

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 interim 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.

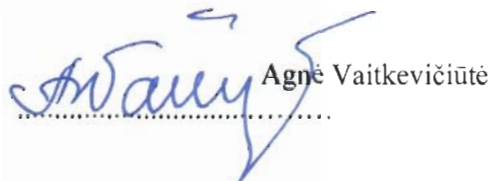
President of SEB Bank



.....

Raimondas KvedarasDirector of Business Support Division and CFO of
SEB Bank

.....

Aušra MatusevičienėDirector of Finance and Reporting Department of
SEB Bank

.....

Agnė VaitkevičiūtėVilnius,
November 2009



SEB BANK

CONDENSED INTERIM FINANCIAL INFORMATION
FOR THE NINE MONTHS PERIOD ENDED
30 SEPTEMBER 2009

Interim Financial Information for the Nine Months Period Ended 30 September 2009

**Condensed Interim Income Statement of the Group
for the nine months period ended 30 September (LTL 000s)**

| | The Group | | | |
|---|---|-----------------------|---|-----------------------|
| | 2009 | | 2008 | |
| | Nine months period ended 30 September | Third quarter 2009 | Nine months period ended 30 September | Third quarter 2008 |
| Interest income | 963,585 | 279,879 | 1,198,095 | 418,304 |
| Interest expenses | (634,968) | (181,709) | (712,823) | (254,784) |
| Net interest income | 328,617 | 98,170 | 485,272 | 163,520 |
| Impairment losses on loans | (834,678) | (624,428) | (41,273) | (24,436) |
| Impairment losses on lease portfolio | (327,123) | (251,554) | (9,418) | (6,958) |
| Provisions for guarantees | (16,273) | (15,801) | (544) | (311) |
| Other impairment losses | (1,071) | (1,327) | (81) | (83) |
| Total impairment losses | (1,179,145) | (893,110) | (51,316) | (31,788) |
| Net interest income after impairment losses | (850,528) | (794,940) | 433,956 | 131,732 |
| Income on services and commissions | 168,215 | 58,298 | 195,805 | 71,898 |
| Expenses on services and commissions | (49,764) | (19,506) | (51,466) | (18,632) |
| Other income, net | (7,325) | (9,689) | 6,544 | 1,379 |
| Net gain (loss) on investment securities | 4,455 | (25,054) | (4,779) | (13,716) |
| Impairment of available for sale equity securities | (14,712) | - | - | - |
| Dividend income from subsidiaries | - | - | - | - |
| Net gain (loss) on operations with debt securities and derivative financial instruments | (13,814) | (20,139) | (5,562) | 8,100 |
| Total net foreign exchange gain | 53,752 | 27,782 | 60,490 | 17,978 |
| Net insurance premium revenue | 121,964 | 76,489 | 69,790 | 25,539 |
| Gross insurance expenses | (100,617) | (40,763) | (50,957) | (11,379) |
| Net life insurance income | 21,347 | 35,726 | 18,833 | 14,160 |
| Impairment of goodwill | (169,550) | - | - | - |
| Staff costs | (120,550) | (38,538) | (145,137) | (49,173) |
| Other administrative expenses | (131,232) | (44,672) | (135,072) | (48,235) |
| Total staff costs and other administrative expenses | (251,782) | (83,210) | (280,209) | (97,408) |
| Profit (loss) before income tax | (1,109,706) | (866,458) | 373,612 | 115,491 |
| Income tax | 166,954 | 112,916 | (52,719) | (20,196) |
| Net income | (942,752) | (753,542) | 320,893 | 95,295 |
| Attributable to: | | | | |
| Equity holders of the parent | (942,752) | (753,542) | 320,893 | 95,295 |
| Minority interest | - | - | - | - |
| Condensed interim other comprehensive income statement | | | | |
| Net income | (942,752) | (753,542) | 320,893 | 95,295 |
| Other comprehensive income | | | | |
| Revaluation of available for sale assets | 20,739 | 10,531 | (13,248) | (1,119) |
| Amortisation of financial assets revaluation reserve of reclassified financial assets | 2,180 | 750 | - | - |
| Total other comprehensive income | 22,919 | 11,281 | (13,248) | (1,119) |
| Total comprehensive income | (919,833) | (742,261) | 307,645 | 94,176 |

R.Kvedaras
President

A.Matusevičienė
Head of Support Division, CFO

Interim Financial Information for the Nine Months Period Ended 30 September 2009

**Condensed Interim Income Statement of the Bank
for the nine months period ended 30 September
(LTL 000s)**

| | 2009 | | 2008 | |
|---|---|-----------------------|---|-----------------------|
| | Nine months period ended 30 September | Third quarter 2009 | Nine months period ended 30 September | Third quarter 2008 |
| Interest income | 863,638 | 255,401 | 1,035,199 | 359,801 |
| Interest expenses | (560,803) | (166,473) | (601,849) | (212,969) |
| Net interest income | 302,835 | 88,928 | 433,350 | 146,832 |
| Impairment losses on loans | (834,678) | (624,428) | (41,273) | (24,436) |
| Impairment losses on lease portfolio | - | - | - | - |
| Provisions for guarantees | (16,273) | (15,801) | (544) | (311) |
| Other impairment losses | 1 | (255) | (81) | (83) |
| Total impairment losses | (850,950) | (640,484) | (41,898) | (24,830) |
| Net interest income after impairment losses | (548,115) | (551,556) | 391,452 | 122,002 |
| Income on services and commissions | 153,240 | 52,146 | 171,380 | 61,223 |
| Expenses on services and commissions | (47,865) | (18,481) | (49,972) | (18,238) |
| Other income, net | 4,811 | 1,722 | 4,274 | 1,043 |
| Net gain (loss) on investment securities | 4,947 | 2,593 | (173) | (739) |
| Impairment of available for sale equity securities | (14,712) | - | - | - |
| Dividend income from subsidiaries | 4,816 | - | 58,591 | - |
| Net gain (loss) on operations with debt securities and derivative financial instruments | (13,814) | (20,139) | (6,353) | 7,795 |
| Total net foreign exchange gain | 54,601 | 28,090 | 61,305 | 14,472 |
| Impairment of goodwill | (169,550) | - | - | - |
| Staff costs | (104,938) | (33,063) | (122,834) | (40,230) |
| Other administrative expenses | (117,752) | (40,311) | (121,627) | (43,964) |
| Total staff costs and other administrative expenses | (222,690) | (73,374) | (244,461) | (84,194) |
| Profit (loss) before income tax | (794,331) | (578,999) | 386,043 | 103,364 |
| Income tax | 167,887 | 121,069 | (44,027) | (16,808) |
| Net income | (626,444) | (457,930) | 342,016 | 86,556 |
| Attributable to: | | | | |
| Equity holders of the parent | (626,444) | (457,930) | 342,016 | 86,556 |
| Minority interest | - | - | - | - |
| Condensed interim other comprehensive income statement | | | | |
| Net income | (626,444) | (457,930) | 342,016 | 86,556 |
| Other comprehensive income | | | | |
| Revaluation of available for sale assets | 20,739 | 10,531 | (13,248) | (1,119) |
| Amortisation of financial assets revaluation reserve of reclassified financial assets | 2,180 | 750 | - | - |
| Total other comprehensive income | 22,919 | 11,281 | (13,248) | (1,119) |
| Total comprehensive income | (603,525) | (446,649) | 328,768 | 85,437 |

R.Kvedaras
President

A.Matusevičienė
Chief Financial Officer

Interim Financial Information for the Nine Months Period Ended 30 September 2009

Condensed Interim Balance Sheet as of 30 September 2009 (LTL 000s)

| The Group | | | The Bank | |
|---|------------------|--|-------------------|------------------|
| 30 September 2009 | 31 December 2008 | | 30 September 2009 | 31 December 2008 |
| Assets | | | | |
| 401,015 | 497,629 | Cash in hand | 401,015 | 497,629 |
| 344,094 | 729,273 | Balances with the Central Banks | 344,094 | 729,273 |
| 3,388,579 | 830,593 | Due from banks, net | 3,388,022 | 830,186 |
| 239,234 | 63,612 | Government securities – available for sale | 239,606 | 62,987 |
| 432,398 | 399,232 | Financial assets at fair value through profit or loss | 29,257 | 95,124 |
| 156,071 | 114,792 | Derivative financial instruments | 156,071 | 114,792 |
| 15,724 | 39,651 | Loans to credit and financial institutions, net of impairment allowances | 486,730 | 937,335 |
| 18,009,662 | 20,280,295 | Loans to customers, net of impairment allowances | 18,016,314 | 20,287,969 |
| 1,708,271 | 1,750,534 | Government securities – loans and receivables | 1,708,271 | 1,750,534 |
| 2,907,315 | 4,223,542 | Finance lease receivable, net of impairment allowances | - | - |
| 14,034 | 18,468 | Investment securities – available for sale | 14,034 | 18,468 |
| 12,509 | 12,989 | Investment securities – held to maturity | 12,509 | 12,989 |
| - | - | Investments in subsidiaries | 227,546 | 62,441 |
| 154,666 | 240,238 | Intangible fixed assets | 154,099 | 239,578 |
| 70,229 | 65,001 | Tangible fixed assets | 64,418 | 63,232 |
| 4,886 | 7,547 | Assets under operating lease | - | - |
| 87,598 | 25,411 | Non-current assets held for disposal | 1,524 | 1,524 |
| 63,930 | 9,287 | Income tax receivables | 53,039 | 8,955 |
| 177,589 | 15,682 | Deferred tax asset | 162,168 | - |
| 310,884 | 201,259 | Other assets, net of impairment allowances | 71,700 | 117,482 |
| 28,498,688 | 29,525,035 | Total assets | 25,530,417 | 25,830,497 |
| Liabilities | | | | |
| 42 | 24 | Amounts owed to the Central Banks | 42 | 24 |
| 14,918,413 | 15,156,610 | Amounts owed to credit and financial institutions | 12,005,749 | 11,764,275 |
| 303,607 | 293,293 | Derivative financial instruments | 303,607 | 293,293 |
| 10,265,670 | 10,203,009 | Deposits from the public | 10,269,770 | 10,208,909 |
| 291,876 | 219,919 | Liabilities in life insurance operations | - | - |
| 57,839 | 45,296 | Liabilities to investment contract holders | - | - |
| 44,331 | 51,309 | Accrued expenses and deferred income | 40,220 | 43,522 |
| 597,425 | 603,187 | Subordinated loans | 597,425 | 603,187 |
| 544,692 | 607,793 | Debt securities in issue | 545,451 | 608,576 |
| - | 403 | Deferred tax liabilities | - | 403 |
| 151,054 | 97,417 | Other liabilities and provisions | 113,241 | 49,871 |
| 27,174,949 | 27,281,463 | Total liabilities | 23,875,505 | 23,572,060 |
| Equity | | | | |
| Equity attributable to equity holder of the parent | | | | |
| 1,034,575 | 1,034,575 | Paid in capital | 1,034,575 | 1,034,575 |
| 1,034 | 1,034 | Reserve capital | 2,200 | 2,200 |
| (9,640) | (32,559) | Financial assets revaluation reserve | (9,640) | (32,559) |
| 135,160 | 77,394 | Legal reserve | 133,151 | 74,639 |
| 9,338 | 9,338 | General and other reserves | 9,338 | 9,338 |
| 153,272 | 1,153,790 | Net income for the period and retained earnings | 485,288 | 1,170,244 |
| 1,323,739 | 2,243,572 | | 1,654,912 | 2,258,437 |
| - | - | Minority interest | - | - |
| 1,323,739 | 2,243,572 | Total equity | 1,654,912 | 2,258,437 |
| 28,498,688 | 29,525,035 | Total liabilities and equity | 25,530,417 | 25,830,497 |

R.Kvedaras
President

A.Matusevičienė
Head of Support Division, CFO

**Condensed Interim Statement of Changes in Equity of the Group
for the period ended 30 September 2009
(LTL 000s)**

| | Share capital | Reserve capital | Financial assets revaluation reserve | Legal reserve | General and other reserves | Retained earnings | Minority interest | Total |
|---|---------------|-----------------|--------------------------------------|---------------|----------------------------|-------------------|-------------------|-----------|
| 31 December 2007 | 1,034,575 | 1,034 | (7,442) | 35,215 | 9,338 | 938,189 | - | 2,010,909 |
| Net change in available for sale investments, net of deferred tax | - | - | (13,248) | - | - | - | - | (13,248) |
| Net income for the period | - | - | - | - | - | 320,893 | - | 320,893 |
| <i>Net income recognised directly in equity</i> | - | - | (13,248) | - | - | 320,893 | - | 307,645 |
| Transfers to reserves | - | - | - | 42,179 | - | (42,179) | - | - |
| 30 September 2008 | 1,034,575 | 1,034 | (20,690) | 77,394 | 9,338 | 1,216,903 | - | 2,318,554 |
| 31 December 2008 | 1,034,575 | 1,034 | (32,559) | 77,394 | 9,338 | 1,153,790 | - | 2,243,572 |
| Net change in available for sale investments, net of deferred tax | - | - | 20,739 | - | - | - | - | 20,739 |
| Amortisation of financial assets revaluation reserve of reclassified financial assets | - | - | 2,180 | - | - | - | - | 2,180 |
| Net income for the period | - | - | - | - | - | (942,752) | - | (942,752) |
| <i>Net income recognised directly in equity</i> | - | - | 22,919 | - | - | (942,752) | - | (919,833) |
| Transfers to reserves | - | - | - | 57,766 | - | (57,766) | - | - |
| 30 September 2009 | 1,034,575 | 1,034 | (9,640) | 135,160 | 9,338 | 153,272 | - | 1,323,739 |

R.Kvedaras
President

A.Matusevičienė
Head of Support Division, CFO

**Condensed Interim Statement of Changes in Equity of the Bank
for the period ended 30 September 2009
(LTL 000s)**

| | Share capital | Reserve capital | Financial assets revaluation reserve | Legal reserve | General and other reserves | Retained earnings | Total |
|---|---------------|-----------------|--------------------------------------|---------------|----------------------------|-------------------|-----------|
| 31 December 2007 | 1,034,575 | 2,200 | (7,442) | 31,348 | 9,338 | 865,807 | 1,935,826 |
| Net income for the period | - | - | - | - | - | 342,016 | 342,016 |
| Net change in available for sale investments, net of deferred tax | - | - | (13,248) | - | - | - | - |
| <i>Net income recognised directly in equity</i> | - | - | (13,248) | - | - | 342,016 | 328,768 |
| Transfers to reserves | - | - | - | 43,291 | - | (43,291) | - |
| 30 September 2008 | 1,034,575 | 2,200 | (20,690) | 74,639 | 9,338 | 1,164,532 | 2,264,594 |
| 31 December 2008 | 1,034,575 | 2,200 | (32,559) | 74,639 | 9,338 | 1,170,244 | 2,258,437 |
| Net income for the period | - | - | - | - | - | (626,444) | (626,444) |
| Net change in available for sale investments, net of deferred tax | - | - | 20,739 | - | - | - | 20,739 |
| Amortisation of financial assets revaluation reserve of reclassified financial assets | - | - | 2,180 | - | - | - | 2,180 |
| <i>Net income recognised directly in equity</i> | - | - | 22,919 | - | - | (626,444) | (603,525) |
| Transfers to reserves | - | - | - | 58,512 | - | (58,512) | - |
| 30 September 2009 | 1,034,575 | 2,200 | (9,640) | 133,151 | 9,338 | 485,288 | 1,654,912 |

R.Kvedaras
President

A.Matusevičienė
Head of Support Division, CFO

Interim Financial Information for the Nine Months Period Ended 30 September 2009

**Condensed Interim Statement of Cash Flows
for the nine months period ended 30 September
(LTL 000s)**

| The Group | | | The Bank | |
|-------------|-------------|---|-----------|-------------|
| 2009 | 2008 | | 2009 | 2008 |
| | | Net cash from operating activities before change in operating assets | | |
| 243,347 | 162,217 | | 194,578 | 103,984 |
| (1,078,618) | (2,226,435) | Net increase in operating assets | (572,626) | (2,119,865) |
| 278,261 | (178,345) | Net increase in operating liabilities | 351,800 | (45,763) |
| | | Net cash (to) from operating activities before income tax | | |
| (557,010) | (2,242,563) | | (26,248) | (2,061,644) |
| (46,080) | (25,894) | Income tax paid | (44,639) | (16,966) |
| | | Net cash (to) from operating activities after income tax | | |
| (603,090) | (2,268,457) | | (70,887) | (2,078,610) |
| 992,641 | (327,403) | Cash used in investing activities | (254,242) | 213,144 |
| (541,927) | 2,137,984 | Cash received (used in) financing activities | 172,603 | 1,407,579 |
| (152,376) | (457,876) | Net increase in cash | (152,526) | (457,887) |
| 1,533,652 | 1,290,448 | Cash 1 January | 1,533,245 | 1,290,154 |
| 1,381,276 | 832,572 | Cash 30 September | 1,380,719 | 832,267 |
| | | Specified as follows: | | |
| | | Balance available for withdrawal with the Central Banks | | |
| - | 517 | | - | 517 |
| 148,550 | 363,702 | Overnight deposits | 148,550 | 363,702 |
| 401,015 | 333,094 | Cash on hand | 401,015 | 333,094 |
| 831,711 | 135,259 | Current accounts with other banks | 831,154 | 134,954 |
| 1,381,276 | 832,572 | | 1,380,719 | 832,267 |

R.Kvedaras
President

A.Matusevičienė
Head of Support Division, CFO

Explanatory note

1. Background information

The Bank was registered as a public company in the Enterprise Register of the Republic of Lithuania on 2 March 1990. On the 21st of January, 2008 SEB Vilniaus bankas has changed its name into SEB Bank.

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 72 customer service units.

At the end of the reporting period AB SEB Bank had 6 subsidiaries. The Bank and its subsidiaries thereafter are referred to as the Group. The subsidiaries are as follows: UAB SEB Lizingas is a fully owned subsidiary engaged in the leasing activities; UAB SEB Venture Capital is a fully owned subsidiary involved in venture capital activities; UAB SEB Gyvybės Draudimas is a fully owned subsidiary of the Bank engaged in provision of life insurance services activities; UAB SEB Enskilda is a fully owned subsidiary engaged in provision of corporate finance services; UAB SEB Investicijų Valdymas is a fully owned subsidiary engaged in provision of investments' management services activities, UAB Litectus is a fully owned subsidiary engaged in property management.

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).

The largest shareholder of the Bank is Skandinaviska Enskilda Banken, owning 99.7 percent of the Bank's shares.

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 2008, as described in the annual financial statements for the year ended 31 December 2008.

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.

New standards applicable for the Bank are IAS 1 (amendment), 'Presentation of financial statements' and IFRS 8, 'Operating segments'.

Interim Financial Information for the Nine Months Period Ended 30 September 2009

3. Segment reporting (LTL 000s)

Primary reporting format – business segments. The Group is organised into main business segments: banking, leasing, venture capital, investment management, corporate finance and life insurance. Transactions between the business segments are on normal commercial terms and conditions.

The nine months period ended 30 September 2009

| | Banking | Leasing | Venture capital | Investment management | Corporate finance | Life insurance | Eliminations | Total |
|--|-------------|-----------|-----------------|-----------------------|-------------------|----------------|--------------|-------------|
| Revenues: | | | | | | | | |
| Internal | 40,876 | 372 | 6 | 365 | 310 | 301 | (42,368) | - |
| External | 1,234,062 | 132,838 | 1,283 | 14,055 | 3,535 | 122,282 | - | 1,508,086 |
| | 1,274,938 | 133,210 | 1,289 | 14,420 | 3,845 | 122,583 | (42,368) | 1,508,086 |
| Expenses: | | | | | | | | |
| Internal | (1,277) | (24,808) | (793) | (6,451) | (161) | (4,063) | 37,555 | - |
| External | (845,072) | (104,438) | (1,144) | (5,076) | (2,936) | (34,888) | - | (993,848) |
| | (846,349) | (129,246) | (1,937) | (11,527) | (3,097) | (38,951) | 37,555 | (993,848) |
| Depreciation and amortization | (19,822) | (1,999) | (5) | (57) | (23) | (552) | - | (22,458) |
| Impairment losses on loans and finance lease | (1,035,211) | (328,195) | - | - | - | - | - | (1,363,406) |
| Life insurance technical provisions | - | - | - | - | - | (73,366) | - | (73,366) |
| Deferred tax assets on leasing | - | 11,937 | - | - | - | - | - | 11,937 |
| Result for the period | (626,444) | (326,230) | (653) | 2,836 | 725 | 9,714 | (4,813) | (942,750) |
| Assets | 25,530,418 | 3,257,994 | 39,143 | 16,339 | 13,254 | 391,071 | (752,919) | 28,498,688 |
| Liabilities | 23,875,504 | 3,450,044 | 14,124 | 3,191 | 2,156 | 355,285 | (525,372) | 27,174,948 |
| Investments in fixed assets | (49,204) | (86,272) | (1) | (26) | (3) | (3,238) | - | (138,751) |

The nine months period ended 30 September 2008

| | Banking | Leasing | Venture capital | Investment management | Corporate finance | Life insurance | Eliminations | Total |
|--|------------|-----------|-----------------|-----------------------|-------------------|----------------|--------------|-------------|
| Revenues: | | | | | | | | |
| Internal | 110,613 | 214 | 206 | 255 | 28 | (247) | (111,069) | - |
| External | 1,216,263 | 210,763 | 416 | 19,378 | 11,562 | 33,066 | - | 1,491,448 |
| | 1,326,876 | 210,977 | 622 | 19,633 | 11,590 | 32,819 | (111,069) | 1,491,448 |
| Expenses: | | | | | | | | |
| Internal | (437) | (37,043) | (90) | (9,903) | (181) | (4,824) | 52,478 | - |
| External | (921,550) | (135,071) | (652) | (5,496) | (6,144) | (29,547) | - | (1,098,460) |
| | (921,987) | (172,114) | (742) | (15,399) | (6,325) | (34,371) | 52,478 | (1,098,460) |
| Depreciation and amortization | (20,975) | (2,933) | (5) | (27) | (13) | (417) | - | (24,370) |
| Impairment losses on loans and finance lease | (41,898) | (9,418) | - | - | - | - | - | (51,316) |
| Life insurance technical provisions | - | - | - | - | - | 3,591 | - | 3,591 |
| Result for the period | 342,016 | 26,512 | (125) | 4,207 | 5,252 | 1,622 | (58,591) | 320,893 |
| Assets | 25,894,796 | 4,580,327 | 40,226 | 18,581 | 15,176 | 359,078 | (1,106,908) | 29,801,276 |
| Liabilities | 23,630,202 | 4,542,814 | 14,465 | 4,317 | 6,611 | 332,280 | (1,047,967) | 27,482,722 |
| Investments in fixed assets | (60,129) | (3,490) | (3) | (169) | (8) | (7,404) | - | (71,203) |

Secondary reporting format – geographical segment based on location of customers. The main segments are Lithuania (home market), EU countries, United States, other. None of them, except Lithuania, generates significant revenue.

Business segments are represented by legal entities and therefore costs are allocated directly to each business segment.

Interim Financial Information for the Nine Months Period Ended 30 September 2009

4. Debt securities issuances and redemption

During nine months of 2009 the Bank successfully issued its twenty seven debt securities emissions, as presented in table below:

| Issue date | Redemption date | Duration | Currency | Amount in issue (in LTL)) | Interest rate or index |
|------------|-----------------|------------|----------|---------------------------|---|
| 2009.01.28 | 2010.02.05 | 373 days | LTL | 1,573,100 | 9.00 % |
| 2009.02.26 | 2012.03.16 | 1 114 days | LTL | 1,706,500 | BNP Paribas Millenium New World |
| 2009.02.26 | 2012.03.16 | 1 114 days | LTL | 179,400 | BNP Paribas Millenium New World |
| 2009.02.26 | 2012.03.16 | 1 114 days | EUR | 355,984 | BNP Paribas Millenium New World |
| 2009.03.21 | 2010.03.30 | 374 days | LTL | 2,218,800 | 8.70 % |
| 2009.04.25 | 2010.05.04 | 374 days | LTL | 647,300 | 8.5% |
| 2009.04.29 | 2012.05.18 | 1115 days | LTL | 2,266,100 | BNP Paribas Platinum EUR Excess Return |
| 2009.04.29 | 2012.05.18 | 1115 days | EUR | 126,027 | BNP Paribas Platinum EUR Excess Return |
| 2009.04.29 | 2011.05.18 | 749 days | LTL | 33,800 | BNP Paribas Emerging Infrastructure Excess Return |
| 2009.04.29 | 2011.05.18 | 749 days | EUR | 224,087 | BNP Paribas Emerging Infrastructure Excess Return |
| 2009.06.02 | 2012.06.21 | 1115 days | LTL | 1,709,500 | Renewable Energy Corp. AS, Norsk Hydro ASA, Outokumpu Oyj, Rautaruukki Oyj, SSAB Svenskt Stal AB, Neste Oil Oyj, StatoilHydro ASA, Svenska Cellulosa AB (SCA), Stora Enso Oyj, Seadrill Ltd. |
| 2009.06.02 | 2012.06.21 | 1115 days | LTL | 238,200 | Renewable Energy Corp. AS, Norsk Hydro ASA, Outokumpu Oyj, Rautaruukki Oyj, SSAB Svenskt Stal AB, Neste Oil Oyj, StatoilHydro ASA, Svenska Cellulosa AB (SCA), Stora Enso Oyj, Seadrill Ltd. |
| 2009.06.02 | 2012.06.21 | 1115 days | EUR | 1,027,553 | Renewable Energy Corp. AS, Norsk Hydro ASA, Outokumpu Oyj, Rautaruukki Oyj, SSAB Svenskt Stal AB, Neste Oil Oyj, StatoilHydro ASA, Svenska Cellulosa AB (SCA), Stora Enso Oyj, Seadrill Ltd. |
| 2009.06.20 | 2010.06.29 | 374 days | LTL | 4,380,200 | 8.7% |
| 2009.06.30 | 2012.01.19 | 933 days | LTL | 3,934,800 | Citi COMET Volatility Target Index |
| 2009.06.30 | 2012.01.19 | 933 days | LTL | 178,300 | Citi COMET Volatility Target Index |
| 2009.06.30 | 2012.01.19 | 933 days | EUR | 1,329,328 | Citi COMET Volatility Target Index |
| 2009.07.24 | 2010.08.03 | 375 days | LTL | 5,998,100 | 10.0% |
| 2009.08.25 | 2012.09.13 | 1115 days | LTL | 1,598,100 | Renewable Energy Corp. AS, Norsk Hydro ASA, Outokumpu Oyj, Vestas Wind Systems A/S, SSAB Svenskt Stal AB, Neste Oil Oyj, StatoilHydro ASA, Svenska Cellulosa AB (SCA), Stora Enso Oyj, Seadrill Ltd. |
| 2009.08.25 | 2012.09.13 | 1115 days | LTL | 529,200 | Renewable Energy Corp. AS, Norsk Hydro ASA, Outokumpu Oyj, Vestas Wind Systems A/S, SSAB Svenskt Stal AB, Neste Oil Oyj, StatoilHydro ASA, Svenska Cellulosa AB (SCA), Stora Enso Oyj, Seadrill Ltd. |
| 2009.08.25 | 2012.09.13 | 1115 days | EUR | 900,836 | Renewable Energy Corp. AS, Norsk Hydro ASA, Outokumpu Oyj, Vestas Wind Systems A/S, SSAB Svenskt Stal AB, Neste Oil Oyj, StatoilHydro ASA, Svenska Cellulosa AB (SCA), Stora Enso Oyj, Seadrill Ltd. |
| 2009.08.26 | 2010.09.03 | 373 days | LTL | 3,631,500 | 10.0% |
| 2009.09.24 | 2010.10.01 | 372 days | LTL | 59,419,300 | 9.8% |
| 2009.09.30 | 2012.10.19 | 1115 days | LTL | 3,453,100 | Itau Unibanco Holding S.A., Petroleo Brasileiro S.A., Vale S.A., China Construction Bank Corp, Teva Pharmaceutical Industries Ltd, China Communications Construction Company Ltd, China Mobile Ltd, America Movil SAB de C.V., Gazprom OAO, Hyundai Heavy Industries, Samsung Electronics Co, Taiwan Semiconductors |
| 2009.09.30 | 2012.10.19 | 1115 days | LTL | 859,900 | Itau Unibanco Holding S.A., Petroleo Brasileiro S.A., Vale S.A., China Construction Bank Corp, Teva Pharmaceutical Industries Ltd, China Communications Construction Company Ltd, China Mobile Ltd, America Movil SAB de C.V., Gazprom OAO, Hyundai Heavy Industries, Samsung Electronics Co, Taiwan Semiconductors |
| 2009.09.30 | 2012.10.19 | 1115 days | EUR | 1,326,911 | Itau Unibanco Holding S.A., Petroleo Brasileiro S.A., Vale S.A., China Construction Bank Corp, |

Interim Financial Information for the Nine Months Period Ended 30 September 2009

| | | | | | |
|------------|------------|-----------|-----|-----------|---|
| 2009.09.30 | 2012.10.19 | 1115 days | LTL | 1,826,100 | Teva Pharmaceutical Industries Ltd, China Communications Construction Company Ltd, China Mobile Ltd, America Movil SAB de C.V., Gazprom OAO, Hyundai Heavy Industries, Samsung Electronics Co, Taiwan Semiconductors Itau Unibanco Holding S.A., Petroleo Brasileiro S.A., Vale S.A., China Construction Bank Corp, Teva Pharmaceutical Industries Ltd, China Communications Construction Company Ltd, China Mobile Ltd, America Movil SAB de C.V., Gazprom OAO, Hyundai Heavy Industries, Samsung Electronics Co, Taiwan Semiconductors |
|------------|------------|-----------|-----|-----------|---|

Also during the nine months of 2009 the Bank successfully redeemed its thirty two debt securities emissions as presented in table below:

| Issue date | Redemption date | Duration | Currency | Amount in issue (in LTL) | Interest rate |
|------------|-----------------|-----------|----------|--------------------------|--|
| 2006.03.01 | 2009.03.12 | 1107 days | LTL | 3,295,900 | RTX/CECE Composite (25/75) |
| 2006.03.01 | 2009.03.12 | 1107 days | LTL | 8,420,400 | RTX/CECE Composite (25/75) |
| 2006.03.01 | 2009.03.12 | 1107 days | LTL | 10,991,100 | RTX/CECE Composite (25/75) |
| 2006.04.26 | 2009.05.05 | 1105 days | LTL | 7,253,000 | TOPIX |
| 2006.04.26 | 2009.05.05 | 1105 days | LTL | 18,212,500 | TOPIX |
| 2006.04.26 | 2009.05.05 | 1105 days | LTL | 23,718,900 | TOPIX |
| 2006.04.26 | 2009.05.05 | 1105 days | LTL | 924,600 | SP500 |
| 2006.04.26 | 2009.05.05 | 1105 days | LTL | 2,298,500 | SP500 |
| 2006.04.26 | 2009.05.05 | 1105 days | LTL | 4,138,700 | SP500 |
| 2006.04.26 | 2009.05.05 | 1105 days | EUR | 1,026,172 | TOPIX |
| 2006.04.26 | 2009.05.05 | 1105 days | EUR | 2,000,552 | TOPIX |
| 2006.04.26 | 2009.05.05 | 1105 days | EUR | 2,583,385 | TOPIX |
| 2006.06.28 | 2009.07.10 | 1108 days | LTL | 1,334,500 | TOPIX, S&P 500, FTSE 100, CAC-40, DAX, SMI |
| 2006.06.28 | 2009.07.10 | 1108 days | LTL | 3,814,300 | TOPIX, S&P 500, FTSE 100, CAC-40, DAX, SMI |
| 2006.06.28 | 2009.07.10 | 1108 days | LTL | 1,293,800 | TOPIX, S&P 500, FTSE 100, CAC-40, DAX, SMI |
| 2006.06.28 | 2009.07.10 | 1108 days | EUR | 2,005,732 | TOPIX, S&P 500, FTSE 100, CAC-40, DAX, SMI |
| 2006.08.21 | 2009.09.01 | 1107 days | LTL | 3,728,800 | FTSE Latibex Top |
| 2006.08.21 | 2009.09.01 | 1107 days | LTL | 2,610,500 | FTSE Latibex Top |
| 2006.08.21 | 2009.09.01 | 1107 days | LTL | 3,747,600 | FTSE Latibex Top |
| 2006.08.21 | 2009.09.01 | 1107 days | EUR | 699,537 | FTSE Latibex Top |
| 2006.09.12 | 2009.09.24 | 1108 days | LTL | 2,093,300 | TOPIX |
| 2007.01.02 | 2009.01.08 | 736 days | LTL | 150,000,000 | 4.00% |
| 2007.08.01 | 2009.02.20 | 569 days | LTL | 6,857,800 | Dow Jones EURO STOXX 50 |
| 2007.08.01 | 2009.02.20 | 569 days | LTL | 7,769,500 | Dow Jones Euro STOXX 50 |
| 2007.09.04 | 2009.03.23 | 566 days | EUR | 768,248 | S&P/ ASX 200, KOSPI 200, MSCI Taiwan |
| 2007.09.04 | 2009.03.23 | 566 days | LTL | 6,229,200 | S&P/ ASX 200, KOSPI 200, MSCI Taiwan |
| 2007.09.04 | 2009.03.23 | 566 days | LTL | 11,902,700 | S&P/ ASX 200, KOSPI 200, MSCI Taiwan |
| 2008.03.01 | 2009.03.09 | 373 days | LTL | 25,498,700 | 6.10% |
| 2008.04.05 | 2009.04.14 | 374 days | LTL | 3,239,700 | 5.70% |
| 2008.06.28 | 2009.07.07 | 374 days | LTL | 12,740,900 | 5.75% |
| 2008.07.26 | 2009.08.04 | 374 days | LTL | 6,007,100 | 5.85% |
| 2008.08.26 | 2009.09.04 | 374 days | LTL | 10,884,100 | 5.95% |

Interim Financial Information for the Nine Months Period Ended 30 September 2009

5. Off balance sheet items (LTL 000s)

| The Group | | | The Bank | |
|--------------|-------------|--|--------------|-------------|
| 30 September | 31 December | | 30 September | 31 December |
| 2009 | 2008 | | 2009 | 2008 |
| 2,285,365 | 3,680,068 | Agreements to grant loans | 2,624,761 | 4,056,480 |
| 568,053 | 665,796 | Guarantees issued | 580,746 | 677,821 |
| 62,681 | 112,330 | Letters of credit issued | 62,681 | 114,066 |
| 327,551 | 389,301 | Commitments to purchase assets and other liabilities | - | - |
| - | 4,025 | Avalised bills of exchange | - | 4,025 |
| 23 | 224 | Customs guarantees collateralised by deposits | 23 | 224 |
| 878 | 127,996 | Commitments to sell securities and other | 878 | 127,996 |

6. Assets under management (LTL 000s)

| | The Group | |
|--|----------------------|------------------|
| | 30 September 2009 | 31 December 2008 |
| Private individuals and corporate customers' assets under management | 473,202 | 536,016 |
| Pillar two conservative pension fund (SEB Pension 1) | 193,247 | 157,077 |
| Pillar two balanced pension fund (SEB Pension 2) | 694,317 | 475,882 |
| Pillar two equity pension fund (SEB Pension 3) | 71,783 | 37,529 |
| Conservative voluntary pension fund (SEB Pension 1 Plus) | 13,072 | 10,726 |
| Balanced voluntary pension fund (SEB Pension 2 Plus) | 37,779 | 28,352 |
| CIS equity fund | 96,792 | 50,964 |
| CIS bond fund | 40,855 | 35,119 |
| World market fund of funds | 105,132 | 77,737 |
| SEB equity fund of funds | 61,536 | 39,275 |
| Total assets under management | 1,787,715 | 1,448,677 |

7. Related party transactions (LTL 000s)

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 SEB group (including parent bank) during the period can be specified as follows:

| 30 September 2009 | 31 December 2008 | SEB Group | Interest rate | 30 September 2009 | 31 December 2008 |
|----------------------|---------------------|--|------------------|----------------------|---------------------|
| 3,302,232 | 704,882 | Outstanding loan amount at period end | 0.22-2.246 | 3,302,232 | 704,882 |
| 146 | - | Lease receivable | 3.5 | - | - |
| 28,420 | 21,474 | Positive replacement values at period end | - | 28,420 | 21,474 |
| 3,706 | 3,688 | Other assets at period end | - | 1,678 | 3,180 |
| 14,776,843 | 15,113,574 | Outstanding deposit amount at period end | 0.15-5.512 | 11,831,189 | 11,682,073 |
| 323,039 | 273,814 | Other liabilities at period end | - | 322,866 | 273,801 |
| 1,017 | 5,609 | Unused granted overdraft facilities | - | 1,017 | 5,609 |
| 20,325 | 10,195 | Guarantees issued at period end | - | 20,325 | 10,195 |
| 89,038 | 73,207 | Guarantees received at period end | - | 89,038 | 61,854 |
| 2009 | 2008 | Nine months ended 30 September : | | 2009 | 2008 |
| 10,598 | 35,350 | Interest income | - | 10,594 | 35,350 |
| (403,539) | (471,106) | Interest expense | - | (328,448) | (359,969) |
| (5,535) | (1,534) | Other services received and cost incurred, net | - | (8,849) | (7,785) |

Interim Financial Information for the Nine Months Period Ended 30 September 2009

7. Related party transactions (LTL 000s) (continued)

Transactions with parent bank during the period can be specified as follows:

| The Group | | | Interest rate) | The Bank | |
|-------------------|------------------|--|----------------|-------------------|------------------|
| 30 September 2009 | 31 December 2008 | | | 30 September 2009 | 31 December 2008 |
| 3,281,774 | 663,449 | Outstanding loan amount at year end | 0.22-2.246 | 3,281,774 | 663,449 |
| 146 | - | - Lease receivable | 3.5 | - | - |
| 28,420 | 21,474 | Positive replacement values at period end | - | 28,420 | 21,474 |
| 1,902 | 814 | Other assets at period end | - | 288 | 478 |
| 14,768,822 | 15,109,065 | Outstanding deposit amount at period end | 0.15-5.512 | 11,823,167 | 11,677,564 |
| 321,359 | 269,385 | Other liabilities at period end | - | 321,196 | 269,385 |
| 1,017 | 5,609 | Unused granted overdraft facilities | - | 1,017 | 5,609 |
| 4,395 | 7,737 | Guarantees issued at period end | - | 4,395 | 7,737 |
| 56,512 | 61,854 | Guarantees received at period end | - | 56,512 | 61,854 |
| 2009 | 2008 | Nine months ended 30 September : | | 2009 | 2008 |
| 10,130 | 33,401 | Interest income | - | 10,126 | 33,401 |
| (403,484) | (470,630) | Interest expense | - | (328,393) | (359,493) |
| (3,490) | 2,110 | Other services received and cost incurred, net | - | (6,619) | (2,994) |

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

| | Interest rate | The Bank | |
|--|---------------|-------------------|------------------|
| | | 30 September 2009 | 31 December 2008 |
| Off balance sheet items | | | |
| Agreements to grant loans | - | 339,396 | 376,412 |
| Guarantees issued | - | 12,693 | 12,025 |
| Letters of credit | - | - | 1,736 |
| Outstanding loan amounts at the period end: | | | |
| UAB SEB lizingas | 0.95-9.65 | 471,006 | 897,679 |
| UAB SEB Enskilda | - | - | 5 |
| UAB SEB Venture Capital | 10 | 14,000 | 14,000 |
| Outstanding deposits amounts at the period end: | | | |
| UAB SEB Venture Capital | 0.15 | 764 | 2,399 |
| UAB SEB investicijų valdymas | 0.1-9.2 | 12,592 | 13,882 |
| UAB SEB Enskilda | 0.1-7.85 | 13,031 | 13,443 |
| UAB SEB gyvybės draudimas | 0.1-8.5 | 7,289 | 11,545 |
| UAB Litectus | 0.15-7.55 | 3,335 | 3,501 |
| UAB SEB lizingas | 0.1-0.15 | 183 | 295 |
| Other assets at period end | - | 2,320 | 2,481 |
| Other liabilities at period end | - | 1 | - |
| Issued debt securities purchased by subsidiaries | - | 759 | 783 |
| Nine months ended 30 September | | 2009 | 2008 |
| Interest income | - | 24,261 | 36,608 |
| Interest expenses | - | (928) | (165) |
| Dividend income | - | 4,816 | 58,591 |
| Other services received and cost incurred, net | - | 11,450 | 15,142 |

8. Post balance sheet events

After the balance sheet date eight debt securities emission were issued, the amount of nominal value was LTL 118,245 thousand.

After 30 September 2009 the Bank started issue of six debt securities emissions, as of 27 November 2009 book value amounting to LTL 31,466 thousand.

After the balance sheet date fifteen debt securities emissions were redeemed, the amount of nominal value was LTL 96,168 thousand.