

This is to certify that MicroRate has awarded

BANCO DE AHORRO Y CRÉDITO ADOPEM S.A.

α+ (Alpha plus)

*This rating remains in effect until **July 2026***



The **α+** grade denotes excellent performance, with low institutional risk in the short and medium term.

A handwritten signature in black ink, appearing to read "Mayra", positioned above a horizontal line.

General Manager MicroRate