

Letter of Appreciation

April, 2019

Mr. Todd Smith,

Creator/Director

Ripple Effect Consulting Asia Pacific

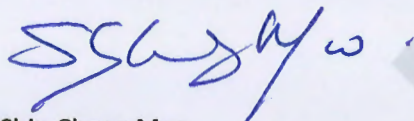
Dear Mr Smith,

Your contribution to PPCBank's Annual Workshop, conducted on March 23, 2019 is highly appreciated. We wanted the session to be fun, impactful and strategic; we also hoped that activities would help us to build a stronger team while tailored to our needs. And that's exactly what your team delivered. It was delightful to see our managers involved and being active during the workshop. We could see that despite physical fatigue, team spirit was uplifted once everyone in the room realized that they own their leadership and success depends on each and every one of them. Activities that you and your team conducted helped our management to understand better how important customer journey and interaction within our team is.

Our annual workshop would not have been as successful if not for your valuable contributions.

Thank you so much!

Yours sincerely,



Shin Chang Moo

President