



AB BANK SNORAS

A.Vivulskio str. 7, LT-03221 Vilnius

Interim Condensed Financial Information (not audited)

III quarter 2009

INTERMEDIARY CONFIRMATION OF THE RESPONSIBLE PERSONS

We, the undersigned responsible persons, hereby confirm that the following summary of the intermediary financial accountability corresponds to reality and correctly displays the assets, obligations, financial state and profit of Bankas Snoras consolidated subsidiary companies belonging to its Financial group.

President



Raimondas Baranauskas

Chief Accountant



Lina Safonovaite

BALANCE SHEETS

	<i>Financial Group</i>		<i>Bank</i>	
	<i>30 September 2009</i>	<i>31 December 2008</i>	<i>30 September 2009</i>	<i>31 December 2008</i>
Assets				
Cash and cash equivalents	1.747.321	2.332.574	1.352.920	1.538.464
Financial assets at fair value through profit or loss	615.068	145.169	481.210	91.132
Loans and placements with credit institutions	287.213	227.827	166.663	181.537
Loans to customers, net	4.797.158	5.097.441	3.213.603	3.425.752
Held-to-maturity financial assets	346.783	261.660	290.482	158.146
Investment in to subsidiaries	30.146	18.108	144.892	137.636
Property, plant and equipment	244.627	231.953	144.040	125.176
Intangible assets	54.499	27.981	8.978	8.998
Deferred income tax assets	-	958	-	-
Other assets	248.480	82.897	141.152	27.810
Total assets	8.371.295	8.426.568	5.943.940	5.694.651
Liabilities				
Amounts due to credit institutions	215.279	288.998	187.207	614.008
Derivative financial liabilities	2.112	14.807	973	788
Debt securities issued	542.424	593.913	523.394	576.298
Amounts due to customers	6.826.221	6.746.294	4.630.611	3.900.959
Subordinated loans	143.023	114.416	70.066	70.293
Current income tax liabilities	177	5.464	177	-
Deferred income tax liabilities	16.914	14.023	7.913	7.913
Other liabilities	75.108	55.501	24.372	29.272
Total liabilities	7.821.258	7.833.416	5.444.713	5.199.531
Equity				
Share capital	411.922	411.922	411.922	411.922
Reserves	70.173	67.978	66.340	61.242
Retained earnings	26.057	59.239	20.965	21.956
Total equity attributable to equity holders of the parent	508.152	539.139	499.227	495.120
Minority interest	41.885	54.013	-	-
Total equity	550.037	593.152	499.227	495.120
Total equity and liabilities	8.371.295	8.426.568	5.943.940	5.694.651

The accompanying notes are an integral part of these interim condensed consolidated financial statements.

President



Raimondas Baranauskas

Chief Accountant



Lina Safonovaite

30 November, 2009

STATEMENTS OF INCOME

	<i>Financial Group</i>		<i>Bank</i>	
	<i>30 September 2009</i>	<i>30 September 2008</i>	<i>30 September 2009</i>	<i>30 September 2008</i>
Interest income				
On loans to customers	334.999	311.370	211.113	191.954
On debt securities acquired	23.712	29.328	10.335	22.620
On loans and placements with credit institutions	18.870	55.567	15.952	32.683
	377.581	396.265	237.400	247.257
Interest expense				
On deposits	(288.242)	(202.242)	(207.615)	(130.706)
On placements from credit institutions	(10.513)	(6.497)	(4.610)	(3.862)
On debt securities issued	(27.815)	(33.905)	(27.386)	(33.279)
On subordinated loans	(6.720)	(5.966)	(3.443)	(3.433)
	(333.290)	(248.610)	(243.054)	(171.280)
Net interest income	44.291	147.655	(5.654)	75.977
(Impairment) of interest earning assets	(73.055)	(16.883)	(31.297)	(6.492)
Net interest income after impairment of interest earning assets	(28.764)	130.772	(36.951)	69.485
Fee and commission income	85.852	100.995	53.244	59.212
Fee and commission expenses	(19.563)	(22.046)	(9.435)	(7.314)
Net fee and commission income	66.289	78.949	43.809	51.898
Gains less losses from transactions with financial assets designated at fair value through profit or loss	85.457	(2.073)	81.328	(11.066)
Gains less losses from transactions with financial instruments classified as held for trading	30.081	(12.076)	30.081	(19.576)
Gains less losses from transactions in foreign currencies	10.718	44.701	(19.224)	27.684
Dividend revenue	8	662	11.366	11.401
Other income	6.384	2.685	753	305
Other non interest income	132.648	33.899	104.304	8.748
Salaries and benefits	(93.965)	(97.610)	(48.154)	(51.377)
Depreciation and amortisation	(19.376)	(17.535)	(9.918)	(8.134)
Other operating expenses	(93.306)	(87.822)	(48.983)	(46.553)
Other (impairment and provisions) releases	-	-	-	-
Operating expenses	(206.647)	(202.967)	(107.055)	(106.064)
Profit before income tax	(36.474)	40.653	4.107	24.067
Income tax expense	603	(10.912)	0	(5.709)
Profit for the year	(35.871)	29.741	4.107	18.358
Attributable to:				
Minority interest	(7.749)	3.333	-	-
Equity holders of the parent	(28.122)	26.408	4.107	18.358
	(35.871)	29.741	4.107	18.358

The accompanying notes are an integral part of these interim condensed consolidated financial statements.

STATEMENTS OF INCOME

	<i>Financial Group</i>		<i>Bank</i>	
	<i>1 July - 30 September 2009</i>	<i>1 July - 30 September 2008</i>	<i>1 July - 30 September 2009</i>	<i>1 July - 30 September 2008</i>
Interest income				
On loans to customers	110.608	107.662	67.597	71.236
On debt securities acquired	9.580	10.280	4.244	7.954
On loans and placements with credit institutions	4.424	19.746	4.203	11.184
	124.612	137.688	76.044	90.374
Interest expense				
On deposits	(103.479)	(72.940)	(73.344)	(49.387)
On placements from credit institutions	(2.797)	(2.539)	(1.366)	(1.323)
On debt securities issued	(9.001)	(11.591)	(8.896)	(11.424)
On subordinated loans	(2.139)	(2.017)	(1.010)	(1.173)
	(117.416)	(89.087)	(84.616)	(63.307)
Net interest income	7.196	48.601	(8.572)	27.067
(Impairment) of interest earning assets	(27.286)	(12.760)	(10.068)	(6.806)
Net interest income after impairment of interest earning assets	(20.090)	35.841	(18.640)	20.261
Fee and commission income	25.806	41.309	17.503	21.322
Fee and commission expenses	(7.000)	(10.414)	(4.526)	(3.108)
Net fee and commission income	18.806	30.895	12.977	18.214
Gains less losses from transactions with financial assets designated at fair value through profit or loss	17.225	(21.877)	14.106	(1.850)
Gains less losses from transactions with financial instruments classified as held for trading	13.455	(16.196)	13.454	(23.016)
Gains less losses from transactions in foreign currencies	(4.630)	25.864	(8.615)	22.410
Dividend revenue	1	-	-	-
Other income	3.427	1.123	13	55
Other non interest income	29.478	(11.086)	18.958	(2.401)
Salaries and benefits	(28.124)	(29.892)	(14.427)	(15.749)
Depreciation and amortisation	(6.413)	(6.067)	(3.306)	(2.866)
Other operating expenses	(32.088)	(32.040)	(15.440)	(16.235)
Other (impairment and provisions) releases	-	-	-	-
Operating expenses	(66.625)	(67.999)	(33.173)	(34.850)
Profit before income tax	(38.431)	(12.349)	(19.878)	1.224
Income tax expense	810	695	-	(584)
Profit for the year	(37.621)	(11.654)	(19.878)	640
Attributable to:				
Minority interest	(5.327)	1.147	-	-
Equity holders of the parent	(32.294)	(12.801)	(19.878)	640
	(37.621)	(11.654)	(19.878)	640

The accompanying notes are an integral part of these interim condensed consolidated financial statements.

STATEMENTS OF CASH FLOWS

	<i>Financial Group</i>		<i>Bank</i>	
	<i>30 September 2009</i>	<i>30 September 2008</i>	<i>30 September 2009</i>	<i>30 September 2008</i>
Operating activities				
Net result for the year	(28.122)	26.408	4.107	18.358
Adjustments to reconcile net profit or loss to net cash provided by operating activities	99.997	51.780	34.843	38.964
Income tax expenses	(603)	10.912	-	5.709
Unrealized foreign currency gains and losses	41.994	13.600	25.363	9.221
Depreciation / amortization	19.376	17.535	9.917	8.134
Impairment	73.055	(16.883)	31.297	(6.492)
(Gains) losses on sale of tangible assets, net	(19)	-	(18)	-
Change in accrued interest income	(44.030)	(338)	(31.375)	1.877
Change in accrued interest expenses	29.510	26.954	18.945	20.515
Cash flows from operating activities	71.875	78.188	38.950	57.322
Decrease (increase) in balances with banks	(41.702)	187.473	13.257	239.856
(Increase) in loans and receivables	304.144	(874.115)	212.518	(794.167)
Sale of held for trading securities	16.203	153.971	(5.025)	155.453
Sale of financial assets designated at fair value through profit or loss	(379.027)	30.125	(387.841)	77.200
(Increase) decrease in other assets	(293.437)	(129.442)	(101.252)	(28.767)
(Decrease) increase in deposits from credit institutions	(76.699)	(200.025)	(426.648)	(108.057)
(Decrease) increase in deposits (other than from credit institutions)	(17.027)	(257.562)	710.313	203.515
(Decrease) increase in other liabilities	29.313	41.022	(4.702)	327
Income tax (paid)	(5.278)	(18.809)	177	(8.858)
Cash flow from (to) operating activities	(391.635)	(989.174)	49.747	(206.176)
Investing activities				
Cash (payments) to acquire tangible assets	(26.320)	(37.352)	(26.980)	(19.578)
Cash receipts from the sale of tangible assets	19	-	18	-
Cash (payments) to acquire intangible assets	(3.006)	(5.943)	(1.782)	(2.640)
Cash (payments) for the investment in subsidiaries, net of cash acquired	(17.628)	2.687	4.030	(292)
Sale of available-for-sale assets	-	32.865	-	32.865
Cash (payments) to acquire held-to-maturity investments	(95.789)	(72.783)	(140.528)	(25.151)
Net cash flow from (to) investing activities	(142.724)	(80.526)	(165.242)	(14.796)
Financing activities				
Dividends (paid)	-	(33.049)	-	(30.003)
Issue of debt certificates (including bonds)	103.673	15.050	103.673	15.050
(Repayments) of debt certificates (including bonds)	(157.044)	(10.456)	(156.577)	(13.220)
Received (repaid) subordinated loans	28.644	(633)	-	-
Net cash flow from (to) financing activities	(24.727)	(29.088)	(52.904)	(28.173)
Net (decrease) increase in cash and cash equivalents	(559.086)	(1.098.788)	(168.399)	(249.145)
Net foreign exchange difference	(26.167)	4.227	(17.145)	7.103
Cash and cash equivalents at beginning of the period	2.332.574	3.099.201	1.538.464	1.587.821
Cash and cash equivalents at end of the period	1.747.321	2.004.640	1.352.920	1.345.779

The accompanying notes are an integral part of these interim condensed consolidated financial statements.

STATEMENTS OF CHANGES IN EQUITY

Financial Group

	<i>Attributable to the equity holders of the Bank</i>									<i>Total Equity</i>
	<i>Share capital</i>	<i>Share surplus</i>	<i>Reserve capital</i>	<i>Revaluation reserve of property and equipment</i>	<i>Revaluation reserve of financial assets</i>	<i>Reserve of foreign currency translation</i>	<i>Other general reserves</i>	<i>Retained earnings</i>	<i>Minority interest</i>	
As of 31 December 2007	253.354	99.137	16.190	41.975	(49)	(295)	7.575	124.286	51.046	593.219
Revaluation of financial assets	-	-	-	-	49	-	-	-	-	49
Reserve of foreign currency translation	-	-	-	-	-	(1.880)	-	-	-	(1.880)
Total income and expense recognized directly in equity	-	-	-	-	49	(1.880)	-	-	-	(1.880)
Net profit	-	-	-	-	-	-	-	26.408	3.333	29.741
Total income and expenses for the period	-	-	-	-	49	(1.880)	-	26.408	3.333	27.910
Dividends	-	-	-	-	-	-	-	(30.003)	(3.046)	(33.049)
Transfer to reserve capital	-	-	2.467	-	-	-	-	(2.467)	-	-
Transfer to other reserves	-	-	-	-	-	-	4.883	(4.883)	-	-
As of 30 September 2008	253.354	99.137	18.657	41.975	-	(2.175)	12.458	113.341	51.333	588.080
As of 31 December 2008	411.922	-	18.657	40.609	-	(3.396)	12.108	59.239	54.013	593.152
Reserve of foreign currency translation	-	-	-	(1.206)	-	-	-	-	(734)	(1.940)
Total income and expense recognized directly in equity	-	-	-	-	-	(1.889)	-	-	(851)	(2.740)
Net profit	-	-	-	(1.206)	-	(1.889)	-	-	(1.585)	(4.680)
Total income and expenses for the period	-	-	-	-	-	-	-	(28.122)	(7.748)	(35.870)
	-	-	-	(1.206)	-	(1.889)	-	(28.122)	(9.333)	(40.550)
Merger of subsidiary companies	-	-	-	-	-	-	78	152	(2.795)	(2.565)
Transfer to reserve capital	-	-	4.000	-	-	-	-	(4.000)	-	-
Transfer to other reserves	-	-	-	-	-	-	1.212	(1.212)	-	-
As of 30 September 2008	411.922	-	22.657	39.403	-	(5.285)	13.398	26.057	41.885	550.037

The accompanying notes are an integral part of these interim condensed consolidated financial statements.

STATEMENTS OF CHANGES IN EQUITY

Bank

	<i>Share capital</i>	<i>Share surplus</i>	<i>Reserve capital</i>	<i>Revaluation reserve of property and equipment</i>	<i>Revaluation reserve of financial assets</i>	<i>Reserve of foreign currency translation</i>	<i>Other general reserves</i>	<i>Retained earnings</i>	<i>Total Equity</i>
As of 31 December 2007	253.354	99.137	16.190	32.519	(49)		6.595	96.738	504.484
Revaluation of financial assets	-	-	-	-	49	-	-	-	49
Total income and expense recognized directly in equity	-	-	-	-	49	-	-	-	49
Net profit	-	-	-	-	-	-	-	18.359	18.359
Total income and expenses for the period	-	-	-	-	49	-	-	18.359	18.408
Dividends	-	-	2.467	-	-	-	-	(2.467)	-
Transfer to reserve capital	-	-	-	-	-	-	4.837	(4.837)	-
Transfer to other reserves	-	-	-	-	-	-	-	(30.003)	(30.003)
As of 30 September 2008	253.354	99.137	18.657	32.519	-	-	11.432	77.790	492.889
As of 31 December 2008	411.922	-	18.657	31.153	-		11.432	21.956	495.120
Net profit	-	-	-	-	-	-	-	4.107	4.107
Total income and expenses for the period	-	-	-	-	-	-	-	4.107	4.107
Transfer to reserve capital	-	-	4.000	-	-	-	-	(4.000)	-
Transfer to other reserves	-	-	-	-	-	-	1.098	(1.098)	-
As of 30 September 2009	411.922	-	22.657	31.153	-		12.530	20.965	499.227

The accompanying notes are an integral part of these interim condensed consolidated financial statements.

PRINCIPAL ACTIVITIES

AB Bankas SNORAS (hereinafter the Bank) is the parent company of the Group. It was formed on 17 March 1992 under the laws of the Republic of Lithuania. The Bank operates under a general banking license issued by the Bank of Lithuania. The Bank's main office is in Vivulskio Str. 7, Vilnius, Lithuania and it has 12 branches in Vilnius, Kaunas, Klaipėda, Šiauliai, Panevėžys, Utena, Marijampolė, Mažeikiai, Alytus, Tauragė, Tallinn, Riga and 241 operating outlets.

The Bank offers the following banking services: accepts deposits from individuals, issues loans and provides short-term trade financing and consults clients, processes payments in Litas and other currencies, issues and services magnetic and microchip cards, collects payments, exchanges currency and provides other services. The subsidiary companies of the Bank provide the real estate management, construction and renovation, asset management, consumer financing and securities fund management services to the participants of the markets of Lithuania and Baltic states.

The authorized and issued share capital of the Bank consists of 391,922,567 ordinary shares with the par value of LTL 1 each and 2,000 thousand preference shares with the par value of LTL 10 each. All shares were fully paid.

The Group consisted of the following companies:

Subsidiary	Ownership %		Country	Industry
	30-09-2009	31-12-2008		
UAB "SNORO Lizingas"	100%	100%	Lithuania	Consumer financing
UAB "SNORO Rizikos Kapitalo Valdymas"*	100%	100%	Lithuania	Debt recovery
UAB "Vilniaus Kapitalo Vystymo Projektai"	50%	60%	Lithuania	Real estate
UAB "SNORO Turto Valdymas"	100%	100%	Lithuania	Venture capital projects
UAB "SNORO fondų valdymas"	-	100%	Lithuania	Fund management
UAB "SNORAS Assets Management"*	87,24%	-	Lithuania	Fund management
UAB "NORO Investicijų Valdymas"	100%	100%	Lithuania	Real estate
UAB "SNORO Valda"	100%	100%	Lithuania	Real estate
UAB "SNORO Media Investicijos"	100%	-	Lithuania	Investment
AB FMĮ "Finasta"*	100%	-	Lithuania	Financial brokerage
UAB "Finasta Asset Management"*	100%	-	Lithuania	Fund management
AB "Finasta įmonių finansai"*	100%	-	Lithuania	Financial services
AB bankas "Finasta"*	100%	-	Lithuania	Banking
IPAS "Finasta Asset Management Latvia"*	100%	-	Latvia	Fund management
UAB FMĮ "SNORAS-Jūsų Tarpininkas"*	100%	-	Lithuania	Financial brokerage
ZAO "SNORAS Capital Markets"*	99.98%	99.98%	Russia	Fund management
ZAO "Yarovit"*	100%	100%	Russia	Real estate
AS "Latvijas Krājbanka"	78.04%	76.02%	Latvia	Banking
SIA "Krājinvestīcijas"*	78.04%	76.02%	Latvia	Real estate
Ieguldījumu Pārvaldes Sabiedrība "LKB Asset Management"*	78.04%	76.02%	Latvia	Fund management
AS "Ieguldījumu Sabiedrība Astra Fondi"*	78.04%	76.02%	Latvia	Fund management
AS "Pirmais Atklātais Pensiju Fonds"*	78.04%	76.02%	Latvia	Fund management
SIA "LKB Lizings"*	78.04%	76.02%	Latvia	Consumer financing
SIA "LKB Drošība"*	78.04%	76.02%	Latvia	Security and cash services
AAS "LKB Life"*	77.88%	75.86%	Latvia	Insurance
AS "Center Credit"*	39.80%	38.77%	Latvia	Investment services
SIA "Spozhyv Service"*	39.80%	38.77%	Ukraine	Consumer financing

*The companies are not under direct control.

** 43.54 per cents are not under direct control.

In the consolidated financial statements all inter-company balances and transactions were eliminated. Consolidated financial statements were prepared using the same accounting principles for similar transactions and events.

BASIS OF PREPARATION

The accounting policies adopted in the preparation of the interim consolidated financial statements is consistent with those followed in the preparation of the Group's annual financial statements for the year ended 31 December 2008.

The interim consolidated financial statements do not contain all the information and disclosures required in the annual financial statements and should be read in conjunction with the Group's annual financial statements as of 31 December 2008.

1. Cash and Cash Equivalents

Cash and cash equivalents comprise:

	<i>Financial Group</i>		<i>Bank</i>	
	<i>30 September 2009</i>	<i>31 December 2008</i>	<i>30 September 2009</i>	<i>31 December 2008</i>
Cash at hand	138.636	196.158	104.124	112.244
Current accounts with the Central Banks	275.601	455.589	192.478	335.809
Current accounts with other credit institutions	1.005.241	1.474.361	728.869	912.929
Time deposits with credit institutions up to 90 days	327.843	206.466	327.449	177.482
Cash and cash equivalents	1.747.321	2.332.574	1.352.920	1.538.464

2. Financial Assets and Liabilities at Fair Value through Profit or Loss

Financial assets at fair value through profit or loss are held for trading (with Derivative financial instruments) or designated as financial assets at fair value through profit or loss upon initial recognition.

Financial assets designated as at fair value through profit and loss comprise:

	<i>Financial Group</i>		<i>Bank</i>	
	<i>30 September 2009</i>	<i>31 December 2008</i>	<i>30 September 2009</i>	<i>31 December 2008</i>
Held for trading assets	80.031	54.036	49.654	49.954
Available for sale assets designated at fair value through profit and loss upon initial recognition	530.386	73.100	428.704	38.442
Derivative financial instruments	4.651	18.033	2.852	2.736
Financial assets designated as at fair value through profit and loss	615.068	145.169	481.210	91.132

3. Loans to Customers, net

Loans to customers comprise:

	<i>Financial Group</i>		<i>Bank</i>	
	<i>30 September 2009</i>	<i>31 December 2008</i>	<i>30 September 2009</i>	<i>31 December 2008</i>
Loans to customers	4.531.741	4.738.785	2.928.631	3.060.454
Credit lines	339.154	378.677	311.035	348.974
Promissory notes	1.485	4.665	1.485	3.282
Reverse repurchase agreements	36.817	47.695	25.001	37.078
Factoring	623	1.584	315	1.011
	4.909.820	5.171.406	3.266.467	3.450.799
Less: allowance for loan impairment	(112.662)	(73.965)	(52.864)	(25.047)
Loans to customers, net	4.797.158	5.097.441	3.213.603	3.425.752

Loans have been extended to the following types of customers:

	<i>Financial Group</i>		<i>Bank</i>	
	<i>30 September 2009</i>	<i>31 December 2008</i>	<i>30 September 2009</i>	<i>31 December 2008</i>
Corporate clients	3.151.677	3.086.924	2.319.822	2.357.328
Individuals	1.551.843	1.894.314	821.850	990.285
State budget or municipal authorities	44.052	48.532	43.357	46.573
State companies	2.526	10.435	118	130
Other	47.060	57.236	28.456	31.436
Loans to customers, net	4.797.158	5.097.441	3.213.603	3.425.752

Loans are issued within the following industry sectors:

	<i>Financial Group</i>		<i>Bank</i>	
	<i>30 September 2009</i>	<i>31 December 2008</i>	<i>30 September 2009</i>	<i>31 December 2008</i>
Individuals	1.551.843	1.894.314	821.850	990.285
Real estate	993.400	927.835	593.053	535.631
Trading	261.476	323.879	192.237	223.791
Manufacturing	331.810	408.266	269.385	312.640
Services	300.439	256.810	216.980	201.142
Transport	514.364	313.037	197.750	170.488
Financial services	322.908	223.592	565.636	629.422
Construction	292.345	260.726	219.232	189.146
Agriculture and food processing	97.941	120.868	64.397	82.009
Electricity	25.651	25.213	21.028	20.714
Government and municipalities	23.289	44.512	22.539	42.630
Fuel, gas and chemical	5.655	10.580	-	-
Other	76.037	287.809	29.516	27.854
Loans to customers, net	4.797.158	5.097.441	3.213.603	3.425.752

4. Amounts Due to Credit Institutions

Amounts due to credit institutions comprise:

	<i>Financial Group</i>		<i>Bank</i>	
	<i>30 September 2009</i>	<i>31 December 2008</i>	<i>30 September 2009</i>	<i>31 December 2008</i>
Time deposits and loans	195.520	215.724	167.361	474.683
Repurchase agreements	14.185	29.885	14.185	29.885
Current accounts	5.574	43.389	5.661	109.440
Amounts due to credit institutions	215.279	288.998	187.207	614.008

5. Amounts Due to Customers

The amounts due to customers include the following::

	<i>Financial Group</i>		<i>Bank</i>	
	<i>30 September 2009</i>	<i>31 December 2008</i>	<i>30 September 2009</i>	<i>31 December 2008</i>
Time deposits	4.819.508	4.229.297	3.325.571	3.026.256
Current accounts	2.006.713	2.516.997	1.305.040	874.703
Amounts due to customers	6.826.221	6.746.294	4.630.611	3.900.959

Amounts due to customers include accounts with the following types of customers:

	<i>Financial Group</i>		<i>Bank</i>	
	<i>30 September 2009</i>	<i>31 December 2008</i>	<i>30 September 2009</i>	<i>31 December 2008</i>
Individuals	4.872.980	4.195.275	3.435.576	2.820.123
Corporate clients	1.575.623	2.174.238	1.120.618	999.588
Government departments and state owned enterprises	351.008	353.576	59.224	69.778
Other	26.610	23.205	15.193	11.470
Amounts due to customers	6.826.221	6.746.294	4.630.611	3.900.959

6. Debt Securities Issued

As of 30 September 2009 the Bank had the debt securities issued with the amortised cost in amount of LTL 523.057 thousand:

Title	ISIN code	Issue date	Maturity date	Fixed interest rate	Currency	Amortised cost 2009.09.30 (LTL thousand)
SNORAS 7%, 5/21/2010	XS0301140512	2007.05.21	2010.05.21	7%	EUR	396 840
SNORAS RDX1	LT1000403683	2008.03.17	2011.03.31	-	EUR	379
SNORAS RDX1 Plius	LT1000403691	2008.03.17	2011.03.31	-	EUR	900
SNORAS RDX2	LT1000403709	2008.03.17	2011.03.31	-	USD	578
SNORAS RDX2 Plius	LT1000403717	2008.03.17	2011.03.31	-	USD	312
SNORAS RDX3	LT0000430498	2008.03.17	2011.03.31	-	LTL	456
SNORAS RDX3 Plius	LT0000430506	2008.03.17	2011.03.31	-	LTL	545
SNORAS Energetika1	LT1000403808	2008.07.14	2011.07.27	-	EUR	1 216
SNORAS Energetika1 Plius	LT1000403816	2008.07.14	2011.07.27	-	EUR	1 921
SNORAS Energetika2	LT1000403824	2008.07.14	2011.07.27	-	USD	702
SNORAS Energetika2 Plius	LT1000403832	2008.07.14	2011.07.27	-	USD	1 559
SNORAS Energetika3	LT0000430605	2008.07.14	2011.07.27	-	LTL	911
SNORAS Energetika3 Plius	LT0000430613	2008.07.14	2011.07.27	-	LTL	1 707
SNORAS Fiksuotų palūkanų Nr.1	LT0000402398	2008.10.22	2010.10.22	7%	LTL	523
SNORAS Fiksuotų palūkanų Nr.2	LT0000401788	2008.12.19	2009.12.21	10%	LTL	1 739
SNORAS Fiksuotų palūkanų Nr.3	LT0000401846	2009.01.26	2010.01.29	10%	LTL	396
SNORAS Fiksuotų palūkanų Nr.4	LT0000401887	2009.03.16	2010.03.19	11%	LTL	1 356
SNORAS Fiksuotų palūkanų Nr.5	LT0000401911	2009.04.20	2010.04.22	11%	LTL	1 352
SNORAS Fiksuotų palūkanų Nr.6	LT1000401182	2009.04.20	2010.04.22	9,5%	EUR	4 187
SNORAS Fiksuotų palūkanų Nr.7	LT0000401937	2009.05.18	2010.05.24	10,5%	LTL	512
SNORAS Fiksuotų palūkanų Nr.8	LT1000401208	2009.05.18	2010.05.24	9%	EUR	1 064
SNORAS Fiksuotų palūkanų Nr.9	LT0000401960	2009.06.11	2010.06.24	10%	LTL	506
SNORAS Fiksuotų palūkanų Nr.10	LT1000401224	2009.06.11	2010.06.24	8%	EUR	1 397
SNORAS Fiksuotų palūkanų Nr.11	LT0000401986	2009.07.03	2010.07.19	10%	LTL	1 487
SNORAS Fiksuotų palūkanų Nr.12	LT1000401232	2009.07.03	2010.07.19	8%	EUR	2 516
SNORAS Fiksuotų palūkanų Nr.13	LT0000410037	2009.08.10	2010.08.16	10%	LTL	274
SNORAS Fiksuotų palūkanų Nr.14	LT1000401257	2009.08.10	2010.08.16	8%	EUR	2 582
SNORAS Fiksuotų palūkanų Nr.15	LT0000410052	2009.09.07	2010.09.13	10%	LTL	4 359
SNORAS Fiksuotų palūkanų Nr.16	LT1000401265	2009.09.07	2010.09.13	8%	EUR	6 279
SNORAS Nevieša emisija Nr.1	LT0000410045	2009.08.10	2010.08.16	*	LTL	11 499
SNORAS Neterminuoti skolos VP	LT1000410019	2009.08.31	-	8%	EUR	73 001

*publicly not announced

7. Financial Risk Management

Capital Adequacy

The Bank of Lithuania and Latvian Financial and Capital Market Commission (FCMC) require banks in Lithuania and Latvia respectively to maintain a capital adequacy ratio of 8%, computed based on requirements of respective regulator, Group's capital adequacy is calculated based on Bank of Lithuania requirements. As of 30 September 2009, the Financial Group's capital adequacy ratio on this basis exceeded the statutory minimum and amounted 8.05 % and 8.59 % respectively:

Compliance with the benchmark ratios set by the Bank of Lithuania 31 March 2009:

	Financial Group	Bank
Liquidity, %	-	44,56
Open currency position, %	4,26	0,44
Maximum exposure requirement to one borrower, %	24,90	21,82*
Large exposure ratio, %	171,43	311,33
*Excluding loans to subsidiary companies		

8. Ratings

Ratings of AB bankas SNORAS assigned or affirmed by the international rating company Fitch Ratings Ltd (8 April 2009):

Rating type		Rating Outlook
Long-term	B+	Negative
Short-term	B	Negative
Individual	D/E	
Support	4	