



# Institute of Corporate Directors

presents this

## Certificate of Attendance

to

**Maria Hazel L. Rabara-Retardo**

Roxas Holdings, Inc.

*for having attended the Distinguished Corporate  
Governance Speaker Series held on November 16, 2017  
at Ascott Bonifacio Global City, Manila, Philippines.*

*Given this 16<sup>th</sup> day of November 2017.*

**Ricardo Nicanor N. Jacinto**  
*Chief Executive Officer*