



CERTIFICATE OF ACHIEVEMENT

is awarded to

Jeano Frederick

for successfully passing the Qualifying Exam of the Blockchain Xcelerator
Experts Program awarded on the 17th of October 2019.
Ermitano

A stylized signature in black ink that reads "mrb" above "Michelle E. Rubio".

Michelle E. Rubio

Executive Vice President
Chief Human Resource Officer

A stylized signature in black ink that reads "Arvie de Vera".

Arvie de Vera

Senior Vice President
Head of Fintech Business Group

A stylized signature in black ink that reads "Gerb Inajada".

Gerb Inajada

Vice President
Chief Technology Officer