

## TERMS OF THE OFFER

### Progressive Deposit 139 – Gold with Risk Premium 10%

OFFER		Participation	130% - 150% (one hundred and thirty to one hundred and fifty percent).
Name of the offer	Progressive Deposit 139 – Gold With Risk Premium 10%	Strike Price	Underlying price on the Date of fixing the strike price at the Time of fixing.
Offer announced	31.05.2010.	Date of fixing of the Strike Price	23.07.2010., or, if the Stock Exchange is not in operation on this date, the next day of business of the Stock Exchange.
Application period	31.05.2010. – 21.07.2010.	Settlement Price	Average arithmetic price of Underlying prices at the Time of Fixing on the dates on which the Settlement Price is fixed.
Application period on Ibank	31.05.2010. – 21.07.2010. till 16.00 Latvia time	Date of fixing of the Settlement Price	23.01.2012, 23.02.2012, 23.03.2012, 23.04.2012, 23.05.2012, 23.06.2012, 23.07.2012. If the Stock Exchange is not in operation on this date, the next day of business of the Stock Exchange.
Deposit currency	LVL	Time of Fixing	The time at which the Underlying's daily close price is published
Minimum deposit amount	LVL 300 (three hundred lats)	COMMISSION	
Other conditions for the deposit amount	The amount must be divisible by 100, without a remainder.	Withdrawal commission	1 – 7.7 % (from one to seven point seven percent) from deposit amount, but not less than LVL 3 (three lats).
Risk premium	10 % (ten per cent)	Other fees	In accordance with the Uniform Price List for Services
Minimum total deposit amount	EUR 1,500,000 (one million five hundred thousand euro)	OTHER TERMS	
MAIN TERMS OF THE PROGRESSIVE DEPOSIT		Blocking of the deposit amount	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.
Term of deposit	2 (two) years and 10 (ten) days		
Deposit start date	22.07.2010.		
Deposit maturity date	31.07.2012.		
INTEREST			
Additional interest	Calculated by the bank as follows:  Participation * ((Settlement Price – Strike Price)/ Strike Price)		
Guaranteed interest	0% annually		
Underlying	Name - Bloomberg code: UBFGSI		