Corporate Finance Anstitute® 111 CFI™

Be it known by all those present, that the board of directors of the Corporate Finance Institute® have conferred upon

Kristina Teroganesova

the designation of

Capital Markets & Securities Analyst (CMSA)TM

with all the rights, privileges and honors everywhere pertaining to that degree. In testimony whereof we have hereunto subscribed our names on

NOVEMBER 8, 2020.

25119905

Director

Chair of the board

Director