



WHOLESALE BANKING

April 21, 2005

To Whom It May Concern:

On behalf of ING Bank (Eurasia) ZAO office, I would like to express our great satisfaction with the work ethics and professionalism that Office Solutions showed during all the stages of our relocation project. We have been working closely with the staff of Office Solutions over the past year and have developed a great degree of comfort with their expertise in the field of office space planning, design and office furniture sales. Since 2004 Office Solutions team has installed more than 250 work places in our Moscow office. Installation was highly professional and within required period.

Office Solutions truly offers full-service operations in Moscow. They were able to not only assist us in selecting and purchasing furniture, but also in designing a space plan for the entire office, including new furniture. Their creative ideas made our office more comfortable and spacious. Because of the first-class job Office Solutions did on our new office project, we continue to use them to help us plan on-going moves within the office.

The staff of Office Solutions is always very pleasant to work with and helpful. I would not hesitate to recommend Office Solutions to anyone who needs to solve their office problems on a high professional level.

Yours faithfully,

Chief Executive Officer



T. Savina