

The latest
Progressive Deposit
offer!



Nordic
export 2

INVEST TO MAKE PROFIT!

Take the challenge and invest in the latest *Progressive Deposit* offer "Nordic export 2". Its profit will be made up of the average growth of 10 Nordic companies' shares. Gain experience in the large financial market!

S|E|B

Nordic export 2

Nordic export 2	
Offer number	123 124
Application deadline	01.07.2009. - 21.08.2009.
Deposit term	Three years and 20 days
Deposit expiry term	13.09.2012.
Minimum deposit amount	100 EUR (deposit amount should be factor of 100)
Guaranteed principal amount	100%
Involvement*	40%-60% 80%-100%
Risk premium**	0% 5%
Index	Index consists of the following 10 Nordic companies' shares: Bloomberg codes: NHY NO (Norsk Hydro ASA), REC NO (Renewable energy Corp ASA), SDRL NO (Seadrill Ltd), STL NO (StatoilHydro ASA), NES1V FH (Neste Oil), OUT1V FH (Outokumpu Oyj), VWS DC (Vestas Wind Systems A/S), STERV FH (Stora Enso Oyj), SCAB SS (Svenska Cellulosa AB), SSABA SS (SSAB Svenskt Stal AB).a
Fixing dates of index's initial values	26.08.2009, 27.08.2009.
Fixing dates of index's values	27.08.2012, 28.08.2012.

You can become acquainted with the full wording of the Progressive Deposit Offer Terms and Conditions and the Terms and Conditions of Agreement on the web page: www.seb.lv

* A part of the growth of the index basket, which you can receive at the end of the deposit period.

** Risk premium is paid by depositing the Progressive Deposit in addition to the deposited amount. Risk premium is a commission, which the client irrevocably agrees to pay SEB banka.

This material provides general information on financial instruments available to AS SEB banka and/or which AS SEB banka recommends. All recommendations and information provided is based on sources trusted by AS SEB banka; however, these sources are not intended for taking specific investment decisions. If you are planning on taking action based on the content of this material, we invite you to contact an AS SEB banka investment consultant.

In regard to the financial instruments referred to in these materials, past results and/or yield are not secure indicators for predicting future results and/or yield and do not guarantee an equivalent result and/or yield in the future. Your investments are subject to financial market risks and the yield of investments can increase or decrease in individual periods. As investments are made in foreign currency, they are also subject to exchange rate risks, which

Why exactly was this index basket chosen?

The Nordic countries are economically export oriented countries, but during the global recession the prices of Nordic companies' shares fell.

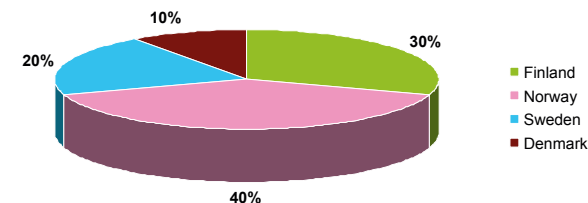
In the first half of 2009, the world's largest countries reached an agreement and took common steps for overcoming the financial crisis, therefore economies are already, according to different ratios, showing positive signals.

Output products markets of the companies included in the index are well diversified because they differ according to development levels and geographical location.

Economic stimulation plans announced by the world's largest and richest countries G20 may possibly be stimulating economies already, which may positively influence the prices of shares of recognized and well diversified companies.

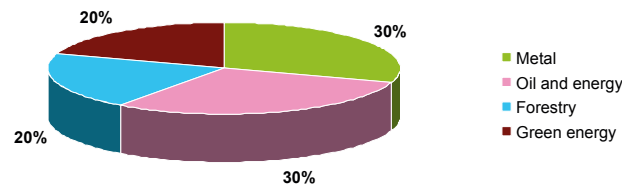
The income of this Offer, in the case of growth in the prices of shares, will be made of the average growth of 10 companies' shares provided that the maximum growth of the individual price of the shares included in the index, which will be added to the calculation, does not exceed 60%.

Break-down according to countries



Source: Bloomberg

Break-down according to sectors



Source: Bloomberg

SEB