

# Relax where you wish to... Invest where profit is made!

Progressive deposit  
**The Balkans**

## 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 and the higher will be the index value, the bigger will be your profit. 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. The value of the index is determined at the beginning and during the investment period.

### Progressive Deposit 44/45/46

You can choose one of 3 offers the profitability of which will depend on success of SEXT index that includes 17 blue chip companies in Slovenia, Romania, Croatia and Bulgaria.

Title of the Offer	The Balkans		
	44	45	46
Application Period	09.07.2007. – 03.08.2007.		
Period of Deposit	1 year 6 months and 18 days		
Maturity Date of Deposit	25.02.2009.		
Minimum Deposit Amount	500 EUR (deposit amount can be divided by 100 without remainder)		
Guaranteed Principal Amount	100%		
Risk Premium*	0%	5%	10%
Participation**	25%–40%	55%–80%	85%–120%
	SEB Unibanka will determine the precise participation % when approving the Offer.		
Index	Capitalized weighted index, which includes 17 blue chip companies from the South-eastern Europe: Bulgaria, Romania, Croatia, Slovenia. (Reuters code: <SETXEUR>)		
Date of determination of initial index value	08.08.2007., 09.08.2007., 10.08.2007., 13.08.2007., 14.08.2007.		
Dates of determination of index value	09.08.2008., 09.09.2008., 09.10.2008., 09.11.2008., 09.12.2008., 09.01.2009., 09.02.2009.		

\* 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**

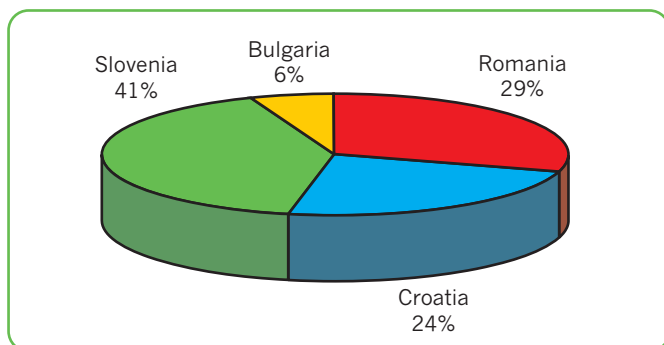
### Why was this particular index chosen

1. The potential of rapid development of the national economy in the new EU Member States.
2. Considerable foreign investments and payments of the EU funds increase the standard of living of the inhabitants.
3. Comparatively stable political environment facilitates further inflow of foreign investments.
4. Tourism as an important part of the national economy is an additional facilitator of increase of the domestic demand.

### SETX index

SETX index is calculated in the euros and the U.S. dollars and distributed by Wiener Börse. SETX index is capitalized weighted index, which includes 17 blue chip companies from the South-eastern region of Europe. Currently, SETX index includes stocks listed on stock exchanges in Bucharest, Ljubljana, Sofia and Zagreb. On 3 January 2005, the initial level of the index was determined: 1,000 points.

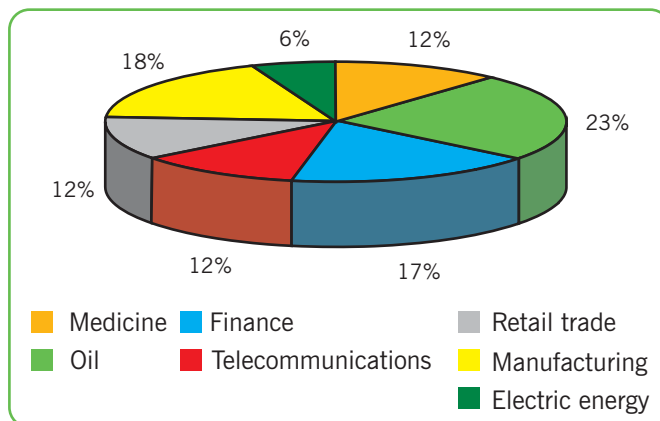
### Countries forming the index



### Companies included in the index

Company name	Country	Industry
KRKA d.d.	Slovenia	Medicine
SNP Petrom SA	Romania	Oil
Banca Transilvania	Romania	Finance
BRD-Groupe Societe Generale	Romania	Finance
Telekom Slovenije DD	Slovenia	Telecommunications
Privredna banka Zagreb d.d.	Croatia	Finance
INA Industrija nafte DD	Croatia	Oil
Petrol	Slovenia	Oil
Ericsson Nikola Tesla	Croatia	Telecommunications
Mercator Poslovni Sistem	Slovenia	Retail trade
SAVA d.d.	Slovenia	Manufacturing
Pivovarna Lasko d.d.	Slovenia	Manufacturing
Sopharma AD	Bulgaria	Medicine
Romp petrol Rafinare SA	Romania	Oil
Gorenje Velenje d.d.	Slovenia	Manufacturing
Transelectrica SA	Romania	Electric energy
Podravka Prehrambena	Croatia	Retail trade
Industrija d.d.		

### Industries forming the index



### Index performance in the last 3 years

