



Unlimited profit!

Progressive Deposit – profitability with a touch of stock market gambling

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

The *Progressive deposit* is a term investment with the term 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 index at the end of the investment term stays the same or falls, you will receive 100% of your principal amount. The unlimited earnings depend on how successful the specific stock market has been during the investment term. The value of the index is fixed at the beginning and during the investment term. You will find more detailed information about the value calculation, as well as about the eighteenth, nineteenth, twentieth, twenty-first, twenty-second and twenty-third offer *Progressive deposit 18 – Latin America, Progressive deposit 19 – Latin America with a risk premium of 10% , Progressive deposit 20 – Latin America with a risk premium of 15%, Progressive deposit 21 – Sweden top 30, Progressive deposit 22 – Sweden top 30 with a risk premium of 5% and Progressive deposit 23 – Sweden top 30 with a risk premium of 10%* in our home page www.seb.lv.

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

Progressive deposit 18 – Latin America, Progressive deposit 19 – Latin America with a risk premium of 10%, Progressive deposit 20 – Latin America with a risk premium of 15%.

Within these offers the profitability of your investment will depend on Latibex Top Index, which is made up of 15 leading and the most marketable Latin American companies.

Progressive deposit 21 – Sweden top 30, Progressive deposit 22 – Sweden top 30 with a risk premium of 5% and Progressive deposit 23 – Sweden top 30 with a risk premium of 10%.

Within these offers the profitability of your investment will depend on OMX Stockholm 30 Index, which is made up of 30 leading Sweden companies. These are the companies with the largest trade turnover and the highest liquidity.

Why were these particular two indexes chosen?

- Latin America is a developing financial market, therefore it offers larger level of possible profitability,
- Forecasted GDP growth in Latin America is 3,5%,
- Sweden is a stable financial market, therefore it has low risk level,
- OMXS30 index profit per year (YTD at 11.07.2006) was 14.17%, the index has high liquidity.

How does these six offers differ?

This time, different from the previous campaigns we offer you even more possibilities! You can choose one of two or both indexes to which you want to tie your profit to. You can apply for *Latin America* offers without a risk premium, with a risk premium of 10% and with a risk premium of 15% as well as for *Sweden top 30* offer without risk premium, with a risk premium of 5% and with a risk premium of 10%. The larger the risk premium, the larger your participation in the index, and with it a larger potential of more profit.

By depositing an additional risk premium of 10% of the principal amount in the *Latin American* offer, your participation in the index increases up to 71%, that means that in the case of a positive result at the end of the investment period you will receive up to 71% of the total gain in the index value. Likewise, if you contribute an additional risk premium of 15%, your participation in the index may reach even 92%!

By depositing an additional risk premium of 5% of the principal amount in the *Sweden top 30* offer, your participation in the index increases up to 95%, however by paying an additional risk premium of 10%, your participation in the index may reach even 135%!

In case the value of the index falls or stays the same, you will only lose the additional premium. At the end of investment term SEB Unibanka guarantees you a 100% repayment of the invested principal amount.



Title of Offer:
Progressive deposit 18 – Latin America

Application period:
 17.07.2006. – 18.08.2006.

Investment period:
 3 years and 6 days

Final date of the investment period:
 26.08.2009.

Minimum deposit amount:
 EUR 500 (the deposit amount has to be divisible by 100 without remainder)

Participation:**
 22 -32%
 SEB Unibanka fixes the exact participation %, when confirming the offer

Interest rate %:
 Unlimited earnings potential

Index:
Latibex Top Index (Reuters Code <.IBEXLT>)

Initial index value fixing date:
 22.08.2006
 23.08.2006
 24.08.2006
 25.08.2006
 28.08.2006

Index value fixing dates:
 21.08.2008. 21.03.2009.
 21.09.2008. 21.04.2009.
 21.10.2008. 21.05.2009.
 21.11.2008. 21.06.2009.
 21.12.2008. 21.07.2009.
 21.01.2009. 21.08.2009.
 21.02.2009.

Title of Offer:
Progressive Deposit 19 - Latin America with a risk premium of 10%

Application period:
 17.07.2006. – 18.08.2006.

Investment period:
 3 years and 6 days

Final date of the investment period:
 26.08.2009.

Minimum deposit amount:
 EUR 500 (the deposit amount has to be divisible by 100 without remainder)

Risk premium*:
 10% of the invested amount

Participation:**
 55 -71%
 SEB Unibanka fixes the exact participation %, when confirming the offer

Index:
Latibex Top Index (Reuters Code <.IBEXLT>)

Initial index value fixing date:
 22.08.2006
 23.08.2006
 24.08.2006
 25.08.2006
 28.08.2006

Index value fixing dates:
 21.08.2008. 21.03.2009.
 21.09.2008. 21.04.2009.
 21.10.2008. 21.05.2009.
 21.11.2008. 21.06.2009.
 21.12.2008. 21.07.2009.
 21.01.2009. 21.08.2009.
 21.02.2009.

Title of Offer:
Progressive Deposit 20 – Latin America with a risk premium of 15%

Application period:
 17.07.2006. – 18.08.2006.

Investment period:
 3 years and 6 days

Final date of the investment period:
 26.08.2009.

Minimum deposit amount:
 EUR 500 (the deposit amount has to be divisible by 100 without remainder)

Risk premium*:
 15% of the invested amount

Participation:**
 72 -92%
 SEB Unibanka fixes the exact participation %, when confirming the offer

Index:
Latibex Top Index (Reuters Code <.IBEXLT>)

Initial index value fixing date:
 22.08.2006
 23.08.2006
 24.08.2006
 25.08.2006
 28.08.2006

Index value fixing dates:
 21.08.2008. 21.03.2009.
 21.09.2008. 21.04.2009.
 21.10.2008. 21.05.2009.
 21.11.2008. 21.06.2009.
 21.12.2008. 21.07.2009.
 21.01.2009. 21.08.2009.
 21.02.2009.

* 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

**Title of Offer:**

Progressive Deposit 21 – Sweden top 30

Application period:

17.07.2006. – 14.08.2006.

Investment period:

3 years and 6 days

Final date of the investment period:

21.08.2009.

Minimum deposit amount:

EUR 500 (the deposit amount has to be divisible by 100 without remainder)

Participation:**

45 - 55%
SEB Unibanka fixes the exact participation %, when confirming the offer

Interest rate %:

Unlimited earnings potential

Index:

OMX Stockholm 30 Index (Reuters Code <OMXS30>)

Initial index value fixing date:

18.08.2006.

Index value fixing dates:

18.08.2008.	18.04.2009.
18.09.2008.	18.05.2009.
18.10.2008.	18.06.2009.
18.11.2008.	18.07.2009.
18.12.2008.	18.08.2009.
18.01.2009.	
18.02.2009.	
18.03.2009.	

Title of Offer:

Progressive Deposit 22 – Sweden top 30 with a risk premium of 5%

Application period:

17.07.2006. – 14.08.2006.

Investment period:

3 years and 6 days

Final date of the investment period:

21.08.2009.

Minimum deposit amount:

EUR 500 (the deposit amount has to be divisible by 100 without remainder)

Risk premium*:

5% of the invested amount

Participation:**

85 - 95%
SEB Unibanka fixes the exact participation %, when confirming the offer

Interest rate %:

Unlimited earnings potential

Index:

OMX Stockholm 30 Index (Reuters Code <OMXS30>)

Initial index value fixing date:

18.08.2006.

Index value fixing dates:

18.08.2008.	18.04.2009.
18.09.2008.	18.05.2009.
18.10.2008.	18.06.2009.
18.11.2008.	18.07.2009.
18.12.2008.	18.08.2009.
18.01.2009.	
18.02.2009.	
18.03.2009.	

Title of Offer:

Progressive Deposit 23 – Sweden top 30 with a risk premium of 10%

Application period:

17.07.2006. – 14.08.2006.

Investment period:

3 years and 6 days

Final date of the investment period:

21.08.2009.

Minimum deposit amount:

EUR 500 (the deposit amount has to be divisible by 100 without remainder)

Risk premium*:

10% of the invested amount

Participation:**

120 - 135%
SEB Unibanka fixes the exact participation %, when confirming the offer

Interest rate %:

Unlimited earnings potential

Index:

OMX Stockholm 30 Index (Reuters Code <OMXS30>)

Initial index value fixing date:

18.08.2006.

Index value fixing dates:

18.08.2008.	18.04.2009.
18.09.2008.	18.05.2009.
18.10.2008.	18.06.2009.
18.11.2008.	18.07.2009.
18.12.2008.	18.08.2009.
18.01.2009.	
18.02.2009.	
18.03.2009.	

* 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