CERTIFICATE AWARDED TO

ANDREW KUAN

IN RECOGNITION OF SUCCESSFUL COMPLETION OF THE PROGRAMME

THE JOB OF THE CHIEF FINANCIAL OFFICER

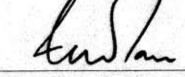
on

August 12 - 16, 2002

in Singapore.

Director NYU Salomon Center





Chief Executive Officer & Executive Director Singapore Institute of Management

