

Certificate of Attendance

This is to certify that

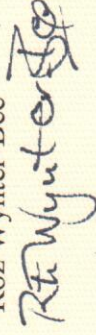
Halina Tudek

has attended and successfully completed the Training:

Train The Trainer

19-20 November 2002, Warsaw

Instructor
Roz Wynter-Bee



BANK HANDLOWY W WARSZAWIE SA

A member of **atigroup**