

Ski where snow is... Invest where profit is made!

Progressive Deposit

BRIC

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. 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.

You will find more detailed information about the value calculation and the offers number twenty nine, thirty and thirty one: *Progressive Deposit 29 – BRIC, Progressive Deposit 30 – BRIC with a risk premium of 5%, Progressive Deposit 31 – BRIC 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 29/30/31

Under these offers, the profitability of your investment will depend on the success of 40 largest and most liquid companies of Brazil, Russia, India and China.

Why was this particular index chosen:

- Opportunity to make investments into the potential of the world's largest developing market economies.
- The index includes only the largest companies of the national economies which are listed on the stock exchanges of the developed countries and have the highest liquidity.
- Population and density in the said markets presents the potential for considerably growing consumption.
- Large labour reserves favour the future investments in the mentioned national economies.

- Development of the internal consumption markets in the said countries strengthens its independence from possible changes in the global markets demand.

What are the differences of the three offers?

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 35%, whereas, if you pay an additional risk premium of 5% of the principal amount, your participation in the index will grow to up to 70%, while, if you pay additional 10% of the principal amount, it will grow as much as up to 105%, which means that, if the growth result is positive at the maturity, you will receive up to 105% 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: *Progressive Depozit 29 - BRIC*
Application Period: 22.01.2007. – 23.02.2007.
Period of Deposit: 2 years and six days
Maturity Date of Deposit: 05.03.2009.
Minimum Deposit: EUR 500 (deposit amount can be divided by 100 without remainder)
Participation:** 20 – 35%
 SEB Unibanka will determine the precise participation % when approving the Offer.
Profit %: Unlimited profit possibilities
Index: S&P BRIC 40 index (Reuters code <SPBRIC>)
Dates of determination of initial index value: 02.03.2007. 05.03.2007. 06.03.2007. 07.03.2007. 08.03.2007. 09.03.2007.
Dates of determination of index values: 02.03.2008. 02.07.2008. 02.11.2008. 02.03.2009. 02.04.2008. 02.08.2008. 02.12.2008. 02.05.2008. 02.09.2008. 02.01.2009. 02.06.2008. 02.10.2008. 02.02.2009.

Title of Offer: *Progressive Deposit 30 - BRIC with a risk premium of 5%*
Application Period: 22.01.2007. – 23.02.2007.
Period of Deposit: 2 years and six days
Maturity Date of Deposit: 05.03.2009.
Minimum Deposit: EUR 500 (deposit amount can be divided by 100 without remainder)
Risk premium*: 5% of principal amount
Participation:** 50 – 70%
 SEB Unibanka will determine the precise participation % when approving the Offer.
Profit %: Unlimited profit possibilities
Index: S&P BRIC 40 index (Reuters code <SPBRIC>)
Dates of determination of initial index value: 02.03.2007. 05.03.2007. 06.03.2007. 07.03.2007. 08.03.2007. 09.03.2007.
Dates of determination of index values: 02.03.2008. 02.07.2008. 02.11.2008. 02.03.2009. 02.04.2008. 02.08.2008. 02.12.2008. 02.05.2008. 02.09.2008. 02.01.2009. 02.06.2008. 02.10.2008. 02.02.2009.

Title of Offer: *Progressive Deposit 30 - BRIC with a risk premium of 10%*
Application Period: 22.01.2007. – 23.02.2007.
Period of Deposit: 2 years and six days
Maturity Date of Deposit: 05.03.2009.
Minimum Deposit: EUR 500 (deposit amount can be divided by 100 without remainder)
Risk premium*: 10% of principal amount
Participation:** 85 – 100%
 SEB Unibanka will determine the precise participation % when approving the Offer.
Profit %: Unlimited profit possibilities
Index: S&P BRIC 40 index (Reuters code <SPBRIC>)
Dates of determination of initial index value: 02.03.2007. 05.03.2007. 06.03.2007. 07.03.2007. 08.03.2007. 09.03.2007.
Dates of determination of index values: 02.03.2008. 02.07.2008. 02.11.2008. 02.03.2009. 02.04.2008. 02.08.2008. 02.12.2008. 02.05.2008. 02.09.2008. 02.01.2009. 02.06.2008. 02.10.2008. 02.02.2009.

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* Risk premium is an irreversibly paid commission

** Part of the Index Basket increment that the client can receive at the end of the investment period