

Invest It Where The Profit Comes!

**Progressīvais depozīts
Brazil + Eurasia**

Progressive Deposit – Opportunity of Unlimited Earnings!

The *Progressive Deposit* is a term deposit offered in a campaign form for the period specified in each separate offer. The interest profit of this Deposit will depend on the success of the selected index in each offer. The *Progressive Deposit* presents an excellent opportunity of unlimited and at the same time safe earnings for your funds. It is impossible to lose!

Progressive Deposit 95/96/97 and 98

You can choose from 4 offers, and their yield will depend on the results of the index of leading Brazilian, Russian and South Korean companies.

Title of Offer	"Brazil + Eurasia"			
Offer number	95	96	97	98
Application Period:	28.08.2008. - 26.09.2008.			
Period of Deposit:	Three years and eighteen days			
Maturity Date of Deposit:	18.10.2011.			
Minimum Deposit:	500 EUR		300 LVL	
	(deposit amount can be divided by 100 without remainder)			
Guaranteed Principal Amount:	100%			
Risk Premium*:	0%	10%	0%	10%
Participation**:	30%-60%	80%-100%	60%-90%	110%-130%
	SEB Banka will determine the precise participation % when approving the Offer.			
Index basket	Bloomberg code: EWZ US, RDX, KOSPI2			
Initial index value fixing date	06.10.2008., 08.10.2008., 09.10.2008., 10.10.2008., 13.10.2008., 14.10.2008.			
Index value fixing date	30.09.2010., 30.10.2010., 30.11.2010., 30.12.2010., 30.01.2011., 01.03.2011., 30.03.2011., 30.04.2011., 30.05.2011., 30.06.2011., 30.07.2011., 30.08.2011., 30.09.2011.			

* What is a risk premium?

By choosing to pay an additional risk premium, you will increase your participation in the index thus increasing also your potential profit at the end of the investment period. In case, if the index value falls or remains unchanged, you will lose only the additional premium.

** The share of the increase of the index basket, which can be received upon maturity of the deposit.

S|E|B

Why was this index basket chosen:

The index basket of these three countries comprises resource-rich countries and countries with powerful production sectors. The index basket represents various global regions - South America, Europe and Asia, i.e. the risks have been diversified geopolitically.

In the last five years, the level of welfare and wellbeing in these regions has grown, attracting large investments, which has increased the significance and recognition of these sectors globally.

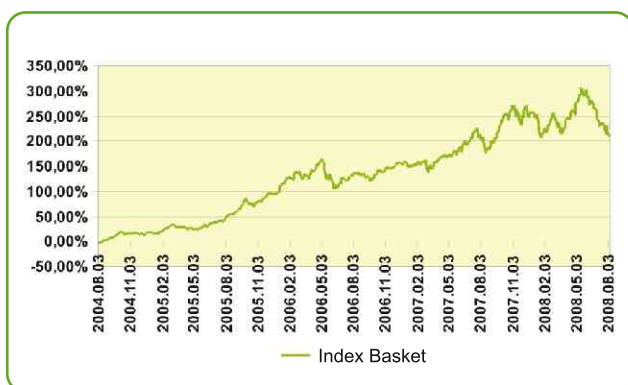
Largest companies by weighting in the index basket

Latin America	Weighting	Russia	Weighting	South Korea	Weighting
Petroleo Brasileiro Sa	23.00 %	Gazprom OAO	23.45 %	Samsung Electronics CO ltd	14.00 %
Cia Vale do Rio Doce	16.00 %	Lukoil	20.01 %	Pohang Iron and Steel Company	8.09 %
Banco Bradesco SA	5.44 %	NNC Norilsk Nickel	10.76 %	Kookmin Bank	4.21 %

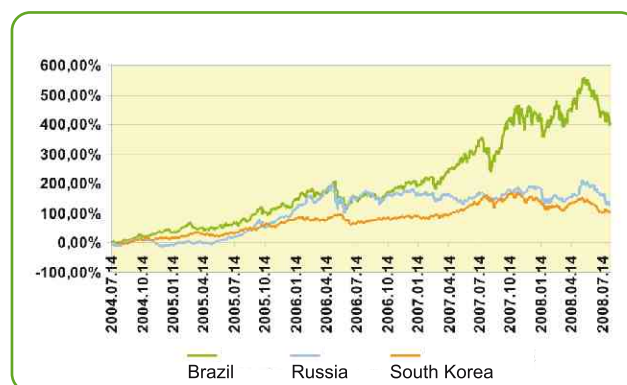
The companies included in the indexes are the leading companies in their countries:

- Latin America – IShares MSCI Brazil index fund ETF;
- Russia – Russian Depository Index (stocks of 12 largest and most liquid Russian companies);
- South Korea - KOSPI 200 (comprises stocks of 200 Korean companies that correspond to 93% of all the stocks listed on the Korean Stock Exchange).

Index Basket Development*



Index Development*



* The historical performance does not guarantee similar results in future.
This material is informative only. You can read the SEB Banka Order Execution Policy, overview on major risks etc. on the website of SEB banka, www.seb.lv/mifid.