



A Steadfast progressive deposit

COMMODITIES
AND
METALS

PROGRESSIVE DEPOSIT OFFER

Are you ready to take the challenge and invest in “**Commodities and Metals**”? It's the latest Progressive Deposit offer where profitability depends on the development of prices on agricultural commodities (wheat, soybeans, corn) and metals (silver, platinum and palladium).

NEW! Now you can also apply for the Progressive Deposit via **Ibanka**.

COMMODITIES AND METALS		
Offer Number	134	135
Application Deadline	12 April 2010 - 28 May 2010	
Deposit Term	3 years and 11 days	
Deposit Term End Date	12.06.2013.	
Minimum Deposit Amount	300 EUR (amount must be a multiple of EUR 100)	
Guaranteed Principal Amount	100%	
Participation	30% – 60%	120% – 150%
Guaranteed Annual Interest	0.2%	0%
Risk Premium	0%	10%
Benchmark	Bloomberg codes: C1, W1, S1, SLVRLN, PLTMLNPM, PLDMLNPM.	
Initial Price Fixing	2 June 2010	
Final Price Fixing	4 June 2012, 3 July 2012, 3 August 2012, 3 September 2012, 3 October 2012, 3 November 2012, 3 December 2012, 3 January 2013, 3 February 2013, 3 March 2013, 3 April 2013, 3 May 2013, 3 June 2013	

Complete Terms and Conditions for the deposit offer and the contract are available at www.seb.lv

Why we chose precisely this benchmark:

- With the growing numbers of our planet's population and with the progression of emerging countries, the demand for agricultural commodities such as soy, corn and wheat, is on the rise.
- Prices on metals depend on the development cycles of the economy – if the global economy is growing, consumer demand increases and metal prices grow.
- 2008 saw a rapid increase in prices of certain commodities (soybeans, corn, wheat). This caused concern regarding the sufficiency of the commodities in the market. With the economical recession, commodity prices dropped as well. Now, with the global economy on the rise, the prices of agricultural commodities and metals are climbing once again.

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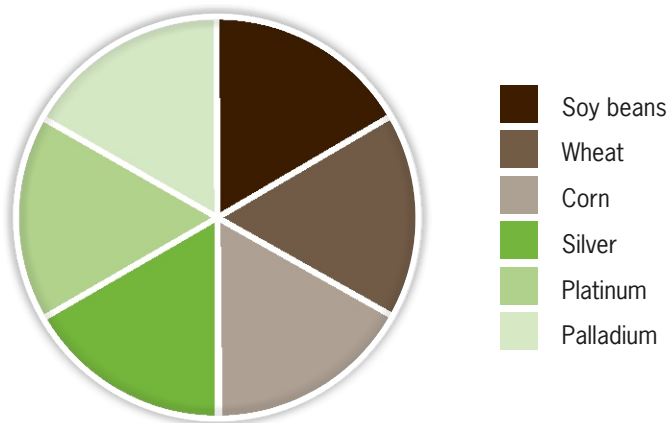
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COMMODITIES AND METALS



Proportion of Commodities and Metals in the Benchmark



Source: Bloomberg, 1 April 2010

Benchmark Development History



Source: Bloomberg, 1 April 2010

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