



Progressive deposit - Guaranteed profit with a touch of stock gambling

Progressive deposit provides you with a magnificent opportunity to allow your money make unlimited and at the same time safe earnings. You can't lose! *Progressive deposit* is a term deposit for which the term is specified in each individual case. Interest on this deposit consists of two parts: guaranteed interest rate and unlimited extra profit depending on the success of index specified in each offer within the deposit period. If the index value remains unchanged or drops at the end of the deposit period, you will receive 100% of principal amount plus the guaranteed interest profit.

Unlimited profit depends on how successful the particular exchange index is within the deposit period. Value of the index is fixed at the beginning and at the end of the deposit period. More detailed information on calculation as well as on the first offer *Progressive deposit 01 – Japan* is available at any of our client service centres.

The product is offered in a campaign form, you may apply for a particular deposit offer within its application period.

Progressive deposit 01 – Japan

Within this proposal, the yield of your investment will depend on the success of TOPIX index. The stated index comprises shares of 1500 leading Japanese companies from 10 different industries.

A number of indications suggest that the Topix index will have a good potential:*

- This index is influenced by cyclic economy for which an upturn phase is predicted in the nearest future;
- Rapid economic growth is predicted in major Japanese export markets such as US and China;
- Predicted improvement of enterprise profit indexes;
- Predicted realisation of structural reforms aimed at improvement of efficiency and competitiveness of state enterprises and national economy.

More detailed information on TOPIX index is available on Tokyo Stock Exchange homepage: www.tse.or.jp.

Name of offer:

Progresīvais depozīts 01 – Japāna

Application period:

15.03.2005. – 19.04.2005.

Deposit term:

3 years and 3 days

Deposit term expiry:

24.04.2008.

Minimum deposit amount:

EUR 500

(deposit amount must be divisible by 100 without remainder)

Participation:

60% - 70%

Unibank will fix the exact percentage when approving the Offer

Guaranteed annual interest rate:

0.25%

Additional interest:

Unlimited profit possibilities

Index:

TOPIX index (Tokyo Stock Exchange)

Initial index value fixing date:

21.04.2005.

Final index value fixing date:

21.04.2008.

* The movement of Topix index is affected by a number of various factors, which determine growth rates of Japanese economy. SEB Unibank does not guarantee rise of the said index