

Be It Known That

Timur Knyazev

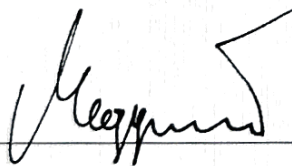
Has successfully met the prescribed requirements for certification as established by
The Institute of Internal Auditors and is hereby awarded the professional designation of

Certified Financial Services Auditor

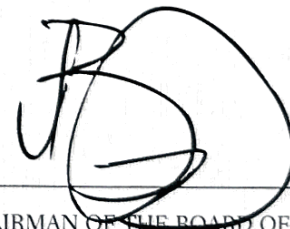
Conferred by the Board of Regents and the Board of Directors
of The Institute of Internal Auditors

This month of

December 2010



CHAIRMAN OF THE BOARD OF DIRECTORS



CHAIRMAN OF THE BOARD OF REGENTS

8104

CERTIFICATE NO.