

Invest It Where The Profit Comes!



Progressive Deposit
USD vs. Euro

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 87 / 88 / 89 and 90

You can choose from 4 offers, and their profitability will depend on fluctuations in the USD/EUR exchange rate. The profit will be calculated according to the increase of the value of the US dollar against the euro.

Title of Offer:	"USD vs. Euro"			
	87	88	89	90
Application Period:	30.06.2008. - 29.07.2008.			
Period of Deposit:	2 years and 19 days			
Maturity Date of Deposit:	19.08.2010.			
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**:	65%-100%	200%-230%	140%-170%	290%-330%
	SEB Banka will determine the precise participation % when approving the Offer.			
Index:	Reutera kods: ECB37			
Date of determination of initial index value:	01.08.2008.			
Dates of determination of index value:	03.08.2010.			

* 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.

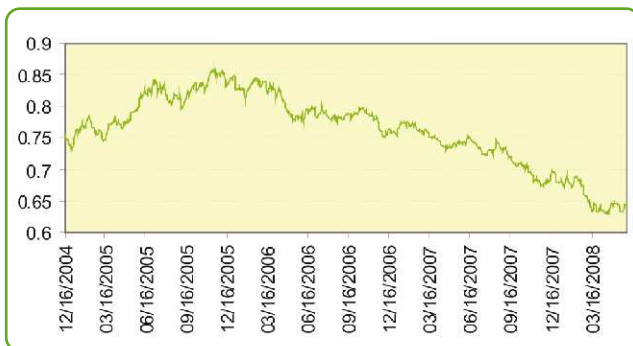
S|E|B

Why was this index chosen?

Since the beginning of 2006, the USD lost 25% of its value against the euro. The mortgage lending crisis and economic recession reduced the value of USD against major global currencies.

- The USA has the largest influence in the global economy, and USA companies are global leaders that are represented in many countries. This reduces their exposure to risks in one particular country.
- The Federal Reserve promptly reduced the rates to 2%, and it facilitates economic growth. However, in the long run, a low interest rate will facilitate outflow of investments to other more profitable regions, e.g. EUR base rate is 4%. Raising of USD interest rate will stimulate a stronger dollar against the euro.
- A weak dollar stimulates the growth in US export volumes and consequently a development in production. The falling USD makes US commodities (export) attractive with their prices, as they are lower when converted to EUR.
- The expected political changes will certainly change the development direction of the US economy.

USD/EUR rate



US Inflation in Cities



EU Inflation

