

It is impossible to lose!



Progressive Deposit
EUROPE and BRIC

Progressive Deposit – opportunity of unlimited earnings!

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. The *Progressive Deposit* presents an excellent opportunity of unlimited and at the same time safe earnings for your funds. Because it is impossible to lose!

NEW!

Progressive Deposit 47/48/49 and 50/51/52

We would like to offer you a unique and unprecedented opportunity of making investments: *Progressive Deposit Europe and BRIC*. The profitability of this deposit will depend on growth dynamics of two indexes: DJ Eurostoxx 50 and S&P BRIC. However, this time the specific weight of indexes in forming a profit is not 50% to 50%, as it is usually, but 70% to 30%. The biggest specific weight will be granted to the index with the highest growth dynamics during the deposit term and the lowest specific weight will be given to the index with the smallest growth. Such distribution of specific weights of indexes ensures higher return from growth of the two indexes (see examples overleaf).

Title of Offer	Europe and BRIC					
	47	48	49	50	51	52
Application Period	27.08.2007-28.09.2007					
Period of Deposit	3 years and 18 days					
Maturity Date of Deposit	20.10.2010					
Minimum Deposit	500 EUR			300 LVL		
	(deposit amount can be divided by 100 without remainder)					
Guaranteed Principal Amount	100%					
Profit	Opportunity of unlimited profit					
Risk Premium*	0%	5%	10%	0%	5%	10%
Participation**	30%-50%	50%-80%	85%-110%	40%-70%	75%-95%	105%-130%
First index	SEB Unibanka will determine the precise participation % when approving the Offer. S&P BRIC – includes 40 largest companies from Russia, China, Brazil and India (Bloomberg code: SPPRBRIE)					
Second index	DJ Eurostoxx 50 - includes 50 largest companies from the Eurozone (Bloomberg code: SX5E)					
Date of determination of initial index values	03.10.2007					
Dates of determination of index values	04.10.2009, 04.11.2009, 04.12.2009, 04.01.2010, 04.02.2010, 04.03.2010, 04.04.2010, 04.05.2010, 04.06.2010, 04.07.2010, 04.08.2010, 04.09.2010, 04.10.2010					

* What is a risk premium?

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

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

SEB

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OPPORTUNITY OF LARGER PROFIT!

Example***

1. Both indexes grow unequally

	First index	Second index
Initial value	1000	1000
Final value	1050	1500
Increase	5%	50%
Profit with index specific weight 50/50	28%	
Profit with index specific weight 70/30	37%	

2. Value of one index increases, but value of the other index – decreases

	First index	Second index
Initial value	1000	1000
Final value	500	1500
Increase	-50%	50%
Profit with index specific weight 50/50	0%	
Profit with index specific weight 70/30	20%	

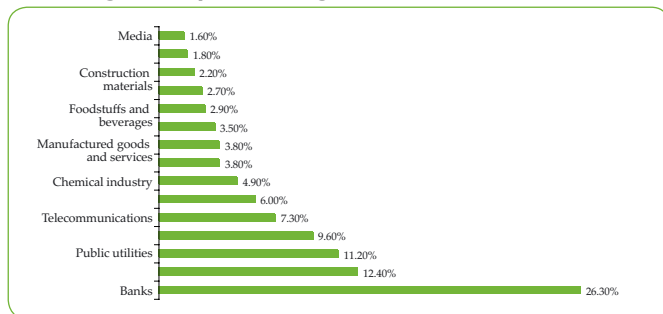
European index (DJ Eurostoxx 50)

European index is a capitalized weighted index, which includes 50 blue chip companies from the Eurozone. Amount of stocks in free circulation is used for index calculations. The index includes stocks of companies from France, Germany, Spain, the Netherlands, Ireland, Italy, Finland, etc.

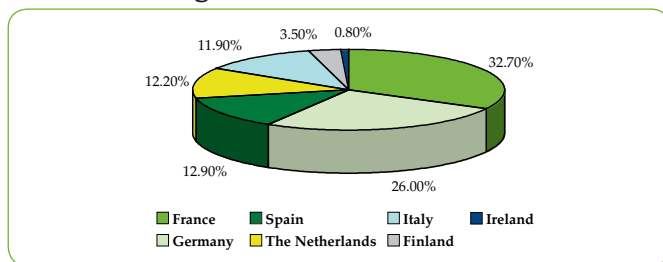
Largest companies included in the index

- Total (oil)
- Nokia (technologies)
- Banco Santander Central Hispano (finance)
- Siemens (manufactured goods)
- BNP Paribas (finance)

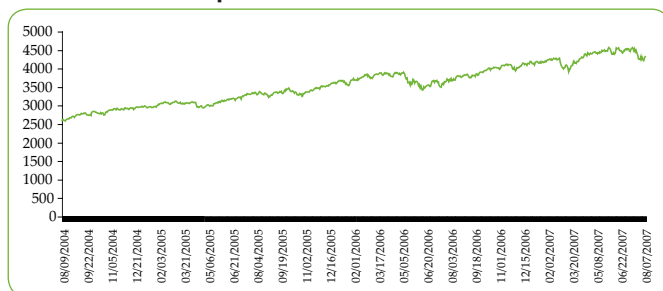
Sectors forming the European index, according to its specific weight



Countries forming the index



Growth of the European Index



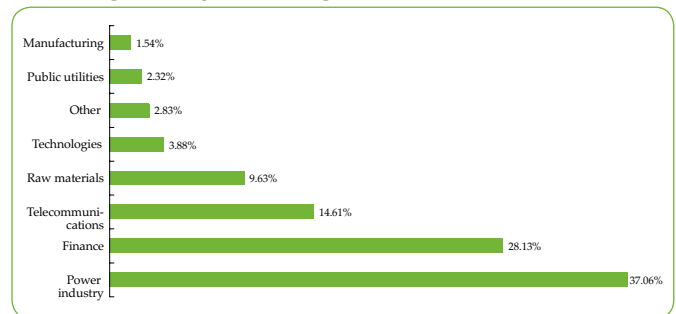
BRIC index (S&P BRIC)

S&P BRIC 40 index displays the situation of the four development markets: Brazil, Russia, India and China, which are generally known as BRIC countries. BRIC index includes 40 the largest companies with the highest liquidity of the above mentioned countries. Investors express active interest in these markets in recognition the potential of the said countries to change from the status of a development market to a developed market.

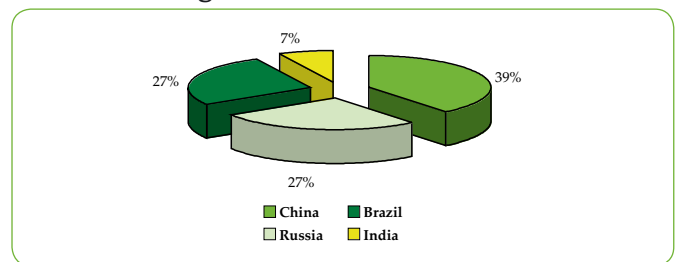
Largest companies included in the index

- China Mobile (China)
- Gazprom (Russia)
- Lukoil (Russia)
- Petroleo Brasileiro (Brazil)
- Vale R Doce (Brazil)

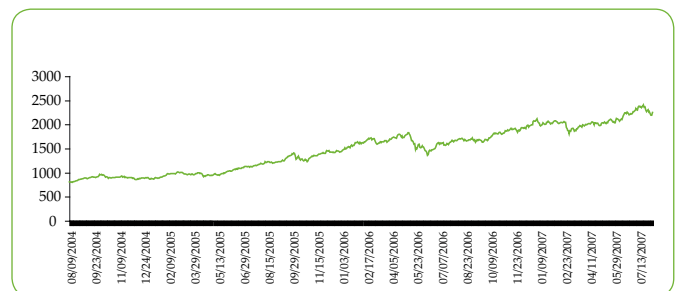
Sectors forming BRIC index, according to its specific weight



Countries forming the index



Growth of BRIC index



*** The example is for information only.