



AB SEB VILNIAUS BANKAS

CONDENSED INTERIM FINANCIAL INFORMATION
FOR THE NINE MONTHS PERIOD ENDED
30 SEPTEMBER 2007

Condensed Interim Financial Information for the Nine Months Period Ended 30 September 2007

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

The Group			The Bank	
2007	2006		2007	2006
861,334	546,150	Interest income	763,439	464,737
(422,222)	(237,267)	Interest expenses	(362,616)	(195,792)
439,112	308,883	Net interest income	400,823	268,945
(25,276)	(9,788)	Provisions for loan impairment	(25,276)	(10,451)
(5,961)	(1,088)	Provisions for lease portfolio and other doubtful leasing assets	-	-
(549)	152	Provisions for guarantees	(549)	46
(181)	(2)	Other provisions	(181)	(4)
(31,967)	(10,726)		(26,006)	(10,409)
407,145	298,157	Net interest income after provisions	374,817	258,536
157,438	125,340	Net service charges and other income	134,295	95,795
14,211	6,525	Net gain on equity investments	2,544	1,636
-	-	Dividends from subsidiaries	45,772	35,632
(6,419)	(10,565)	Net gain on operations with debt securities and financial instruments	(9,242)	(11,196)
62,045	62,421	Net foreign exchange gain	66,785	60,038
227,275	183,721		240,154	181,905
59,985	72,525	Net insurance premium revenue	-	-
(58,360)	(64,818)	Gross insurance expenses	-	-
1,625	7,707	Net life insurance income	-	-
(32,254)	(26,887)	Deposit insurance expenses	(32,250)	(26,497)
(121,041)	(107,220)	Staff costs	(102,839)	(84,487)
(110,939)	(105,979)	Other administrative expenses	(104,839)	(88,661)
(264,234)	(240,086)		(239,928)	(199,645)
371,811	249,499	Profit before income tax	375,043	240,796
(58,406)	(41,909)	Income tax	(51,896)	(33,807)
313,405	207,590	Net income	323,147	206,989
		Attributable to:		
313,405	207,583	Equity holders of the parent	323,147	206,989
-	7	Minority interest	-	-
313,405	207,590		323,147	206,989
20.30	13.44	Earnings per share, attributable to equity holders of the parent (LTL)	20.93	13.41
20.30	13.44	Diluted earnings per share, attributable to equity holders of the parent (LTL)	20.93	13.41


A. Žiugžda
President


A. Matusevičienė
Chief Financial Officer

Condensed Interim Financial Information for the Nine Months Period Ended 30 September 2007


Condensed Interim Balance Sheet
(LTL 000s)

The Group			The Bank	
30 September 2007	31 December 2006		30 September 2007	31 December 2006
Assets				
337,652	360,724	Cash in hand	337,652	360,724
546,509	949,532	Balances with the Central Bank	546,509	949,532
623,878	813,908	Due from banks, net	623,592	813,594
2,065,004	1,751,730	Treasury bills - available for sale	2,064,412	1,751,130
		Financial assets designated at fair value through profit or loss	364,382	169,146
720,797	408,986	Derivative financial instruments	316,405	117,734
316,405	117,734	Loans to credit and financial institutions, net	1,245,455	936,547
34,335	22,431	Loans to customers, net	16,621,815	13,301,177
16,540,476	13,221,093	Finance lease receivable, net	-	-
3,570,953	2,706,668	Investment securities - available for sale	212,549	154,901
230,602	160,325	Investment securities - held to maturity	12,927	13,941
12,927	13,941	Investments in subsidiaries	58,941	89,208
-	-	Investments in subsidiaries held for disposal	25,703	-
-	-	Intangible fixed assets	180,871	183,380
181,458	184,196	Tangible fixed assets	51,503	56,959
60,772	58,453	Assets under operating lease	-	-
12,665	14,951	Non-current assets held for disposal	37,554	35,632
175,427	174,900	Deferred tax asset	1,305	-
3,394	2,201	Other assets, net	106,769	129,435
211,567	197,805			
<u>25,644,821</u>	<u>21,159,578</u>	Total assets	<u>22,808,344</u>	<u>19,063,040</u>
Liabilities				
38	40	Amounts owed to the Central Bank	38	40
11,637,444	7,947,818	Amounts owed to credit and financial institutions	9,292,216	6,204,692
367,950	189,091	Derivative financial instruments	367,950	189,104
9,776,748	9,638,072	Deposits from the public	9,777,173	9,652,757
233,730	184,535	Liabilities in life insurance operations	-	-
109,951	58,438	Liabilities to investment contract holders	-	-
49,883	32,169	Accrued expenses and deferred income	42,643	27,593
74,952	49,328	Income tax payable	70,002	32,916
654,084	493,662	Subordinated loans	654,084	493,662
742,357	894,945	Debt securities in issue	743,740	903,530
304	2,412	Deferred tax liability	-	2,359
182,220	160,757	Other liabilities and provisions	96,160	108,636
<u>23,829,661</u>	<u>19,651,267</u>	Total liabilities	<u>21,044,006</u>	<u>17,615,289</u>
Equity				
Equity attributable to equity holders of the parent				
1,034,575	1,034,575	Paid in capital	1,034,575	1,034,575
104	104	Reserve capital	2,200	2,200
(5,965)	591	Financial assets revaluation reserve	(5,983)	577
35,215	15,270	Legal reserve	31,348	11,888
9,338	9,338	General and other reserves	9,338	9,338
741,893	448,433	Net income for the period and retained earnings	692,860	389,173
<u>1,815,160</u>	<u>1,508,311</u>		<u>1,764,338</u>	<u>1,447,751</u>
-	-	Minority interest	-	-
<u>1,815,160</u>	<u>1,508,311</u>	Total equity	<u>1,764,338</u>	<u>1,447,751</u>
<u>25,644,821</u>	<u>21,159,578</u>	Total liabilities and equity	<u>22,808,344</u>	<u>19,063,040</u>
25.25%	21.05%	Return on Average Equity attributable to equity holders of the parent	26.79%	22.90%
1.80%	1.59%	Return on Average Total Assets	2.07%	1.78%

Vilnius, 6 November 2007



A. Žiugžda
President




A. Matusevičienė
Chief Financial Officer


Condensed Interim Financial Information for the Nine Months Period Ended 30 September 2007

Condensed Interim Statement of Changes in Equity of the Group
(LTL 000s)

	Share capital	Share premium	Reserve capital	Financial assets revaluation reserve	Translation reserve	Legal reserve	General and other reserves	Retained earnings	Minority interest	Total
31 December 2005	154,414	189,040	693,154	22,732	15,555	7,971	5,554	168,018	754	1,257,192
Net charge to financial assets revaluation reserve for the period	-	-	-	(19,966)	-	-	-	-	-	(19,966)
Additional acquisition of SEB bank in Ukraine	-	-	-	-	-	-	-	-	(374)	(374)
Revaluation of retained earning and reserves denominated in foreign currency, net charge to translation reserve	-	-	(32)	-	(5,631)	-	-	21	-	(5,642)
Net charge to translation reserve	-	-	-	-	(5,631)	-	-	-	-	(5,631)
Net income for the period	-	-	-	-	-	-	-	207,583	7	207,590
<i>Net income recognised directly in equity</i>	-	-	(32)	(19,966)	(5,631)	-	-	207,604	(367)	181,608
Transfers to reserves	-	-	5,261	-	-	7,542	7,736	(20,539)	-	-
Other reserve transfers	-	-	-	-	-	46	(3,952)	3,906	-	-
30 September 2006	154,414	189,040	698,383	2,766	9,924	15,559	9,338	358,989	387	1,438,800
31 December 2006	1,034,575	-	104	591	-	15,270	9,338	448,433	-	1,508,311
Net charge to financial assets revaluation reserve for the period	-	-	-	(6,556)	-	-	-	-	-	(6,556)
Net income for the period	-	-	-	-	-	-	-	313,405	-	313,405
<i>Net income recognised directly in equity</i>	-	-	-	(6,556)	-	-	-	313,405	-	306,849
Transfers to reserves	-	-	-	-	-	19,945	-	(19,945)	-	-
30 September 2007	1,034,575	-	104	(5,965)	-	35,215	9,338	741,893	-	1,815,160



A. Žiugžda
President




A. Matusėvičienė
Chief Financial Officer


Condensed Interim Financial Information for the Nine Months Period Ended 30 September 2007

Condensed Interim Statement of Changes in Equity of the Bank
(LTL 000s)

	Share capital	Share premium	Reserve capital	Financial assets revaluation reserve	Legal reserve	General and other reserves	Retained earnings	Total
31 December 2005	154,414	189,040	693,321	22,971	6,026	5,554	113,286	1,184,612
Net charge to financial assets revaluation reserve for the period	-	-	-	(19,872)	-	-	-	(19,872)
Net income for the period	-	-	-	-	-	-	206,989	206,989
<i>Net income recognised directly in equity</i>	-	-	-	(19,872)	-	-	206,989	187,117
Transfers to reserves	-	-	-	-	5,862	7,736	(13,598)	-
Other reserves transfers	-	-	-	-	-	(3,952)	3,952	-
30 September 2006	154,414	189,040	693,321	3,099	11,888	9,338	310,629	1,371,729
31 December 2006	1,034,575	-	2,200	577	11,888	9,338	389,173	1,447,751
Net charge to financial assets revaluation reserve for the period	-	-	-	(6,560)	-	-	-	(6,560)
Net income for the period	-	-	-	-	-	-	323,147	323,147
<i>Net income recognised directly in equity</i>	-	-	-	(6,560)	-	-	323,147	316,587
Transfers to reserves	-	-	-	-	19,460	-	(19,460)	-
30 September 2007	1,034,575	-	2,200	(5,983)	31,348	9,338	692,860	1,764,338



A. Žiugžda
President



A. Matusevičienė
Chief Financial Officer

Condensed Interim Financial Information for the Nine Months Period Ended 30 September 2007

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

<u>The Group</u>			<u>The Bank</u>	
2007	2006		2007	2006
		Cash from operating activities:		
830,593	549,482	Interest income received	732,698	465,701
(519,121)	(271,073)	Interest expenses paid	(459,515)	(195,580)
62,045	62,421	Net foreign exchange gain	66,785	60,038
(6,419)	(10,656)	Net gain (loss) in securities trading and financial instruments	(9,242)	(11,196)
157,438	125,340	Net commission and service income	134,295	95,795
103,431	57,534	Life insurance operations	-	-
(121,041)	(107,220)	Staff costs	(102,839)	(84,487)
(114,352)	(98,965)	Other payments	(128,787)	(58,891)
<u>392,574</u>	<u>306,954</u>	Net cash from operating activities before change in operating assets	<u>233,395</u>	<u>271,380</u>
		Changes in operating assets:		
161,749	(136,640)	Decrease (increase) in compulsory balances with the Central Bank	161,749	(143,195)
(22,042)	6,325	(Increase) decrease in due from banks and loans to credit and financial institutions	(319,046)	14,727
(3,313,918)	(3,463,544)	Increase in loans to customers	(3,315,173)	(3,673,439)
(15,663)	(37,051)	(Increase) decrease in other current assets	21,180	(31,418)
<u>(3,189,874)</u>	<u>(3,630,910)</u>	Net increase in operating assets	<u>(3,451,290)</u>	<u>(3,833,325)</u>
		Changes in operating liabilities:		
138,677	595,920	Increase in deposits from the public	124,416	610,221
124,861	7,817	Increase in accrued expenses, deferred income and other liabilities	102,271	44,262
<u>263,538</u>	<u>603,737</u>	Net increase in operating liabilities	<u>226,687</u>	<u>654,483</u>
<u>(2,533,762)</u>	<u>(2,720,219)</u>	Net cash to operating activities before income tax	<u>(2,991,208)</u>	<u>(2,907,462)</u>
(24,225)	(24,803)	Income tax paid	(20,515)	(22,408)
<u>(2,557,987)</u>	<u>(2,745,022)</u>	Net cash to operating activities after income tax	<u>(3,011,723)</u>	<u>(2,929,870)</u>


Condensed Interim Financial Information for the Nine Months Period Ended 30 September 2007

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

The Group			The Bank	
2007	2006		2007	2006
		Cash from (to) investing activities:		
		(Purchase) sale of tangible and intangible fixed assets, net	1,409	12,216
(29,262)	12,495	Decrease (increase) in investment in short-term and long-term treasury bonds	(643,440)	(556,596)
(643,427)	(532,945)	Change of investment into subsidiaries	4,564	(263)
-	(367)	Dividends received from subsidiaries	45,771	35,632
-	-	Decrease (increase) of investment in securities and derivatives	52,701	165,120
(61,050)	81,567	Change in investment property	(1,922)	-
-	-	Increase in financial lease receivable	-	-
(870,246)	(565,851)	Cash (used in) from investing activities	(540,917)	(343,891)
(1,603,985)	(1,005,101)			
		Cash from (to) financing activities:		
		Increase (decrease) in amounts owed to the Central Banks	(2)	11
(2)	(197)	Increase in amounts owed to credit and financial institutions	3,087,524	1,915,921
3,689,626	2,411,665	Increase in subordinated loans	160,422	443,324
160,422	443,324	Debt securities (redeemed) issued, net	(159,790)	804,258
(152,588)	805,394	Cash from financing activities	3,088,154	3,163,514
3,697,458	3,660,186			
(464,514)	(89,937)	Net (decrease) increase in cash	(464,486)	(110,247)
1,327,746	911,935	Cash and cash equivalents 1 January	1,327,432	875,716
863,232	821,998	Cash and cash equivalents 30 September	862,946	765,469
		Which could be specified as follows:		
		Balances available for withdrawal with the Central Banks	-	26,242
-	65,423	Overnight deposits	418,388	365,288
418,388	365,288	Cash on hand	337,652	268,261
337,652	278,117	Current accounts with other banks	106,906	105,678
107,192	113,170		862,946	765,469
863,232	821,998			



A. Žiugžda
President



A. Matusevičienė
Chief Financial Officer

*Notes to the interim financial report**1. Basis of presentation*

This interim financial report is presented in national currency of Lithuania, Litas (LTL).

At the end of the reporting period AB SEB Vilniaus Bankas had 6 subsidiaries. The Bank and its subsidiaries thereafter are referred as the Group. The subsidiaries are as follows: UAB SEB VB 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 VB Gyvybės Draudimas is a fully owned subsidiary of the Bank and is engaged in provision of life insurance services; UAB SEB Enskilda is fully owned subsidiary engaged in provision of corporate finance services; UAB SEB VB Investicijų Valdymas is a fully owned subsidiary engaged in provision of investments' management services; UAB SEB VB Nekilnojamas Turtas is a fully owned subsidiary involved in real estate management activities.

The books and records of the Bank and the Group are maintained in accordance with International Financial Reporting Standards (IFRS) as adopted for use in the European Union. This interim financial report has been prepared in accordance with International Accounting Standard 34.

Where necessary, comparative figures have been adjusted to conform to changes in presentation in the current year.

2. Accounting policies

The accounting policies adopted and methods of computation used are consistent with those of the annual financial statements for the year ended 31 December 2006, as described in the annual financial statements for the year ended 31 December 2006. No new standards, amendments to standards or interpretations are mandatory for financial year ending 31 December 2007, other than already described in the annual financial statements for the year ended 31 December 2006.

The following new standards, amendments to standards and interpretations have been issued but are not effective for 2007 and have not been early adopted:

- IFRIC 13, Customer loyalty programs (effective for annual periods beginning on or after 1 July 2008), clarifies that where goods or services are sold together with a customer loyalty incentive (for example, loyalty points or free products), the arrangement is a multiple-element arrangement and the consideration receivable from the customer should be allocated between the components of the arrangement in proportion to their fair values. This interpretation is not relevant for the Group as no such arrangements exist in the Group.

- IFRIC 14, IAS 19 provides guidance on assessing the limit in IAS 19 (effective date for annual periods beginning on or after 1 January 2008), Employee benefits on the amount of the surplus that can be recognized as an asset. It also explains how the pension asset or liability may be affected by a statutory or contractual minimum funding requirement. This interpretation is not significant for the Group.

Condensed Interim Financial Information for the Nine Months Period Ended 30 September 2007

3. Segment reporting (LTL 000s)

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

The nine months period ended 30 September 2007

	Consolidated segments							Eliminations and adjustments	Total
	Banking	Leasing	Venture capital	Investment management	Corporate finance	Life insurance	Real estate company		
Revenues:									
Internal	97,918	204	157	273	107	2,046	7,816	(108,521)	-
External	950,073	144,943	888	21,188	7,030	70,308	468	-	1,194,898
	1,047,991	145,147	1,045	21,461	7,137	72,354	8,284	(108,521)	1,194,898
Expenses:									
Internal	(8,649)	(31,751)	(34)	(13,593)	(166)	(4,800)	(3,756)	62,749	-
External	(670,811)	(77,736)	(764)	(4,612)	(5,523)	(14,367)	(1,876)	-	(775,689)
	(679,460)	(109,487)	(798)	(18,205)	(5,689)	(19,167)	(5,632)	62,749	(775,689)
Depreciation and amortisation	(19,378)	(4,447)	(6)	(40)	(18)	(305)	(9)	-	(24,203)
Bad debt provisions	(26,006)	(5,961)	-	-	-	-	-	-	(31,967)
Life insurance technical provisions	-	-	-	-	-	(49,634)	-	-	(49,634)
Result for the period	323,147	25,252	241	3,216	1,430	3,248	2,643	(45,772)	313,405
Assets	22,808,344	3,712,399	25,984	21,458	8,282	375,139	122,337	(1,429,122)	25,644,821
Liabilities	21,044,006	3,675,001	147	11,056	3,573	350,186	89,240	(1,343,548)	23,829,661
Investments in fixed assets	12,794	8,826	6	4	45	118	1	-	21,794

Condensed Interim Financial Information for the Nine Months Period Ended 30 September 2007

3. Segment reporting (LTL 000s) (continued)

The nine months period ended 30 September 2006

	Consolidated segments							Eliminations and adjustments	Total
	Banking	Leasing	Venture capital	Investment management	Corporate finance	Life insurance	Real estate company		
Revenues:									
Internal	61,141	267	252	239	229	246	7,469	(69,843)	-
External	691,821	88,795	849	11,899	4,412	75,873	1,038	-	874,687
	752,962	89,062	1,101	12,138	4,641	76,119	8,507	(69,843)	874,687
Expenses:									
Internal	(12,083)	(15,719)	(53)	(924)	(162)	(1,381)	(3,888)	34,210	-
External	(500,228)	(45,654)	(491)	(6,475)	(3,042)	(11,841)	(1,853)	-	(569,584)
	(512,311)	(61,373)	(544)	(7,399)	(3,204)	(13,222)	(5,741)	34,210	(569,584)
Depreciation and amortisation	(21,251)	(5,816)	(3)	(47)	(21)	(161)	(1,688)	-	(28,987)
Bad debt provisions	(9,637)	(1,088)	-	-	-	-	-	-	(10,725)
Life insurance technical provisions	-	-	-	-	-	(57,801)	-	-	(57,801)
Minority interest	(7)	-	-	-	-	-	-	-	(7)
Result for the period	209,756	20,785	554	4,692	1,416	4,935	1,078	(35,633)	207,583
Assets	17,741,404	2,601,951	34,572	15,341	11,845	205,827	121,598	(1,094,152)	19,638,386
Liabilities	16,280,329	2,550,518	145	3,325	1,406	185,805	93,532	(915,474)	18,199,586
Investments in fixed assets	21,010	7,300	6	32	13	397	3,108	-	31,866

Secondary reporting format - geographical segment based on location of customers. The main segments are Lithuania (home market), EU countries, United States. None except Lithuania does not generate significant revenue.

4. Debt securities issuances and redemption

During nine months of 2007 the Bank issued its fifty nine debt securities emissions, as presented in table below:

Issue date	Redemption date	Duration	Currency	Amount in issue (in LTL)	Interest rate or index
2007.01.02	2009.01.08	736 days	LTL	150,000,000	4.00 percent
2007.01.13	2007.02.07	25 days	USD	111,777,890	5.12 percent
2007.01.27	2007.02.27	31 diena	USD	96,125,022	5.12 percent
2007.01.30	2010.02.17	1114 days	LTL	6,970,200	SEB, Danske Bank, DnB NOR Bank ASA, Nordea Bank and Swedbank
2007.01.30	2010.02.17	1114 days	LTL	10,655,500	SEB, Danske Bank, DnB NOR Bank ASA, Nordea Bank and Swedbank
2007.01.30	2010.02.17	1114 days	EUR	10,242,386	SEB, Danske Bank, DnB NOR Bank ASA, Nordea Bank and Swedbank
2007.02.01	2007.06.01	120 days	LTL	30,000,000	3.60 percent
2007.02.07	2010.02.18	1107 days	LTL	6,326,300	Hang Seng China Enterprises, Hang Seng, MSCI Singapore Cash, MSCI Taiwan
2007.02.07	2010.02.18	1107 days	LTL	22,446,400	Hang Seng China Enterprises, Hang Seng, MSCI Singapore Cash, MSCI Taiwan
2007.02.07	2010.02.18	1107 days	LTL	69,609,600	Hang Seng China Enterprises, Hang Seng, MSCI Singapore Cash, MSCI Taiwan
2007.02.07	2010.02.18	1107 days	EUR	2,802,292	Hang Seng China Enterprises, Hang Seng, MSCI Singapore Cash, MSCI Taiwan
2007.02.07	2010.02.18	1107 days	EUR	2,964,574	Hang Seng China Enterprises, Hang Seng, MSCI Singapore Cash, MSCI Taiwan
2007.02.27	2010.03.16	1113 days	LTL	5,185,200	S&P BRIC 40
2007.02.27	2010.03.16	1113 days	LTL	9,412,100	S&P BRIC 40
2007.02.27	2010.03.16	1113 days	LTL	18,026,600	S&P BRIC 40
2007.02.27	2010.03.16	1113 days	LTL	2,326,600	New Europe Blue Chip
2007.02.27	2010.03.16	1113 days	LTL	7,472,100	New Europe Blue Chip
2007.02.27	2010.03.16	1113 days	LTL	5,405,700	New Europe Blue Chip

Condensed Interim Financial Information for the Nine Months Period Ended 30 September 2007

4. Debt securities issuances and redemption (continued)

2007.03.03	2007.03.20	17 days	USD	104,709,776	5.11 percent
2007.03.07	2007.06.05	90 days	LTL	80,750,100	3.72 percent
2007.03.27	2007.04.12	16 days	USD	130,470,075	5.12 percent
2007.03.30	2010.04.20	1117 days	LTL	1,281,200	FTSE Eurotop 100, TOPIX, S&P 500
2007.03.30	2010.04.20	1117 days	LTL	3,436,600	FTSE Eurotop 100, TOPIX, S&P 500
2007.03.30	2010.04.20	1117 days	LTL	1,519,600	FTSE Eurotop 100, TOPIX, S&P 500
2007.03.30	2010.04.20	1117 days	LTL	1,529,700	S&P/ ASX 200, TOPIX, KOSPI 200, MSCI Taiwan
2007.03.30	2010.04.20	1117 days	LTL	2,079,200	S&P/ ASX 200, TOPIX, KOSPI 200, MSCI Taiwan
2007.03.30	2010.04.20	1117 days	LTL	2,454,300	S&P/ ASX 200, TOPIX, KOSPI 200, MSCI Taiwan
2007.04.26	2011.05.11	1476 days	LTL	426,800	Dow Jones Euro STOXX 50
2007.04.27	2010.05.17	1116 days	LTL	1,776,500	S&P CNX Nifty
2007.04.27	2010.05.17	1116 days	LTL	2,615,600	S&P CNX Nifty
2007.04.27	2010.05.17	1116 days	LTL	5,990,500	Hang Seng China Enterprises
2007.04.27	2010.05.17	1116 days	LTL	5,654,200	Hang Seng China Enterprises
2007.05.02	2010.05.21	1115 days	LTL	3,938,200	TOPIX, Dow Jones EURO STOXX 50
2007.05.02	2010.05.21	1115 days	LTL	2,634,700	TOPIX, Dow Jones EURO STOXX 50
2007.05.22	2010.06.07	1115 days	EUR	4,503,832	AB Invalda, AB Apranga, AS Tallinna Kaubamaja and AS Olympic Entertainment Group
2007.05.29	2011.06.17	1480 days	LTL	2,590,400	Dow Jones STOXX Select Dividend 30
2007.05.29	2011.06.17	1480 days	LTL	3,537,400	Dow Jones STOXX Select Dividend 30
2007.05.29	2011.06.17	1480 days	EUR	1,209,516	Dow Jones STOXX Select Dividend 30
2007.06.09	2008.06.10	367 days	USD	33,703,424	4.90 percent
2007.06.14	2010.07.02	1114 days	LTL	5,391,900	TOPIX, S&P 500, FTSE Eurotop 100, FTSE Latibex Top and EPRA Germany Index
2007.06.15	2010.07.01	1112 days	LTL	704,600	AB Invalda, AB Ūkio bankas, AS Tallink Grupp, AS Olympic Entertainment Group
2007.06.15	2010.07.01	1112 days	LTL	616,000	AB Invalda, AB Ūkio bankas, AS Tallink Grupp, AS Olympic Entertainment Group
2007.06.15	2010.07.01	1112 days	LTL	1,009,100	AB Invalda, AB Ūkio bankas, AS Tallink Grupp, AS Olympic Entertainment Group
2007.06.15	2010.07.01	1112 days	LTL	3,805,000	FTSE Latibex Top
2007.06.15	2010.07.01	1112 days	LTL	4,372,500	FTSE Latibex Top
2007.06.20	2007.09.18	90 days	LTL	50,523,100	4.15 percent
2007.07.27	2010.08.17	1117 days	LTL	17,829,100	Hang Seng China Enterprises
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
2007.08.01	2010.08.20	1115 days	LTL	3,494,000	S&P/TSX 60, DAX, TOPIX, Hang Seng China Enterprises, KOSPI 200, Mexican Bolsa Index
2007.08.01	2010.08.20	1115 days	LTL	4,270,300	S&P/TSX 60, DAX, TOPIX, Hang Seng China Enterprises, KOSPI 200, Mexican Bolsa Index
2007.08.01	2010.08.20	1115 days	LTL	2,968,800	S&P/TSX 60, DAX, TOPIX, Hang Seng China Enterprises, KOSPI 200, Mexican Bolsa Index
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
2007.09.04	2010.09.23	1115 days	LTL	1,401,400	Dow Jones EURO STOXX 50, S&P 500
2007.09.04	2010.09.23	1115 days	LTL	919,300	Dow Jones EURO STOXX 50, S&P 500
2007.09.04	2010.09.23	1115 days	LTL	394,300	Dow Jones EURO STOXX 50, S&P 500
2007.09.08	2008.05.20	255 days	LTL	18,611,800	4.80 percent

Condensed Interim Financial Information for the Nine Months Period Ended 30 September 2007

4. *Debt securities issuances and redemption (continued)*

Also during nine months of 2007 the Bank redeemed its twenty debt securities emissions as presented in table below:

Issue date	Redemption date	Duration	Currency	Amount in issue (in LTL)	Interest rate
2005.05.28	2007.05.29	731 days	LTL	50,000,000	3.00 percent
2005.09.01	2007.09.10	739 days	LTL	7,140,800	Dow Jones STOXX Oil&Gas
2005.09.01	2007.09.10	739 days	LTL	10,000,000	Dow Jones STOXX Oil&Gas
2006.04.25	2007.04.23	363 days	EUR	43,160,000	3.00 percent
2006.07.01	2007.07.03	367 days	LTL	15,252,500	3.00 percent
2006.07.15	2007.01.11	180 days	LTL	21,414,000	3.00 percent
2006.08.23	2007.02.19	180 days	LTL	39,601,600	3.00 percent
2006.10.28	2007.01.26	90 days	LTL	30,000,000	3.00 percent
2006.11.03	2007.02.02	90 days	LTL	20,179,100	3.30 percent
2006.11.18	2007.01.15	58 days	USD	107,298,973	5.16 percent
2006.12.02	2007.01.05	35 days	USD	103,496,547	5.12 percent
2006.12.07	2007.03.07	90 days	LTL	19,652,500	3.00 percent
2006.12.16	2007.01.15	30 days	USD	112,703,634	5.15 percent
2007.01.13	2007.02.07	25 days	USD	111,777,890	5.12 percent
2007.01.27	2007.02.27	31 days	USD	96,125,022	5.12 percent
2007.02.01	2007.06.01	120 days	LTL	30,000,000	3.60 percent
2007.03.03	2007.03.20	17 days	USD	104,709,776	5.11 percent
2007.03.07	2007.06.05	90 days	LTL	80,750,100	3.72 percent
2007.03.27	2007.04.12	16 days	USD	130,470,075	5.12 percent
2007.06.20	2007.09.18	90 days	LTL	50,523,100	4.15 percent

5. *Significant events during the period*

On January 2007 the Enterprise Register of the Republic of Lithuania liquidated AB SEB VB Busto Bankas.

During nine months of 2007 management of the Bank continued real estate Project, that was started in 2006. During the Project it was decided to sell the real estate company, therefore investment into that subsidiary was reclassified to 'Investments in subsidiaries held for disposal' line in balance sheet.

The management sold UAB SEB Enskilda subsidiaries in Latvia and Estonia to banks of SEB group in respective countries.

6. *Significant events after the balance sheet date*

The Bank successfully completed issue of eight debt securities emissions which sale started before 30 September 2007 and completed after 30 September 2007. As of 30 September 2007 they amounted to LTL 52,920 thousand and were accounted for in 'other liabilities and provisions' line in the balance sheet. The Bank also issued eight debt securities emissions which sale started and completed after 30 September 2007. Total nominal value of these sixteen emissions was LTL 115,691 thousand.

After the balance sheet date one debt securities emissions was redeemed, the amount of nominal value was LTL 26,980 thousand.