

Invest where the profit is made!

Progressive deposit
Perspective Trading

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 interest profit will depend on the success of the selected index in each offer throughout the deposit term and the higher will be the index value, the bigger will be your profit. 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 deposited principal amount.

Progressive Deposit 41/42/43

You can choose one of 3 offers the profitability of which will depend on success of a **stock basket**. The stock basket includes 10 trading companies from the whole world engaged in trading of foodstuffs, beverages and clothing.

Title of the Offer	Perspective Trading		
	41	42	43
Application Period	28.05.2007-06.07.2007		
Period of Deposit	3 years 2 months and nineteen days		
Maturity Date of Deposit	29.09.2010.		
Minimum Deposit Amount	500 EUR (deposit amount can be divided by 100 without remainder)		
Guaranteed Principal Amount	100%		
Risk Premium*	0%	5%	10%
Participation**	60%–75%	90%–110%	130%–150%
Stock Basket	SEB Unibanka will determine the precise participation % when approving the Offer. Adidas AG (Bloomberg code: ADS GY), Carrefour SA (Bloomberg code: CA Fp), Hennes & Mauritz AB (Bloomberg code: HMB SS), Industria de Diseno Textil SA (Bloomberg code: ITX SM), LVMH Moet Hennessy Louis Vuitton SA (Bloomberg code: MC FP), Marks & Spencers Group plc (Bloomberg code: MKS LN), Nestle SA (Bloomberg code: NESN VX), PPR (Bloomberg code: PP FP), Pernod Ricard SA (Bloomberg code: RI FP), Tesco plc (Bloomberg code: TESCO LN)		
Date of determination of initial stock basket	13.07.2007. 16.07.2007. 17.07.2007. 18.07.2007. 19.07.2007. 20.07.2007.		
Dates of determination of stock basket values	13.09.2009. 13.10.2009. 13.11.2009. 13.12.2009. 13.01.2010. 13.02.2010. 13.03.2010. 13.04.2010. 13.05.2010. 13.06.2010. 13.07.2010. 13.08.2010. 13.09.2010.		

* 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.

SEB

unibanka

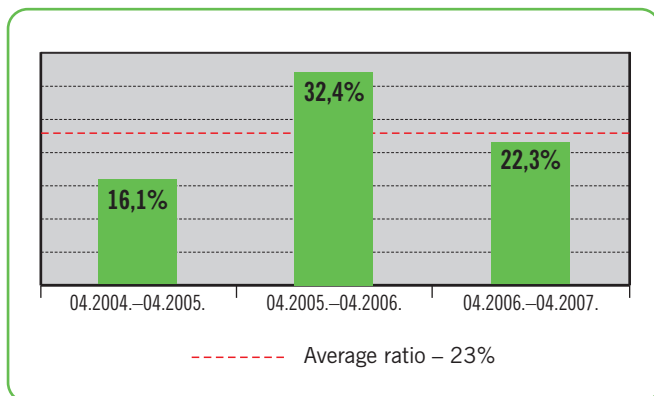
Why was this stock basket chosen:

1. By increasing of the welfare of people, also the sales of commodities increase persistently.
2. Due to increase of globalization, there is a constant demand for commodities of popular brands.
3. The fast growing Asian economy and increase of the purchasing capacity of its population has positive effect on the commodity trading sector.
4. All the companies included in the stock basket have stable balance sheet financial ratios.
5. Investment in stocks for a three year period is recognized as the best optimum period in order to gain higher and more stable profit.

Advantages of the Progressive Deposit

- You do not need to follow the development and to analyze the stock market in order to create your own stock portfolio.
- You do not pay for storage of securities.
- There are no purchase or sale commissions for the Progressive Deposit.
- Deposit principal amount is 100% guaranteed.

Average increase of the stock basket over the last 3 years



Companies included in the stock basket

ADIDAS

Adidas produces sporting footwear, apparel and sport accessories, as well as golf clubs and balls. Adidas sell their products worldwide.

CARREFOUR

Carrefour manages chains of supermarkets, hypermarkets, shops of discounted goods, shops of reduced price goods and shops of frozen products in Europe, Asia and America. Names of the company's managed shops: Carrefour, Pryca, Stoc, Marche Plus, Optique and Comod.

HENNES & MAURITZ

Hennes & Mauritz designs and sells fashion goods for women, men, teenagers and children. The company is engaged in trading of fashionable sports and classical style clothing and accessories, for instance, jewellery, bags, shawls and cosmetic goods. H&M stores are located in many countries in Europe and America.

NESTLE

Nestle processes foodstuffs. Its subsidiaries produce and trade with beverages, dairy products, cookery products, frozen foodstuffs, chocolate, ready foodstuffs, refrigerated products, food additives and animal feed. Besides, Nestle produces pharmacy goods and cosmetic goods.

PERNOD RICARD

Pernod Ricard produces wines and strong alcoholic beverages with brands like Ricard, Pernod, Aberlour, Wild Turkey, Jameson, Havana Club, Jacob's Creek, and Larios.

INDUSTRIA DE DISENO TEXTIL

Industria de Diseno Textil designs, produces and distributes apparel. This company owns retailing chains in Europe, Asia, Africa and America.

MOET HENNESSY LOUIS VUITTON

Moet Hennessy Louis Vuitton is a producer of diversified luxury goods. It produces and trades with champagne with brands Moet & Chandon, Veuve Clicquot, and Ponsardin. Besides MHLV produces cognac Hennessy and Hine, as well as perfumes, cosmetic goods, travelling bags, watches and jewellery goods, Christian Dior and Loewe haute couture fashion goods.

MARKS & SPENSERS GROUP

Marks & Spensers Group serves retail trading shops in England offering clothing and foodstuffs under trademark St Michael. Besides M&S provides several financial services, for instance, payment cards, loans to individuals, pension funds and life insurance. M&S serves Kings supermarket in the U.S.A. and retail trading shops in the Middle East.

PPR

PPR in retail trading sells commodities, household goods and sporting goods, persona computers, lingerie and luxury goods.

TESCO

Tesco is a retail trader of foodstuffs. Tesco operates shops in England, Ireland, the Czech Republic, Hungary, Poland, Slovakia, Turkey, Japan, Malaysia, South Korea, Taiwan, and Thailand.

S|E|B

 **unibanka**