

THE HOTTEST OF ALL DEPOSITS

Sweden
TOP 3

Progressive Deposit Offer Sweden TOP 3

Rise to the challenge and invest in the latest Progressive Deposit offer “**Sweden TOP 3**”. Its profit will depend on the performance of shares of the three leading Swedish companies – AstraZeneca AB, Svenska Handelsbanken AB and Skanska AB. **Gain experience in the large financial market!**

	Sweden TOP 3
Offer number	133
Application deadline	01.03.2010. - 09.04.2010.
Deposit term	2 years and 11 days
Deposit maturity date	24.04.2012
Minimum deposit amount	500 EUR (deposit amount should be factor of 100)
Guaranteed principal amount	100%
Retained income rate with offer terms met*	11%-15%
Underlying asset	Title – Bloomberg code: AstraZeneca AB - AZN SS, Svenska Handelsbanken AB - SHBA SS, Skanska AB - SKAB SS
Date of initial share value	14.04.2010.
Closing date of share value	16.04.2012.

Please see the full Progressive Deposit Offer terms and Agreement terms at the homepage: www.seb.lv

* *Accrued Supplementary profit interest is paid if the share price for all companies included in the Underlying Asset at the closing date of share value is the same or greater than the corresponding company's share price at the date of initial share value. If the closing share value for any of the companies included in the Underlying Asset is smaller than the initial share value, the Accrued Supplementary profit interest is 0 %.*

Why did we choose this particular underlying asset?

- The given companies represent the pharmaceutical, financial, construction and development sectors, they are the leaders in their respective sectors and have retained customer demand even at a time of economic downturn.
- These companies have exited the crisis, not just thanks to their market positions and business policies, but also through various cost reductions and restructuring. These companies are likely to see even faster development, which may have a positive effect on their financial indexes.
- The global economic recovery, even if gradual, appears to have good prospects over the next two years. This means greater economic activity, which is historically reflected in the prices of these companies' shares.

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The index is made up of the following companies:

Astrazeneca AB

Astrazeneca is a global pharmaceutical company that produces medications to fight disease in several therapeutic areas. The company employs around 67 000 workers, and is represented in over 100 countries around the world.

Source: www.astrazeneca.com

Skanska AB

Skanska is one of the world's leading construction and development companies. The company is active in the following "home" markets: Europe, United States and Latin America. The company employs around 5800 workers.

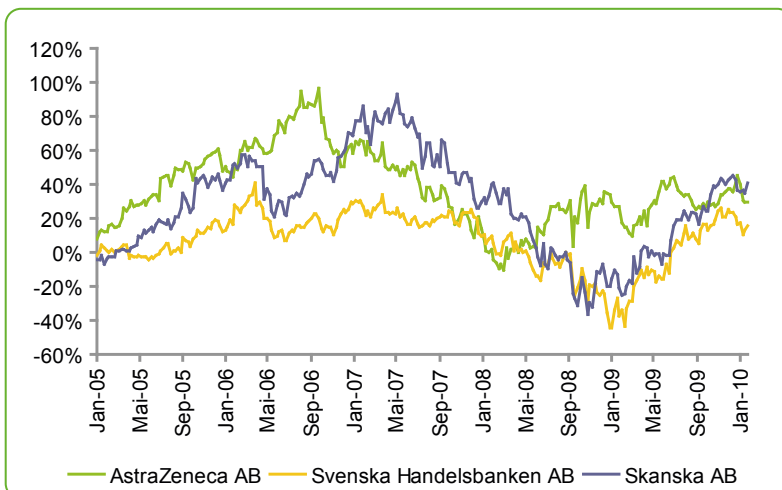
Source: www.skanska.com

Svenska Handelsbanken AB

Handelsbanken is a universal bank that offers an extensive Range of financial services and is one of the leading banks in Nordic countries. Handelsbanken is active in Nordic and British markets, it is represented in 17 countries.

Source: www.handelsbanken.com

Companies' Share Price Performance (Prices in SEK)



Источник: Bloomberg 22.02.2010.

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