



Progressive Deposit Oil & Gas

Progressive deposit – 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 rate of this deposit depends on the success of an index at the end of the term. The chosen index is stated in each offer. If index value has increased at the end of the deposit period then you will receive a proportional part of the profit but if the index value remains unchanged or drops, you will receive 100% of principal amount.

The unlimited profit depends on how successful the particular index is within the deposit period. Value of the index is fixed at the beginning and during the deposit period. A more detailed information on calculations as well as on the second and third offers Progressive deposit 02/03 Oil & Gas is available on our homepage: www.seb.lv.

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

Progressive deposit 02/03 Oil&Gas

Within this proposal, the yield of your investment will depend on the success of Dow Jones EUROPE STOXX Oil&Gas index. This index comprises 18 leading European oil and gas companies- such as Shell Transport and Trading, Statoil, BP PLC etc.

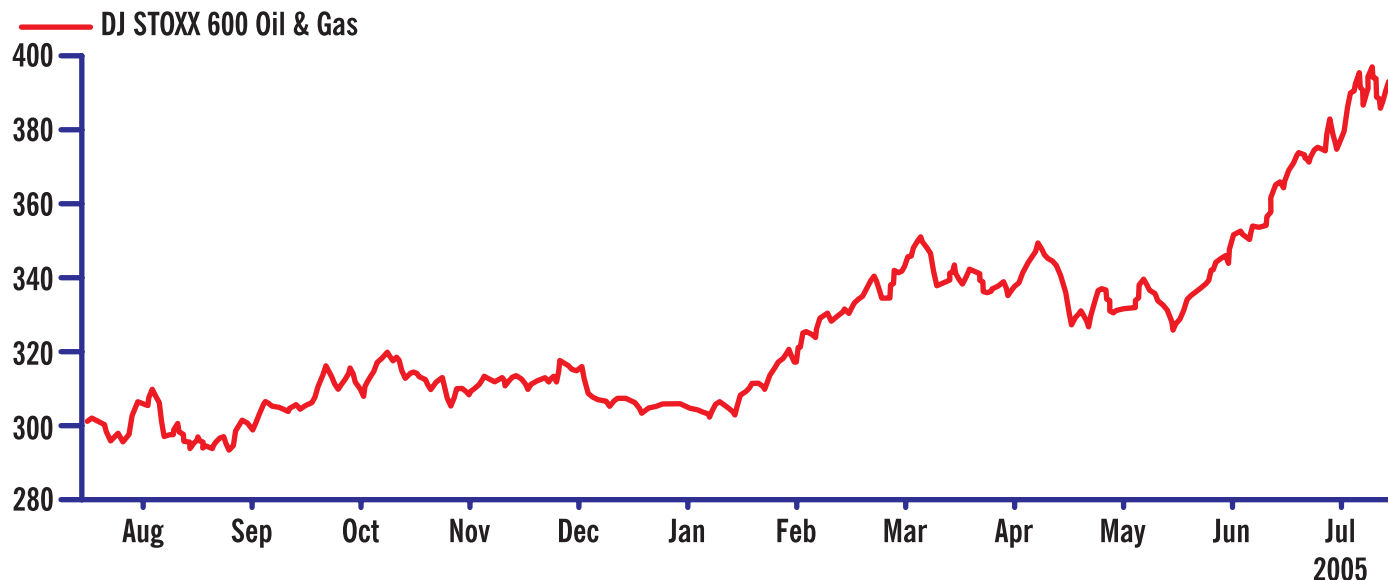
Why was this particular index chosen:

- Every year the average GDP in the world is increasing, this increase further leads to an increase in the demand of oil and gas. Thanks to such growth in demand and the fact that oil resources are diminishing every year, oil price in the market is growing. This increases the earnings of oil companies and therefore increases the value of the index.
- The global gas consumption in the production of electricity is growing rapidly, which positively affects the profit of relevant companies and due to that value of the index also increases.

What is the difference between Progressive deposit 02 and Progressive deposit 03:

Within Progressive deposit 03, you have the possibility to earn even more! By depositing an additional premium of 5 % of the principal amount, your participation in the index will increase even up to 90%, which means that if the result at the end of the deposit term is positive, you will receive up to 90% of the total increase in index value. If value of the index drops or remains unchanged, you will still receive 100 % of the principal amount. Premium is not returned to the Client at the end of the period.

Development of EUROPE STOXX Oil&Gas Index



Name of offer:
Progressive deposit 02 Oil&Gas

Application period:
01.08.2005 – 31.08.2005

Deposit term:
Two years and five days

Deposit term expiry:
06.09.2007

Minimum deposit amount:
EUR 500
(Deposit amount must be divisible by 100 without remainder)

Participation:
25-35%
SEB Unibanka will fix the exact percentage when approving the offer

Interest rate:
Unlimited profit possibilities

Index:
Dow Jones EUROPE STOXX Oil&Gas index

Initial index value fixing date:
01.09.2005

Other index value fixing dates*:
03.09.2006
03.12.2006
03.03.2007
03.06.2007
03.09.2007

Name of offer:
Progressive deposit 03 Oil&Gas

Application period:
01.08.2005 – 31.08.2005

Deposit term:
Two years and five days

Deposit term expiry:
06.09.2007

Minimum deposit amount:
EUR 500
(Deposit amount must be divisible by 100 without remainder)]

Risk premium:
5% of deposit amount (not returned at the end of the term)

Participation:
75-90%
SEB Unibanka will fix the exact percentage when approving the offer

Interest rate:
Unlimited profit possibilities

Index:
Dow Jones EUROPE STOXX Oil&Gas index

Initial index value fixing date:
01.09.2005

Index value fixing dates*:
03.09.2006
03.12.2006
03.03.2007
03.06.2007
03.09.2007



*Final index value is the arithmetical mean of the values fixed during these dates.