



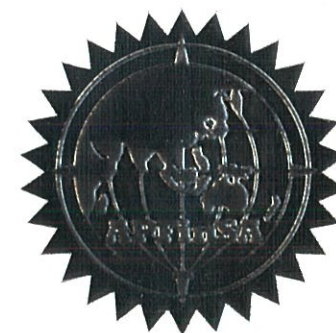
Certificate No.: AA2020-01845

Certificate of Achievement

The Asia Pacific Financial Services Association
proudly presents this certificate of achievement to

Yang Hsiao Hua

for qualifying the **APFinSA Diamond Leadership Award 2020.**



Banyong W.

Banyong Witayaweerasak
APFinSA Chairman