

## TERMS OF THE OFFER

### Progressive Deposit 133 – Swedish TOP 3

OFFER		Underlying Asset	(name of company – Bloomberg code): Astra Zeneca Plc – AZN SS, Svenska Handelsbanken AB – SHBA SS, Skanska AB – SKAB SS.
<b>Name of the offer</b>	Progressive Deposit 133 – Swedish TOP 3	<b>Strike Price</b>	The value of each share included in the Underlying Asset at the Time of Fixing on the date on which the Strike Price is fixed.
<b>Offer announced</b>	01.03.2010	<b>Date of fixing of the Strike Price</b>	14.04.2010, or, if the Stock Exchange is not in operation on this date, the next day of business of the Stock Exchange.
<b>Application period</b>	01.03.2010 to 09.04.2010	<b>Settlement Price</b>	The value of each share included in the Underlying Asset at the Time of Fixing on the date on which the Settlement Price is fixed.
<b>Deposit currency</b>	EUR	<b>Date of fixing of the Settlement Price</b>	16.04.2012. If the Stock Exchange is not in operation on this date, the next day of business of the Stock Exchange.
<b>Minimum deposit amount</b>	EUR 500 (five hundred euro)	<b>Time of Fixing</b>	The time at which the Stock Exchange publishes the official close prices of in the Underlying asset included sharesl
<b>Other conditions for the deposit amount</b>	The amount must be divisible by 100, without a remainder.	<b>COMMISSION</b>	
<b>Minimum total deposit amount</b>	EUR 1,500,000 (one million five hundred thousand euro)	<b>Withdrawal commission</b>	1 to 6.1 % (one to six point one per cent) of the deposit amount, but no less than EUR 5 (five euro).
MAIN TERMS OF THE PROGRESSIVE DEPOSIT		<b>Other fees</b>	In accordance with the Uniform Price List for Services
<b>Term of deposit</b>	2 (two) years and 11 (eleven) days	<b>OTHER TERMS</b>	
<b>Deposit start date</b>	13.04.2010	<b>Blocking of the deposit amount</b>	The Bank reserves the right to block the deposit amount specified in the Agreement in the Client's current account 4 (four) banking days before the Date of Maturity.
<b>Deposit maturity date</b>	24.04.2012		
INTEREST			
<b>Additional interest</b>	<p>The Bank shall calculate it as follows:</p> <p>Additional Interest is the additional interest accrued, and it may range between 11 % and 15 %. SEB banka will set the accurate extent of Additional Interest at the time when the Offer is confirmed.</p> <p>Additional Interest shall be paid out if the Settlement Price of all company stock included in the Underlying Asset is equal to or exceeds the Strike Price of the particular company's stock.</p> <p>Should the Settlement Price of the stock of at least one company included in the Underlying Asset be lower than its Strike Price, the total Additional Interest shall be 0 %.</p>		