



**Progressive
Deposit**

Invest to profit!

The *Progressive Deposit* is a time deposit with a term set separately for each individual offer, offered as part of a campaign. The interest profit of this deposit depends on the progress of the specific index for each offer. The *Progressive Deposit* gives your money the opportunity to earn profit limitlessly and safely, as there is no way you can lose your principal sum!

Progressive Deposit 111 and 112

You can take on a challenge and invest in our current "Share Market" offer – the yield of this offer depends on several international investment markets.



Profit can be generated both during an increase and a decrease of market value.

Name of Offer	"Share Market"	
	111	112
Sales period	03.02.2009. – 27.02.2009.	
Deposit period	Two years, three months and nineteen days	
Deposit maturity date	22.06.2011.	
Minimum deposit	500 EUR <small>(deposit sum must be a divisible by 100, without residual)</small>	300 LVL <small>(deposit sum must be a divisible by 100, without residual)</small>
Guaranteed principal sum of deposit	100%	
Participation*	30% - 50%	80% - 120%
Guaranteed annual interest	0.5%	1%
Index	HSBC Global Navigator Strategy	
Fixing date of initial index cost	04.03.2009.	
Fixing dates of index costs	03.12.2010., 03.01.2011., 03.02.2011., 03.03.2011., 03.04.2011., 03.05.2011., 03.06.2011.	

For more information on offer rules, visit www.seb.lv/eng

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

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Why was this index chosen?

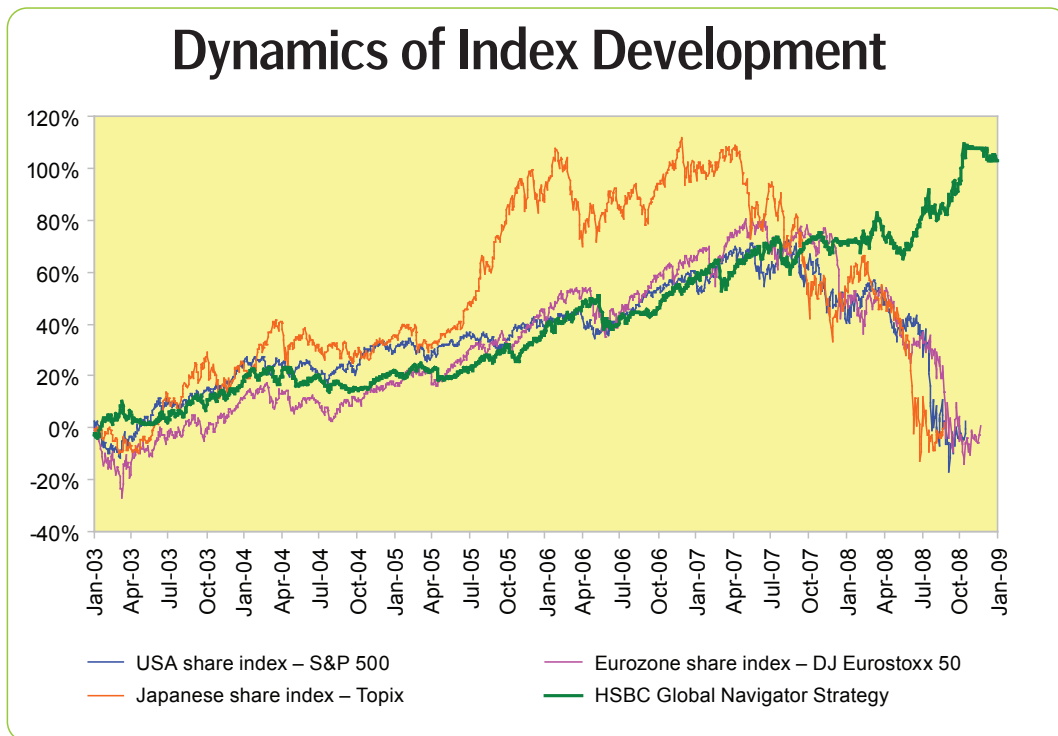
As a result of changes in world economy, many share indexes have lost a considerable amount of value. This could be the perfect time to purchase shares. It can be difficult to prepare a share portfolio from international investment markets if you're not a professional investor. Additionally, you have to follow trends and make timely decisions to ensure the value of your portfolio grows instead of drops during market fluctuations.

The Progressive Deposit "Share Market" offers you the chance to earn profit by investing in several international and regional shares and earn profit both during increasing and decreasing market values. Management of indexes is done by changing share positions (long and short*) and the specific weight of each share, based on the fundamental and quantitative models developed. It is important to remember that investing in a share market comes with a certain risk and unfavourable price fluctuations can even result in zero profit - but it's impossible to lose the principal sum of your deposit!

The Progressive Deposit "Share Market" includes the following international share indexes: Germany, France, the United Kingdom, the United States (2 indexes), Japan, Australia, China, Italy, Spain.
Take the challenge and invest in different market conditions!

* A long position gives you the opportunity to earn profit in a market increase, whereas the short does the same during market decrease.

Take on the challenge and invest in several market conditions!



Source: Bloomberg, HSBC bank Plc

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In regard to the financial instruments referred to in these materials, past results and/or yield are not secure indicators for predicting future results and/or yield and do not guarantee an equivalent result and/or yield in the future. Your investments are subject to financial market risks and the yield of investments can increase or decrease in individual periods. As investments are made in foreign currency, they are also subject to exchange rate risks, which can also influence the yield of investments. For more information on offer regulations and other issues, please visit www.seb.lv

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