



CERTIFICATE OF ACHIEVEMENT

This is to certify that

Mrs. Kateryna Dashevskia

Head of Correspondent Banking,
PJSC BANK FORUM, Ukraine

successfully completed the

STANDARD CHARTERED BANK

TRANSACTION AND CORRESPONDENT BANKING SEMINAR

held on May 18th, 2010 in Vienna

Mihail Kuzin
Director

A blue ink signature of Mihail Kuzin, written in a cursive style.

A blue ink signature of Ismail Šadek, written in a cursive style.

Ismail Šadek
CEO, Austria