

# Certificate

This is to certify that

**Francesco Carbone**

has successfully completed the Skill Refresher Certification Program as a

**Certified Relationship Manager of Credit Suisse  
in Private Banking**

This certificate testifies that the participant has successfully passed all exams in the context of this program, covering the following topics:

**Written exam**

Investments General  
Alternative Investments  
Mutual Funds and ETFs  
Structured Derivatives  
Foreign Exchange  
Discretionary Mandates  
Macro and Markets  
Advisory Process of Credit Suisse  
Wealth Management Lending  
One Bank Offering

**Oral exam**

Sales and Acquisition  
Advisory Process of Credit Suisse

Zurich, November 2012



Romeo Lacher  
Head Private Banking  
Western Europe



Johannes Toetzke  
Head Client Impact  
APAC & Switzerland