BANK GUARANTEE CERTIFICATE

ISSUED TO

NESTE HOLDINGS

This letter will serve as your notification that Bank of Switzerland., will IRREVOCABLY HONOR AND GUARANTEE payment for any check(s) written by Neste Holdings for upto Five Hundred Million USDollars ($500,000,000USD) drawn on the Company account and Payable to V-Insurance Group. No stop payments will be issued.

This GUARANTEE is for the purpose of our customer Purchasing Assets and Properties and for the Purpose of Asset Management In Switzerland and Any other Nation. This GUARANTEE shall remain IRREVOCABLE throughout Years of Company Operations.

If further information is required, please feel free to contact this office.
We make this guarantee this day of 15th Jan, 2014.

Sincerely,

Thomas Jordan

Chairmam
Swiss National Bank.