

Section III. Special Conditions of Dynamic Deposit

Dynamic Deposit Name:	DD113LVL - "US brand companies"	
Deposit Sales Period:	07.02.2012 - 19.03.2012	
Deposit Opening Date:	20.03.2012	
Deposit Maturity Date:	20.03.2014	
Length of Deposit Period:	2 years (730 days)	
Minimum Deposit Amount:	200 LVL	
Minimum Total Deposits Amount:	300 000 LVL	
Conditional Coupon:*	7.2 - 9.2% of the Deposit	
Maximum Early Termination Fee:	Up to 6% of the Deposit Amount	
Underlying Asset:	Equity basket:	Weight in the basket:
	Intel (Bloomberg code: INTC UQ Equity);	1/7
	Phillip Morris International (Bloomberg code: PM UN Equity);	1/7
	McDonald's (Bloomberg code: MCD UN Equity);	1/7
	Procter & Gamble (Bloomberg code: PG UN Equity);	1/7
	Kraft Foods (Bloomberg code: KFT UN Equity);	1/7
	Pfizer (Bloomberg code: PFE UN Equity);	1/7
	Merck (Bloomberg code: MRK UN Equity);	1/7
Initial Fixing Price of Underlying Asset:	Closing value of the Underlying Asset is determined two banking days after the Deposit Opening Date. In case the closing value of the Underlying Asset is not calculated on the mentioned day, the Initial Fixing Price of the Underlying Asset is deemed to be the next day following the mentioned day when the closing price of the Underlying Asset is calculated. The closing price is determined by the Underlying Assets' owner.	
Final Fixing Price of Underlying Asset:	Closing value of the Underlying Asset three banking days before the Final date of the Deposit Period. In case the closing value of the Underlying Asset is not calculated on the mentioned day, the Initial Fixing Price of the Underlying Asset is deemed to be the next day following the mentioned day when the closing price of the Underlying Asset is calculated. The closing price is determined by the Underlying Assets' owner.	
Deposit Interest:	If the price of the Underlying Asset rises by 10% or more, the Deposit Interest will be calculated on the basis of the following formula:**	

Deposit

Conditional coupon at maturity

* At Deposit maturity an amount of money which corresponds to the Deposit Interest paid if the Underlying Asset at maturity has increased by 10% or more.
 **If the price of the Underlying Asset will rise less than 10% from initial price, no interest is paid on the Deposit.

Section III. Special Conditions of Dynamic Deposit

Dynamic Deposit Name:	DD114EUR - "US brand companies"	
Deposit Sales Period:	07.02.2012 – 19.03.2012	
Deposit Opening Date:	20.03.2012	
Deposit Maturity Date:	20.03.2014	
Length of Deposit Period:	2 years (730 days)	
Minimum Deposit Amount:	300 EUR	
Minimum Total Deposits Amount:	500 000 EUR	
Conditional Coupon:*	6.5 – 8.5% of the Deposit	
Maximum Early Termination Fee:	Up to 6% of the Deposit Amount	
Underlying Asset:	Equity basket:	Weight in the basket:
	Intel (Bloomberg code: INTC UQ Equity);	1/7
	Phillip Morris International (Bloomberg code: PM UN Equity);	1/7
	McDonald's (Bloomberg code: MCD UN Equity);	1/7
	Procter & Gamble (Bloomberg code: PG UN Equity);	1/7
	Kraft Foods (Bloomberg code: KFT UN Equity);	1/7
	Pfizer (Bloomberg code: PFE UN Equity);	1/7
	Merck (Bloomberg code: MRK UN Equity);	1/7
Initial Fixing Price of Underlying Asset:	Closing value of the Underlying Asset is determined two banking days after the Deposit Opening Date. In case the closing value of the Underlying Asset is not calculated on the mentioned day, the Initial Fixing Price of the Underlying Asset is deemed to be the next day following the mentioned day when the closing price of the Underlying Asset is calculated. The closing price is determined by the Underlying Assets' owner.	
Final Fixing Price of Underlying Asset:	Closing value of the Underlying Asset three banking days before the Final date of the Deposit Period. In case the closing value of the Underlying Asset is not calculated on the mentioned day, the Initial Fixing Price of the Underlying Asset is deemed to be the next day following the mentioned day when the closing price of the Underlying Asset is calculated. The closing price is determined by the Underlying Assets' owner.	
Deposit Interest:	If the price of the Underlying Asset rises by 10% or more, the Deposit Interest will be calculated on the basis of the following formula:**	

Deposit

Conditional coupon at maturity

* At Deposit maturity an amount of money which corresponds to the Deposit Interest paid if the Underlying Asset at maturity has increased by 10% or more.
 **If the price of the Underlying Asset will rise less than 10% from initial price, no interest is paid on the Deposit.