

A Fresh Offer in Winter



Progressive Deposit - profitability with a touch of stock market gambling

This deposit presents an excellent opportunity of unlimited and at the same time safe earnings for your funds. It is impossible to lose!

The Progressive Deposit is a term deposit for the period specified in each separate offer. The profit will depend on the success of the selected index in each offer throughout the deposit term. The unlimited earnings potential depends on the performance of the particular stock market index during the investment period. The value of the index is determined at the beginning and during the investment period. If the value of the selected index at the end of the deposit period remains the same or falls, you will receive 100% of your principal amount.

You will find more detailed information about the value calculation and the offers - *Progressive Deposit 26 - Nordic Top 30*, *Progressive Deposit 27 - Nordic Top 30 with a risk premium of 5%* and *Progressive Deposit 28 - Nordic Top 30 with a risk premium of 10%* - on our website: www.seb.lv.

This product is being offered in a campaign form and you can apply for the particular investment offer during the specified application period.

Progressive Deposit 26/27/28

Under these offers, the profitability of your investment will depend on the success of 30 largest and most liquid Scandinavian companies. Among them there are such well-known companies as Ericsson, Statoil, Volvo etc.

Why was this particular index chosen:

- the macro-economic situation in Scandinavian countries is very good at the moment;
- both the private and public consumption is growing;
- new, economic reform-oriented political impulses are seen in the largest part of the region's national economy.

What are the differences of the three offers?

Similarly to the previous campaign, you have a number of choice options: an offer without a risk premium, with a risk premium of 5% or with a risk premium of 10%. If you choose to pay an additional risk premium, you increase your participation in the index, and, consequently, also the potential profit at the maturity. The larger the risk premium, the higher your potential profit.

If you choose not to pay any risk premium, your participation in the index will be up to 40%, whereas, if you pay an additional risk premium of 5% of the principal amount, your participation in the index will grow to up to 85%, while, if you pay additional 10% of the principal amount, it will grow as much as up to 125%, which means that, if the growth result is positive at the maturity, you will receive up to 125% of the total index value growth! Should the index value fall or remain at the same level, you will lose only the additional premium paid. SEB Unibanka guarantees that you will receive 100% of the invested amount back at the maturity.

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| Title of Offer | <i>Progressive Deposit 26 - Nordic Top 30</i> |
| Application Period | 13.11.2006. - 11.12.2006. |
| Period of Deposit | 1 (one) year 6 (six) months and 6 (six) days |
| Maturity Date of Deposit | 17.06.2008. |
| Minimum Deposit | EUR 500 (deposit amount can be divided by 100 without remainder) |
| Participation | 30-40% SEB Unibanka will determine the precise participation % when approving the Offer |
| Profit % | Unlimited profit possibilities |
| Index: | FTSE NORDIC 30 (Reuters code <.FTNOX30>) |
| Date of determination of initial index value: | 12.12.2006. |
| Dates of determination of index values: | 12.03.2008., 12.04.2008., 12.05.2008., 12.06.2008. |

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| Title of Offer | <i>Progressive Deposit 27 - Nordic Top 30 with a risk premium of 5%</i> |
| Application Period | 13.11.2006. - 11.12.2006. |
| Period of Deposit | 1 (one) year 6 (six) months and 6 (six) days |
| Maturity Date of Deposit | 17.06.2008. |
| Minimum Deposit | EUR 500 (deposit amount can be divided by 100 without remainder) |
| Participation | 5% of principal amount 75-85% SEB Unibanka will determine the precise participation % when approving the Offer |
| Profit % | Unlimited profit possibilities |
| Index: | FTSE NORDIC 30 (Reuters code <.FTNOX30>) |
| Dates of determination of initial index value: | 12.12.2006. |
| Dates of determination of index values: | 12.03.2008., 12.04.2008., 12.05.2008., 12.06.2008. |

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| Title of Offer | <i>Progressive Deposit 28 - Nordic Top 30 with a risk premium of 10%</i> |
| Application Period | 13.11.2006. - 11.12.2006. |
| Period of Deposit | 1 (one) year 6 (six) months and 6 (six) days |
| Maturity Date of Deposit | 17.06.2008. |
| Minimum Deposit | EUR 500 (deposit amount can be divided by 100 without remainder) |
| Participation | 10% of principal amount 110-125% SEB Unibanka will determine the precise participation % when approving the Offer |
| Profit % | Unlimited profit possibilities |
| Index: | FTSE NORDIC 30 (Reuters code <.FTNOX30>) |
| Date if determination of initial index value: | 12.12.2006. |
| Dates of determination of index values: | 12.03.2008., 12.04.2008., 12.05.2008., 12.06.2008. |

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