

Institutional Rating Certificate

This is to certify that MicroRate has awarded

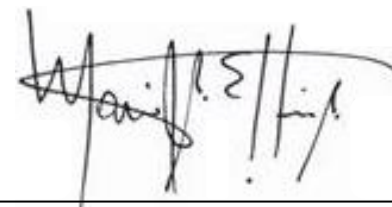
BANCO DE AHORRO Y CRÉDITO ADOPEM S.A.

Performance Rating

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*This rating remains in effect until **September 2022***

 **MicroRate**



General Manager MicroRate
Washington DC, November 2021