabilities	-	-	593,106
26,333	48,402	Unused granted overdraft facilities	-	26,333	48,402
-	200	Guarantees issued at the year end	-	-	200
<b>For 9 months period ended 30 September 2013 and 2012</b>					
6,075	27,994	Interest income	-	6,065	27,984
(90,606)	(192,249)	Interest expense	-	(87,327)	(177,050)
(182)	(7,204)	Other services received and cost incurred from SEB group, net	-	(4,756)	(11,525)

**NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

**NOTE 8 RELATED PARTIES (CONTINUED)**

Transactions between the Bank and its subsidiaries can be specified as follows:

	Interest rate %	The Bank	
		30 September 2013	31 December 2012
<b>Off-balance sheet commitments:</b>			
Agreements to grant loans	0.23-1.42	84,376	149,677
Guarantees issued	-	1,183	1,082
Letters of credit issued	-	1,820	-
<b>Outstanding loan amounts:</b>			
AB SEB Lizingas	0.23-0.86	1,068,033	731,124
UAB SEB Venture Capital	1.42	39,440	37,600
<b>Outstanding deposit amounts:</b>			
UAB SEB Venture Capital		17	138
UAB SEB Investicijų Valdymas	0.15	18,499	19,379
AB SEB Lizingas		609	182
Other assets	-	2,132	1,964
<b>For 9 months period ended 30 September 2013 and 2012</b>			
Interest income	-	4,385	4,178
Interest expense	-	(8)	(613)
Dividend income	-	7,351	8,344
Other services received and cost incurred from subsidiaries, net	-	8,413	8,335

**NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

**NOTE 9 DEBT SECURITIES ISSUANCE AND REDEMPTION**

During the nine months of 2013 the Bank successfully placed 21 securities issues, as presented in the table below:

Issue date	Redemption date	Duration	Currency	Amount in issue (in LTL)	Interest rate or index
2013.02.05	2014.02.20	380 days	EUR	2,172,847	„Brent“ Oil
2013.02.19	2016.03.08	1 113 days	LTL		Stock basket of global companies - AT&T Inc, E.ON SE, Johnson & Johnson, Procter & Gamble Co, Royal Dutch Shell PLC, Coca-Cola Co, ConocoPhillips, Verizon Communications Inc, Vodafone Group PLC and Total SA
				1,429,900	
2013.02.19	2016.03.08	1 113 days	EUR		Stock basket of global companies - AT&T Inc, E.ON SE, Johnson & Johnson, Procter & Gamble Co, Royal Dutch Shell PLC, Coca-Cola Co, ConocoPhillips, Verizon Communications Inc, Vodafone Group PLC and Total SA
				1,214,004	
2013.04.16	2016.05.04	1 114 days	LTL		S&P Pan Asia Low Volatility Price Return EUR index measuring the performance of Asian and Australian stocks
				3,466,600	
2013.04.16	2016.05.04	1 114 days	LTL		S&P Pan Asia Low Volatility Price Return EUR index measuring the performance of Asian and Australian stocks
				1,310,700	
2013.04.16	2016.05.04	1 114 days	EUR		S&P Pan Asia Low Volatility Price Return EUR index measuring the performance of Asian and Australian stocks
				1,494,372	
2013.05.28	2016.06.03	1 102 days	LTL		Stock basket of German companies: Bayerische Motoren Werke (BMW) AG, Deutsche Telekom AG, Muenchener Rueckversicherungs-Gesellschaft AG (MunichRe) and Siemens AG
				403,100	
2013.05.28	2016.06.03	1 102 days	LTL		Stock basket of German companies: Bayerische Motoren Werke (BMW) AG, Deutsche Telekom AG, Muenchener Rueckversicherungs-Gesellschaft AG (MunichRe) and Siemens AG
				264,600	
2013.05.28	2016.06.03	1 102 days	EUR		Stock basket of German companies: Bayerische Motoren Werke (BMW) AG, Deutsche Telekom AG, Muenchener Rueckversicherungs-Gesellschaft AG (MunichRe) and Siemens AG
				432,291	
2013.06.05	2016.06.23	1 114 days	EUR	1,627,995	DAXK index measuring performance of German stocks
2013.07.02	2016.07.21	1 115 days	LTL	1,535,800	Stock fund iShares STOXX Europe 600 Health Care ETF
2013.07.02	2016.07.21	1 115 days	LTL	1,077,500	Stock fund iShares STOXX Europe 600 Health Care ETF
2013.07.02	2016.07.21	1 115 days	EUR	461,639	Stock fund iShares STOXX Europe 600 Health Care ETF
2013.07.15	2014.07.31	381 days	EUR	1,829,639	Shande PLC shares
2013.07.15	2014.07.31	381 days	EUR	3,762,861	Nokia OYJ shares
2013.08.27	2016.09.13	1 113 days	LTL		Asian real estate companies' shares – Swire Properties Ltd, Sun Hung Kai Properties Ltd, Hongkong Land Holdings Ltd, The Link REIT, Sino Land Co Ltd, CapitaMall Trust, Kerry Properties Ltd, Keppel Land Ltd, Hysan Development Co Ltd and Champion REIT
				1,916,400	
2013.08.27	2016.09.13	1 113 days	LTL		Asian real estate companies' shares – Swire Properties Ltd, Sun Hung Kai Properties Ltd, Hongkong Land Holdings Ltd, The Link REIT, Sino Land Co Ltd, CapitaMall Trust, Kerry Properties Ltd, Keppel Land Ltd, Hysan Development Co Ltd and Champion REIT
				650,400	
2013.08.27	2016.09.13	1 113 days	EUR		Asian real estate companies' shares – Swire Properties Ltd, Sun Hung Kai Properties Ltd, Hongkong Land Holdings Ltd, The Link REIT, Sino Land Co Ltd, CapitaMall Trust, Kerry Properties Ltd, Keppel Land Ltd, Hysan Development Co Ltd and Champion REIT
				422,277	
2013.09.24	2016.10.12	1 114 days	LTL	688,000	iShares MSCI Malaysia ETF
2013.09.24	2016.10.12	1 114 days	LTL	208,800	iShares MSCI Malaysia ETF
2013.09.24	2016.10.12	1 114 days	EUR	136,040	iShares MSCI Malaysia ETF

**NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

**NOTE 9 DEBT SECURITIES AND REDEMPTION (CONTINUED)**

During the nine months of 2013 the Bank successfully redeemed its 34 securities issues, as presented in the table below:

Issue date	Redemption date	Duration	Currency	Amount in issue (in LTL)	Interest rate or index
2011.01.11	2013.01.23	743 days	LTL	763,100	EUR/BRL and EUR/MXN FX rates
2011.01.11	2013.01.23	743 days	EUR	888,060	EUR/BRL and EUR/MXN FX rates
2009.12.12	2013.02.08	1 144 days	LTL		Stock basket of Brazilian companies- <i>Petroleo Brasileiro S.A., Vale S.A., Itau Unibanco Holding S.A., Banco Bradesco S.A., Cia Siderurgica Nacional S.A., Empresa Brasileira de Aeronautica S.A., Tele Norte Leste Participacoes S.A., Cia Energetica de Minas Gerais, BRF - Brasil Foods S.A., Cia de Bebidas das Americas</i>
				15,338,200	
2009.12.12	2013.02.08	1 144 days	LTL		Stock basket of Brazilian companies- <i>Petroleo Brasileiro S.A., Vale S.A., Itau Unibanco Holding S.A., Banco Bradesco S.A., Cia Siderurgica Nacional S.A., Empresa Brasileira de Aeronautica S.A., Tele Norte Leste Participacoes S.A., Cia Energetica de Minas Gerais, BRF - Brasil Foods S.A., Cia de Bebidas das Americas</i>
				2,318,800	
2009.12.12	2013.02.08	1 144 days	EUR		Stock basket of Brazilian companies- <i>Petroleo Brasileiro S.A., Vale S.A., Itau Unibanco Holding S.A., Banco Bradesco S.A., Cia Siderurgica Nacional S.A., Empresa Brasileira de Aeronautica S.A., Tele Norte Leste Participacoes S.A., Cia Energetica de Minas Gerais, BRF - Brasil Foods S.A., Cia de Bebidas das Americas</i>
				2,295,076	
2010.02.09	2013.03.06	1 121 days	LTL		Stock basket of U.S. exporting companies - <i>Altria Group Inc, Avon Products Inc, Baxter International Inc, Caterpillar Inc, Cisco Systems Inc, Coca-Cola Co, Colgate-Palmolive Co, Intel Corp, International Business Machines Corp, Microsoft Corp, Oracle Corp, Pfizer Inc, Rockwell Automation Inc, Texas Instruments Inc, Tyco International Ltd, United Technologies Corp</i>
				37,462,600	
2010.02.09	2013.03.06	1 121 days	LTL		Stock basket of U.S. exporting companies - <i>Altria Group Inc, Avon Products Inc, Baxter International Inc, Caterpillar Inc, Cisco Systems Inc, Coca-Cola Co, Colgate-Palmolive Co, Intel Corp, International Business Machines Corp, Microsoft Corp, Oracle Corp, Pfizer Inc, Rockwell Automation Inc, Texas Instruments Inc, Tyco International Ltd, United Technologies Corp</i>
				1,626,000	
2010.02.09	2013.03.06	1 121 days	EUR		Stock basket of U.S. exporting companies - <i>Altria Group Inc, Avon Products Inc, Baxter International Inc, Caterpillar Inc, Cisco Systems Inc, Coca-Cola Co, Colgate-Palmolive Co, Intel Corp, International Business Machines Corp, Microsoft Corp, Oracle Corp, Pfizer Inc, Rockwell Automation Inc, Texas Instruments Inc, Tyco International Ltd, United Technologies Corp</i>
				955,390	
2011.02.23	2013.03.13	749 days	EUR	2,336,510	Swedish companies shares - <i>AstraZeneca PLC, Swedbank AB and Skanska AB</i>
2011.02.23	2013.03.13	749 days	EUR	1,815,137	Swedish companies shares - <i>AstraZeneca PLC, Swedbank AB and Skanska AB</i>
2010.03.05	2013.03.26	1 117 days	LTL		Stock basket of Chinese companies - <i>Industrial and Commercial Bank of China Ltd, China Construction Bank Corp, China Life Insurance Co Ltd, Hang Seng Bank Ltd, Taiwan Semiconductor Manufacturing Company Ltd, HON HAI Precision Industry Co, Jiangxi Copper Co Ltd, China Mobile Ltd, CLP Holdings Ltd, Hutchison Whampoa Ltd, China Railway Group Ltd, PetroChina Co Ltd, China Petroleum &amp; Chemical Corp, Tsingtao Brewery Co Ltd, Li &amp; Fung Ltd</i>
				6,278,700	
2010.03.05	2013.03.26	1 117 days	LTL		Stock basket of Chinese companies - <i>Industrial and Commercial Bank of China Ltd, China Construction Bank Corp, China Life Insurance Co Ltd, Hang Seng Bank Ltd, Taiwan Semiconductor Manufacturing Company Ltd, HON HAI Precision Industry Co, Jiangxi Copper Co Ltd, China Mobile Ltd, CLP Holdings Ltd, Hutchison Whampoa Ltd, China Railway Group Ltd, PetroChina Co Ltd, China Petroleum &amp; Chemical Corp, Tsingtao Brewery Co Ltd, Li &amp; Fung Ltd</i>
				4,193,200	
2010.03.05	2013.03.26	1 117 days	LTL	1,687,300	Coffee, wheat, soybeans, corn, cotton and cocoa
2010.03.05	2013.03.26	1 117 days	EUR	1,639,735	Coffee, wheat, soybeans, corn, cotton and cocoa
2010.04.13	2013.05.02	1 115 days	LTL		Basket of Russian, Polish and Check Republic companies stocks: <i>Mobile Telesystems OJSC, Mechel, Sberbank of Russia, Federal Hydrogenerating Co JSC, Lukoil OAO, Surgutneftegas OJSC, Severstal OAO, KGHM Polska Miedz SA, Telekomunikacja Polska SA and Komercni Banka AS</i>
				1,664,600	
2010.04.13	2013.05.02	1 115 days	LTL		Basket of Russian, Polish and Check Republic companies stocks: <i>Mobile Telesystems OJSC, Mechel, Sberbank of Russia, Federal Hydrogenerating Co JSC, Lukoil OAO, Surgutneftegas OJSC, Severstal OAO, KGHM Polska Miedz SA, Telekomunikacja Polska SA and Komercni Banka AS</i>
				255,900	
2010.04.13	2013.05.02	1 115 days	EUR		Basket of Russian, Polish and Check Republic companies stocks: <i>Mobile Telesystems OJSC, Mechel, Sberbank of Russia, Federal Hydrogenerating Co JSC, Lukoil OAO, Surgutneftegas OJSC, Severstal OAO, KGHM Polska Miedz SA, Telekomunikacja Polska SA and Komercni Banka AS</i>
				279,332	
2011.04.29	2013.05.15	747 days	EUR	2,109,316	Basket of Scandinavian companies stocks: <i>AP Moller-Maersk A/S, Norsk Hydro ASA and Swedbank AB</i>
2011.04.29	2013.05.15	747 days	EUR	2,640,011	Basket of Scandinavian companies stocks: <i>AP Moller-Maersk A/S, Norsk Hydro ASA and Swedbank AB</i>
2012.05.24	2013.06.11	383 days	EUR	4,672,329	Daimler AG shares
2010.06.01	2013.06.19	1 114 days	LTL		Funds basket: <i>Market Vectors Russia ETF, Samsung Kodex 200 Exchange Traded Fund, iShares MSCI Taiwan, iShares MSCI Brazil Index Fund, Hang Seng H-Share Index ETF, iShares MSCI Turkey Investable Market Index Fund.</i>
				5,659,200	
2010.06.01	2013.06.19	1 114 days	LTL		Funds basket: <i>Market Vectors Russia ETF, Samsung Kodex 200 Exchange Traded Fund, iShares MSCI Taiwan, iShares MSCI Brazil Index Fund, Hang Seng H-Share Index ETF, iShares MSCI Turkey Investable Market Index Fund.</i>
				2,780,100	
2010.06.01	2013.06.19	1 114 days	EUR		Funds basket: <i>Market Vectors Russia ETF, Samsung Kodex 200 Exchange Traded Fund, iShares MSCI Taiwan, iShares MSCI Brazil Index Fund, Hang Seng H-Share Index ETF, iShares MSCI Turkey Investable Market Index Fund.</i>
				2,217,043	
2010.06.23	2013.07.11	1 114 days	LTL		Asian countries funds: <i>South Korean fund iShares MSCI South Korea Index Fund, Taiwanese fund iShares MSCI Taiwan Index Fund and Japanese fund iShares MSCI Japan Index Fund</i>
				2,211,700	
2010.06.23	2013.07.11	1 114 days	LTL		Asian countries funds: <i>South Korean fund iShares MSCI South Korea Index Fund, Taiwanese fund iShares MSCI Taiwan Index Fund and Japanese fund iShares MSCI Japan Index Fund</i>
				814,800	
2010.06.23	2013.07.11	1 114 days	EUR		Asian countries funds: <i>South Korean fund iShares MSCI South Korea Index Fund, Taiwanese fund iShares MSCI Taiwan Index Fund and Japanese fund iShares MSCI Japan Index Fund</i>
				1,429,804	
2010.06.23	2013.07.11	1 114 days	LTL	1,716,400	Corn, soybeans, sugar, coffee, cotton and cocoa
2010.06.23	2013.07.11	1 114 days	LTL	1,076,000	Corn, soybeans, sugar, coffee, cotton and cocoa

**NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

**NOTE 9 DEBT SECURITIES AND REDEMPTION (CONTINUED)**

Issue date	Redemption date	Duration	Currency	Amount in issue (in LTL)	Interest rate or index
2010.06.23	2013.07.11	1 114 days	EUR	892,549	Corn, soybeans, sugar, coffee, cotton and cocoa
2012.06.27	2013.07.15	383 days	EUR	14,513,633	Bank of America Corp shares
2010.08.26	2013.08.29	1 099 days	LTL	3,075,400	Russian and Central Eastern European companies' shares: <i>NovaTek OAO, Mechel, Eraz Group SA, X5 Retail Group NV, Mobile Telesystems OJSC, Telekomunikacija Polska SA, KGHM Polska Miedz SA, MOL Hungarian Oil and Gas PLC, CEZ AS and Komercini Banka AS</i>
2010.08.26	2013.08.29	1 099 days	LTL	1,583,500	Russian and Central Eastern European companies' shares: <i>NovaTek OAO, Mechel, Eraz Group SA, X5 Retail Group NV, Mobile Telesystems OJSC, Telekomunikacija Polska SA, KGHM Polska Miedz SA, MOL Hungarian Oil and Gas PLC, CEZ AS and Komercini Banka AS</i>
2010.08.26	2013.08.29	1 099 days	EUR	1,238,865	Russian and Central Eastern European companies' shares: <i>NovaTek OAO, Mechel, Eraz Group SA, X5 Retail Group NV, Mobile Telesystems OJSC, Telekomunikacija Polska SA, KGHM Polska Miedz SA, MOL Hungarian Oil and Gas PLC, CEZ AS and Komercini Banka AS</i>
2012.08.22	2013.09.09	383 days	EUR	5,909,650	Samsung Electronics Co shares

**NOTE 10 SIGNIFICANT EVENTS AFTER THE BALANCE SHEET DATE**

After 30 September 2013 the Bank successfully completed 3 debt securities issues with the nominal value of LTL 1,305 thousand.

After 30 September 2013 reorganization of AB SEB bankas by merging AB "SEB lizingas" into AB SEB bankas has been successfully completed

**NOTE 11 MAJOR EVENTS IN THE ISSUER'S ACTIVITIES**

**On 31 January 2013**, the Bank announced that According to preliminary data, unaudited net profit earned over the year 2012 by AB SEB bankas is LTL 126,3 million (EUR 36,6 million) and by AB SEB bankas Group - LTL 89,3 million (EUR 25,0 million). The result has been calculated in accordance with the requirements set by the acts of the Bank of Lithuania and legal acts of the Republic of Lithuania. Over the year 2011, audited net profit earned by AB SEB bankas totaled LTL 379,8 million (EUR 110,0 million) and by AB SEB bankas Group – LTL 469,7 million (EUR 136,0 million).

**On 19 March 2013**, the Bank announced that on the 29th of March 2013, the Annual General Meeting of Shareholders of AB SEB bankas (hereinafter – the Bank) will take place. The Annual General Meeting is initiated and convened by the Management Board of the Bank. 100 % of shares of the Bank is owned by the bank Skandinaviska Enskilda Banken AB.

Issues on the agenda:

1. Regarding the Annual Report of the Bank;
2. Regarding the Report of the Auditor of the Bank;
3. Regarding the comments and proposals of the Supervisory Council of the Bank;
4. Regarding approval of the Consolidated Financial Statements of the Bank for the Year 2012;
5. Regarding appropriation of the Year 2012 profit (loss) of the Bank.
6. Regarding appointment of audit company of the Bank and approval of payment terms for audit services;
7. Regarding reorganization of AB "SEB lizingas".

The Management Board of the Bank endorsed the draft resolutions of the Annual General Meeting of Shareholders of the Bank

**On 29 March 2013**, the Bank announced that on the 29th March 2013, the Annual General Meeting of Shareholders of AB SEB bankas (hereinafter – the SEB Bank) took place and decisions on all issues on the agenda were adopted:

1. Bank Group's year 2012 Consolidated Annual Report and its Annex "Disclosure form concerning the compliance with the Corporate Governance Code for the Companies Listed on NASDAQ OMX Vilnius" have been familiarized with;
2. Report of the audit company UAB "PricewaterhouseCoopers", which has performed the audit, has been familiarized with;
3. Comments and proposals of the Supervisory Council of the Bank regarding the Bank's Activity Strategy, its Annual Consolidated Financial Statements, Draft Profit (Loss) Appropriation and the Bank's Consolidated Annual Report as well as the activities of the Bank's Management Board and President have been familiarized with;
4. Bank's and Bank Group's year 2012 Consolidated Financial Statements produced in accordance with the International Financial Reporting Standards were approved;
5. Appropriation of the year 2012 profit (loss) of the Bank was approved;
6. The audit company UAB "PricewaterhouseCoopers" was appointed to verify the Bank's Financial Statements of current and no more than 2 (two) upcoming financial years and the President of the Bank was authorized to enter into an agreement with UAB "PricewaterhouseCoopers" regarding rendering of audit services and to establish the terms of payment for the services therein;
7. Pursuant to part 1 of article 63 and part 1 of article 70 of the Law on Companies of the Republic of Lithuania, reorganization of AB "SEB lizingas", a company established and acting pursuant to the laws of the Republic of Lithuania, which data is kept at the Register of Legal Entities of the Republic of Lithuania, with code 123051535, and with registered office address Saltoniškių street 12, Vilnius, was approved by merging AB "SEB lizingas" into the Bank. The Management Board of the Bank was assigned to prepare the Terms of Reorganization whereby AB "SEB lizingas" would be merged into the Bank. The Management Board of the Bank and the chairman of the Management Board (the President) were authorized to take any and all actions related thereto.

**NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS  
FOR THE 9 MONTHS PERIOD ENDED 30 SEPTEMBER 2013**

(All amounts in LTL thousands unless otherwise stated)

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**NOTE 11 MAJOR EVENTS IN THE ISSUER'S ACTIVITIES (CONTINUED)**

**On 23 April 2013**, the Bank announced that according to preliminary data, unaudited net profit earned over the first quarter of the year 2013 by AB SEB bankas is LTL 44.0 million (EUR 12.7 million) and by AB SEB bankas Group is LTL 38.7 million (EUR 11.2 million). The result has been calculated in accordance with the requirements set by the acts of the Bank of Lithuania and legal acts of the Republic of Lithuania. Over the first quarter of the year 2012, unaudited net profit earned by AB SEB bankas totalled LTL 30.7 million (EUR 8.9 million) and by AB SEB bankas Group – LTL 41.5 million (EUR 12.0 million).

**On 15 July 2013**, the Bank announced that according to preliminary data, unaudited net profit earned over the first half of the year 2013 by AB SEB bankas is LTL 102.3 million (EUR 29.6 million) and by AB SEB bankas Group is LTL 97.5 million (EUR 28.2 million). The result has been calculated in accordance with the requirements set by the acts of the Bank of Lithuania and legal acts of the Republic of Lithuania. Over the first half of the year 2012, unaudited net profit earned by AB SEB bankas totalled LTL 59.5 million (EUR 17.2 million) and by AB SEB bankas Group – LTL 80.4 million (EUR 23.3 million).

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