HONOR CODE CERTIFICATE

DelftX

Dr. Pasquale Cirillo
Assistant Professor of Applied Probability
Delft University of Technology

José Eduardo de Souza Júnior

successfully completed and received a passing grade in

TW3421x: An Introduction to Credit Risk Management

a course of study offered by DelftX, an online learning initiative of Delft University of Technology through edX.

HONOR CODE CERTIFICATE
Issued July 3rd, 2014

Verify the authenticity of this certificate at
https://verify.edx.org/cert/c461faa6f76c445ab73ecdb657ebd7ed