

№ 11913/3631 від 30.09 2015
на № _____ від _____

To Whom It May Concern.

Reference letter

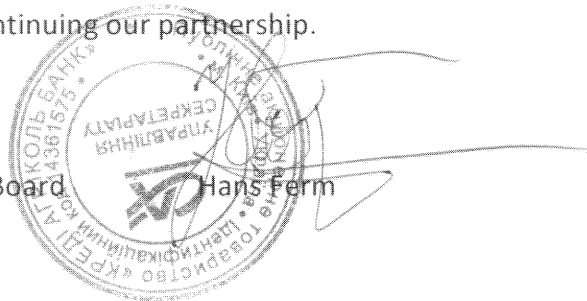
Appraisal company "PICKARD AND CO LTD" has been cooperating with PJSC "CREDIT AGRICOLE BANK" since 13.12.2013 in area of the property assessment.

Assessment reports of the company respond to Ukrainian legislation and the Bank's demand.

The company has shown its responsibility to the tasks, performs the work with quality and in time.

During the cooperation we have not received negative feedback about the company from our customers and now we are continuing our partnership.

Member of the Management Board **Hans Fern**



Ex.by
A.V. Kaminskyi
Head of Collateral assessment Division

A handwritten signature in blue ink, corresponding to the name A.V. Kaminskyi.