



CERTIFICATE *of* ACHIEVEMENT



Dr. Pasquale Cirillo

Assistant Professor of Applied Probability
Delft University of Technology

This is to certify that

Josep Marro Guerrero

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.

VERIFIED CERTIFICATE
Issued July 3rd, 2014

Verify the authenticity of this certificate at
<https://verify.edx.org/cert/2b68e5ee3a7847db801eb4a53ed12d8b>