











Tirana, 3 July 2009

Ms. Ramona Bratu Bucharest, Romania

Email: rvbratu@gmail.com

Dear Ms. Bratu,

Your contribution to the Albanian financial sector modernization

On behalf of the SPI Committee Members and Permanent Observers please allow us to congratulate and thank you for your professional support to SPI Albania from the very first conception in January 2008 to its creation in March 2008 and operational achievements through the end of June 2009.

SPI Committee is grateful for your high professionalism shown during the initial phase of SPI Secretariat recruitment and project program building. Your interaction with the banking community as well as international donors in Albania and outside the country has been remarkable. It has shown its fruits in the successful completion of four SPI Albania projects and the initiation of other five within the first year of the SPI Albania Secretariat activities.

Your awareness-building activities in the international seminars and conferences where you have acted as the SPI Albania ambassador through the promotion of the SPI model to other countries is an important asset for the future of SPI.

SPI Secretariat has been trained by an excellent and demanding tutor as yourself and is now ready to function in a semi-independent mode through the guidance of the local manager whom we are happy to know that you have appreciated and recommended for the position of SPI Albania General Manager.

We hope that Albania and its financial professionals, with whom you have collaborated so closely during your very frequent stays in Tirana, have contributed to your professional assets as you have to theirs.

Wishing you many successes in your future career and personal life let us thank you once more for our contribution to SPI Albania and to your individual institutions.

Sincerely,

Fatos Ibrahimi SPI Committee Member First Deputy Governor

Bank of Albania

Libero Catalano SPI Committee Member Chairman

Cololono

Albanian Association of Banks

cc: Other SPI Committee Members and Permanent Observers; SPI Secretariat

SPI Albania Secretariat