

Certificate



for AAA Rating

We have the honour to certify that

Kouruset Oy

belongs to the highest AAA class
in the Dun & Bradstreet credit Rating classification.
This Rating is achieved only by

30%

of all companies in Finland.

October 1999

DUN & BRADSTREET FINLAND OY

A handwritten signature in blue ink, appearing to read 'Mats Nybondas', is written over a faint horizontal line.

Mats Nybondas
Managing Director



**Dun & Bradstreet
Finland**