



Progressive Deposit Eastern Europe & Russia

Progressive Deposit – profitability with a touch of stock market gambling

This investment presents an excellent opportunity of unlimited, but at the same time safe earnings, for your funds. It is impossible to lose!

The *Progressive Deposit* is a term investment with the term specified in each separate offer. The profit will depend on the success of the selected index in each offer throughout the deposit term. If the value of the index at the end of the investment term stays the same or falls, you will receive 100% of your principal amount. The unlimited earnings potential depends on how successful the specific stock market index has been during the investment term. The value of the index is fixed at the beginning and during the investment term.

You will find more detailed information about the value calculation, as well as about the ninth, tenth and eleventh offer of *Progressive Deposit 09 – Eastern Europe & Russia*, *Progressive Deposit 10 – Eastern Europe & Russia with a risk premium of 5%* and *Progressive Deposit 11 – Eastern Europe & Russia with a risk premium of 10%* in our home page www.seb.lv.

This product is being offered in a campaign form and you can apply for the specific investment offer during the specified application period.

Progressive Deposit 09 – Eastern Europe & Russia*, *Progressive Deposit 10 – Eastern Europe & Russia with a risk premium of 5%* and *Progressive Deposit 11 – Eastern Europe & Russia with a risk premium of 10%

Within these offers the profitability of your investment will depend on an index basket consisting of 75% of *CECEEUR – Czech Traded Index*, *Hungarian Traded Index* and *Polish Traded Index*, and 25% of *CRTX – most liquid stocks of Russian Traded Index (RTX)*.

Unlike the previous campaigns, this time the initial index value will be fixed on four dates and the final initial index value will be the arithmetic average of these four values.

Why was this particular index basket chosen?

- Transfer of the old EU country production units to Central and Eastern European countries will work as an additional factor for stimulating domestic demand and therefore also the economy;
- Increase of domestic demand in Central and Eastern European countries stimulates economic growth in all sectors;
- Prices for natural resources in the world keep on increasing. In Russia, oil and other energy resources make up 60% of total export, metal and its production – 17%, chemical production – 7%, wood – 4%. Therefore, while the prices for natural resources keep on increasing, Russian economy will continue to bloom;
- A great deal of resources gained from oil trading are invested in the Stabilization fund. This fund protects the Russian economy from external upsets.

How do these three offers differ?

Just as well, as during the previous campaign you may choose an offer without a risk premium, with a risk premium of 5% or with a risk premium of 10%. The larger the risk premium, the larger your participation in the index basket, and with it a larger potential of more profit.

By paying an additional premium of 5% of the principal amount, your participation in the index basket increases up to 65%. This means that in the case of a positive result at the end of the investment period, you will receive up to 65% of the total gain in the investment basket value. Likewise, if you contribute an additional risk premium of 10%, your participation in the index basket may reach even 90%!

In case the value of the index basket falls or stays the same, you will only lose the additional premium. At the end of the investment term SEB Unibanka guarantees you a 100% repayment of the invested principal amount.

SEB

unibanka

Progressive Deposit
Eastern Europe & Russia

Title of Offer:
Progressive Deposit 09 – Eastern Europe & Russia

Application period:
 25.01.2006. – 28.02.2006.

Investment period:
 3 years and 5 days

Final date of the investment period:
 05.03.2009.

Minimum deposit amount:
 EUR 500
 (the deposit amount has to be divisible by 100 without remainder)

Participation*:
 25-35%
 SEB Unibanka fixes the exact participation %, when confirming the offer

Interest rate:
 Unlimited earnings potential

Index basket:
 75% – CECEEUR – Czech Traded Index, Hungarian Traded Index and Polish Traded Index
 25% – CRTX – most liquid stocks of Russian Traded Index

Initial index value fixing dates:
 02.03.2006. 06.03.2006.
 03.03.2006. 07.03.2006.

Other index value fixing dates:
 02.03.2008.
 02.06.2008. 02.12.2008.
 02.09.2008. 02.03.2009.

Title of Offer:
Progressive Deposit 10 – Eastern Europe & Russia with a risk premium of 5%

Application period:
 25.01.2006. – 28.02.2006.

Investment period:
 3 years and 5 days

Final date of the investment period:
 05.03.2009.

Minimum deposit amount:
 EUR 500
 (the deposit amount has to be divisible by 100 without remainder)

Risk premium:**
 5% of the invested amount

Participation*:
 55-65 %
 SEB Unibanka fixes the exact participation %, when confirming the offer

Interest rate:
 Unlimited earnings potential

Index basket:
 75% – CECEEUR – Czech Traded Index, Hungarian Traded Index and Polish Traded Index
 25% – CRTX – most liquid stocks of Russian Traded Index

Initial index value fixing dates:
 02.03.2006. 06.03.2006.
 03.03.2006. 07.03.2006.

Other index value fixing dates:
 02.03.2008.
 02.06.2008. 02.12.2008.
 02.09.2008. 02.03.2009.

Title of Offer:
Progressive Deposit 11 – Eastern Europe & Russia with a risk premium of 10%

Application period:
 25.01.2006. – 28.02.2006.

Investment period:
 3 years and 5 days

Final date of the investment period:
 05.03.2009.

Minimum deposit amount:
 EUR 500
 (the deposit amount has to be divisible by 100 without remainder)

Risk premium:**
 10% of the invested amount

Participation*:
 80 - 90%
 SEB Unibanka fixes the exact participation %, when confirming the offer

Interest rate:
 Unlimited earnings potential

Index basket:
 75% – CECEEUR – Czech Traded Index, Hungarian Traded Index and Polish Traded Index
 25% – CRTX – most liquid stocks of Russian Traded Index

Initial index value fixing dates:
 02.03.2006. 06.03.2006.
 03.03.2006. 07.03.2006.

Other index value fixing dates:
 02.03.2008.
 02.06.2008. 02.12.2008.
 02.09.2008. 02.03.2009.

* Part of the Index Basket increment that the client can receive at the end of the investment period
 ** Risk premium is an irreversibly paid commission.