

Invest It Where The Profit Comes!

Progressive Deposit
Russia 2

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 83/84/85 and 86

You can choose one of 4 offers the profitability of which will depend on the success of RDX index that includes stocks of 12 leading Russian blue-chip companies.

Title of Offer:	"Russia 2"			
	83	84	85	86
Application Period:	28.05.2008 - 27.06.2008			
Period of Deposit:	1 year 6 months and 26 days			
Maturity Date of Deposit:	28.01.2010.			
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**:	20%-40%	75%-95%	40%-60%	95%-115%
	SEB Banka will determine the precise participation % when approving the Offer.			
Index:	Bloomberg code: RDX			
Date of determination of initial index value:	04.07.2008, 07.07.2008, 08.07.2008			
Dates of determination of index value:	12.07.2009., 12.08.2009., 12.09.2009., 12.10.2009., 12.11.2009., 12.12.2009., 12.01.2010.			

* 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

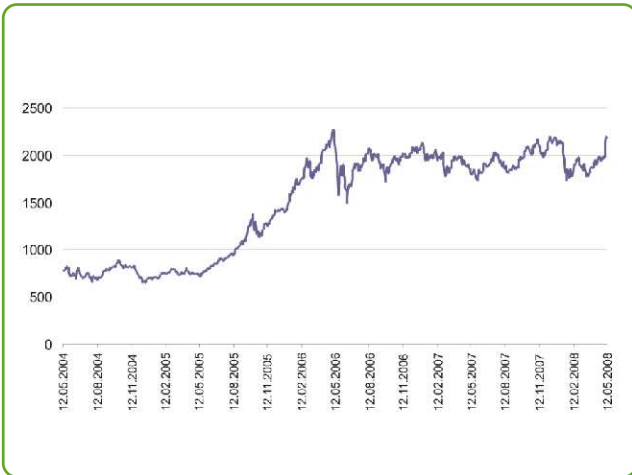
Why was this particular index chosen?

- Comparatively stable political environment makes Russia an increasingly competitive country in the world market; its national economy has increased by, on average, 7% annually since 2000.
- Russia is one of the richest country in the world regarding natural resources, thus its economy is not only less subject to the world economic risk but it can also ensure positive future development of its economy.
- Reserves of natural resources of Russia and high prices of the same gives opportunity to the country to strengthen its position in the political arena, which facilitates entry of Russian companies in new markets and strengthening of its position in existing markets.

RDX index

RDX index is the capitalised weighted index, which includes stocks of 12 leading Russian blue-chip companies.

Russian RDX index performance in the last 4 years



Dynamics of the Russian, European and the U.S.A. index growth



Index forming companies	Industry
Gazprom OAO	Oil and gas
LUKOIL	Oil and gas
MMC Norilsk Nickel	Metallurgy
Rosneft Oil Co	Oil and gas
Surgutneftegaz	Oil and gas
VTB Bank OJSC	Finance
Tatneft	Oil and gas
Novolipetsk Steel	Metallurgy
Severstal	Metallurgy
NovaTek OAO	Oil and gas
Polyus Gold Co	Gold extraction
Rostelecom	Telecommunications