

CERTIFICATE OF ATTENDANCE

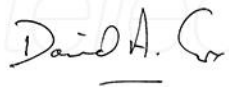
THIS IS TO CERTIFY THAT

Hilliard Nyman
Absa

HAS SUCCESSFULLY COMPLETED

Interest Rate Derivatives and Swaps

21st - 23rd October 2024



David Cox
Principal

Richard Fedrick
Course leader