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**LETTER OF RECOMMENDATION**

As a result of our bank's excellent collaboration with aaa-Learning, and at their request, we are very pleased to recommend the company's trainers as highly skilled experts focused on a large range of services, especially in the field of professional presentation coaching and consulting at senior, board management level.

Our organization was recently involved in a crucial business process, the outcome of which would have impacted the strategic consequences for our future. The bank's Management Team faced the challenge of delivering presentations to important international players, which needed to be concisely informative and at the same time substantive, visually appealing and most convincing.

With so much at stake, we turned to aaa-Learning's expertise to:

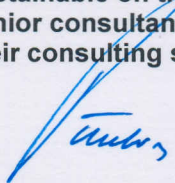
- provide our experienced Management Team members personal coaching to leverage their strengths and further optimize their elocution style;
- support us in creating a presentation package, including slides with a congruent, comprehensive and compelling message.

Having already benefited from aaa-Learning's knowledge in our Management Development Program, we knew them as partners with strong experience in the banking field, innovative methods and cutting edge know-how, and as trainers evidencing discretion and reliability.

Once again, aaa-Learning, with their consultants Stefanie Flecke and Barbara Young-Maags managed to exceed our expectations.

Personal coaching (supported by video analysis) with each member of the Management Team offered them new skills, polishing their individual presenter style, optimizing, at the same time, the presentation format and the formulation manner. Here again, Ms. Flecke's and Ms. Young-Maags's obvious competence, professionalism and empathy for the various cultures and personalities involved, increased their credibility and enhanced the positive impact.

The outcome of this consulting collaboration was immediately visible and proved to be sustainable on the long term thanks to the personal attention and dedication of aaa-Learning's senior consultants. Should another opportunity occur, we would not hesitate to solicit again their consulting support.

  
Peter M. Weiss  
Chairman

  
Ena Badeanu  
Head of Human Resources