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## UKRSIBBANK BNP PARIBAS GROUP

No. 31-21/46433 Date: 26.08.2016

## LETTER OF REFERENCE

By the present letter the Public Joint Stock Company "UkrSibbank" expresses gratitude to the Limited Liability Company "Ukrborg" for a long-term and mutually beneficial cooperation in the branch of collection of past-due indebtedness from the debtors of the Bank.

During the period of cooperation the Company proved itself to be a qualified partner.

We recommend the Limited Liability Company "Ukrborg" as a reliable partner that demonstrated a high efficiency in recovering past-due indebtedness.

Head of the Center for Work with External
Companies on Issues of Past-due Indebtedness

Signature Bihun Andrii Volodymyrovych

Seal: Ukraine\* City of Kharkiv\* Public Joint-Stock Company "UkrSibbank" Code 09807750

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