

Special Holiday Deposit

Progressive deposit
TOP 3

*May the year 2009 be rich in investments,
Your SEB banka*

SEB

Special Holiday Deposit

Progressive Deposit - invest to make profit!



The Progressive Deposit is a term deposit offered as a campaign and its maturity is set individually for every offer. The yield of this deposit will depend on the results of the underlying index. The Progressive Deposit is a great possibility to make unlimited profit safely, because the principal amount is guaranteed!

Progressive Deposits 107 and 108

You can choose from two great Holiday offers, and their yield will depend on the results of stocks of three successful Swedish companies: AstraZeneca, Ericsson and Hennes&Mauritz AB.

Offer number	TOP 3	
	107	108
Application period	01.12.2008. - 09.01.2009.	
Deposit period	One year and sixteen days	
Maturity date	29.01.2010.	
Minimum deposit	500 EUR (deposit amount must divide with 100 without remainder)	300 LVL (deposit amount must divide with 100 without remainder)
Guaranteed principal amount	100%	
Accumulated additional interest if conditions are fulfilled*	9% - 13%	12% - 16%
Guaranteed annual interest rate	1%	2%
Index	Bloomberg codes: AZN SS; HMB SS; ERICB SS	
Initial index values fixing date	14.01.2009.	
Index values fixing date	13.01.2010.	

More information can be found in the Conditions of Offer on our website www.seb.lv.

Why stocks of these companies were chosen?

- The selected companies represent the pharmacy, telecommunications and retail sale sectors that retain a stable consumer demand even when the economy is on downside.
- H&M, Astrazeneca and Ericsson are major players in their respective sectors: retail sale, pharmacy and telecommunications; accordingly, their income is diversified geographically and their brands are well recognised.

Companies included in the offer

Astrazeneca

Astrazeneca is a global pharmacy company that offers medicine for various therapies. It employs about 67,000 employees and is present in more than 100 countries of the world.

Source: www.astrazeneca.com

Ericsson

Ericsson is a world-leading provider of telecommunications equipment and related services to mobile and fixed network operators globally. The company offers full-scale telecommunication solutions and mobile telecommunication platform technologies.

Source: www.ericsson.com

Hennes&Mauritz AB

The company manufactures and sells women, men, teenager and children clothes. H&M operates more than 1,600 outlets in 34 countries and employs more than 68,000 people.

Source: www.hm.com

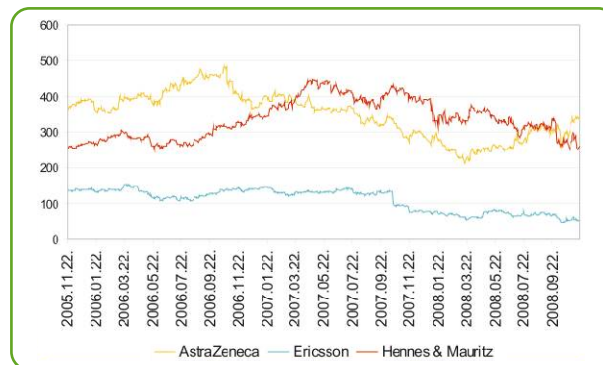
Comparison of the underlying stocks with Swedish and European stock indexes**



Source: Bloomberg

** Historical performance does not guarantee similar results in future.

Development of underlying stocks' prices (SEK)**



Source: Bloomberg

* The accumulated Additional Profit shall be paid if the Settlement Price of the stocks in the Index is equal to or exceeds the respective Strike Price. If the Settlement Price of the stocks of at least one company in the Index is lower than the respective Strike Price, the Additional Interest shall be 0%.

This material is informative only. You can read the Order Execution Policy, overview on major risks etc. on the website of SEB banka, www.seb.lv/mifid

