



TOP 6



New

Progressive deposit

Offer!

INVEST TO PROFIT!

Take on a challenge and invest in the latest *Progressive Deposit* offer *TOP 6* – the yield of this offer depends on the shares of six major companies in the global market.

	TOP 6	
Offer number	113	114
Sales period	02.03.2009-30.03.2009	
Deposit date	one year and nineteen days	
Deposit maturity date	19.04.2010	
Minimum deposit	EUR 100 (deposit sum must be exactly divisible by 100)	LVL 100 (deposit sum must be exactly divisible by 100)
Guaranteed principal sum	100%	
Retained income rate with terms met*	9%-13%	9%-13%
Guaranteed annual interest	0%	3%
Indexes	Bloomberg codes: NOK1V FH, BAS GY, EOAN GY, FTE FP, BN FP, FP FP	
Fixing date of initial index costs	01.04.2009	
Fixing date of index costs	01.04.2010	

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

* *Accrued Supplementary profit interest is paid, if the share price of all companies included in the Indexes at the fixing date of index costs is the same or greater than corresponding companies share cost at the fixing date of initial index costs. If terms set for even one share of the company included in the Index are not met, the accrued Supplementary profit interest is 0%.*



SEB

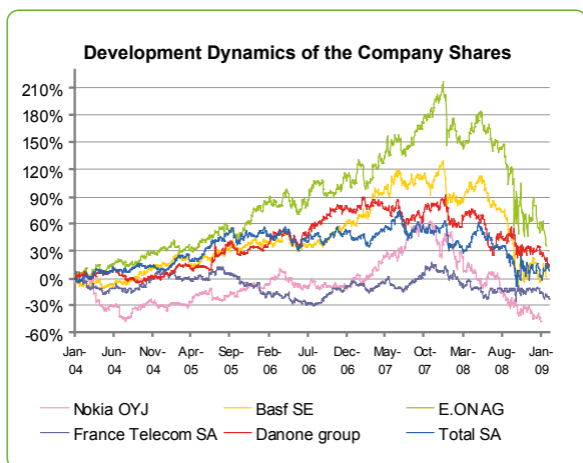
Why were the shares of these companies in particular chosen?

During the period of the drop in the global economic development rate, financial markets have lost a large amount of their value. The reasons for it could be not only the drop in performance of companies or panic, but also the closing of speculative positions.

Shares included in the indexes represent companies with very strong and recognizable world trademarks. These companies hold leading positions according to various indicators in their sector. Company business is well diversified. Companies perform in different countries throughout the world, and that makes their business less susceptible to any isolated regional risk.

Companies included in the indexes:

- Nokia OYJ (Somija – telekomunikācijas);
- BASF SE (Germany – oil and gas);
- E.ON AG (Germany – electricity);
- France Telecom SA (France – telecommunications);
- Groupe Danone (France – consumer goods);
- Total SA (France – oil and gas).



Avots: Bloomberg

The past results of financial instruments referred to in this material are not secure indicators for predicting future results and do not guarantee equal value results in the future. Your investments are subject to financial market risks and the yield of investments can increase or decrease. As investments are made in foreign currency, they are also subject to exchange rate risks, which can also influence the yield of investments.