

Don't Let Your Money Slip Away... Invest It Where the Profit Comes!

**Progressive Deposit
Alternative
Energy**

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 offered in a campaign form for the period specified in each separate offer. The profit of this deposit will depend on the success of the selected index in each offer: the higher will the index value grow, the higher will be your profit. 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. The value of the index is determined at the beginning and during the investment period.

Progressive Deposit 32/33/34

You can choose any of the 3 of the most current offers the profitability of which will depend on success of the alternative energy index comprised of about 80 companies worldwide.

Title of the Offer	Alternative Energy		
	32	33	34
Application Period	26.02.2007 – 30.03.2007		
Period of Deposit	2 years and six days		
Maturity Date of Deposit	09.04.2009.		
Minimum Deposit Amount	500 EUR (deposit amount can be divided by 100 without remainder)		
Guaranteed Principal Amount	100%		
Risk Premium*	0%	5%	10%
Participation**	25-35%	60-70%	90-105%
	SEB Unibanka will determine the precise participation % when approving the Offer.		
Profit	Unlimited profit possibilities		
Index	Alternative energy (Reuters code <nex>)		
Strike Dates	10.04.2007. 11.04.2007. 12.04.2007. 13.04.2007. 16.04.2007. 17.04.2007.		
Fixing Dates	06.04.2008. 06.05.2008. 06.06.2008. 06.07.2008. 06.08.2008. 06.09.2008. 06.10.2008. 06.11.2008. 06.12.2008. 06.01.2009. 06.02.2009. 06.03.2009. 06.04.2009.		

* What is a risk premium?

By choosing to pay an additional risk premium, you will increase your participation in the index thus increase your potential profit at the end of the period. In case, if the index value falls or remains the same, you will lose only the additional premium.

** The share of the increase of the index growth, which can be received by the client upon maturity of the deposit.

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Why this index has been chosen:

1. Renewable energy resources are more environment-friendly, thus investments herein are in the category of ethical investments.
2. Development of renewable energy resources industry is related to the use of high technologies, thus there is mediated exposition also in this sector.
3. The world's biggest economy – the USA – plans increase the use of renewable and alternative energy by five times during next ten years.
4. In the EU it has been planned to decrease the permitted volume of carbon emissions, thus increasing the competition between the suppliers of renewable and alternative energy.
5. Geopolitical instability in oil extraction regions maintains high prices of widely-used energy, thus stimulating the development of renewable and alternative energy technologies.

Alternative energy index

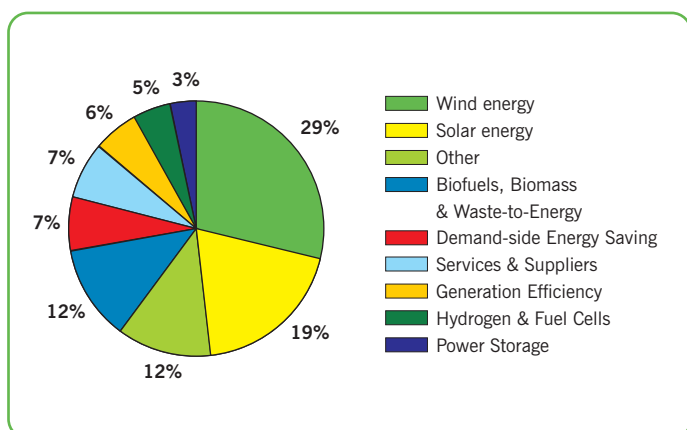
Alternative energy index is the index of companies operating in the sphere of renewable and low carbon content energy, production and utilisation of clean energy, conservation and development of renewable energy and gaining benefits from counter-action on climate changes and energy safety problems. Stocks of such companies are publicly traded and the majority of the stocks are listed outside the USA. The index includes about 80 companies worldwide totally. The index grew by about 44% in 2006.

Index performance from 2001 to 2007



Companies included in this index operate in several spheres of alternative energy, for instance, production, storage, processing, and other.

Index constituents sectors by market cap



New energy finance research

Wind energy

Wind energy is a technology of renewable energy which has had a huge impact on the energy utilisation model of the recent years. Wind power industry sector includes assembly components for wind turbines, as well as manufacturing of wind turbines. Considerable part of this sector is power and engineering technology companies engaged in construction of wind generators all over the world.

Solar energy

Solar energy sector includes all technologies that produce energy from the sun directly. Owing to advanced technologies and the increase of the production scale, the solar energy sector will definitely become a part of the new power demand spheres within the next decades.

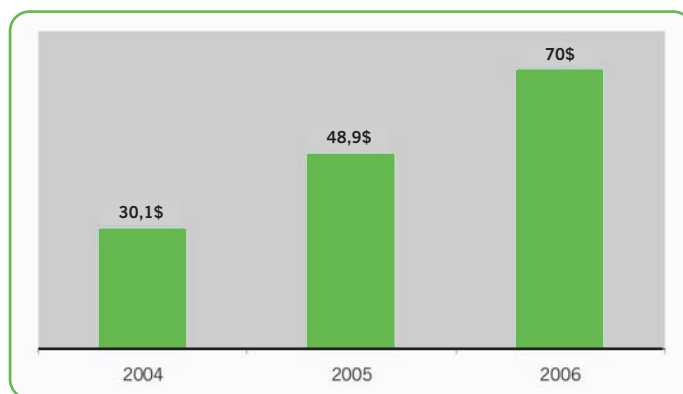
Biofuel, biomass & Waste-to-Energy

Liquid transport fuels, including bio diesel and bio ethanol, can be produced from various sources of biomass (for instance, sugarcane, canola seeds, soybeans, as well as cellulose) which is one of the most important discoveries. The index also includes companies that extract and consume solid and gaseous fuel produced of biomass.

Investment in the sphere of clean energy

Investment in clean energy worldwide has more than doubled in the last two years. \$48.9bn was invested globally in clean energy in 2005, up 62% from \$30.1bn in 2004. A lot of analytics estimate that this figure will grow by a further per cent, driving this sector to new level.

Global investments in clear energy from 2004 to 2006



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List of the biggest companies:

Vestas Wind Systems Ltd (Denmark)
 Contact Energy Ltd (New Zeland)
 Scottish and Southern Energy PLC (UK)
 Nordex AG (Germany)

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