CERTIFICATE OF ATTENDANCE

to

for having participated in the AGAP Convention-Seminar held on October 18-21, 2023 at the SMX Convention Center Bacolod City

"Inclusive & Innovative Finance: What Finance Managers Need to Know"

Given this 21st day of October, Two Thousand Twenty Three

MARIA CRESENCIA D. SUNGA

Secretary .

ESTER A. ALDANA

Executive Vice President

Ectur a. Older