



PRESS RELEASE

10 October 2007

eQ BANK LTD

eQ Bank Ltd is a Finnish full-service investment bank serving private customers, institutions, and companies.

eQ Bank's mission is to provide and develop efficient and customer-oriented investment banking services for demanding customers.

eQ Group's shareholders' equity is EUR 66 million and the capital adequacy ratio 13 %. The Group employs about 170 people and the company has approximately 49.500 customers. eQ is part of the Icelandic Straumur group.

eQ Bank's products and services:

Securities Brokerage

- Online
- Private Sales
- Institutional
- Research

Asset Management

- Discretionary asset management
- Mutual funds
- Deposits
- Loans
- Structured investment products
- Private Banking

Corporate Finance

- M&A
- Large real estate transactions
- Capital market transactions

## INVEST IN NEW GROWTH MARKETS WITH CAPITAL GUARANTEE

**eQ Bank offers an index-linked bond which invests in totally new growth markets with capital guarantee. Next 11 - index-linked bond's investment targets are South Korea, Mexico, Vietnam, Egypt, the Philippines, Turkey, Indonesia and Pakistan. The issuer of the index-linked bond is Municipality Finance Plc which has the best available credit ratings.**

In 2003, a new geographic investment area of BRIC (Brazil, Russia, India and China) was launched, which was already then believed to have great growth potential and also significant effect on the world economy. One of the world's leading investment banks, Goldman Sachs, has identified in its study\* a new group of large and fast developing countries, which could next join BRIC. These countries include South Korea, Mexico, Vietnam, Egypt, the Philippines, Turkey, Indonesia, and Pakistan.

Goldman Sachs estimates in its study that by the year 2050 nine of these countries can be among the twenty largest countries in the world as measured by gross domestic product. Making direct stock investments in these countries is anyhow very difficult – for example the Vietnam Stock Exchange is open only few hours per week.

eQ Bank offers its customers a unique opportunity to invest in these markets with capital guarantee\*\*.

Subscription period is 10 – 29 October 2007

For more information, call +358 9 6817 8700

*\*Goldman Sachs: Global Economics Paper No: 134, 1st December 2005*

*\*\*The capital guarantee for the index-linked bond's nominal value holds only on the due date, the capital guarantee does not cover the subscription fee or the issue premium. If the investment is realized before the due date, the investor can lose a part of the invested capital.*