

Annex "B"



CERTIFICATE
OF
COMPLETION
PRESENTED TO



Ramon S. Ang

For successfully completing the
AMLA and CTF Training for Board of Directors and Senior Management
provided by
Association of Remittance Company Compliance Officers (ARCCO)
an Anti-Money Laundering Council (AMLC) Accredited Training Provider (ITP-004)
March 14, 2023 via Zoom

CERTIFICATE NO: ARCCO-2303-1423-06

A handwritten signature in black ink, appearing to read "glvd", is positioned above the name of the signatory.

Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008

A handwritten signature in black ink, appearing to read "Itorres", is positioned above the name of the signatory.

Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006

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Ferdinand Constantino

For successfully completing the
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March 14, 2023 via Zoom

CERTIFICATE NO: ARCCO-2303-1423-07

A handwritten signature in black ink, appearing to read "glvd", is positioned above the printed name of the President.

Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008

A handwritten signature in black ink, appearing to read "Itorres", is positioned above the printed name of the Chairman.

Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006

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Joseph N. Pineda

For successfully completing the
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CERTIFICATE NO: ARCCO-2303-1423-27

A handwritten signature in black ink, appearing to read "glvd", is placed above the name of the signatory.

Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008

A handwritten signature in black ink, appearing to read "Itorres", is placed above the name of the signatory.

Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006

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Robelin Caesar Rojas

For successfully completing the
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CERTIFICATE NO: ARCCO-2303-1423-12

A handwritten signature in black ink, appearing to read 'glvd', is positioned above the name of the President of ARCCO.

Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008

A handwritten signature in black ink, appearing to read 'Irene', is positioned above the name of the Chairman of ARCCO.

Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006



RURAL BANKERS ASSOCIATION
OF THE PHILIPPINES



RURAL BANKERS RESEARCH AND
DEVELOPMENT FOUNDATION, INC.

Certificate of Completion

awarded to

GABRIEL L. VILLAREAL

Farmbank, Inc. (A Rural Bank)

for satisfactorily completed the

**VIRTUAL TRAINING ON AML/CFT/CPF LAWS,
RULES AND REGULATIONS AND RISK ASSESSMENT SYSTEM**

This activity was facilitated by the Financial System Integrity Department – Bangko Sentral ng Pilipinas.

Held via Videoconference (Zoom Webinar Application) on the 12th of April, 2023.

ATTY. ALBERT T. CONCHA, JR.
Chairman, RBRDFI

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Consuelo Ynares-Santiago

For successfully completing the
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CERTIFICATE NO: ARCCO-2303-1423-26

A handwritten signature in black ink, appearing to read 'glvd', is positioned above the printed name of the signatory.

Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008

A handwritten signature in black ink, appearing to read 'Irene', is positioned above the printed name of the signatory.

Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006

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Francis B. Joves

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CERTIFICATE NO: ARCCO-2303-1423-10

A handwritten signature in black ink, appearing to read "glvd", is positioned above the name of the President of ARCCO.

Guadalupe Lyn Vergel De Dios
PRESIDENT, ARCCO
ACCREDITED TRAINER
ATC-008

A handwritten signature in black ink, appearing to read "Itorres", is positioned above the name of the Chairman of ARCCO.

Irene Isidoro-Torres
CHAIRMAN, ARCCO
ACCREDITED TRAINER
ATC-006