

STUDENT TRANSCRIPT

Student No.: 100045334
 Student Name: Sarmad Azhar, LSSGB, CRE, CMSA, CFE, CBCA, FMVA, MSA, MSHCM

**ACADEMIC PROGRAM HISTORY**

Program Completed: Business Intelligence & Data Analysis
 Courses Completed: 6 / 21
 Exam Result: N/A

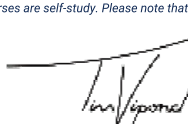
TRANSCRIPT OF ACADEMIC RECORD as of 15-Apr-2022

Having been assessed in accordance with the requirements of **Corporate Finance Institute™**, the student has achieved the following results in the **Business Intelligence & Data Analysis (BIDA)®** Program.

Course Name	Course type	Course Duration	Test Score
Advanced Power BI	ELECTIVE	9h	N/A
Advanced Tableau - Data Model	ELECTIVE	2.5h	
Advanced Tableau - LOD Calculations	ELECTIVE	5h	N/A
Bayesian Thinking	ELECTIVE	3h	N/A
Case Study - Financial Statements in Power BI	REQUIRED	7h	N/A
Case Study - Trading Dashboard in Tableau	REQUIRED	5h	N/A
Dashboards & Data Visualization	REQUIRED	6h	PASSED
Data Science Fundamentals	PREREQUISITE	2h	PASSED
Excel VBA for Finance	ELECTIVE	7.5h	N/A
Introduction to Business Intelligence	PREREQUISITE	1.5h	PASSED
Loan Default Prediction with Machine Learning	REQUIRED	8h	N/A
Modeling Risk with Monte Carlo Simulation	REQUIRED	4h	N/A
Power BI Fundamentals	REQUIRED	9h	PASSED
Power Pivot Fundamentals	REQUIRED	7h	N/A
Power Query Fundamentals	REQUIRED	6h	N/A
Professional Ethics	REQUIRED	3h	PASSED
Python Fundamentals	REQUIRED	5.5h	N/A
Regression Analysis - Fundamentals & Practical Applications	REQUIRED	6.5h	N/A
SQL Fundamentals	REQUIRED	10h	N/A
Statistics Fundamentals	PREREQUISITE	2.5h	PASSED
Tableau Fundamentals	REQUIRED	8h	N/A

The above results were achieved through completion of the **(Business Intelligence & Data Analysis)** course.

*All courses are self-study. Please note that to receive the BIDA® Certification, students are required to complete 13 core courses and 0 elective courses.



CEO and President



Managing Director



Managing Director

STUDENT TRANSCRIPT

Student No.: 100045334
 Student Name: Sarmad Azhar, LSSGB, CRE, CMA, CFE, CBCA, FMVA, MSA, MSHCM

**ACADEMIC PROGRAM HISTORY**

Program Completed: Financial Modeling & Valuation Analyst
 Courses Completed: 28 / 30
 Date Completed: 22/02/2020
 Exam Result: N/A

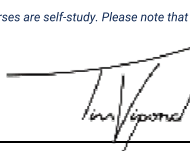
TRANSCRIPT OF ACADEMIC RECORD as of 15-Apr-2022

Having been assessed in accordance with the requirements of **Corporate Finance Institute™**, the student has achieved the following results in the **Financial Modeling & Valuation Analyst (FMVA)®** Program.


Course Name	Course type	Course Duration	Test Score
Accounting Fundamentals	PREREQUISITE	2.5h	PASSED
Accounting Principles and Standards	REQUIRED	2.5h	PASSED
Advanced Excel Formulas & Functions	ELECTIVE	6.5h	PASSED
Budgeting and Forecasting	REQUIRED	7h	PASSED
Building a 3 Statement Financial Model	REQUIRED	5.5h	PASSED
Business Valuation Modeling Part I	REQUIRED	7.5h	PASSED
Business Valuation Modeling Part II	REQUIRED	5.5h	PASSED
Capital IQ Fundamentals	PREREQUISITE	2h	PASSED
Corporate & Business Strategy	ELECTIVE	7.5h	PASSED
Corporate Finance Fundamentals	PREREQUISITE	2.5h	PASSED
Dashboards & Data Visualization	REQUIRED	6h	PASSED
Excel Fundamentals - Formulas for Finance	PREREQUISITE	3.5h	PASSED
Excel VBA for Finance	ELECTIVE	7.5h	N/A
Financial Analysis Fundamentals	REQUIRED	6.5h	PASSED
Financial Modeling Template Library	OTHER	0h	PASSED
FP&A Monthly Cash Flow Forecast Model	REQUIRED	3h	PASSED
Leveraged Buyout LBO Modeling	ELECTIVE	11h	PASSED
Macabacus Fundamentals	PREREQUISITE	1.5h	PASSED
Math for Corporate Finance	PREREQUISITE	2.5h	PASSED
Mergers & Acquisitions (M&A) Modeling	ELECTIVE	8h	PASSED
Mining Financial Model & Valuation	ELECTIVE	5h	PASSED
PowerPoint & Pitchbooks	REQUIRED	7.5h	PASSED
Presentation of Financial Information	ELECTIVE	2h	PASSED
Professional Ethics	REQUIRED	3h	PASSED
Reading Financial Statements	PREREQUISITE	1.5h	PASSED
Real Estate Financial Modeling	ELECTIVE	6.5h	PASSED
Renewable Energy - Solar Financial Modeling	ELECTIVE	6.5h	PASSED
Scenario & Sensitivity Analysis in Excel	REQUIRED	2.5h	PASSED
Startup / e-Commerce Financial Model & Valuation	ELECTIVE	6.5h	PASSED
The Amazon Case Study (New Edition)	ELECTIVE	12.5h	N/A

The above results were achieved through completion of the **(Financial Modeling & Valuation Analyst)** course.

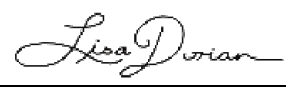
*All courses are self-study. Please note that to receive the FMVA® Certification, students are required to complete 11 core courses and 3 elective courses.



CEO and President



Managing Director



Managing Director

STUDENT TRANSCRIPT

Student No.: 100045334
 Student Name: Sarmad Azhar, LSSGB, CRE, CMSA, CFE, CBCA, FMVA, MSA, MSHCM

**ACADEMIC PROGRAM HISTORY**

Program Completed: Capital Markets & Securities Analyst
 Courses Completed: 27 / 30
 Date Completed: 01/04/2021
 Exam Result: N/A

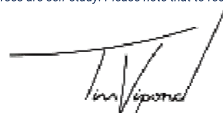
TRANSCRIPT OF ACADEMIC RECORD as of 15-Apr-2022

Having been assessed in accordance with the requirements of **Corporate Finance Institute™**, the student has achieved the following results in the **Capital Markets & Securities Analyst (CMSA)®** Program.

Course Name	Course type	Course Duration	Test Score
Advanced Fixed Income	ELECTIVE	3h	N/A
Advanced Futures & Forwards	ELECTIVE	4h	PASSED
Applied Fixed Income	ELECTIVE	7h	PASSED
Applied Technical Analysis for Equity Markets	OTHER	2h	N/A
Behavioral Finance	ELECTIVE	4h	PASSED
Commodities Fundamentals	REQUIRED	3h	PASSED
Convertible Bonds	ELECTIVE	3h	PASSED
Credit Fixed Income	ELECTIVE	3.5h	PASSED
Derivatives Fundamentals	REQUIRED	2.5h	PASSED
Economics for Capital Markets	PREREQUISITE	3h	PASSED
Equity Markets Fundamentals	REQUIRED	4h	PASSED
Equity, FX, and Rate Futures	ELECTIVE	2.5h	N/A
Fixed Income Fundamentals	REQUIRED	3.5h	PASSED
Foreign Exchange Fundamentals	PREREQUISITE	2h	PASSED
Futures Pricing and Commodity Futures	ELECTIVE	3.5h	PASSED
Hedge Fund Fundamentals	REQUIRED	3.5h	PASSED
High-Yield Bonds, Subordinated Debt, and Loans	ELECTIVE	4.5h	PASSED
Introduction to Capital Markets	PREREQUISITE	2h	PASSED
Math Fundamentals for Capital Markets	PREREQUISITE	1h	PASSED
Option Mechanics and Trading Strategies	ELECTIVE	5h	PASSED
Portfolio Management Fundamentals	REQUIRED	1.5h	PASSED
Prime Services and Securities Lending	ELECTIVE	1.5h	PASSED
Professional Ethics	REQUIRED	3h	PASSED
Refinitiv Workspace Fundamentals	PREREQUISITE	1h	PASSED
Repo (Repurchase Agreements)	ELECTIVE	3h	PASSED
Securitized Products Part 1	ELECTIVE	3.5h	PASSED
Short Duration Products	ELECTIVE	4.5h	PASSED
Spot Foreign Exchange	REQUIRED	2.5h	PASSED
Swaps Fundamentals	ELECTIVE	5.5h	PASSED
Trading Using Technical Analysis	ELECTIVE	4h	PASSED

The above results were achieved through completion of the **(Capital Markets & Securities Analyst)** course.

*All courses are self-study. Please note that to receive the CMSA® Certification, students are required to complete 8 core courses and 7 elective courses.


 CEO and President


 Managing Director


 Managing Director

STUDENT TRANSCRIPT

Student No.: 100045334
 Student Name: Sarmad Azhar, LSSGB, CRE, CMSA, CFE, CBCA, FMVA, MSA, MSHCM

**ACADEMIC PROGRAM HISTORY**

Program Completed: Commercial Banking & Credit Analyst
 Courses Completed: 38 / 41
 Date Completed: 17/04/2020
 Exam Result: N/A

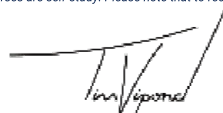
TRANSCRIPT OF ACADEMIC RECORD as of 15-Apr-2022


Having been assessed in accordance with the requirements of **Corporate Finance Institute™**, the student has achieved the following results in the **Commercial Banking & Credit Analyst (CBCA)®** Program.

Course Name	Course type	Course Duration	Test Score
5 Cs of Credit	REQUIRED	1.5h	PASSED
Account Monitoring and Warning Signs	REQUIRED	2h	PASSED
Accounting Fundamentals	PREREQUISITE	2.5h	PASSED
Assessing Drivers of Business Growth	REQUIRED	2h	PASSED
Assessing Management	REQUIRED	2.5h	PASSED
Asset-Based Lending & Alternative Finance	ELECTIVE	5h	PASSED
Banking Products and Services	PREREQUISITE	4h	PASSED
Building a 3 Statement Financial Model	REQUIRED	5.5h	PASSED
Business Writing Fundamentals	REQUIRED	2h	PASSED
Careers in Commercial Banking	PREREQUISITE	1h	PASSED
Case Study - RockCrusher Rentals	OTHER	5h	PASSED
Case Study - Woodchucks Ltd. Owner Occupied Commercial R...	OTHER	5h	PASSED
Cash Flow Cycles and Analysis	REQUIRED	2.5h	PASSED
Commercial Banking - Debt Modeling	ELECTIVE	4.5h	PASSED
Commercial Mortgages	ELECTIVE	5h	PASSED
Completing a Credit Application	REQUIRED	2h	PASSED
Construction Finance Fundamentals	ELECTIVE	2.5h	PASSED
Converting Leads to Customers - Negotiation & Closing	ELECTIVE	3h	
Credit Administration and Documentation	REQUIRED	1.5h	PASSED
Equipment Finance	ELECTIVE	3h	PASSED
ESG for Commercial Lenders	ELECTIVE	3.5h	N/A
Evaluating a Business Plan	REQUIRED	3h	PASSED
Financial Analysis for Credit	REQUIRED	7.5h	PASSED
Forms of Business Structure	PREREQUISITE	1.5h	PASSED
Fundamentals of Credit	PREREQUISITE	2h	PASSED
Introduction to Banking	PREREQUISITE	2h	PASSED
Lending to Complex Structures	ELECTIVE	4.5h	PASSED
Lending to Medical Professionals	ELECTIVE	4h	PASSED
Loan Covenants	REQUIRED	3h	PASSED
Loan Pricing	REQUIRED	4h	PASSED
Loan Security	REQUIRED	2h	PASSED
Private Banking	ELECTIVE	4h	PASSED
Problem Loans	ELECTIVE	3.5h	N/A
Professional Ethics	REQUIRED	3h	PASSED
Profitable Lead Generation	ELECTIVE	4.5h	PASSED
Reading Business Financial Information	REQUIRED	3.5h	PASSED
Real Estate Fundamentals	ELECTIVE	3h	PASSED
Retail, Restaurant, & Franchise Lending	ELECTIVE	4h	PASSED
Syndicated Lending	ELECTIVE	3.5h	PASSED
Venture Debt	ELECTIVE	4.5h	PASSED
Vertical IQ Fundamentals	PREREQUISITE	1.5h	PASSED

The above results were achieved through completion of the **(Commercial Banking & Credit Analyst)** course.

*All courses are self-study. Please note that to receive the CBCA® Certification, students are required to complete 16 core courses and 3 elective courses.


 CEO and President


 Managing Director


 Managing Director

STUDENT TRANSCRIPT

Student No.: 100045334
 Student Name: Sarmad Azhar, LSSGB, CRE, CMSA, CFE, CBCA, FMVA, MSA, MSHCM

ACADEMIC PROGRAM HISTORY

Program Completed: Self-Study Subscription
 Courses Completed: 105 / 131
 Exam Result: N/A

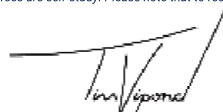
TRANSCRIPT OF ACADEMIC RECORD as of 15-Apr-2022


Having been assessed in accordance with the requirements of **Corporate Finance Institute™**, the student has achieved the following results in the **Self-Study Subscription (Self-Study Subscription)®** Program.

Course Name	Course type	Course Duration	Test Score
5 Cs of Credit	REQUIRED	1.5h	PASSED
Account Monitoring and Warning Signs	REQUIRED	2h	PASSED
Accounting Fundamentals	PREREQUISITE	2.5h	PASSED
Accounting Principles and Standards	REQUIRED	2.5h	PASSED
Advanced Excel Formulas & Functions	ELECTIVE	6.5h	PASSED
Advanced Fixed Income	ELECTIVE	3h	N/A
Advanced Futures & Forwards	ELECTIVE	4h	PASSED
Advanced Power BI	ELECTIVE	9h	N/A
Advanced Tableau - Data Model	ELECTIVE	2.5h	
Advanced Tableau - LOD Calculations	ELECTIVE	5h	N/A
Applied Fixed Income	ELECTIVE	7h	PASSED
Applied Machine Learning Algorithms	ELECTIVE	7h	N/A
Applied Technical Analysis for Equity Markets	ELECTIVE	2h	N/A
Assessing Drivers of Business Growth	REQUIRED	2h	PASSED
Assessing Management	REQUIRED	2.5h	PASSED
Asset-Based Lending & Alternative Finance	ELECTIVE	5h	PASSED
Banking Products and Services	PREREQUISITE	4h	PASSED
Bayesian Thinking	ELECTIVE	3h	N/A
Behavioral Finance	ELECTIVE	4h	PASSED
Budgeting and Forecasting	REQUIRED	7h	PASSED
Building a 3 Statement Financial Model	REQUIRED	5.5h	PASSED
Business Valuation Modeling Part I	REQUIRED	7.5h	PASSED
Business Valuation Modeling Part II	REQUIRED	5.5h	PASSED
Business Writing Fundamentals	REQUIRED	2h	PASSED
Capital IQ Fundamentals	PREREQUISITE	2h	PASSED
Careers in Commercial Banking	PREREQUISITE	1h	PASSED
Case Study - Financial Statements in Power BI	REQUIRED	7h	N/A
Case Study - RockCrusher Rentals	ELECTIVE	5h	PASSED
Case Study - Trading Dashboard in Tableau	REQUIRED	5h	N/A
Case Study - Woodchucks Ltd. Owner Occupied Commercial R...	ELECTIVE	5h	PASSED
Cash Flow Cycles and Analysis	REQUIRED	2.5h	PASSED
Commercial Banking - Debt Modeling	ELECTIVE	4.5h	PASSED
Commercial Mortgages	ELECTIVE	5h	PASSED
Commodities Fundamentals	REQUIRED	3h	PASSED
Completing a Credit Application	REQUIRED	2h	PASSED
Construction Finance Fundamentals	ELECTIVE	2.5h	PASSED
Construction Loan-in-Process	ELECTIVE	1.5h	PASSED
Convertible Bonds	ELECTIVE	3h	PASSED
Converting Leads to Customers - Negotiation & Closing	ELECTIVE	3h	
Corporate & Business Strategy	ELECTIVE	7.5h	PASSED
Corporate Finance Fundamentals	PREREQUISITE	2.5h	PASSED

The above results were achieved through completion of the **(Self-Study Subscription)** course.

*All courses are self-study. Please note that to receive the Self-Study Subscription® Certification, students are required to complete 45 core courses and 3 elective courses.


 CEO and President


 Managing Director


 Managing Director

STUDENT TRANSCRIPT

Student No.: 100045334
 Student Name: Sarmad Azhar, LSSGB, CRE, CMSA, CFE, CBCA, FMVA, MSA, MSHCM

ACADEMIC PROGRAM HISTORY

Program Completed: Self-Study Subscription
 Courses Completed: 105 / 131
 Exam Result: N/A

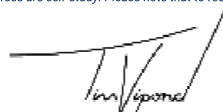
TRANSCRIPT OF ACADEMIC RECORD as of 15-Apr-2022


Having been assessed in accordance with the requirements of **Corporate Finance Institute™**, the student has achieved the following results in the **Self-Study Subscription (Self-Study Subscription)®** Program.

Course Name	Course type	Course Duration	Test Score
Credit Administration and Documentation	REQUIRED	1.5h	PASSED
Credit Fixed Income	ELECTIVE	3.5h	PASSED
Cryptocurrency Intermediates: Bitcoin Explained	ELECTIVE	3h	
Dashboards & Data Visualization	REQUIRED	6h	PASSED
Data Science Fundamentals	PREREQUISITE	2h	PASSED
Derivatives Fundamentals	REQUIRED	2.5h	PASSED
Economics for Capital Markets	PREREQUISITE	3h	PASSED
Environmental Due Diligence for Credit	ELECTIVE	3h	PASSED
Equipment Finance	ELECTIVE	3h	PASSED
Equity Markets Fundamentals	REQUIRED	4h	PASSED
Equity, FX, and Rate Futures	ELECTIVE	2.5h	N/A
ESG Disclosure	ELECTIVE	2h	PASSED
ESG for Commercial Lenders	ELECTIVE	3.5h	N/A
ESG Fundamentals	ELECTIVE	2.5h	PASSED
ESG Integration & Financial Analysis	ELECTIVE	6.5h	PASSED
Evaluating a Business Plan	REQUIRED	3h	PASSED
Excel Fundamentals - Formulas for Finance	PREREQUISITE	3.5h	PASSED
Excel VBA for Finance	ELECTIVE	7.5h	N/A
Financial Analysis for Credit	REQUIRED	7.5h	PASSED
Financial Analysis Fundamentals	REQUIRED	6.5h	PASSED
Financial Modeling Template Library	ELECTIVE	0h	PASSED
Fixed Income Fundamentals	REQUIRED	3.5h	PASSED
Foreign Exchange Fundamentals	PREREQUISITE	2h	PASSED
Forms of Business Structure	PREREQUISITE	1.5h	PASSED
FP&A Monthly Cash Flow Forecast Model	REQUIRED	3h	PASSED
Fundamentals of Credit	PREREQUISITE	2h	PASSED
Futures Pricing and Commodity Futures	ELECTIVE	3.5h	PASSED
Greenhouse Gas Accounting	REQUIRED	4.5h	N/A
Hedge Fund Fundamentals	REQUIRED	3.5h	PASSED
High-Yield Bonds, Subordinated Debt, and Loans	ELECTIVE	4.5h	PASSED
How to Read a Commercial Real Estate Appraisal	ELECTIVE	2.5h	PASSED
How to Read a Lease and Analyze a Rent Roll	ELECTIVE	2h	PASSED
Introduction to Banking	PREREQUISITE	2h	PASSED
Introduction to Business Intelligence	PREREQUISITE	1.5h	PASSED
Introduction to Capital Markets	PREREQUISITE	2h	PASSED
Introduction to Cryptocurrency	REQUIRED	2h	PASSED
Introduction to ESG	ELECTIVE	1.5h	PASSED
Introduction to Wealth Management	PREREQUISITE	3h	PASSED
Lending to Complex Structures	ELECTIVE	4.5h	PASSED
Lending to Medical Professionals	ELECTIVE	4h	PASSED
Leveraged Buyout LBO Modeling	ELECTIVE	11h	PASSED

The above results were achieved through completion of the **(Self-Study Subscription)** course.

*All courses are self-study. Please note that to receive the Self-Study Subscription® Certification, students are required to complete 45 core courses and 3 elective courses.


 CEO and President


 Managing Director


 Managing Director

STUDENT TRANSCRIPT

Student No.: 100045334
 Student Name: Sarmad Azhar, LSSGB, CRE, CMSA, CFE, CBCA, FMVA, MSA, MSHCM

ACADEMIC PROGRAM HISTORY

Program Completed: Self-Study Subscription
 Courses Completed: 105 / 131
 Exam Result: N/A

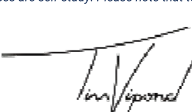
TRANSCRIPT OF ACADEMIC RECORD as of 15-Apr-2022


Having been assessed in accordance with the requirements of **Corporate Finance Institute™**, the student has achieved the following results in the **Self-Study Subscription (Self-Study Subscription)®** Program.

Course Name	Course type	Course Duration	Test Score
Loan Covenants	REQUIRED	3h	PASSED
Loan Default Prediction with Machine Learning	REQUIRED	8h	N/A
Loan Pricing	REQUIRED	4h	PASSED
Loan Security	REQUIRED	2h	PASSED
Macabacus Fundamentals	PREREQUISITE	1.5h	PASSED
Machine Learning for Finance - Python Fundamentals	ELECTIVE	3h	N/A
Math for Corporate Finance	PREREQUISITE	2.5h	PASSED
Math Fundamentals for Capital Markets	PREREQUISITE	1h	PASSED
Mergers & Acquisitions (M&A) Modeling	ELECTIVE	8h	PASSED
Microsoft Word Tutorial - Business Documents	ELECTIVE	2.5h	PASSED
Mining Financial Model & Valuation	ELECTIVE	5h	PASSED
Modeling Risk with Monte Carlo Simulation	REQUIRED	4h	N/A
Option Mechanics and Trading Strategies	ELECTIVE	5h	PASSED
Portfolio Management Fundamentals	REQUIRED	1.5h	PASSED
Power BI Fundamentals	REQUIRED	9h	PASSED
Power Pivot Fundamentals	REQUIRED	7h	N/A
Power Query Fundamentals	REQUIRED	6h	N/A
PowerPoint & Pitchbooks	REQUIRED	7.5h	PASSED
Presentation of Financial Information	ELECTIVE	2h	PASSED
Prime Services and Securities Lending	ELECTIVE	1.5h	PASSED
Private Banking	ELECTIVE	4h	PASSED
Problem Loans	ELECTIVE	3.5h	N/A
Professional Ethics	REQUIRED	3h	PASSED
Profitable Lead Generation	ELECTIVE	4.5h	PASSED
Python Fundamentals	REQUIRED	5.5h	N/A
Reading Business Financial Information	REQUIRED	3.5h	PASSED
Reading Financial Statements	PREREQUISITE	1.5h	PASSED
Real Estate Financial Modeling	ELECTIVE	6.5h	PASSED
Real Estate Fundamentals	ELECTIVE	3h	PASSED
Refinitiv Workspace Fundamentals	PREREQUISITE	1h	PASSED
Regression Analysis - Fundamentals & Practical Applications	REQUIRED	6.5h	N/A
Renewable Energy - Solar Financial Modeling	ELECTIVE	6.5h	PASSED
Repo (Repurchase Agreements)	ELECTIVE	3h	PASSED
Retail, Restaurant, & Franchise Lending	ELECTIVE	4h	PASSED
Rocky Mountain Holdings Limited Case Study	ELECTIVE	5h	PASSED
Scenario & Sensitivity Analysis in Excel	REQUIRED	2.5h	PASSED
Securitized Products Part 1	ELECTIVE	3.5h	PASSED
Short Duration Products	ELECTIVE	4.5h	PASSED
Spot Foreign Exchange	REQUIRED	2.5h	PASSED
SQL Fundamentals	REQUIRED	10h	N/A
Startup / e-Commerce Financial Model & Valuation	ELECTIVE	6.5h	PASSED

The above results were achieved through completion of the **(Self-Study Subscription)** course.

*All courses are self-study. Please note that to receive the Self-Study Subscription® Certification, students are required to complete 45 core courses and 3 elective courses.


 CEO and President


 Managing Director


 Managing Director

STUDENT TRANSCRIPT

Student No.: 100045334
Student Name: Sarmad Azhar, LSSGB, CRE, CMSA, CFE, CBCA, FMVA, MSA, MSHCM

ACADEMIC PROGRAM HISTORY

Program Completed: Self-Study Subscription
Courses Completed: 105 / 131
Exam Result: N/A

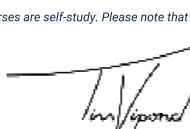
TRANSCRIPT OF ACADEMIC RECORD as of 15-Apr-2022

Having been assessed in accordance with the requirements of **Corporate Finance Institute™**, the student has achieved the following results in the **Self-Study Subscription (Self-Study Subscription)®** Program.

Course Name	Course type	Course Duration	Test Score
Statistics Fundamentals	PREREQUISITE	2.5h	PASSED
Structuring a Construction Loan	ELECTIVE	2.5h	PASSED
Swaps Fundamentals	ELECTIVE	5.5h	PASSED
Syndicated Lending	ELECTIVE	3.5h	PASSED
Tableau Fundamentals	REQUIRED	8h	N/A
The Amazon Case Study (New Edition)	ELECTIVE	12.5h	N/A
Trading Using Technical Analysis	ELECTIVE	4h	PASSED
Venture Debt	ELECTIVE	4.5h	PASSED

The above results were achieved through completion of the **(Self-Study Subscription)** course.

*All courses are self-study. Please note that to receive the Self-Study Subscription® Certification, students are required to complete 45 core courses and 3 elective courses.



CEO and President



Managing Director



Managing Director

STUDENT TRANSCRIPT

Student No.: 100045334
 Student Name: Sarmad Azhar, LSSGB, CRE, CMSA, CFE, CBCA, FMVA, MSA, MSHCM

**ACADEMIC PROGRAM HISTORY**

Program Completed: Business Essentials Bundle
 Courses Completed: 8 / 8
 Date Completed: 14/11/2021
 Exam Result: N/A

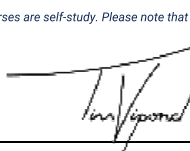
TRANSCRIPT OF ACADEMIC RECORD as of 15-Apr-2022

Having been assessed in accordance with the requirements of **Corporate Finance Institute™**, the student has achieved the following results in the **Business Essentials Bundle (Business Essentials Bundle)®** Program.

Course Name	Course type	Course Duration	Test Score
Business Writing Fundamentals	REQUIRED	2h	PASSED
Corporate & Business Strategy	ELECTIVE	7.5h	PASSED
Dashboards & Data Visualization	REQUIRED	6h	PASSED
Excel Fundamentals - Formulas for Finance	PREREQUISITE	3.5h	PASSED
Microsoft Word Tutorial - Business Documents	ELECTIVE	2.5h	PASSED
Power BI Fundamentals	REQUIRED	9h	PASSED
PowerPoint & Pitchbooks	REQUIRED	7.5h	PASSED
Professional Ethics	REQUIRED	3h	PASSED

The above results were achieved through completion of the **(Business Essentials Bundle)** course.


*All courses are self-study. Please note that to receive the Business Essentials Bundle® Certification, students are required to complete 5 core courses and 3 elective courses.



CEO and President



Managing Director



Managing Director

STUDENT TRANSCRIPT

Student No.: 100045334
 Student Name: Sarmad Azhar, LSSGB, CRE, CMSA, CFE, CBCA, FMVA, MSA, MSHCM

**ACADEMIC PROGRAM HISTORY**

Program Completed: Commercial Real Estate Finance Specialization
 Courses Completed: 10 / 10
 Date Completed: 26/05/2021
 Exam Result: N/A

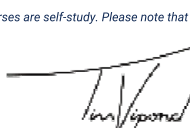
TRANSCRIPT OF ACADEMIC RECORD as of 15-Apr-2022

Having been assessed in accordance with the requirements of **Corporate Finance Institute™**, the student has achieved the following results in the **Commercial Real Estate Finance Specialization (CRE)®** Program.

Course Name	Course type	Course Duration	Test Score
Commercial Mortgages	ELECTIVE	5h	PASSED
Construction Finance Fundamentals	ELECTIVE	2.5h	PASSED
Construction Loan-in-Process	ELECTIVE	1.5h	PASSED
Environmental Due Diligence for Credit	ELECTIVE	3h	PASSED
How to Read a Commercial Real Estate Appraisal	ELECTIVE	2.5h	PASSED
How to Read a Lease and Analyze a Rent Roll	ELECTIVE	2h	PASSED
Real Estate Financial Modeling	ELECTIVE	6.5h	PASSED
Real Estate Fundamentals	ELECTIVE	3h	PASSED
Rocky Mountain Holdings Limited Case Study	ELECTIVE	5h	PASSED
Structuring a Construction Loan	ELECTIVE	2.5h	PASSED

The above results were achieved through completion of the **(Commercial Real Estate Finance Specialization)** course.

*All courses are self-study. Please note that to receive the CRE® Certification, students are required to complete 0 core courses and 3 elective courses.



CEO and President



Managing Director



Managing Director

STUDENT TRANSCRIPT

Student No.: 100045334
Student Name: Sarmad Azhar, LSSGB, CRE, CMSA, CFE, CBCA, FMVA, MSA, MSHCM

ACADEMIC PROGRAM HISTORY

Program: Environmental, Social & Governance (ESG)
Completed: Specialization
Courses Completed: 4 / 5
Exam Result: N/A

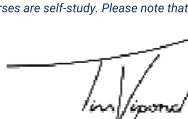
**TRANSCRIPT OF ACADEMIC RECORD** as of 15-Apr-2022

Having been assessed in accordance with the requirements of **Corporate Finance Institute™**, the student has achieved the following results in the **Environmental, Social & Governance (ESG) Specialization (ESG)®** Program.

Course Name	Course type	Course Duration	Test Score
ESG Disclosure	ELECTIVE	2h	PASSED
ESG Fundamentals	ELECTIVE	2.5h	PASSED
ESG Integration & Financial Analysis	ELECTIVE	6.5h	PASSED
Greenhouse Gas Accounting	REQUIRED	4.5h	N/A
Introduction to ESG	ELECTIVE	1.5h	PASSED

The above results were achieved through completion of the **(Environmental, Social & Governance (ESG) Specialization)** course.

*All courses are self-study. Please note that to receive the ESG® Certification, students are required to complete 1 core courses and 3 elective courses.



CEO and President



Managing Director



Managing Director

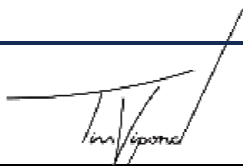
STUDENT TRANSCRIPT

Student No.: 100045334
Student Name: Sarmad Azhar, LSSGB, CRE, CMA, CFE, CBCA, FMVA,
MSA, MSHCM

TRANSCRIPT OF ACADEMIC RECORD as of 15-Apr-2022

Course Name	Course Duration	Test Score
The Amazon Case Study	13h	PASSED
Bloomberg Essentials	1.5h	PASSED
IBISWorld Fundamentals	2h	PASSED
Excel Modeling Fundamentals	2h	PASSED

DUPLICATE™



CEO and President

Managing Director

Managing Director