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It is hereby certified that

Yvan Gaillard

has satisfied the examination and requirements to use the designation of

Certified International Investment Analyst CIIA®

Entitlement to use the designation is subject to fulfilling the ongoing obligations of a CIIA® holder as prescribed by the Association of Certified International Investment Analysts ACIIA® and Swiss Financial Analysts Association SFAA.

Dr. Andreas Jacobs	Dr. José Antonio Blanco	Dr. Shingo Goto
Chair ACIIA	Chair Swiss Financial Analysts Association (SFAA)	Chair International Examination Committee ACIIA

Issued Date: 30 Sep 2002
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