



Institute of Corporate Directors

presents this

Certificate of Participation

to

Freedom A. Gaviola

China Bank Insurance Brokers, Inc.

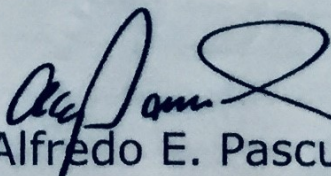
for having participated in

Advanced Corporate Governance Training

held on

Wednesday, 7 November 2018

at China Banking Corporation Building Penthouse,
Makati City, Metro Manila, Philippines.



Alfredo E. Pascual
Chief Executive Officer

