

This

Certificate of Attendance

is presented to

Arcadio S. Lozada, Jr.

for having completed the seminar on

Corporate Governance

05 December 2019 1:00 p.m. to 5:00 p.m. Isabella Ballroom A, Makati Shangri-La, Ayala Center, Makati City, Philippines

Leonardo J. Matignas, Jr. Partner, SGV & Co.